

# Frequently Asked Questions on Sales Exercise

Read on to find out the answers to some commonly asked questions by flat applicants when they apply for a flat in our public sales exercises.

## **Q1: When is the next Build-To-Order (BTO), Sales of Balance Flats (SBF) sales exercise or open booking of flats?**



The next BTO and SBF exercises will be held in July 2025. We encourage all flat buyers to apply for an [HDB Flat Eligibility \(HFE\) letter](#) early and submit all required documents by 15 May 2025 if they are interested to participate in the July 2025 BTO and SBF exercises.

Visit the [HDB Flat Portal](#) for information on our upcoming sales exercises and [subscribe to HDB eAlerts](#) to receive notifications about them.

## **Q2: What are Standard, Plus, and Prime HDB Flats?**



From October 2024 onwards, new BTO projects will be classified as Standard, Plus, or Prime based on their locational attributes:

- a. **Standard** flats will come with significant market discounts that are applied to all BTO flats. They will continue to form the largest category of BTO flats to be launched every year.
- b. **Plus** flats will be in choicer locations across Singapore (e.g. good connectivity, proximity to amenities, and the city centre. Some may come with unique features, such as waterfront living).
- c. **Prime** flats are in the choicest locations (e.g. centrally located, well-served by comprehensive amenities and have excellent transport connectivity).

Plus and Prime flats would naturally command higher market values given their attractive location and attributes. As such, these flats will be priced with additional subsidies to keep them affordable. They will also come with tighter resale and rental conditions, to ensure that buyers purchase such flats primarily for owner occupation.

Read more on [Standard, Plus, and Prime flats](#).

### **Q3: Can I apply for a flat in this sales exercise?**



You must have a valid [HDB Flat Eligibility \(HFE\) letter](#) before you can apply for a flat in our sales exercise. 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. Second-timers will also be informed on the [resale levy/ premium](#) payable for the purchase of another subsidised flat from HDB.

You may read our [frequently asked questions](#) on the HFE letter.

### **Q4: When must I apply for the HFE letter if I wish to participate in the upcoming sales exercise?**



We encourage all flat buyers to apply for an HFE letter early and submit all required documents by 15 May 2025 if they are interested to participate in the upcoming July 2025 BTO and SBF exercises.

An SMS and email notification will be sent once the outcome is available.

### **Q5: How do I work out a budget to finance the flat purchase?**



The budget is based on your available funds to pay for the flat purchase, namely:

- Amount of housing loan from HDB or a financial institution;
- CPF savings in the Ordinary Account;
- CPF housing grants (if eligible); and
- Cash savings

Read on how you may [budget for a flat purchase](#) and [use our calculators](#) to work out your budget before you commit to a flat purchase.

### **Q6: What are the documents required when I apply for a flat?**



Other than a valid [HDB Flat Eligibility \(HFE\) letter](#), you do not need to submit any documents when submitting a flat application.

We will inform you of any documents required, if you are shortlisted in the computer ballot and invited to book a flat.

**Q7: I am interested in more than 1 town or flat type. Can I submit more than 1 application in a sales exercise?**



No. You may only submit 1 application for 1 town and flat type in a sales exercise. During a sales exercise comprising a BTO exercise and an SBF exercise, you may either apply for the BTO exercise or the SBF exercise, but not both.

**Q8: How do I apply for the Deferred Income Assessment?**



Those who fulfil the eligibility conditions for the Deferred Income Assessment will qualify. If you are eligible to defer your income assessment, you will be informed during your flat booking appointment. No application is required.

**Q9: Can I make changes to my flat application?**



The changes you can make depends on the stage of your flat application:

Changes to	Stage of flat application	
	During sales launch	After sales launch
Correspondence address, contact details or priority scheme request (if applicable)	You can log in to <u>My Flat Dashboard</u> to make the changes, if applicable.	
Town or flat type applied for	You must cancel your existing flat application and re-apply online during the sales exercise application period with the payment of an administrative fee of \$10 (inclusive of GST).	You cannot change the town/ flat type you applied for.

## Stage of flat application

### Changes to

#### During sales launch

#### After sales launch

#### Household particulars or financial circumstances

All details of the household in the flat application must be the same as the approved HFE letter.

For any changes in household particulars or financial circumstances, such as income, you must cancel both your HFE letter and flat application, and re-start Step 1 of the HFE letter application i.e. the Preliminary HFE check.

As an HFE letter application takes about a month to process after HDB receives all the required documents, you would not be able to apply for a flat in the ongoing sales launch.

Please contact us via [MyRequest@HDB](mailto: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.

## Cancellation of flat application

Financial forfeitures and consequences for current and future applications apply when you cancel your flat application at various stages of the application.

Please note that once a flat application is cancelled, it cannot be reinstated. Read more on [cancellation of flat application](#).

### Q10: When will I be notified of the ballot results? How will I be notified?



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

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