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Timeline

Here is an overview of the flat buying process.

Buying a New Flat



Check Eligibility

by applying for an HDB Flat Eligibility (HFE) letter
Find out if you are eligible to buy a flat, apply for the Enhanced CPF Housing Grant, and take up a housing loan from HDB or the financial institutions. Work out your budget before you commit to a flat purchase.



Apply online

during sales launch
Apply for a flat and receive ballot results in up to 2 months' time after applications close.



Book a Flat

Book a flat based on your queue position and pay the Option Fee.



Within 9 months after booking a flat



Sign Agreement for Lease

Make downpayment when you sign the Agreement for Lease.
If you are taking a housing loan from the financial institutions, ensure that you have a valid Letter of Offer before you sign the Agreement for Lease.



BTO: Waiting time varies, depending on various factors such as design, number of units, etc.
SBF and Open booking of flats:

- Flats under construction: Collect keys when flats are completed
- Completed flats: Collect keys when you sign the Agreement for Lease



Collect Keys

Pay balance purchase price when you collect keys.



Milestones

Check eligibility and plan your finances

You must have a valid [HDB Flat Eligibility \(HFE\) letter](#) before you may apply for a flat in our sales exercises. The HFE letter will provide you with a holistic understanding of your housing and financing options before you embark on your home buying journey. It 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 on the [HDB Flat Portal](#).

Read on how to [plan your finances](#), and [calculate your housing budget](#) before you search for a suitable home.

Apply online

Apply for a new flat on the [HDB Flat Portal](#) during a sales exercise. Find out more about [modes of sales](#) and [application of flat](#). [Subscribe to HDB eAlerts](#) to be notified of the sales exercises.

You will receive an email notification to log in to the [HDB Flat Portal](#) to check the ballot results within 2 months after the applications period has closed. The timeline to release the ballot results is dependent on the sales exercise and flat supply.

Book a flat

The booking exercise commences from 4 weeks after the release of the ballot results. It will take several months to complete, depending on the flat supply and the take-up rate. You will be invited to book a flat based on your balloted queue position and receive our invitation about 2 weeks before your booking appointment. Find out more on [booking of flat](#).

Sign Agreement for Lease

You will be invited to sign the Agreement for Lease within 9 months after booking a flat. Find out more on [sign Agreement for Lease](#).

Collect keys

You will be invited to collect keys when your booked flat is ready. Find out more on [key collection](#).

NEXT STEPS

[Flat and Grant Eligibility](#)

[Modes of Sales](#)

[Application](#)

[Conditions After Buying](#)

[Learn about the eligibility conditions for buying a flat and the CPF Housing Grants available for couples/families, singles and seniors.](#)

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

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

[Learn about the conditions that flat buyers have to follow after moving into their flat.](#)

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