

# Finding a Flat

You may use the following resources to help you plan and prepare for your flat purchase.

Apply for an [HDB Flat Eligibility \(HFE\) letter](#) via [My Flat Dashboard](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. You can concurrently apply for an In-principle Approval letter for housing loan from one or more of our participating financial institutions.

The HFE letter will inform you upfront of your eligibility to buy a new or resale flat, as well as the amounts of CPF housing grants and HDB housing loan you are eligible for.

After obtaining an HFE letter, [find listings of both new and resale flats available for purchase](#) that meets your budget and needs.

## New flat

Visit HDB Flat Portal to find out more about current and upcoming sales exercises.



We sell flats through a [public sales exercise](#), i.e., the Build-To-Order (BTO) exercise, Sale of Balance Flats (SBF) exercise, or open booking of flats.

Visit [HDB Flat Portal](#) for information on BTO projects to be offered in the current and upcoming sales exercise, such as flat types, number of units and town map. Prices and additional details will be posted during the sales exercise. To be notified of the sales exercises, please [subscribe to HDB eAlerts](#).

You must have a valid HFE letter before you may apply for a flat in our sales exercises. [Apply for an HFE letter](#) at least 1 month ahead of the sales exercise, [plan the financing](#) of your flat purchase, and familiarise yourself with the [flat buying procedures](#).

Read about the key features of [Standard, Plus, and Prime flats](#).

## Resale flat

[Search for a resale flat using HDB's Resale Flat Listing \(RFL\) service or other channels.](#)



Here are some features of the [Resale Flat Listing \(RFL\) service](#).

Features	Description
<b>Shortlist flats</b>	Use filters to shortlist flats that fit your budget and needs, such as location, flat type, flat price, remaining lease, and your ethnicity and citizenship.
<b>View flat details</b>	<p>View details about the flat, including:</p> <ul style="list-style-type: none"> <li>• Photos, listing price, and descriptions uploaded by the flat seller or the seller's salesperson(s)</li> <li>• Flat type</li> <li>• Floor area</li> <li>• Original floor plan</li> <li>• Remaining lease</li> <li>• Ethnic Integration Policy (EIP) and Singapore Permanent Resident (SPR) quota for the current month</li> <li>• Recent transacted prices of nearby flats</li> </ul>
<b>Compare flats</b>	<p>In the Buyer Overview page, you can:</p> <ul style="list-style-type: none"> <li>• Favourite shortlisted resale flats</li> <li>• Compare attributes and preliminary payment plans of shortlisted flats (resale and/ or new flats)</li> </ul>
<b>Arrange flat viewing appointments</b>	If you have a valid HFE letter, you may contact flat sellers or their appointed salespersons to arrange flat viewing appointments.

To better understand how to use the RFL service, view our [user guide](#) or watch the instructional video below.

## Finding your HDB home on the HDB Flat Portal | Buying an HDB Flat



You may also use the following resources to help you in your purchase of a resale flat.

Resource	Details
<b>Resale seminars</b>	Sign up for our <a href="#">resale seminars</a> to learn more about resale policies and procedures.
<b>Resale statistics</b>	Look at the published <a href="#">resale statistics</a> to make a more informed decision.
<b>Resale flat prices</b>	<a href="#">Check the recent transacted prices of resale flats</a> in the location you are interested in. These prices reflect the market conditions at the time of the transactions. You may refer to them to set your offer price.
<b>HDB Map Services</b>	Use <a href="#">HDB Map Services</a> to obtain details such as the commencement dates of the flat leases, resale prices, and more.
<b>Distance enquiry for Proximity Housing Grant</b>	If you intend to buy a resale flat within 4 km of your parent/ child's residence and apply for the Proximity Housing Grant, <a href="#">check the distance between both locations</a> to confirm the proximity.

You must have a valid HFE letter when you obtain an [Option to Purchase \(OTP\)](#) from a flat seller, and when both you and the seller submit the [resale application](#) to HDB.

[Apply for an HFE letter](#) early, read about the [types of flats](#) available, [plan the financing](#) of your flat purchase and familiarise yourself with the [procedures to buy a resale flat](#).

## NEXT STEPS

### Working Out Your Flat Budget

Plan your finances and budget for a flat purchase with our ABCs of financial planning and financial tools.

### Flat and Grant Eligibility

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

### Working Out Your Flat Budget

Plan your finances and understand the different housing loan options.

## Housing & Development Board

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Last Updated 26 March 2025

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