

Your BTO Flat Timeline From HFE To Keys

The key steps, fees and deadlines for buying a new HDB flat, in order.

☐ 12+ MONTHS BEFORE

1. Work Out Your Housing Budget

Add up your cash, CPF Ordinary Account (OA) savings, likely grants and loan. Each applicant may keep up to S\$20,000 in their OA.

HDB: Budget For A Flat: www.hdb.gov.sg/buying-a-flat/financial-planning-for-a-flat-purchase/budget-for-a-flat

☐ 6-12 MONTHS BEFORE

2. Apply For Your HFE Letter

The HDB Flat Eligibility (HFE) letter shows your flat, grant and loan eligibility. It is free, online only, and valid for 9 months.

HDB: HFE Letter: www.hdb.gov.sg/buying-a-flat/flat-grant-and-loan-eligibility/application-for-an-hdb-flat-eligibility-hfe-letter

☐ 2+ MONTHS BEFORE LAUNCH

3. Allow A Month For Processing

HDB takes up to a month after it has all your documents. It can take longer near a sales launch.

HDB: HFE Letter: www.hdb.gov.sg/buying-a-flat/flat-grant-and-loan-eligibility/application-for-an-hdb-flat-eligibility-hfe-letter

☐ 1 MONTH BEFORE LAUNCH

4. Hit The HFE Cut-Off For Your Launch

HDB runs BTO exercises in February, June and October 2026. For October 2026, it asked for documents by 15 Sep 2026.

HDB: June 2026 BTO News: www.hdb.gov.sg/hdb-pulse/news/2026/hdb-launches-6952-flats-across-7-projects-in-june-2026-bto-sales-exercise

☐ BEFORE APPLYING

5. Check Your Grants

First-timer families may get the Enhanced CPF Housing Grant (EHG) of up to S\$120,000. The income ceiling is S\$9,000 a month, and singles get up to S\$60,000.

CPF: EHG Guide: www.cpf.gov.sg/member/infocenter/educational-resources/a-guide-to-enhanced-cpf-housing-and-proximity-grant

☐ LAUNCH WEEK

6. Apply During The Launch Window

You pick one flat type in one town. The June 2026 window was 8 days, with a S\$10 fee.

HDB: Applying For A Flat: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/process-for-buying-a-new-flat/application

☐ UP TO 2 MONTHS AFTER

7. Wait For Your Ballot Result

A computer ballot sets your queue number. You get an email within 2 months after applications close.

HDB: Applying For A Flat: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/process-for-buying-a-new-flat/application

☐ BOOKING DAY

8. Book Your Flat And Pay The Option Fee

HDB tells you about 2 weeks before your appointment. The option fee is S\$2,000 for 4-room and bigger, S\$1,000 for 3-room and S\$500 for 2-room Flexi.

HDB: Booking Of Flat: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/process-for-buying-a-new-flat/booking-of-flat

☐ WITHIN 9 MONTHS OF BOOKING

9. Sign The Agreement For Lease

You sign within 9 months of booking an unfinished flat. The downpayment is 10% with an HDB loan, or 20% with a bank loan (at least 5% in cash).

HDB: Agreement For Lease: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/process-for-buying-a-new-flat/sign-agreement-for-lease

☐ AT SIGNING

10. Check The Staggered Downpayment

Eligible couples pay 5% (HDB loan) or 10% (bank loan) at signing, and the rest at key collection. Young couples on deferred income assessment pay 2.5%.

HDB: Agreement For Lease: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/process-for-buying-a-new-flat/sign-agreement-for-lease

☐ WITHIN 14 DAYS

11. Pay Stamp Duty On Time

You pay stamp duty on the Agreement for Lease when you sign. IRAS needs documents signed in Singapore stamped within 14 days.

IRAS: When To Pay: www.iras.gov.sg/taxes/stamp-duty/for-property/paying-stamp-duty/when-to-pay-stamp-duty

☐ KEY COLLECTION

12. Collect Your Keys

You pay the balance at key collection. You must take the flat within 1 month of HDB's notice.

HDB: Key Collection: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/process-for-buying-a-new-flat/key-collection

☐ BEFORE KEY COLLECTION

13. Buy HDB Fire Insurance

You must have it if you take an HDB loan. Renew it every 5 years, and note it does not cover renovations or contents.

HDB: Fire Insurance: www.hdb.gov.sg/managing-my-home/home-ownership/fire-insurance

☐ BEFORE LOAN STARTS

14. Get The Home Protection Scheme

The Home Protection Scheme (HPS) is required if CPF pays your monthly instalments. It covers you until age 65 or until the loan is paid.

CPF: Home Protection Scheme: www.cpf.gov.sg/member/home-ownership/protecting-against-losing-your-home

☐ AFTER KEYS

15. Plan Around The MOP

Standard flats have a 5-year Minimum Occupation Period (MOP). Plus and Prime flats have 10 years, and it starts from legal completion.

HDB: Conditions After Buying: www.hdb.gov.sg/buying-a-flat/bto-sbf-and-open-booking-of-flats/conditions-after-buying-a-new-flat

General information only, not advice. Rules and figures as of 30 Sep 2026. Check HDB's website and your HFE letter before you decide.

Made by WealthMastery.sg for members. Sources: HDB: Application For An HFE Letter · HDB: June 2026 BTO Sales Exercise (17 Jun 2026) · HDB: 19,600 BTO Flats In 2026 (7 Jan 2026) · HDB: Application For A New Flat · HDB: Booking Of Flat · HDB: Sign Agreement For Lease · HDB: Key Collection · HDB: Conditions After Buying A New Flat · HDB: Budget For A Flat · HDB: Fire Insurance · CPF: Guide To EHG And Proximity Grant (updated 25 Mar 2026) · CPF: Home Protection Scheme · IRAS: When To Pay Stamp Duty.