



Booking of Flat

If you have been shortlisted and are waiting to book a flat, you may continue with the flat application even if the HFE letter has expired. You will be invited to book a flat based on your balloted queue position.

We will notify you of your flat booking appointment about 2 weeks before the appointment date. You may then log in to [My HDBPage](#) to view the invitation package. The package will contain the flat list and the documents to bring along for the appointment.

You must personally attend the flat booking appointment. If you are unable to do so, you must complete the [authorisation form](#) (PDF, 32KB) and have your authorised representative submit it to us during your booking appointment.

Option fee

You must pay an option fee when you book a flat. The amount payable is based on the flat type booked.



Flat Type		Option Fee
4-room and bigger		\$2,000
3-room		\$1,000
2-room Flexi		\$500

The option fee will form part of your downpayment.

Documents required

An overview of the documents required at flat booking.



Submit the following documents of all persons listed in your flat application via MyDoc@HDB prior to your appointment.

Type of Documents

Details

Identity documents

Applicants

- Identity Cards (ICs)^ of all listed applicants/ occupants
 - If you are employed, or serving National Service under the Singapore Armed Forces/ Civil Defence/ Police Force, you will need to log on to the Singpass app to facilitate verification of your digital IC

Occupiers

- Identity Cards (ICs)^ of all listed occupants
 - If you are employed, or serving National Service under the Singapore Armed Forces/ Civil Defence/ Police Force, you will need to log on to the Singpass app to facilitate verification of your digital IC
- Passport for non-residents
- Birth certificate(s)^ of your child(ren)

Verification of relationship

- Marriage certificate, if you are married; or divorce certificate, if you are divorced
- Death certificate^ of spouse, if spouse is deceased
- Your birth certificate^ and your parents' marriage certificate if you are buying a flat under the Multi Generation Priority Scheme (MGPS) or Married Child Priority Scheme (MCPS)

Others

Either a doctor's certification of pregnancy, or your child's birth certificate^, if you have applied for a flat under the Family and Parenthood Priority Scheme (FPPS).

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

Changes to flat application

If there are any changes to your household particulars or financial circumstances, please contact us via MyRequest@HDB. If the changes render you ineligible to continue with the flat purchase, your flat application will be cancelled. The usual financial forfeitures and consequences for the cancellation will apply, depending on the stage of the application at the time of the cancellation.

Optional Component Scheme (OCS)

The OCS is a flexible, opt-in scheme to give you the added convenience of having your home closer to move-in condition when you collect your keys.



OCS is offered to buyers of new flats offered in a Build-To-Order exercise for added convenience. You may opt in for OCS items during the flat booking appointment. The cost of the optional components will be added to the flat price.

Do note that if you do not opt for the OCS items during the flat booking appointment, you will not be able to do so later. This is because the building contractor of the project would have already ordered the required quantities and may have even completed the installations of the OCS items for the other flats.

Optional components

You may choose to have the following items installed in your booked flat^[1]:

Flat Types	Optional Components	Specifications
3-room and bigger	Sanitary fittings and internal doors	<ul style="list-style-type: none">Wash basin with tap mixerShower set with bath/ shower mixerDoors for bedrooms^[2] and bathrooms
	Floor finishes ^[2]	<ul style="list-style-type: none">Living/ dining roomBedrooms
2-room Flexi ^[3]	Sanitary fittings	<ul style="list-style-type: none">Wash basin with tap mixerShower set with bath/ shower mixer
	Floor finishes	<ul style="list-style-type: none">Living/ dining roomBedrooms

[1] Specifications are subject to change.
[2] Not applicable to 'White flats'.
[3] Not applicable for short lease 2-room Flexi flat.

Short-lease 2-room Flexi flat

These flats are designed for seniors and will be fitted with grab bars. In addition to sanitary fittings and floor finishes, you can also opt in for senior-friendly fittings, which is offered as one package.

Optional Components	Specifications
Sanitary fittings	<ul style="list-style-type: none">Wash basin with tap mixerShower set with bath/ shower mixer
Floor finishes	<ul style="list-style-type: none">Living/ dining roomBedrooms

Optional Components

Specifications

Senior-friendly fittings^[4]

- Built-in kitchen cabinets^[5] with induction hob and cooker hood, kitchen sink, tap and dish drying rack
- Built-in wardrobe
- Lighting (whole unit)
- Window grilles (whole unit)
- Water heater
- Mirror and toilet roll holder in bathroom

[4] Buyers who are wheelchair-bound may choose to have a lower kitchen counter-top.

[5] Buyers who opt for the package must also choose floor finishes as the flooring has to be laid before the installation of built-in kitchen cabinets and wardrobes.

You may find out more on how to renovate and design your flat by visiting our [MyNiceHome](#) website.

Deferred Income Assessment

Young couples may apply for a flat first and defer the income assessment for the Enhanced CPF Housing Grant (EHG) and HDB housing loan.



Couples who fulfil the eligibility conditions within the last 12 months before the HFE letter application may have their income assessed nearer to their key collection appointment for the EHG and HDB housing loan.

Those who fulfil the eligibility conditions will be informed during their flat booking appointment. They do not have to opt for it when they apply for the HFE letter.

Eligibility conditions

Criteria	Conditions										
Student/ NSF status	<p>Both parties of a couple must:</p> <ul style="list-style-type: none">• Be full-time students or National Servicemen (NSF); and/ or• Have completed full-time studies or National Service (NS) within the last 12 months before the HFE letter application. <p>From the July 2025 sales exercise, only 1 party of a couple needs to be a full-time student or NSF to qualify for the deferred income assessment.</p> <p>You must provide the following documents for verification when booking a flat:</p> <table><tr><th>Status</th><th>Documents Required</th></tr><tr><td>Full-time student</td><td>Document from an education institution to confirm enrolment in a full-time programme</td></tr><tr><td>Completed studies within the last 12 months before the HFE letter application</td><td>Graduation certificate</td></tr><tr><td>Full-time National Serviceman</td><td>National Service ID card or letter from the relevant ministry</td></tr><tr><td>ORD within the last 12 months before the HFE letter application</td><td>ORD Certificate of Service</td></tr></table>	Status	Documents Required	Full-time student	Document from an education institution to confirm enrolment in a full-time programme	Completed studies within the last 12 months before the HFE letter application	Graduation certificate	Full-time National Serviceman	National Service ID card or letter from the relevant ministry	ORD within the last 12 months before the HFE letter application	ORD Certificate of Service
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Age limit	At the point of the HFE letter application, at least 1 party must be aged 30 or below.										
Marital status	The couple must be married or are applying for a flat under the Fiancé/ Fiancée Scheme.										
Household status	1 party must be a first-timer.										
Income assessment	<p>The income assessment for EHG and HDB housing loan is carried out as follows:</p> <table><tr><th>Purchase of:</th><th>Income Assessment</th></tr><tr><td>Completed flat</td><td>During the flat booking appointment</td></tr><tr><td>Uncompleted flat</td><td>Approximately 3 months before flat completion</td></tr></table>	Purchase of:	Income Assessment	Completed flat	During the flat booking appointment	Uncompleted flat	Approximately 3 months before flat completion				
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Completed flat	During the flat booking appointment										
Uncompleted flat	Approximately 3 months before flat completion										

Downpayment

You must pay the downpayment when you sign the [Agreement for Lease](#):

Purchase of:

Payment

Completed flat

At key collection

Uncompleted flat

You can pay the downpayment in 2 instalments under the [Staggered Downpayment Scheme](#):

- First instalment at signing of Agreement for Lease
- Balance at key collection

Request for Letter of Offer (LO)

If you have requested for an In-Principle Approval (IPA) when you applied for an HDB Flat Eligibility (HFE) letter, you can request an LO for the confirmed loan amount from your chosen financial institutions (FIs) through the HDB Flat Portal.



You can log in to the LO Request eService and convert your IPA into an LO, if you have not obtained any LO from a FI. You must obtain an LO after you book a flat, before you sign the [Agreement for Lease](#).

The FI(s) will inform you of the outcome of your LO application(s) directly. While you may apply for a LO from more than one FI, please accept a LO only from one FI.

NEXT STEPS

Sign Agreement for Lease

[Obtain details on the downpayment, stamp and legal fees, and how downpayment may be staggered or deferred.](#)

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.](#)

Conditions After Buying

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

Housing & Development Board

[Contact Us](#)

[Write to Us](#)



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