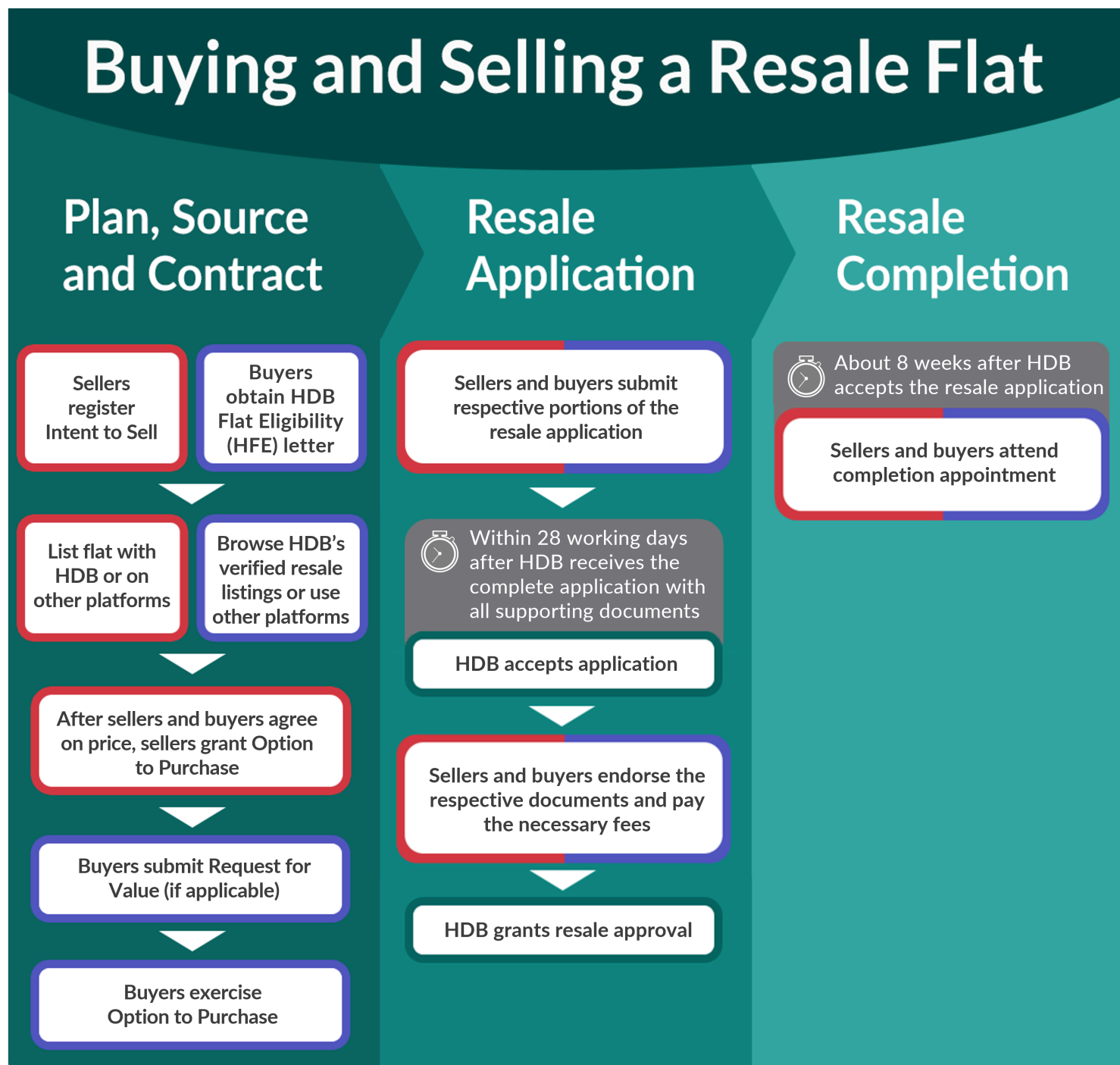


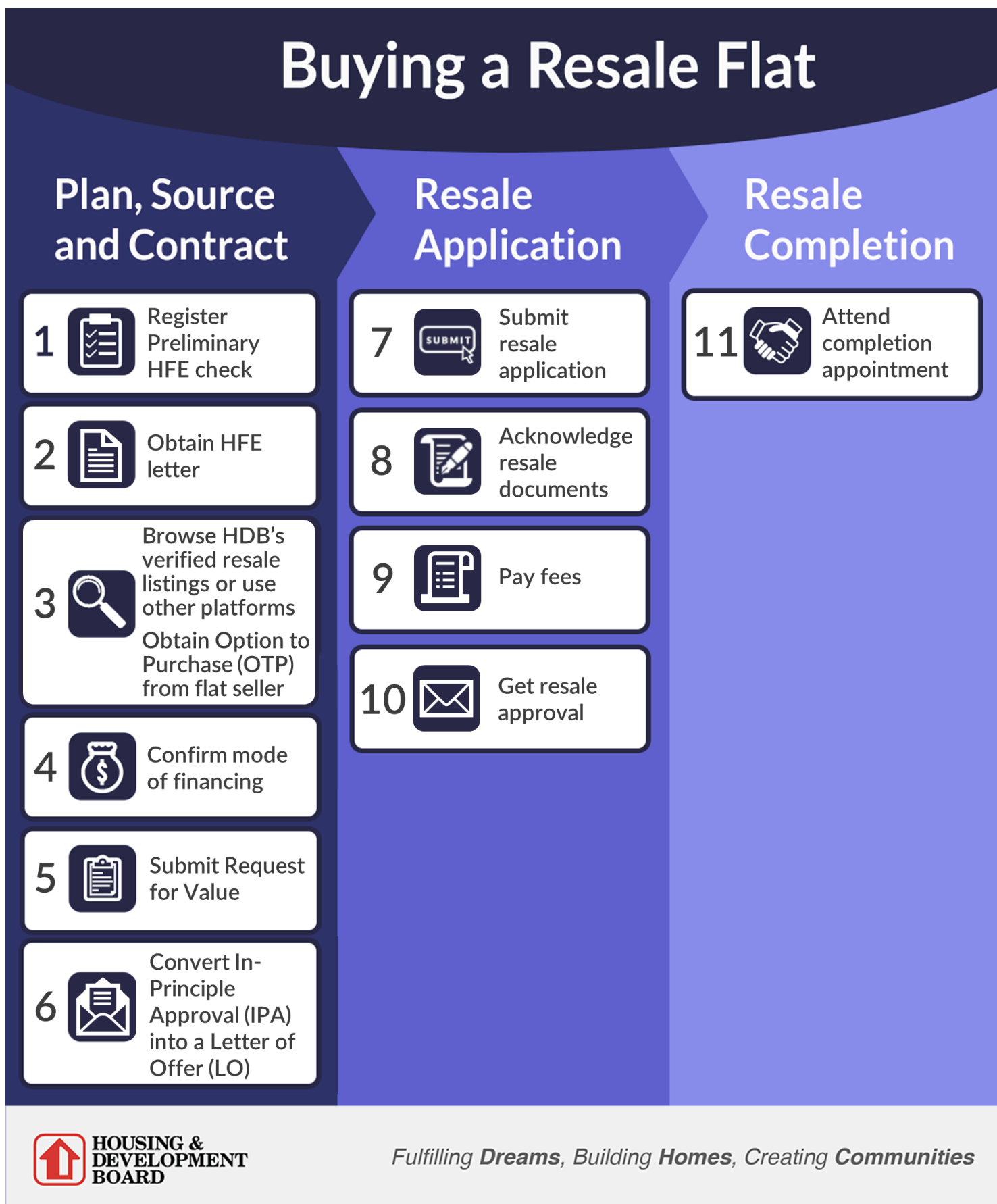
# Overview

Here is an overview of the resale process:



# Buying a resale flat

Log in to [My Flat Dashboard](#) on [HDB Flat Portal](#) to start your journey. You will be guided through the following steps for the buying process:



## Step 1 and 2: Obtain an HDB Flat Eligibility (HFE) Letter

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) on [My Flat Dashboard](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. The HFE letter will inform you upfront of your eligibility to purchase a new or resale flat, as well as the amounts of CPF housing grants and HDB housing loan you are eligible for. Read our [frequently asked questions](#) on the HFE letter.

You may request for an In-Principle Approval from the participating financial institutions when you apply for an HFE letter.

### **Step 3: Search for a suitable flat and obtain an Option to Purchase (OTP) from flat seller**

After obtaining an HFE letter, you may [look for a suitable flat](#) that meets your budget and household needs.

Read our guide on [finding a flat](#) for more information on the Resale Flat Listing (RFL) service and other resources you can use to help plan and prepare for your flat purchase.

You can either manage the purchase on your own or engage the service of a salesperson for a fee. Please read [managing the flat purchase](#) and consider signing up for our [resale seminars](#) to learn more about resale policies and procedures.

Obtain an [Option to Purchase \(OTP\)](#) from the flat seller\* after you have agreed on the flat price.

\* Sellers must have registered an Intent to Sell for more than 7 days.

### **Step 4: Confirm mode of financing**

If you intend to get an [HDB housing loan](#), you will need a valid HFE letter<sup>^</sup> from HDB before flat sellers may grant you an OTP.

If you have indicated that you intend to get an HDB housing loan in your HFE application, the loan outcome will be reflected in your HFE letter accordingly.

If you have indicated that you intend to get a [housing loan from a financial institution](#) in your HFE application, you must have a valid Letter of Offer (LO) before you exercise the OTP. You may concurrently request an In-Principle Approval and LO from participating financial institutions when applying for the HFE letter<sup>^</sup> on [My Flat Dashboard](#).

<sup>^</sup> Refer to Steps 1 and 2 to determine if you need a valid HFE letter.

### **Step 5: Submit Request for Value**

If you are paying for the flat purchase with CPF savings and/ or housing loan, submit a [Request for Value](#) by the next working day after you get the OTP.

This is not required if you are not using your CPF savings and any housing loan to pay for the flat purchase.

### **Step 6: Convert In-Principle Approval (IPA) into a Letter of Offer (LO)**

If you have requested for an IPA while applying for the HFE letter, you can convert the IPA into an LO at this step, before exercising the OTP during the Option Period.

## Step 7: Submit resale application

After you exercise the OTP, you and the sellers must submit the respective portions of the [resale application](#).

## Step 8 and 9: Acknowledge resale documents and pay fees

Upon receiving a complete resale application and the full set of supporting documents from you and the sellers, we will verify the eligibility of both parties and accept the resale application within 28 working days. We will prepare the necessary documents for you and the sellers to endorse, which will be ready about 3 weeks after the application has been accepted. You and the sellers must acknowledge and [endorse the resale documents](#), and [pay the necessary fees](#).

## Step 10: Get resale approval

After the documents are endorsed and fees paid, HDB will grant an [approval](#) for the resale transaction.

## Step 11: Attend completion appointment

[Resale completion](#) is about 8 weeks from the date of HDB's acceptance of the resale application. This is the earliest possible date to complete the transaction. If you wish to defer the completion, please discuss with your sellers and let us have a written confirmation (signed by both sellers and buyers) via [MyRequest@HDB](mailto:MyRequest@HDB). You and the sellers will be notified via SMS of the appointment. You may also log in to [My Flat Dashboard](#) for the appointment details.

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## NEXT STEPS

### Application for an HDB Flat Eligibility (HFE) Letter

Find out more about the HFE letter and how to apply for one to confirm your eligibility. You may also concurrently apply for an In-Principle Approval from the financial institutions for a housing loan.

### Plan, Source and Contract

Find out about the mode of financing, registering an Intent to Buy and entering into an Option To Purchase.

### Resale Application

Learn about submitting a resale application and what to expect after you have submitted one.

### Resale Completion

Obtain details on the resale completion appointment and the actions to take before and during the appointment.

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