

Application

After you have exercised the [Option to Purchase \(OTP\)](#), you and the flat sellers must submit the respective portions of the resale application and the necessary supporting documents via [My Flat Dashboard](#). Salespersons may submit resale applications on behalf of their clients via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

Upon receiving the resale application and supporting documents, HDB will verify the information provided by you and the flat sellers. Both parties must ensure that they are eligible for the transaction.

If the application and documents are in order, we will notify you and the flat sellers of HDB's acceptance of the application via SMS or email. Thereafter, it will take about 8 weeks to process the application and complete the transaction. This is the earliest possible date to complete the transaction. If you wish to defer the completion, please discuss with your flat sellers and let us have a written confirmation (signed by both flat sellers and buyers) via MyRequest@HDB.

When to submit the resale application

You and the sellers may proceed to submit the resale application and the necessary documents after you have exercised the OTP. ✓

Both parties must submit the respective portions of the resale application and all the necessary documents, according to the following time-specific requirements:

(i) Submission by the second party within 7 calendar days

Either you or the sellers may submit the respective portion of the resale application and the necessary documents first. Thereafter, the second party must submit their portion within 7 calendar days. If this is not done, the application will lapse and both parties have to restart the application process and pay the application fees.

(ii) Submission of application to HDB (according to Clause 12 of the OTP)

Under Clause 12 of the OTP, you and the sellers have agreed on the timeframe to submit the resale application to us.

This is a contractual term between you and the sellers. Any variation requires the mutual agreement of both parties

A resale application is complete only when HDB receives both buyers' and sellers' portions of resale application and the necessary supporting documents. Otherwise, the application will lapse and both parties have to restart the application process and pay the application fees. Application fees are non-refundable.

Information required for resale application

You need to provide the listed information when you submit the resale application.



You must provide the following information:

Option to Purchase details

- Address of the flat you are buying
- Sellers' particulars (such as name and NRIC)
- OTP Serial Number
- Option Date
- Purchase Price
- Option Fee
- Option Exercise Fee
- Acceptance Date

Buyers' and occupiers' particulars

You must verify and provide the details of all applicants and occupiers listed in the application and submit all the supporting documents (in PDF or JPG format). The list of documents required will be provided in [My Flat Dashboard](#) when you submit your resale application. Do note that the information provided should be the same to those given in your HDB Flat Eligibility (HFE) letter.

If you need to make any changes, e.g. addition/ removal of household member(s), change in status from an applicant to an occupier or vice versa, marital status, citizenship, ownership of private properties, etc., you must first cancel your HFE letter. After cancellation, apply for a fresh HFE letter by logging in to the HDB Flat Portal, Complete a Preliminary HFE Check (Step 1 of Buying Process) based on your latest circumstances, followed by Submit HFE Letter (Step 2 of Buying Process) to submit your application and required documents.

If you need time to prepare the necessary documents, you may save your application as a draft, and retrieve your application for submission once you have prepared the necessary documents. The draft application will be available for 2 weeks.

It is your flat sellers' and your responsibility to ensure that all the supporting documents are submitted together with the respective portions of the resale application. Incomplete documents may lead to your application being rejected, and you and the flat sellers will have to restart the application process and pay the application fees again.

You may be required to submit the following documents (if applicable):

- Identity Card^ or Passport (for non-citizens)
- Marriage certificate
- Child's birth certificate^
- Late spouse's death certificate^
- Deed of Separation, Divorce Certificate, Decree Nisi/ Interim Judgment, Certificate Making Decree Absolute/ Certificate Making Interim Judgment Absolute
- Power of Attorney
- Lasting Power of Attorney

Housing loan

You must state whether you are taking a housing loan from HDB or financial institution (FI).

If you are taking an HDB housing loan, you must provide the reference number of the approved HDB Flat Eligibility (HFE) letter.

If you are taking a housing loan from a FI, you must submit a Letter of Offer from the FI.

Application for CPF housing grants

You must state in the resale application if you are applying for any of the following grants:

Or

Proximity Housing Grant

- CPF Housing Grant (Families or Singles)
- Enhanced CPF Housing Grant (EHG) (Families or Singles)
- Step-Up CPF Housing Grant
- Proximity Housing Grant (PHG) (Families or Singles)

Manner of Holding of flat after the purchase

If you are buying the resale flat jointly with others (up to a maximum of 4 owners), you must state the manner of holding, i.e., how you and the other co-owners intend to hold the flat. Read more about manner of holding.

Declarations regarding your purchase**Ownership of property**

You and all the people listed in the application must declare any interest in any private property when submitting the resale application.

The declaration includes private residential, commercial (including market/hawker stalls), and industrial properties, both in Singapore and overseas.

Read Flat and Grant Eligibility to understand the eligibility conditions for buying a resale flat, including non-ownership of private residential property.

Undischarged bankrupt

If you are an undischarged bankrupt, prior consent from the Official Assignee (OA) or the private trustee may be required when buying a flat. You must submit a Letter of Consent from the OA, if applicable. Read more in bankruptcy.

Engaging solicitors	<p>You must state in your resale application whether you are appointing HDB as your solicitors or engaging private solicitors to act for you in the conveyancing of the resale transaction.</p> <p>If you wish to appoint HDB to act for you in the purchase, you can <u>obtain an estimate of the HDB legal fees payable</u>. Find out more about <u>payment of legal fees</u>.</p>
Application for Enhanced Contra Facility	<p>The Enhanced Contra Facility allows you to sell your existing HDB flat and use the sale proceeds (comprising CPF refund and cash) to buy a resale HDB flat.</p> <p>If you intend to apply for the Enhanced Contra Facility, you must state so in your application form. Read more about <u>Enhanced Contra Facility</u>.</p>
Appointing a Power of Attorney	<p>If you are unable to sign the Option to Purchase or the legal documents personally when buying a resale flat, you must appoint a Power of Attorney.</p> <p>Read more about appointing a <u>Power of Attorney</u>.</p>
Request for Temporary Extension of Stay	<p>The sellers must move out of the flat when the resale transaction is completed. Sellers may arrange with you to extend their stay temporarily in the flat, for up to 3 months from the completion of the resale transaction.</p> <p>Read more about <u>temporary extension of stay</u>.</p>

^ Either physical or digital copy of the Identity Card, birth certificate or death certificate.

Payment of resale application fees

You and the sellers will each pay an administrative fee when submitting the respective portions of the resale application and the necessary supporting documents.



	Flat Type	
	1- and 2-room	3-room and bigger
Resale Application Fee*	\$40	\$80
(Payable by buyers and sellers)		

Flat Type

1- and 2-room

3-room and bigger

Mode of Payment

For My Flat Dashboard:

- Credit card (Visa or MasterCard)
- NETS (using AXS)
- PayNow (for supported banks)

* Fees paid are non-refundable and include GST.

After submission of resale application

You and the sellers must submit your respective portion of the resale application within 7 calendar days. Otherwise, the application will be cancelled, and the application fees paid are non-refundable.



Upon receiving a complete resale application and the full set of the supporting documents from you and the sellers, we will verify the eligibility of both parties, and review the supporting documents.

If the application is in order, we will notify both parties of HDB's acceptance within 28 working days, via SMS and emails. You may log in to [My Flat Dashboard](#) to view the status of your resale application.

The date of HDB's acceptance of the resale application marks the beginning of the 8 weeks processing time. The resale completion date stated in HDB's acceptance letter is the earliest possible date to complete the transaction. You and the flat sellers may mutually agree on a later date and submit the request via MyRequest@HDB.

During these 8 weeks, you have to endorse documents which HDB has prepared for you through My Flat Dashboard and pay the necessary fees online. An approval for resale will be granted once the documents are endorsed and the payments made. We will notify you and the sellers of the resale completion appointment once it is scheduled. If you have submitted a resale application with a valid HFE letter that is expiring before the resale completion, you may continue with your resale application without the need to apply for a fresh HFE letter.

Read more in [acceptance and approval](#).

Cancellation of resale application

There may be scenarios which would result in the cancellation of your resale application.



Your application will be cancelled if:

- You or the sellers have decided to withdraw the application by giving notice in writing to us

- You do not have sufficient funds to complete the flat purchase
- The information given in the resale application is incorrect or either party has suppressed any information required (in addition to any other actions that HDB may take or penalties that HDB may impose)
- You or the sellers are not eligible to retain the application under HDB's prevailing policies
- The transaction is aborted for any reasons whatsoever

Additional Information

Manner of holding

If there is more than one buyer in your resale application, you must state the manner of holding to determine the share of ownership of the flat.



Joint Tenancy

All the flat owners have an equal share on the flat regardless of how much each co-owner may have contributed to buy the flat.

The right of survivorship applies. This means that should any co-owner passes away, his/ her interest in the flat will be automatically passed on to the remaining co-owner(s). This is regardless of whether a will has been made by the deceased co-owner.

Tenancy-in-common

Each co-owner holds a separate and definite share in the flat. Nevertheless, all the co-owners are entitled to use the whole flat, regardless of their share.

The right of survivorship does not apply. On the death of any co-owner, his/ her interest in the flat will be distributed according to his/ her will (if any). If there is no will, the interest in the flat will be distributed to his/ her beneficiaries in accordance with the Intestate Succession Act.

Ownership of property

You and all the people listed in the application must declare any interest in any private property when submitting the resale application.



The declaration includes private residential, commercial (including market/ hawker stalls), and industrial properties, both in Singapore and overseas.

Read [Flat and Grant Eligibility](#) to understand the eligibility conditions for buying a resale flat, including non-ownership of private residential property.

Power of Attorney

When buying or selling an HDB flat, certain matters must be attended to at different stages of the process. The POA is required if you are unable to attend to these matters personally. ✓

A Power of Attorney (POA) is a legal document that allows a person ('donor') to appoint another person ('attorney') to act on his behalf and in his name on matters specified in the POA.

As a flat buyer, you must sign documents personally, such as:

- Option to Purchase
- Application forms
- Declarations forms
- Legal documents

If you are unable to attend to these matters personally, you have to approach a solicitor to prepare a POA to act on your behalf in the flat purchase.

What must you and your private solicitor do?

Steps	Process
Step 1: Preparing the POA	Engage a solicitor to prepare the POA.
Step 2: Signing the POA	<p>The POA has to be signed by you in the presence of your solicitor. If you are already overseas, you must sign the POA in the presence of one of the following parties:</p> <ul style="list-style-type: none">• Notary Public*• Diplomatic or consular official from a Singapore Overseas Mission. <p>Please visit the Ministry of Foreign Affairs (MFA)' website to find the nearest Singapore Overseas Mission</p> <p><small>* If you are using CPF Ordinary Account (OA) savings to buy a flat, the POA must be witnessed and sealed/ stamped by an official from a Singapore Overseas Mission instead. You may visit the MFA's website for more details on the nearest Singapore Overseas Mission.</small></p>
Step 3: Registering the POA	After your POA has been signed, your solicitor will register the POA with the High Court Registry.

Steps

Process

Step 4: Submitting required documents to HDB

Once the POA has been registered, you have to state this in the application form and submit the following documents to us:

- Certified true copy from the High Court + 2 photocopies
- 2 certified true copies of the POA registered with the High Court by an Advocate and Solicitor
- A letter from the solicitor confirming that the standard format for POA provided by HDB has been used
- Certified true copy by an Advocate and Solicitor together with the computer printout with the High Court seal where POA has been registered through the Electronic Filing System

Important points to note:

- If you are travelling overseas, you are advised to obtain the POA before leaving the country
- The POA cannot be used for the signing of the following documents, which you must sign personally:
 - Application form
 - Statutory declarations (you must sign in the presence of a Commissioner of Oaths or Notary Public)
 - Any undertakings
- If you have submitted an original POA or a certified true copy of the POA from the High Court to us, it will be returned to your solicitor. This is after the Lease & Mortgage document has been registered with the Singapore Land Authority
- However, certified true copies of the POA by your solicitors will be retained by HDB

Bankruptcy

You are required to indicate in your application form if you are an undischarged bankrupt.



If you are an undischarged bankrupt, prior consent must be obtained from the Official Assignee (OA) or the private trustee, if:

- You are applying to buy an HDB flat that is bigger than a 5-room flat or a 3Gen flat
- You are buying any flat type with a net purchase price of \$500,000 or above, after taking into account any HDB subsidies or levy

You do not need to seek consent from the OA or private trustee if you are listed as an occupier of a flat.

NEXT STEPS

Acceptance and Approval

Find out what actions buyers need to take before the resale application is approved.

Resale Completion

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

Conditions After Buying

Learn about the conditions that flat buyers have to follow after moving into their flat.

Housing & Development Board

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