

# Standard, Plus, and Prime Housing Framework

The new location-based classification of Build-To-Order (BTO) flats will ensure our public housing system continues to meet Singaporeans’ housing needs and aspirations – home ownership, inclusive communities, fairness, and sustainability.

From October 2024 onwards, new BTO projects launched will be classified as Standard, Plus or Prime flats, to better reflect their locational attributes:

- **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.
- **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).
- **Prime** flats are in the choicest locations (e.g. centrally located, well-served by comprehensive amenities and have excellent transport connectivity).

Due to their attractive locations and attributes, Plus and Prime flats would naturally command higher market values. They will be priced with additional subsidies to keep them affordable and enable Singaporeans over a wider range of income levels to buy them. They will also come with tighter resale and rental conditions, to ensure that buyers purchase such flats primarily for owner occupation.

The new classification will not apply to existing HDB flats and flats launched before the October 2024 BTO exercise.

## Key features of Standard, Plus, and Prime flats

The table below provides a comparison of the key features of Standard, Plus and Prime flats.

	Classification of flats		
	Standard	Plus	Prime
Subsidies	Significant market discounts	More subsidies, in addition to significant market discounts	Most subsidies, in addition to significant market discounts
Subsidy recovery upon resale of flat <sup>[1]</sup>	No	Yes (less than Prime)	Yes

	Classification of flats		
	Standard	Plus	Prime
<b>Minimum occupation period (MOP)</b>	5 years	10 years	10 years
<b>Resale of flat</b> <sup>[1]</sup>	Allowed after MOP, with tighter resale conditions for Plus and Prime flats		
<b>Investment in private residential property</b>	Allowed after MOP		
<b>Renting out of whole flat</b> <sup>[1]</sup>	Allowed after MOP	Not allowed	Not allowed
<b>Renting out of spare rooms</b>	Allowed for 3-room or bigger flats		

[1] 2-room Flexi flats sold on short-lease and Community Care Apartments cannot be rented out (bedroom or whole flat) or sold in the open market.

Upon selling or transfer of a Plus or Prime flat bought from HDB<sup>^</sup>, you will be required to return a percentage of the resale price\* of the flat to HDB. The subsidy recovery percentage is commensurate with the extent of the additional subsidy provided for the flat to ensure a fair system of subsidies for all buyers. The amount will be made known when Plus or Prime projects are launched for sale.

If you buy a resale Plus or Prime flat on the open market, the subsidy recovery does not apply when you sell the flat. However, other restrictions, such as the 10-year MOP, prohibition of whole flat rental, and eligibility of your flat buyers, will apply.

<sup>^</sup> Not applicable to 2-room Flexi flats sold on short-lease and Community Care Apartments.

\* Where HDB assesses that a flat valuation is required, the subsidy recovery will be a percentage of the valuation or the resale price of the flat (whichever is higher).

## More housing options for singles

Previously, singles were limited to applying for a new 2-room Flexi flat in non-mature estates or buy a resale flat (excluding 3Gen flats) in any estate on the open market.

Starting with the October 2024 BTO exercise, eligible singles will have more housing options to choose from. They can buy:

	Flat Type	Classification
<b>New flats</b>	2-room Flexi flat	Standard, Plus and Prime
<b>Resale flats</b>	2-room flat	Prime
	All flat types (excluding 3Gen flat)	Standard, Plus and existing flats that are not under the new classification

## **Eligibility conditions for buyers**

You must have a valid HDB Flat Eligibility (HFE) letter before you can apply for a Standard, Plus, or Prime flat from HDB in the sales exercises.



Apply for an [HDB Flat Eligibility \(HFE\) letter](#) for a holistic understanding of your housing and financing options before you embark on your home buying journey. The HFE letter will inform you upfront of your eligibility to buy a new or resale flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for. You can also concurrently apply for an In-Principle Approval letter for housing loan from one or more of our participating financial institutions.

All flat applicants must have a valid HDB HFE letter to participate in a sales exercise. [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 [procedures for buying a new flat](#).

## **Information about BTO projects**

Visit HDB Flat Portal to find out more about upcoming project launches.



HDB will release information of projects to be offered in the next BTO exercise one launch ahead i.e. for projects launching in the October sales exercise, HDB will share information in the June sales exercise. Information such as flat types, number of units and town map, will be made available on the [HDB Flat Portal](#). Prices and additional details will be announced during the sales exercise.

To be notified of upcoming sales exercises, please [subscribe to HDB eAlerts](#).

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