

The Seven-Step Guide To Applying For A HDB BTO Flat

Armed with knowledge and all the documents you'll need, you'll soon be on your way to owning a flat



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Houzz Singapore Contributor A pen (or laptop) for hire, Amanda's usually out and a... [More](#)

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Taking the plunge to become a homeowner? If you are one of the many first-time applicants looking to purchase a Build-To-Order (BTO) flat, this easy seven-step guide can help you navigate the complex waters of HDB's multi-step BTO flat application. Allay any fears you may have with this walk-through which highlights every document you'll need up to when you collect your keys.



1: Determine if you are eligible to purchase a BTO flat and the grants that are available to you

Government subsidised housing, one of Singapore's finer policies, have strict eligibility clauses to ensure applicants have an actual need for a new flat. There are only three basic criteria you'll have to qualify for:

- Citizenship

At least one occupant applying for the flat must be a Singaporean citizen or permanent resident.

- Age and family nucleus

As long as you are 21 and above, you can apply with your fiancé or fiancée, or with your wife and children for a BTO flat. If you are single, you must be at least 35 years old.

- Property ownership

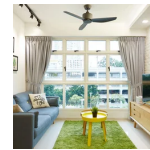
If you already own a HDB flat, private property either locally or overseas, you will not be eligible to apply. But if you dispose of your property/properties within six months, you can apply.

For more details, read [here](#)

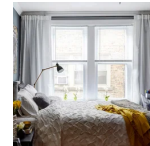
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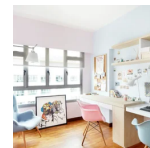
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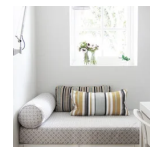
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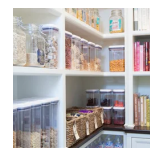
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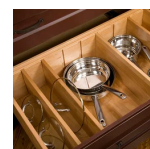
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For more details, read [here](#).

But the most important criteria would be if you can afford your new flat. You'll have to worry about being able to afford the:

- Housing loan

Either a loan from the HDB or the bank.

- Option fee

This is part of your downpayment, and can range between \$500 and \$2,000 depending on the size of your flat. This will have to be paid in cash.

- Downpayment

Depending on your loan, this will either be 10 per cent or 20 per cent of your flat purchase price. It is payable with CPF.

Housing grants

To help you out, there are plenty of grants available. The grants, which can go up to \$80,000, will be deposited into your CPF accounts and will be used to pay your initial downpayment and used to offset your mortgage loan. Here are some factors that affect your CPF grants:

- If you are a first time applicant
- Average household income
- How close you live to your parents
- The location of your potential flat

(Flats in non-mature estates are eligible for a Special Housing Grant on top of the original Additional Housing Grant)

A good thing to note is that if you have applied for your flat with your fiancé or fiancée the grant will be distributed evenly between both your CPF accounts.

For more information on grants, read [here](#).

[A Guide to HDB Housing Grants for First-Time Homeowners](#)

User

2: Scope out the sale launches

You'll find information about the latest or upcoming BTO flat sale launches [here](#). After each freshly launched sale, information about the next launch is released at the same

time. You'll be able to see:

- A downloadable copy of the site's map
- The type of flats that are available (four-room, five-room etc)
- The number of flats available per launch

Sale of BTO flats launch four times a year, so you'll have plenty of time to figure out if the location and its eventual surrounding amenities suit you. With a fixed, five-year Minimum Occupancy Period (MOP) for every BTO flat, you'll be here for quite a while, so we suggest studying:

- URA's [master plan](#) for that area

This will tell you what the city has planned for the area. You'll be able to find out if there will be a future train station... replacing that quiet church with a towering commercial building... you get the picture.

- The area's potential value

If you're treating your first home as an investment, you might want to check out [SquareFoot Research](#). It is used by property agents to determine the value of homes.

Finally, we suggest signing up for [HDB's eAlert service](#). It's free and will let you know the minute the sale is ready.

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3: Apply for your flat

Then, it's time to apply! The excitement begins here, but there's no need to jump and apply on the first day of the launch, you have one week to decide. At this stage, HDB will release a brochure of the flat which you can read in detail before making a final decision.

You'll need you and your partner's IC details, and you'll have to pay a \$10 application fee online.

Note that at this stage, you're merely balloting for a queue number. You've not been guaranteed a flat. After a month's wait, you'll find out how far ahead, or behind, you are in the queue, to pick your flat.

There's a chance you might get a queue number that exceeds the number of available flats. If you're stuck in that situation, you can only bank your hopes on a good number of applicants ahead of you dropping out, work with the slim pickings of remaining flats (if there are any), or reapply again. Some unlucky couples have had to apply over eight

times!

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4: Select your flat, apply for your HLE loan and prep for your grants

After a one or two months you will receive your ballot number and a letter inviting you to the HDB headquarters to book your flat. If your number is favourable and you think you stand a good chance of getting your dream unit, start prepping the documents you'll need. You'll need them to apply for:

- HDB Loan Eligibility Letter (HLE)

We suggest taking the HDB Housing Loan if possible, because it will allow you to loan 90 per cent of your flat's purchase price. A bank loan only enables you to loan 80 per cent of your flat's price.

- Additional Housing Grant (AHG)
- Special Housing Grant (SHG)

Documents you'll need

All this information will need to be uploaded into your application form and presented to the housing officer, so make sure that you have both hard and soft copies.

- 3 months' payslips
- Letter from your HR department that confirms your company's name, your role in the company, your commencement date and your salary
- Last 15 months' CPF contributions
- If you get an allowance, you will need 12 months worth of income statements as well

Apply for your HLE online and you will get a response within two or three weeks. You can check your application status on your HDB homepage.

In the meantime, spend the period between your application and booking date to figure out which unit you'd like to pick. With a detailed brochure, a model of the interiors and of the exterior at HDB headquarters, you'll have plenty of information to guide your choice.

TIP: Pick at least 15 different units. It boils down to basic demand and supply: the

more popular flats always get picked first, and if your queue number is somewhere in the middle, you might not have the luxury of even picking your bottom few.

Team Interior Design

5: Select your block and unit at the HDB headquarters

Got your checklist of potential units? Good. It's time to make your way down to the HDB headquarters to book your flat. Other things to have ready for your appointment:

- Birth certificates
- Marriage certificate (if you're married)
- Income documents for your HLE and grant applications (see point four)
- HLE approval
- Enough money (to be paid in cash or through NETS) for your option fee that can range from \$500 to \$2,000

For more information read [here](#)

During your wait you can head to a small exhibition that showcases the tiles, floors and doors for your unit. Under the Optional Compotent Scheme (OCS), you have the option of doing away with these items and installing your own when renovating. While it'll bring down the purchase price of your flat, it will bring up the cost of your renovation.

At this point you'll meet your housing officer who will run through the available grants and the details of your HDB Loan Eligibility Letter (HLE). All this contributes to the all important purchase price of the flat.

Zee and Marina Photography

6 Sign the agreement of lease

About two to four months after you've selected your flat, you'll be invited again to sign your agreement of lease.

During the appointment, you'll be informed of the price of your flat, have your grants placed into your CPF accounts and have half of the 10 per cent downpayment deducted from your CPF account.

There will also be stamp duty and other legal fees to pay. Only your CPF accounts will be affected, not your wallet.

Then you play the waiting game.

Congratulations, you've officially booked a flat! It'll be a three to five-year wait for your new home. In the meantime, you can keep up with its progress through Facebook groups, [BTOHQ](#), and your HDB homepage.

At this point, you might consider living apart or getting married first. If you do choose to get married, then you'll have to consider renting or living with your in-laws.

[Housing Options for Newlyweds who are Waiting for Their BTO](#)

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7: Collect your keys

After an agonising wait, you'll finally be sent a letter inviting you to collect your keys. It's important to note that if you are under the fiancé /fiancée scheme, you'll have to register your marriage before or within six months of collecting your keys.

On the date of your appointment, HDB will re-evaluate your HLE as your combined income affects your loan. They'll also collect the final 5 per cent downpayment and a handful of other fees from your CPF account.

It's the final push before you move in, and you'll need to have several documents:

- Identity cards
- Marriage certificate
- Certificate of insurance from [eTiQa](#), it is HDB's appointed insurer for fire insurance
- Income documents to re-evaluate your HLE

Once all that has been evaluated and your housing loan determined, they will 'zeroise' (yes, an actual term your housing officer will use) your CPF accounts and use the remaining balance to offset your mortgage. There are ways to ensure your CPF accounts aren't completely emptied, but that's another story for another day.

Once that's done, you'll be handed that all-important packet of keys and you'll officially be the proud owner of a BTO flat!

TELL US

Do you have any tips to share with other couples embarking on this long journey? Please share in the Comments below.

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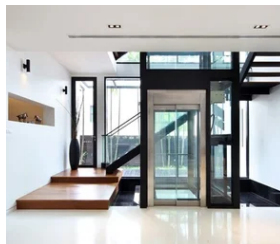
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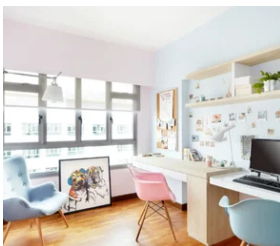
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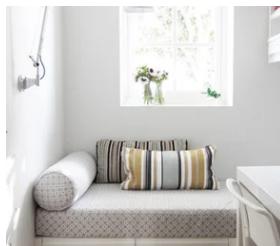
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