

Modes of Sale

Our modes of sale are:

- Build-To-Order (BTO) exercise
- Sale of Balance Flats (SBF) exercise
- 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 may also read our [frequently asked questions](#) on sales exercise.

Applicants may be eligible for the various [priority schemes](#) to increase their chances of getting a flat. Nevertheless, to discourage non-selection of flats and prioritise applicants who are in urgent need to buy a flat, [application restrictions](#) will apply if you choose not to book a BTO or SBF flat when you are invited to do so.

Additionally, BTO/ SBF applicants who have received a queue position that is within the flat supply will not be eligible to apply for a flat in subsequent sales exercises until after their flat booking appointment. This is to give other applicants a chance to secure a flat.

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

Build-To-Order (BTO)

[The BTO system offers you flexibility in location and timing of your flat purchase. A BTO exercise offers a range of flat types across a few towns.](#)

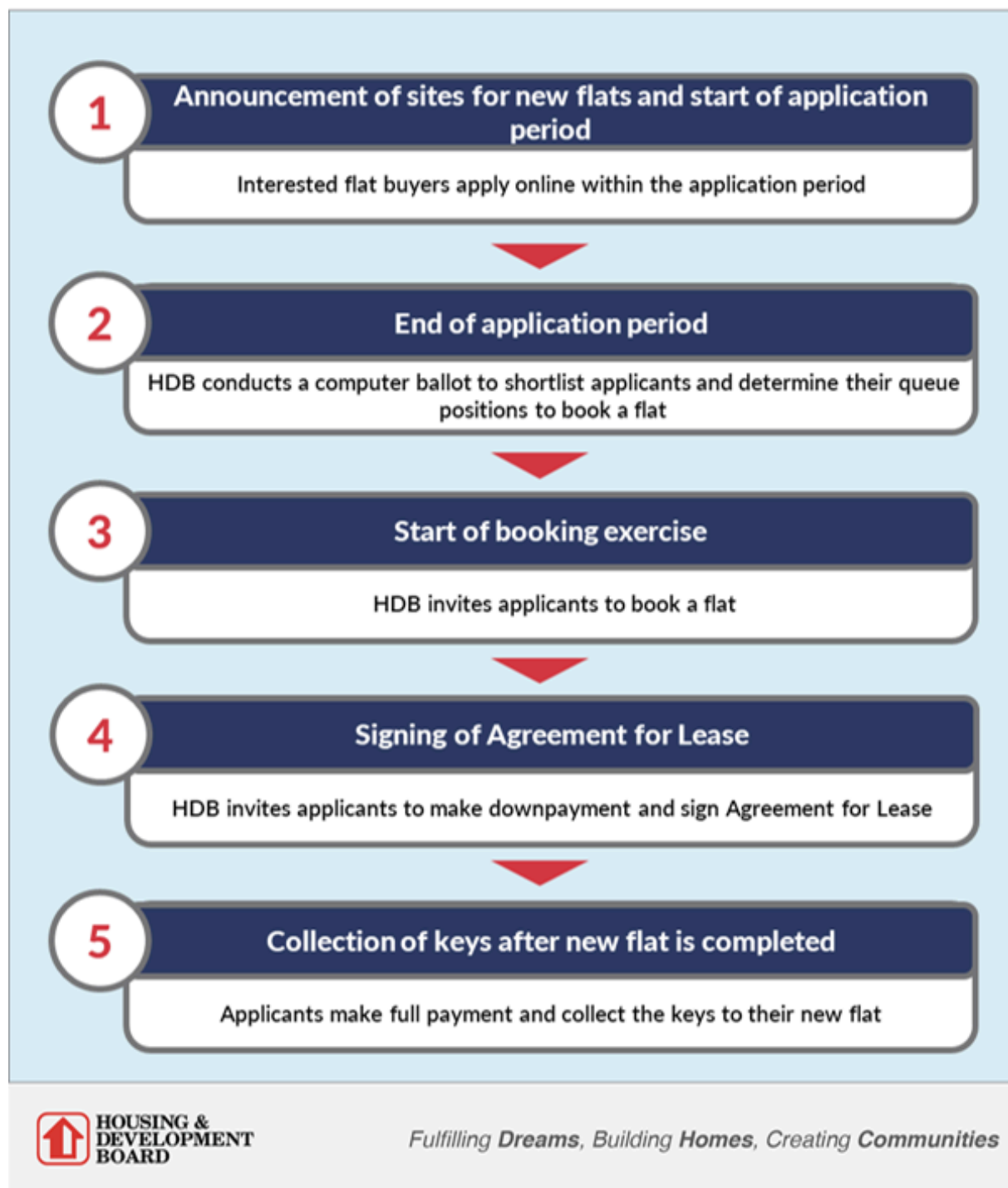


How the BTO process works

The [flat types](#) offered are Community Care Apartments, 2-room Flexi, 3-, 4-, 5-room and 3Gen flats. You may apply for your preferred flat type and town, and a computer balloting will be conducted to determine whether your flat application is successful.

First-timer families enjoy higher priority for BTO flats. Couples comprising a first-timer and second-timer are treated as first-timer families with the same [priority benefits and privileges](#).

Here is an overview of the BTO process:



Distribution of flat supply

More flats are allocated to first-timer families as they have a more pressing need for a home.

For seniors, at least 40% of the public flat supply of 2-room Flexi flats across Standard, Plus and Prime projects (minimum of 100 units per project) are set aside for them. Within this, half in Standard and Plus projects and a quarter in Prime projects are set aside for eligible seniors under the Senior Priority Scheme (SPS). Those who are unsuccessful under the seniors quota will be balloted a second round of ballot with other applicants for the balance flat supply. On the other hand, any unused seniors quota will be distributed among the other households.

For second-timer families, up to 15% of the public flat supply will be set aside for them. If there are more second-timer families 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. From the July 2025 BTO sales exercise, the allocation quota for second-timer families will be increased by 5% points for 3-room and bigger flats. More details will be announced closer to the date.

BTO flat distribution for non-seniors for Standard flats

Flat Type	First-timer				Second-timer		
	Families (FPPS)^	Families (MCPS)*	Other families	Singles	Families (ASSIST)	Families (MCPS)*	Other families
2-room Flexi	10%	5%	5%	65%	5%	5%	5%
3-room	40%	30%	15%	NA	5%	5%	5%
4-room and bigger	40%	30%	25%	NA	NA	3%	2%

FPPS – Family and Parenthood Priority Scheme

MCPS – Married Child Priority Scheme

ASSIST – Assistance Scheme for Second-Timers (Divorced/Widowed Parents)

^ Within the FPPS quota, first priority is given to FT(PMC)s who apply for a 4-room or smaller flat in Standard projects.

* Within the MCPS quota, first priority is given to applicants who apply for a flat to live together with their parents/ married child.

BTO flat distribution for non-seniors for Plus flats

Flat Type	First-timer				Second-timer	
	Families (FPPS)	Families (MCPS)*	Other families	Singles	Families (MCPS)*	Other families
2-room Flexi	10%	5%	5%	65%	5%	10%
3-room and bigger	40%	30%	25%	NA	3%	2%

FPPS – Family and Parenthood Priority Scheme

MCPS – Married Child Priority Scheme

* Within the MCPS quota, first priority is given to applicants who apply for a flat to live together with their parents/ married child.

BTO flat distribution for non-seniors for Prime flats

Flat Type	First-timer				Second-timer	
	Families (FPPS)	Families (MCPS)*	Other families	Singles	Families (MCPS)*	Other families
2-room Flexi	10%	3%	7%	65%	2%	13%

Flat Type		First-timer			Second-timer		
		Families (FPPS)	Families (MCPS)*	Other families	Singles	Families (MCPS)*	Other families
3-room and bigger		40%	20%	35%	NA	2%	3%

FPPS – Family and Parenthood Priority Scheme

MCPS – Married Child Priority Scheme

* Within the MCPS quota, first priority is given to applicants who apply for a flat to live together with their parents/ married child.

Allocation of ballot chances

Household Status	No. of Ballot Chances
First-Timer (Parents & Married Couples) [FT(PMC)]	3
Other first-timer families/ couples	2
Second-timer families	1
Seniors	1
First-timer singles	1

Additional ballot chances after 2 unsuccessful applications

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.

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

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

Sale of Balance Flats (SBF)

SBF exercise offers balance flats from earlier BTO exercises, surplus Selective En bloc Redevelopment Scheme (SERS) replacement flats, repurchased flats, etc.



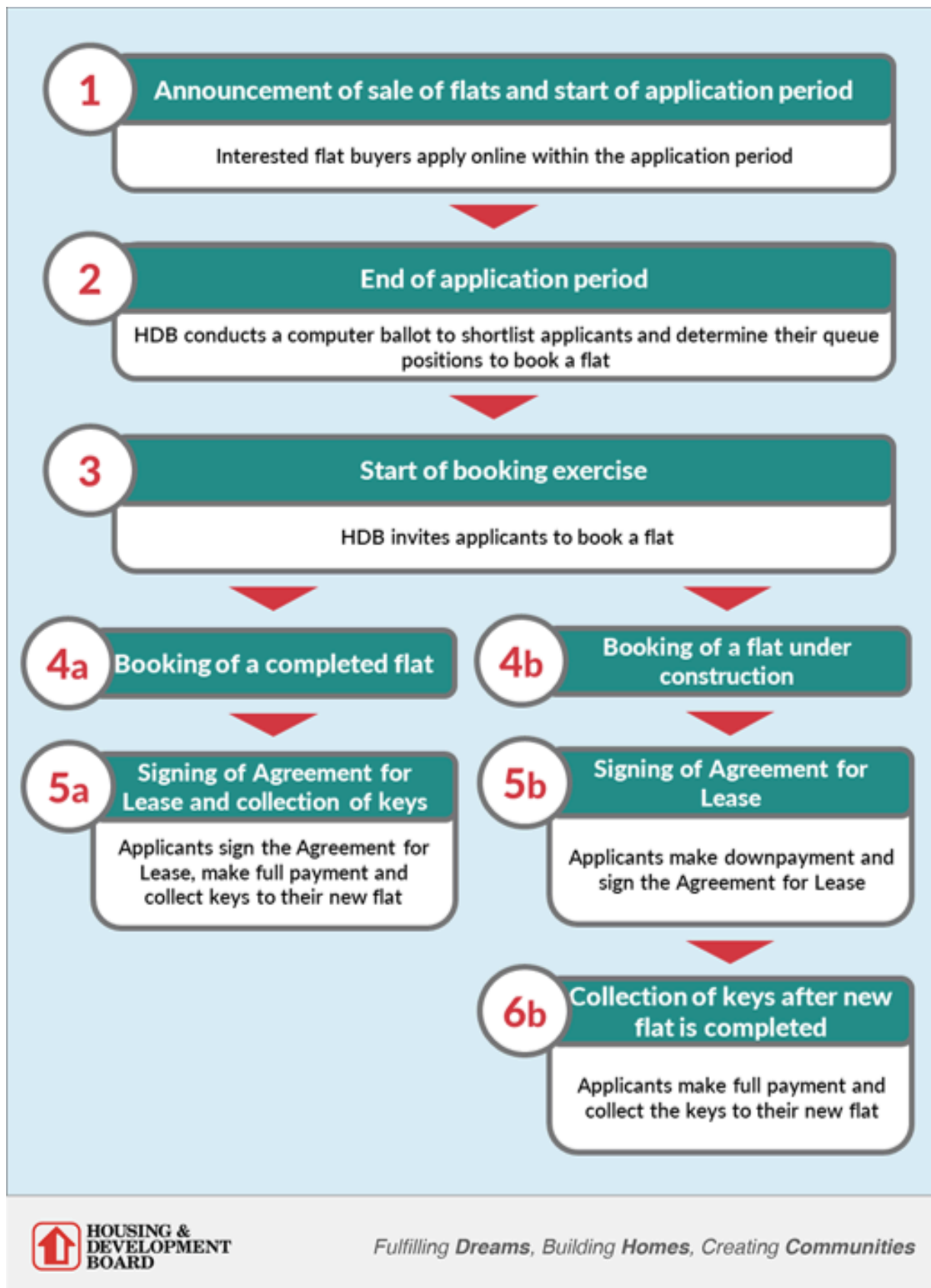
How the SBF process works

A SBF exercise offers a wide range of flat types, locations, and prices. The flat types offered are Community Care Apartments, 2-room Flexi, 3-, 4-, 5-room, Executive flats, and 3Gen flats. The flats are usually under construction, near completion or completed.

There is often strong interest in SBF flats, and the chances of getting a flat are slim. For a better chance to secure a flat, please apply for a BTO flat in Standard projects.

First-timer families enjoy higher priority for SBF flats. Couples comprising a first-timer and second-timer are treated as first-timer families with the same priority benefits and privileges.

Here is an overview of the SBF process:



Distribution of flat supply

More flats are allocated to first-timer families as they have a more pressing need for a home.

For seniors, at least 40% of the public flat supply of 2-room Flexi flats across Standard, Plus and Prime projects are set aside for them. Within this, half in Standard and Plus projects and a quarter in Prime projects are set aside for eligible seniors under the Senior Priority Scheme (SPS). Those who are

unsuccessful under the seniors’ quota will be balloted a second round with other applicants for the balance flat supply. Any unused seniors’ quota will be distributed among the other households.

For second-timer families, up to 5% of the public flat supply are set aside for them. If there are more second-timer families 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.

SBF flat distribution for non-seniors for Standard and Plus flats

Flat Type	First-Timer				Second-Timer	
	Families (FPPS)	Families (MCPS)*	Other families	Singles	Families (MCPS)*	Other families
2-room Flexi	55%	30%	5%	5%	3%	2%
3-room and bigger	60%	30%	5%	NA	3%	2%

FPPS – Family and Parenthood Priority Scheme

MCPS – Married Child Priority Scheme

* Within the MCPS quota, first priority is given to applicants who apply for a flat to live together with their parents/ married child.

SBF flat distribution for non-seniors for Prime flats

Flat Type	First-Timer				Second-Timer	
	Families (FPPS)	Families (MCPS)*	Other families	Singles	Families (MCPS)*	Other families
2-room Flexi	55%	20%	15%	5%	2%	3%
3-room and bigger	60%	20%	15%	NA	2%	3%

FPPS – Family and Parenthood Priority Scheme

MCPS – Married Child Priority Scheme

* Within the MCPS quota, first priority is given to applicants who apply for a flat to live together with their parents/ married child.

For 3-room and bigger flats, if there are fewer than 20 units available for public application, all of the flats will be set aside for first-timer families. Only after all of them have been invited to book a flat and if there are any flats remaining, will second-timer families be invited to book a flat.

Allocation of ballot chances

Household Status	No. of Ballot Chances
First-Timer (Parents & Married Couples) [FT(PMC)]	3
Other first-timer families/ couples	2
Second-timer families	1

Household Status	No. of Ballot Chances
Seniors	1
First-timer singles	1

Additional chances are not given for applications SBF exercises as the flat supply is limited.

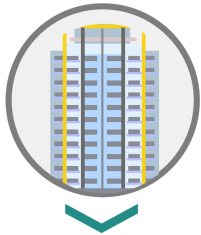
Open booking of flats

The open booking of flats offers unselected flats from past SBF exercises. Flat buyers can apply online and receive a queue number for flat booking on a first-come-first-served basis, and book a flat as early as the next working day, where possible.



Here is an overview of the process:

Apply for Open Booking of Flats



View flat listing

Visit homes.hdb.gov.sg to view your options and consider which flat meets your needs



Check eligibility

Obtain an HDB Flat Eligibility (HFE) letter, which will inform you upfront of your eligibility to buy a flat, as well as the amount of CPF housing grants and HDB housing loan you are eligible for.



Submit application online

Submit your application and receive selection appointment on a first-come-first-served basis



Book a flat

Bring the relevant documents for your flat selection appointment

**Subject to eligibility, availability of flats and ethnic quota*



*Fulfilling **Dreams**, Building **Homes**, Creating **Communities***

Visit us at www.hdb.gov.sg

To allow time for the preparation work, online applications will be suspended prior to each inject of fresh supply of flats or when all the flats are booked. To be notified of the upcoming sales exercises, please [subscribe to HDB eAlerts](#).

NEXT STEPS

Application

[Learn about applying for a new flat, the priority schemes available and Fresh Start Housing Scheme.](#)

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](#)

Key Collection

[Read about the payment required for collection of keys to a new flat, as well as](#)

downpayment may be
staggered or deferred.

information on the Contra
Payment Facility and
Temporary Loan Scheme.

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