



FREE RESOURCE

HDB Buyer's 40-Point Checklist (2026)

From eligibility to keys — the 40 things to check off before, during and after buying an HDB flat.

FORMAT	PDF · A4 · printable checklist
APPLIES TO	HDB purchases in 2026
PAIRS WITH	HDB Affordability + HDB Grant Calculator
PHASES	5 — eligibility to after-keys

Buying an HDB flat has dozens of moving parts, and missing one can be costly. This 40-point checklist walks you through all five phases of an HDB purchase in 2026 — so nothing slips through.

How to use this checklist

This checklist covers the full journey of buying an HDB flat, split into five phases. Work through them in order — each phase depends on the one before it.

1. **Print it** and keep it with your buying paperwork.
2. **Tick items as you complete them**, phase by phase.
3. **Don't skip Phase 1.** Eligibility and financing decided early prevent expensive surprises later.
4. **Run the numbers** as you go, using the calculators linked at the end.

Phase 1: Eligibility

<input type="checkbox"/>	Confirm your citizenship status — rules differ for Citizens and PRs
<input type="checkbox"/>	Check the eligibility scheme that applies (e.g. Public, Fiance/Fiancee, Single)
<input type="checkbox"/>	Confirm you meet the age requirement and form a valid family nucleus
<input type="checkbox"/>	Check the income ceiling — generally S\$14,000/month household for most flats
<input type="checkbox"/>	Confirm first-timer status and any private property ownership rules
<input type="checkbox"/>	Check Enhanced CPF Housing Grant eligibility — household income up to S\$9,000/month
<input type="checkbox"/>	Check Proximity Housing Grant — are you buying near or with parents?
<input type="checkbox"/>	Confirm your CPF Ordinary Account balance available for the purchase

Phase 2: Financing

<input type="checkbox"/>	Get an HDB Flat Eligibility (HFE) letter before you start flat-hunting
<input type="checkbox"/>	Decide: HDB loan or bank loan — and understand the trade-offs
<input type="checkbox"/>	If taking a bank loan, get In-Principle Approval from the bank
<input type="checkbox"/>	Check the Mortgage Servicing Ratio — repayments capped at 30% of gross income
<input type="checkbox"/>	Check the Total Debt Servicing Ratio — all debt within 55% of gross income
<input type="checkbox"/>	Confirm your loan-to-value limit and the cash/CPF downpayment required
<input type="checkbox"/>	Budget for Buyer's Stamp Duty, legal fees and the valuation fee
<input type="checkbox"/>	Understand CPF accrued interest — what you use must be repaid with 2.5% interest on sale

Phase 3: Application & selection

- For BTO: apply during the launch window on the HDB Flat Portal
 - For resale: search listings and check each flat's remaining lease
 - View several units before deciding — don't rush the biggest purchase of your life
 - Check recent transacted prices for the block or estate
 - For resale: negotiate and secure the Option to Purchase
 - Confirm which grants apply and estimate the amounts
 - Submit the resale application (buyer and seller) on the HDB Flat Portal
 - Note all key dates and deadlines in writing
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Phase 4: Purchase & completion

- Sign the Agreement for Lease (BTO) or exercise the Option to Purchase (resale)
 - Pay stamp duty within 14 days of signing
 - Engage a conveyancing solicitor (HDB or private)
 - Submit your CPF usage application
 - Arrange compulsory HDB fire insurance
 - Complete the HDB appointment or resale completion
 - Collect keys and inspect the unit thoroughly
 - Transfer the utilities (SP Group) account to your name
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Phase 5: After keys

- Update your address with IRAS, CPF, your bank, and insurers
 - Register with the Town Council for service and conservancy charges
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<input type="checkbox"/>	Apply for an HDB renovation permit before any works begin
<input type="checkbox"/>	Arrange broadband and utilities before moving in
<input type="checkbox"/>	Review home contents insurance
<input type="checkbox"/>	Confirm any housing grant has been credited
<input type="checkbox"/>	Note your Minimum Occupation Period — 5 years before you can sell or rent out the whole flat
<input type="checkbox"/>	Track your repayment schedule; consider overpaying after any lock-in period

HDB grants at a glance (first-timer families, resale)

Grant	Amount	Key condition
Enhanced CPF Housing Grant	Up to S\$120,000	Average household income up to S\$9,000/month
CPF Housing Grant (resale)	S\$80,000 (2-4 room) / S\$50,000 (5-room+)	Household income up to S\$14,000/month
Proximity Housing Grant	S\$20,000 near / S\$30,000 living with	Within 4km of, or living with, parents/children

Run your own numbers: affordability at smartcalculator.sg/housing/hdb-affordability-calculator and grants at smartcalculator.sg/housing/hdb-grant-calculator.

Sources & disclaimer

All figures in this resource were verified in May 2026 against official Singapore government sources: the CPF Board (cpf.gov.sg), IRAS (iras.gov.sg) and HDB (hdb.gov.sg). Rates, thresholds, grant amounts and tax reliefs are revised regularly — usually each year.

This guide is for general financial education and reference only. It is not financial advice and does not account for your personal circumstances. Always confirm current figures and your own eligibility with the relevant government agency before making a financial decision.

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