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Buying Procedure for New Flats

Find out about the process of buying a flat from HDB and get started on your home buying journey.

Buyers must have a valid HDB Flat Eligibility (HFE) letter before they may apply for a flat in our sales launches. Find out more about the [HFE letter](#).



Timeline

[Get an overview of the flat buying process.](#)

› [Find out more](#)

Modes of Sale

[Find out about Build-To-Order \(BTO\) and Sale of Balance Flats \(SBF\) exercises, and open booking of flats.](#)

› [Find out more](#)

Application

[Learn about applying for a new flat, the priority schemes available and Fresh Start Housing Scheme.](#)

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Booking of Flat

[Prepare for the booking appointment, application for housing grants and Optional Component Scheme.](#)

› [Find out more](#)

Sign Agreement for Lease

Learn more about details on the downpayment, stamp and legal fees, and how downpayment may be staggered or deferred.

› [Find out more](#)

Key Collection

Read about the payment required for collection of keys to a new flat, as well as information on the Contra Payment Facility and Temporary Loan Scheme.

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