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Priority Schemes

Priority schemes enhance your chances in the computer ballot for flats offered in the Build-To-Order (BTO) and Sale of Balance Flats (SBF) exercises. You may apply for 1 priority scheme to enhance your chances in the ballot, if your household meet the eligibility conditions at the point of your HFE letter application.

If you qualify for the <u>Family and Parenthood Priority Scheme (FPPS)</u>, you may apply for one other priority scheme, such as the <u>Married Child Priority Scheme (MCPS)</u> or <u>Third Child Priority Scheme (TCPS)</u>.

From mid-2025, priority access will be extended to all parents and their children, married or single, when they buy a new flat to live with or near each other. The current priority schemes – MCPS, Seniors Priority Scheme (SPS), and Multi-Generation Priority Scheme (MGPS) – will be expanded to include singles, and come under the Family Care Scheme (FCS). More details about FCS will be announced closer to its implementation starting in mid-2025.

Please note that there is no priority or privilege to secure a small queue number to book a flat.

Priority for first-timers

As a first-timer applicant, you will enjoy greater priority and other privileges when you apply for a flat from HDB.



Among first-timer families, those with young children and young married couples buying their first home may qualify for priority as First-Timer (Parents & Married Couples), or FT(PMC). Read about the <u>FT(PMC)</u> category below to know more about the eligibility criteria and the additional support provided to help them settle down more quickly.

Couples comprising a first-timer and second-timer are treated as first-timer families and enjoy the same priority benefits and privileges.

Privileges for first-timers

Higher proportion of flat supply

A higher proportion of flat supply is set aside for first-timer families. More information on the distribution of quotas can be found in <u>modes of sale</u>.

Priority schemes

You may apply for 1 priority scheme to enhance your chances in the ballot, if your household meets the eligibility conditions. Read about the various priority schemes, such as <u>Family and Parenthood Priority Scheme (FPPS)</u> and <u>Married Child Priority Scheme (MCPS)</u>, below.

Additional ballot chance

You will get 2 ballot chances as compared to second-timer applicants who will get 1 ballot chance. If you qualify for FT(PMC), you will get 3 ballot chances. However, in cases where there is an overwhelming demand for flats from first-timers, not all first-timers will be successful in the ballot.

All first-timers, including FT(PMC)s, will get 1 additional chance for every subsequent BTO application for a Standard flat, after they have been unsuccessful for 2 or more BTO applications (as a first-timer family) for Standard flats.

	Typical	Chances	Additional Chances (+1 for every BTO	Total Chances	
No. of Previous Unsuccessful BTO Applications for Standard Flats	FT(PMC)	Non- FT(PMC) Application for Standard flats after 2 unsuccessful BTO applications for Standard flats)		FT(PMC)	Non- FT(PMC)
	(a)	(b)	(c)	(a) + (c)	(b) + (c)
O or 1	3	2	0	3	2
2	3	2	1	4	3
3	3	2	2	5	4
4	3	2	3	5	4

Note: The number of ballot chances will be capped at 5 for FT(PMC)s and 4 for non-FT(PMC) first-timer families.

An application is unsuccessful if you are not invited to book a flat (you did not receive a queue number), or the flats have all been booked before your queue number is due to book a flat.

Additional chances are not given for applications for Plus and Prime BTO flats and SBF exercises as the flat supply is limited.

Application restrictions for rejecting a BTO/ SBF flat

If you had been invited to book a flat, but did not do so even though there were units available, you have rejected a chance to book a flat and incurred a non-selection count.

Nevertheless, there may be situations when flat applicants are left with limited choices when they are due to book a flat. HDB will waive the non-selection count for applicants with 10 or fewer BTO flats to choose from: or 5 or fewer SBF flats to choose from.

With 1 non-selection count, you will be deemed a second-timer for a year in the computer ballot and all your other flat applications will automatically be cancelled. Any additional ballot chances accumulated from your previous unsuccessful BTO applications for Standard flats will also be set to 0.

We strongly encourage applicants to consider carefully before they apply for a flat, and book a flat when they have a chance to do so.

First-Timer (Parents & Married Couples), or FT(PMC) category

<u>To help young families settle down more quickly, additional support will be provided for applicants who qualify for the FT(PMC) category.</u>



First-timer families who meet all the following eligibility criteria may qualify for the FT(PMC) category:

- Families with at least 1 Singapore Citizen child aged 18 and below, or married couples aged 40 and below. This includes married couples who are expecting and have a doctor's certification of the pregnancy
- Never owned or sold a residential property before, including an HDB flat
- Did not have a chance to book a BTO/ SBF flat in the past 5 years prior to their flat application

You do not need to request for the FT(PMC) category. HDB will assess and inform you about your eligibility after you have submitted your flat application.

Additional support for FT(PMC) applicants

Additional ballot chance

You will receive 1 additional ballot chance when applying for the BTO/SBF exercises, on top of the 2 ballot chances that you will receive as a First-Timer family. This means that you will receive a total of 3 ballot chances when you apply for any flat type in any estate.

First priority under the Family and Parenthood Priority Scheme (FPPS)

If you apply for a 4-room or smaller BTO flat in Standard projects, you will be given first priority for the flats set aside under the <u>Family and Parenthood Priority Scheme (FPPS)</u>.

[^] Capped at a total of 5 ballot chances.

Family and Parenthood Priority Scheme (FPPS)

This scheme helps first-timer married couples with child(ren) and young married couples to get their flat more easily.



Flat allocation

Up to 40% of the public flat supply for BTO flats and up to 60% of the public flat supply for SBF flats are set aside for the applicants.

Eligibility conditions

- You and your spouse must be first-timer buyers
- You have a Singapore Citizen child (i.e. natural offspring from a legal marriage or legally adopted) who
 is aged 18 or below. For adoptive parents, you must have the Adoption Order of your child when you
 apply for a flat
- If you or your spouse is expecting, and have a doctor's certification of the pregnancy, you may also apply for the FPPS

If you qualify for the FT(PMC) category, you will be eligible for the FPPS.

Balloting process if you are eligible for FPPS and also applied for another priority scheme, e.g. TCPS

A computerised ballot is conducted for each priority scheme. For example, for a first-timer family with 3 children and is eligible for both the TCPS and FPPS, their application will first be balloted under the TCPS. If that ballot is unsuccessful, their application is balloted again under the FPPS.

<u>Multi-Generation Priority Scheme (MGPS)</u>

Parents and their married child (or Fiancé/ Fiancée applicants) can make a joint application for 2 flats in a BTO project that offers 2-room Flexi or 3-room flats.

Flat allocation

For parents: Up to 15% of the 2-room Flexi or 3-room flats (minimum of 20 units)

- For married child^: Corresponding number of 2-room Flexi to 5-room flats
- The flats will be randomly pre-identified

Eligibility conditions

- Parents (including widowed or divorced parents) must submit a joint application with their married child. If the child is widowed and has child(ren), or divorced and has child(ren) under his/ her legal custody, care, and control, he/ she will also qualify for MGPS
- Parents may only apply for a 2-room Flexi or 3-room flat
- The married child may apply up to a 5-room flat

How it works

Successful MGPS flat applications will be issued up to 3 queue positions:

Applicants	Scheme	Number of Queue Position issued
Parents and married child	MGPS	1 queue position for both the parents and married child
Parents	Public Scheme [®]	1 queue position
Married child	Public Scheme [®]	1 queue position

[@] Public Scheme is for applications by couples and families who are not under any priority scheme.

If the parents and married child decide not to book a flat under the MGPS, they may proceed independently with their respective flat applications if they are successful under the Public Scheme. HDB will schedule separate flat booking appointments for them to book a flat under the Public Scheme.

Married Child Priority Scheme (MCPS)

This scheme helps a married child (or Fiancé/ Fiancée applicants) and the parents to live with or close to each other for mutual care and support, by giving greater assurance when they apply for a flat.



Flat allocation

- First-timer families: Up to 30% of the public flat supply for BTO flats and up to 30% of the public flat supply for SBF flats
- Second-timer families: Up to 5% of the public flat supply for BTO flats and up to 3% of the public flat supply for SBF flats

[^] Applicable to fiancé/ fiancée applicants.

Eligibility conditions: MCPS (living with or near parents/ married child^)

- At least 1 parents (including widowed or divorced parents)/ married child is a Singapore Citizen or Singapore Permanent Resident. If the child is widowed and has child(ren), or is divorced but has child(ren) under his/ her legal custody, care and control, he/ she can also qualify for MCPS
- If you are applying to live with your parents/ married child^, you must include their names in your flat application
- If you are applying to live near your parents/ married child[^], you must be applying for a flat in a project where the nearest block is within 4 km from an HDB flat or a private residential property that your parents/ married child[^] lives in:

Property Type	Condition
HDB flat	Your parents/ married child^ must be the owners or registered occupiers of the flat*
	* If your parents/ married child have booked an HDB flat under construction or applied to buy a resale flat, the new flat or resale flat may be used for the proximity reference.
HDB rental flat	Your parents/ married child^ must be the tenants or occupiers of the flat
Private residential property	The property must be owner-occupied by your parents or married child [^] . If they do not own the private residential property, it must be owner-occupied by their immediate family members, i.e. child or adopted child, parent(s) or parent(s)-in-law, or siblings.

[^] Applicable to fiancé/ fiancée applicants.

Important note:

After collecting the keys to your new flat, the parents or married child who has helped you to qualify for the MCPS must continue to live with you or within 4km of your new flat throughout the minimum occupation period of the new flat. In addition, they must not:

- Submit any application or be included as occupiers in any application to buy a flat directly from the HDB, a resale flat or an Executive Condominium unit, located more than 4 km from the new flat
- Take over the lease or tenancy of a flat (including DBSS flat) or an Executive Condominium unit located more than 4 km from the new flat

Quota of flats given priority under MCPS

The quota is given first to MCPS applicants who apply for a flat to live with their parents/ married child (first priority). Any remaining quota goes to the other MCPS applicants who apply for a flat to live near their parents/ married child.

Distribution of quota

	BTO Sales Exercise					SBF Sales Exercise			
Household Status	Standard Flats			Plus Flats		Prime Flats		Standard	
	2-room Flexi	3-room	4-room and bigger	2-room Flexi	3-room and bigger	2-room Flexi	3-room and bigger	and Plus Flats	Prime Flats
First-timer family	5%	30%	30%	5%	30%	3%	20%	30%	20%
Second- timer family	5%	5%	3%	5%	3%	2%	2%	3%	2%

Third Child Priority Scheme (TCPS)

This scheme helps families with 3 or more children.



Flat allocation is up to 5% of BTO flats, 5% of SBF flats.

Eligibility conditions

- You and/ or your spouse is a Singapore Citizen (SC)
- If you are divorced or widowed, you must be an SC to qualify
- Your family must consist of at least 3 children (i.e. natural offspring from a legal marriage or legally adopted). For divorced parents, you must have the legal custody, care, and control of your children. For adoptive parents, you must have the Adoption Order of your children when you apply for a flat
- Your third child must be an SC born on or after 1 January 1987
- Your other children must be either SCs or Singapore Permanent Residents
- You have not previously bought a flat under the TCPS

Important note:

After collecting the keys to your new flat, the 3 children who have helped you to qualify for the TCPS must continue to live with you during the minimum occupation period of the new flat. In addition, they must not:

- Apply or be included as occupiers in an application to buy a flat from HDB or on the open market, or an EC unit from property developer
- Rent an HDB flat

<u>Assistance Scheme for Second-Timers (Divorced/ Widowed Parents) (ASSIST)</u>

This scheme supports divorced or widowed persons with children.

Flat allocation

The quota is up to 5% of 2-room Flexi and 3-room flats in Standard projects offered in BTO exercises. It is part of the quota of 15% of the public flat supply set aside for second-timers. If there are more second-timers than the flat supply set aside for them, not all of them will be successful in their flat application, in keeping them within the flat supply set aside for them.

Eligibility conditions

- You must have at least 1 child aged 18 or below (i.e. natural offspring from a legal marriage or legally adopted). For adoptive parents, you must have the Adoption Order of your child when you apply for a flat
- You must not have acquired any interest in an HDB flat or private residential property (except for your matrimonial flat/ property) after the date of divorce/ separation or demise of your spouse

Tenants' Priority Scheme (TPS)

This scheme helps tenants of HDB rental flats to purchase their own home.

Flat allocation

The quota is up to 10% of 2-room Flexi and 3-room BTO/ SBF flats. It is shared with the applicants who apply for a flat under the Selective En bloc Redevelopment Scheme, Relocation, Resettlement, and SLA's acquisition.

Eligibility conditions

You and your family must be living in an HDB public rental flat for at least 2 years at the time of the HDB Flat Eligibility (HFE) letter application.

Senior Priority Scheme (SPS)

This scheme helps seniors who wish to buy a 2-room Flexi flat to age-in-place in a familiar environment or live with or near their parents/ married child.



Flat allocation

Within the seniors' quota, half in Standard and Plus projects and a quarter in Prime projects are set aside for eligible seniors under the SPS.

Read modes of sales for the seniors' quota applicable for BTO and SBF exercises.

Eligibility conditions: SPS (near existing home)

The 2-room Flexi flat must be within 4 km of your current HDB flat or owner-occupied private residential property.

Eligibility conditions: SPS (living with or near parents/ married child^)

- You are married/ divorced/ widowed
- At least 1 parent/ married child[^] is a Singapore Citizen or Singapore Permanent Resident. If your parent/ child is widowed or divorced, you may also qualify for SPS
- If you are applying to live with your parents/ married child^, you must include their names in your flat application
- If you are applying to live near your parents/ married child[^], you must be applying for a flat in a project where the nearest block is within 4 km from an HDB flat or a private residential property that your parents/ married child[^] lives in:

Property Type	Condition
HDB flat ^[1]	Your parents/ married child^ must be the owners or registered occupiers of the flat
HDB rental flat	Your parents/ married child^ must be the tenants or occupiers of the flat

Property Type

Condition

Private residential property

Your parents or married child[^] must reside in the property that is either owned by them or their immediate family member^[2]

[1] If your parents/ married children have booked an HDB flat under construction or applied to buy a resale flat, the new or resale flat may be used for the proximity reference.

[2] Defined as child or adopted child, parent(s) or parent(s)-in-law, or siblings.

Important note:

After collecting the keys to your new flat, your parents/ married child who have helped you qualify for the SPS must continue to live with you or within 4 km of your new flat throughout the minimum occupation period of the new flat. In addition, they must not:

- Submit any application or be included as occupiers in any application to buy a flat directly from the HDB, a resale flat or an Executive Condominium unit, located more than 4 km from the new flat
- Take over the lease or tenancy of a flat (including DBSS flat) or an Executive Condominium unit, located more than 4 km from the new flat

NEXT STEPS

Booking of Flat

Prepare for the booking appointment, application of housing grants and Optional Component Scheme.

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.

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[^] Applicable to fiancé/ fiancée applicants.