

ADMINISTRATIVE DETAILS FOR FEBRUARY 2025 BUILD-TO-ORDER (BTO) AND SALE OF BALANCE FLATS (SBF) EXERCISES

Below is the relevant information about this sales launch. For all the other details, please refer to [HDB InfoWEB](#).

Submission of Application

2 Eligible applicants may apply online via the HDB Flat Portal, from **10 February 2025 (Monday) to 17 February 2025 (Monday)**. An administrative fee of \$10 per application is payable by credit card (MasterCard/Visa only) or by scanning the QR code using any supporting mobile payment apps.

3 Applicants who wish to participate in the February 2025 BTO and SBF exercises will need to have a valid HDB Flat Eligibility (HFE) letter before submitting a flat application.

4 **Each household can only make one application** for either the BTO or SBF exercise and must indicate the **town/estate** and **flat type/flat application category** that they are applying for. HDB will shortlist applicants using a computer ballot, and not on a first-come, first-served basis. Where there are two or more BTO projects offered in the same town/estate, flat applicants will be considered for all the projects in the same town/estate, subject to eligibility conditions. Applicants who apply for a Three-Generation (3Gen) flat in a town/estate are to indicate the flat type as “5-room/3Gen” as they will be grouped together with the applicants who apply for a 5-room in the same town/estate.

5 For the SBF exercise, the 5-room, 3Gen and Executive flats, where available, are grouped as one flat application category. Applicants with multi-generation households can book a 5-room, 3Gen or Executive flat, subject to flat availability and the ethnic quota. In addition, multi-generation households balloted with queue positions beyond 200% of the flat supply will be given a chance to book a 3Gen flat if available.

6 The flats in Jurong East and Jurong West in the SBF exercise will be grouped together for offer under “Jurong East/ West” Town, where applicable. For administration of the Married Child Priority Scheme (MCPS), applicants may apply for 2-room Flexi, 3-room, 4-room or 5-room/ 3Gen/ Executive flats, if their parents/ married children are residing within 4 km from any of the blocks for the respective flat type applied that are offered for sale.

Income Ceiling

7 The monthly household income ceilings for the various flat types are set out in [Table B\(1\)](#) and [B\(2\)](#). Please visit [HDB InfoWEB](#) for more details on the eligibility conditions.

Table B(1): Income Ceilings for Feb 2025 BTO Exercise

Contract	2-room Flexi		3-room	4-room	5-room
	Short Lease	99-Year Lease			
Tanjong Rhu Parc Front (Prime)	\$14,000	\$7,000	\$14,000	\$14,000	
Stirling Horizon (Plus)	\$14,000	\$7,000	\$14,000	\$14,000	
Woodlands North Verge (Standard)	\$14,000	\$7,000	\$14,000	\$14,000	\$14,000
Chencharu Vines (Standard)	\$14,000	\$7,000	\$14,000	\$14,000	\$14,000
Chencharu Green (Standard)	\$14,000	\$7,000		\$14,000	\$14,000

Table B(2): Income Ceilings for Feb 2025 SBF Exercise

Flat Application Category		Monthly Household Income Ceiling
Community Care Apartment (CCA)		\$14,000
2-room Flexi	Short Lease	\$14,000
	99-year/remaining lease	\$7,000
3-room flat		\$14,000
4-room flat		\$14,000
5-room flat/ Executive flat/ 3Gen flat [^]		\$14,000 / \$21,000*

Note: [^] 5-room, Executive and 3Gen flats will be offered under one application category.

* The income ceiling is \$14,000 for 5-room and Executive flats, and \$21,000 for 3Gen flats (i.e. 1.5 times of the generic income).

Non-Selection of Flat

8 First-timer (FT) families who do not book a flat even though there are flats available and do not meet the guidelines to waive the non-selection count¹ will have their subsequent flat application(s) moved to the second-timer (ST) category for one year. If they continue not to book a flat on another occasion after they have been moved to the ST category, they will remain in the ST category for another year. All other applicants who do not book a flat will not be able to apply for any flat in the subsequent public sales

¹ HDB will waive the non-selection count for applicants with 10 or fewer BTO flats or five or fewer SBF flats to choose from. With effect from the October 2024 BTO sales exercise, the additional ballot chance(s) accumulated from past unsuccessful BTO attempts will be reset. The counting of unsuccessful BTO attempts will start afresh from unsuccessful BTO attempts in the Standard housing projects instead.

exercises for one year. Applicants are advised to book a flat when they have a chance to do so.

9 With effect from the October 2023 sales launch, 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 BTO/ SBF exercises until after their flat booking appointment. This ensures that they do not crowd out other applicants who have not secured a queue position.

10 In addition, upon incurring a non-selection count in a BTO/ SBF exercise, HDB will cancel any existing applications made by the same applicant from the October 2023 BTO exercise onwards. While such applicants can continue to apply for future BTO/ SBF sales exercises, the non-selection count will be accounted for in their applications. This is to prevent unfair advantage for such applicants who would otherwise enjoy multiple balloting opportunities and greater priority for their applications.

Flat Booking

11 Applicants' queue positions to book a flat are determined by computer balloting. HDB will shortlist applicants beyond 100% and potentially up to 200% of the total flat supply, taking into account the respective quota², and inform them of their queue positions in April 2025. Applicants who are not shortlisted will be informed that they are unsuccessful in their applications.

12 The flat booking exercise for the February 2025 BTO & SBF exercises will commence in **June 2025** and **July 2025** respectively.

13 Applicants are invited to book a flat, subject to availability of flats and ethnic quota when their turn is due. They can check the availability of flats and ethnic quota on the HDB Flat Portal before turning up at the HDB Sales Office to book a flat. Seniors who are invited to book a Community Care Apartment must sign up for the Basic Service Package Agreement with the operator.

14 An option fee of \$500 is payable to book a Community Care Apartment or 2-room Flexi flat, \$1,000 to book a 3-room flat and \$2,000 to book a 4-room, 5-room or 3Gen flat. The option fee, which forms part of the downpayment, is payable either by NETS, debit card or Enets³ through the AXS m-Station app or AXS e-Station.

² For example, for 4-room and bigger flats, at least 95% of the public flat supply is set aside for first-timers, and up to 5% of the public flat supply is set aside for second-timers.

³ Daily transaction limits may apply, depending on the payment method.

Signing of Agreement for Lease

15 HDB will invite flat buyers to sign the Agreement for Lease within nine months after they have booked a flat. Buyers who are taking a housing loan from HDB or FI must pay 10% or 20% of the flat price respectively as the downpayment³ when they sign the Agreement for Lease. The downpayment is payable by CPF savings and/or cash. Flat buyers who take up a housing loan from an FI must produce a Letter of Offer before signing the Agreement for Lease.

Collection of Keys

16 Flat owners who are buying a flat from HDB are advised to plan ahead for the sale of their existing flat.⁴ After collecting the keys to their new flat, they have up to six months to dispose of their existing flat. They may apply for a contra facility or temporary loan when the sale of their existing flat is underway, if they are eligible to do so, to complete the purchase of their booked flat and collect the keys. The contra facility or temporary loan is made available after HDB has approved the resale application of the existing flat, and it will be redeemed thereafter using the net proceeds from the sale of the existing flat. For more details, please refer to the [Conditions for Purchase](#) before submitting an application.

³ Buyers may pay a lower downpayment if they are eligible for the Staggered or Deferred Downpayment Scheme. With effect from the June 2024 BTO exercise, young couples who are eligible for deferred income assessment, can pay a lower downpayment of 2.5% of the flat price. The balance purchase price is payable when the flat is ready for key collection.

⁴ From the October 2024 BTO exercise onwards, the Loan-to-Value (LTV) limit for HDB housing loans has been lowered from 80% to 75%. The LTV limit for loans granted by financial institutions remains unchanged at 75%.