



A PROJECTHOME.SG GUIDE

Singapore First-Time Homebuyer's Guide

Your clear, no-nonsense walkthrough of every property option available to you in Singapore — from your first BTO ballot to a private condominium.

2026 EDITION · FOR SINGAPOREAN & PR BUYERS

CLARITY > DIRECTION > YOUR NEW HOME

INSIDE THIS GUIDE

What You'll Find

Buying your first home is one of the biggest decisions you'll make. This guide breaks down every realistic path open to you as a first-time buyer in Singapore — so you can choose the one that actually fits your life.

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CHAPTER 01 · WELCOME

Your First Home in Singapore — Made Simple

For most Singaporeans, your first home is also your largest financial commitment, your wedding gift to yourselves, and the platform for everything that comes after — kids, upgrades, retirement. Getting the first move right matters.



1 Eligibility First

Most public housing schemes require Singapore Citizenship, an income ceiling, and a qualifying family nucleus. Your eligibility shapes the menu of options open to you.

2 Affordability, Honestly

Your home loan, downpayment, BSD, MSR and TDSR limits don't care about your dreams. Run the numbers before you fall in love with a unit.

3 Lifestyle & Timing

Are you starting a family soon? Working in the CBD? Caring for parents in Bedok? Your life logistics will rule out some options before price even comes in.

4 Long-Term Strategy

A first home is rarely the last. The right choice today should leave room for an upgrade, a rental, or a downsize tomorrow — without locking you in.

HOW TO USE THIS GUIDE

Each property type gets its own chapter — what it is, who it suits, the pros, the cons, and the trade-offs that matter most. Skim Chapter 02 first to see your options at a glance, then dive into the chapters that look most relevant. The summary on page 17 puts everything side by side.

CHAPTER 02 · AT A GLANCE

Your Five Property Options

In Singapore, almost every first-time homebuyer's decision will come down to one of these five paths. Each one has a different price tag, waiting period, and lifestyle fit.



PUBLIC HOUSING

Build-To-Order (BTO)

Brand-new HDB flats sold directly by HDB at heavily subsidised prices. You apply via ballot, pick a unit, and wait roughly 3–5 years for it to be built.

PUBLIC HOUSING

Prime Location Housing (PLH)

BTO flats in central, sought-after locations — same subsidies, but with stricter resale conditions and a longer Minimum Occupation Period.

PUBLIC HOUSING

Sale of Balance Flats (SBF)

Unsold or returned flats from earlier BTO exercises. Often ready (or near-ready) for key collection — brand-new flat, much shorter wait.

PUBLIC HOUSING

Resale HDB

Existing HDB flats bought from the open market. You move in within months, in the exact location you want — but at open-market prices.

PRIVATE MARKET

Private Property (Condos, ECs, Landed)

Privately developed homes — new launches, resale condos, Executive Condos (EC), or landed houses. No HDB eligibility rules to satisfy, but significantly higher capital outlay and stricter loan limits.

THE NUMBERS EVERY BUYER SHOULD KNOW

A Quick Reference Card

Before you go any further, anchor yourself with these key figures. They define what's affordable, what's eligible, and how long your money will be locked in.

<p>5</p> <p>YEAR MOP FOR HDB FLATS</p>	<p>10</p> <p>YEAR MOP FOR PLH FLATS</p>	<p>99</p> <p>YEAR LEASE (NEW HDB & MOST CONDOS)</p>
<p>21</p> <p>MIN. AGE TO BUY HDB (SINGLE)</p>	<p>35</p> <p>MIN. AGE FOR SINGLES SCHEME</p>	<p>25%</p> <p>TYPICAL MIN. DOWNPAYMENT (PRIVATE)</p>

Quick Eligibility Snapshot

PATH	CITIZENSHIP	INCOME CEILING	FAMILY NUCLEUS
BTO (4-room+)	Min. 1 SC + 1 SC/PR	Yes — applies	Required (with exceptions)
PLH	Min. 1 SC + 1 SC/PR	Yes — applies	Required (with exceptions)
SBF	Same as BTO	Yes — applies	Required (with exceptions)
Resale HDB	Min. 1 SC + 1 SC/PR (Family Scheme)	Only for housing grants	Required for most schemes
Executive Condo (EC)	Min. 1 SC + 1 SC/PR	Yes — applies	Required
Private Condo / Landed	Open to SC, PR, foreigners*	None	Not required

*Foreigners face Additional Buyer's Stamp Duty (ABSD) and restrictions on landed property. Always verify the latest income ceilings and rules with HDB and IRAS, as they update from time to time.

SINGAPOREAN REALITY CHECK

Don't just look at the sticker price — work backwards from your monthly mortgage. As a rule of thumb, your home loan instalment should sit comfortably below 30% of your gross monthly income, even after the bank's TDSR/MSR limits would allow more. The math being legal isn't the same as the math being wise.

CHAPTER 03

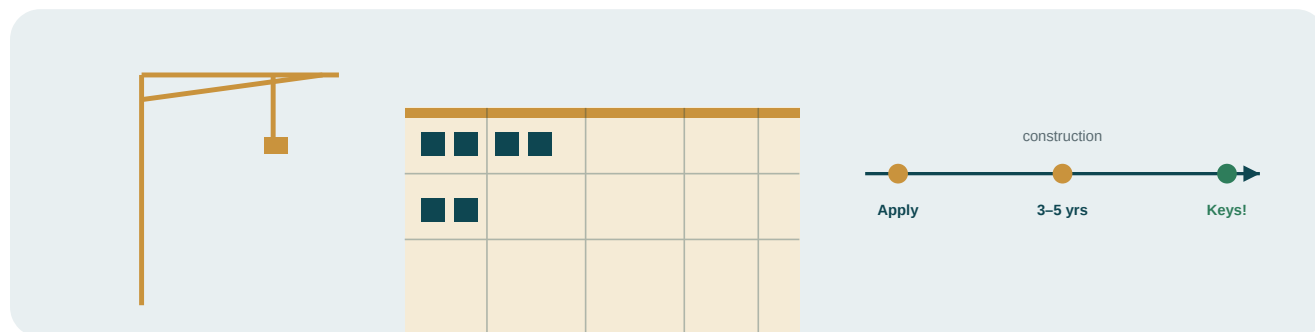
Build-To-Order (BTO) Flats

The default first-home choice for most young Singaporean couples — and for good reason. Heavily subsidised, brand-new, and with the highest capital appreciation potential of any HDB option, but it asks for one thing in return: patience.

BUILD-TO-ORDER (BTO) FLATS

The Subsidised Starter Home

A BTO flat is a brand-new HDB unit you buy directly from the government. HDB only builds the project once enough buyers have committed, which is why the wait is long — but it's also why BTOs are sold at a fraction of resale prices.



TYPICAL WAIT

3–5 yrs

MOP

5 yrs

LEASE

99 yrs

PRICE TIER

Lowest

✓ PROS

- ✓ Lowest price among all home options in Singapore
- ✓ Heavily subsidised by HDB, with grants stacking on top
- ✓ Brand-new flat with modern layouts and amenities
- ✓ Fresh 99-year lease — full runway for capital growth
- ✓ Highest capital appreciation potential among HDB flats
- ✓ Minimal renovation needed — most buyers move in with light reno

✗ CONS

- ✗ 3–5 year construction wait before you can move in
- ✗ Almost 10 years total (wait + 5-year MOP) before you can sell
- ✗ Smaller floor area than older resale flats
- ✗ Limited supply per launch — application is by ballot
- ✗ Project may not be in your preferred town or estate
- ✗ Hard to plan around if your timeline is short

★ WHO BTO SUITS BEST

Young Singaporean couples (or eligible singles 35+) who can wait 3–5 years, are flexible on location, and want to maximise long-term value. If you're newly engaged with no rush to move, this is almost always the strongest financial play.

CHAPTER 04

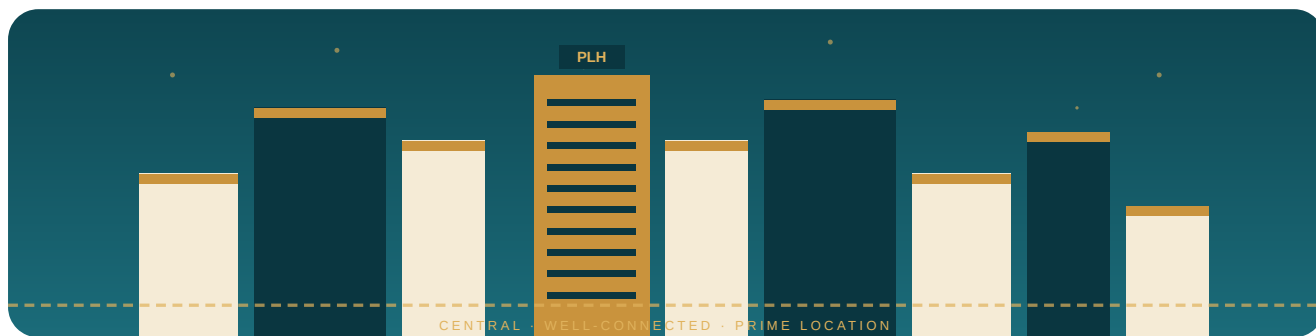
Prime Location Housing (PLH)

A newer HDB scheme that lets first-timers buy subsidised flats in central, well-connected estates like Rochor, Kallang/Whampoa and the Greater Southern Waterfront — with extra strings attached to keep them affordable for the next generation.

PRIME LOCATION HOUSING (PLH)

Central Location, Long Commitment

PLH was introduced to keep BTO flats in prime central locations accessible to ordinary Singaporeans — not just people lucky enough to ballot well. The trade-off: a longer occupation period and a subsidy clawback when you eventually sell.



<p>TYPICAL WAIT 3–5 yrs</p>	<p>MOP 10 yrs</p>	<p>LEASE 99 yrs</p>	<p>SUBSIDY CLAWBACK On Sale</p>
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✓ **PROS**

- ✓ Heavily subsidised, even though they're in prime areas
- ✓ Located in core central districts — Rochor, Greater Southern Waterfront and similar
- ✓ Brand-new flats with modern layouts and amenities
- ✓ Fresh 99-year lease
- ✓ High capital appreciation potential among HDB flats
- ✓ Minimal renovation needed at handover

✗ **CONS**

- ✗ 3–5 year construction wait, same as a regular BTO
- ✗ 10-year MOP from key collection — almost 15 years total before you can buy private property
- ✗ Smaller floor area than older resale flats nearby
- ✗ Limited supply, ballot-based, and frequently oversubscribed
- ✗ Cannot rent out the whole unit even after MOP — only spare rooms
- ✗ Subsidy clawback when you eventually sell reduces your profit

★ **WHO PLH SUITS BEST**

Buyers who genuinely want to live in a central location for the long haul — and are happy to treat the home as a long-term residence rather than a stepping stone. If you'd be comfortable in the same flat 15+ years from now, PLH lets you have the address without the private-market price tag.

CHAPTER 05

Sale of Balance Flats (SBF)

Brand-new HDB flats from earlier BTO exercises that didn't get taken up — or were returned. Same heavy subsidies, same fresh build quality, but with a far shorter wait. The catch? Less choice, less ideal locations, and a lease that's already started ticking.

SALE OF BALANCE FLATS (SBF)

Brand-New Without the Wait

Twice a year (or so), HDB releases unsold and returned units from past BTO launches as a Sale of Balance Flats exercise. Most are completed or near-completion, which means key collection in months — not years.



TYPICAL WAIT 3–4 mo	MOP 5 yrs	LEASE Reduced*	CHOICE Limited
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*Some SBF flats have already had their lease begin while sitting unsold — your remaining lease may be shorter than 99 years.

✓ PROS

- ✓ Brand-new flat without the typical 3–5 year BTO wait
- ✓ Move-in ready (or close to it) within roughly 3–4 months
- ✓ Same HDB grants and subsidies as BTO purchases
- ✓ Lower renovation overhead than older resale flats
- ✓ Useful fallback if you missed your preferred BTO launch

✗ CONS

- ✗ Sold at higher prices than the original BTO launch price
- ✗ Takes longer to recover and profit compared to early BTO buyers
- ✗ Lease may not be a fresh 99 years — count remaining years carefully
- ✗ Usually located in less sought-after towns or stacks
- ✗ Selection is limited — what's left is what's left

★ WHO SBF SUITS BEST

Couples or buyers who want a brand-new HDB flat but can't wait 3–5 years for a BTO — perhaps because of an upcoming wedding, a baby on the way, or an expiring rental. Treat SBF as your "best of both worlds" backup if a regular BTO timeline doesn't fit.

CHAPTER 06

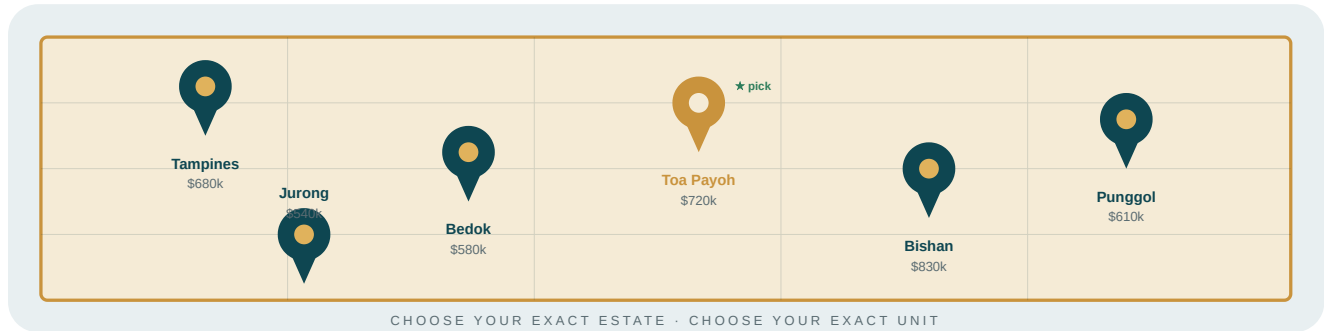
Resale HDB Flats

An existing HDB flat bought from another owner on the open market. You pay open-market prices, but you also get to choose the exact estate, the exact block, even the exact stack — and you can move in within a few months. For buyers who can't or won't wait, this is often the only realistic path.

RESALE HDB FLATS

Move In Fast, Choose Where You Live

Roughly half of all HDB transactions every year are resale deals. You're buying from a private seller, viewing the actual unit, and negotiating a price — closer to a private-market experience than a government allocation.



MOVE-IN 3–4 mo	MOP 5 yrs	LEASE Varies	CHOICE Wide
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- ✓ **PROS**
- ✓ Move in within 3–4 months of agreement
 - ✓ Available in virtually every estate, including the most mature ones
 - ✓ Older flats often come with significantly larger floor area
 - ✓ You see the actual unit before buying — no guesswork on view, ventilation or noise
 - ✓ Eligible to sell and upgrade after just 5 years (the standard MOP)

- ✗ **CONS**
- ✗ Less likely to make significant gains if the flat is very old
 - ✗ Shorter remaining lease — every year that ticks is value lost
 - ✗ CPF usage and bank loan amounts are restricted as the lease shortens
 - ✗ Older designs, layouts and estate amenities may feel dated
 - ✗ Renovation budget is usually substantially higher

★ **WHO RESALE HDB SUITS BEST**

Buyers who need to move quickly — getting married soon, expecting a child, relocating from overseas — or who have strong location requirements (near parents, near school, near a specific MRT line). Resale is also the route for couples whose income exceeds the BTO ceiling but who still want HDB-level prices.

CHAPTER 07 · NEW

Private Property as a First Home

For a small but growing share of Singaporean buyers, the first home isn't an HDB flat at all — it's a private condominium, an Executive Condo, or even a landed house. Higher cost of entry, but no MOP, no income ceilings, no clawback, and full freedom to rent out or sell whenever you like.

PRIVATE PROPERTY AS A FIRST HOME

Skipping HDB Entirely

Private property covers everything from a 1-bedroom shoebox condo to a Good Class Bungalow. For first-time buyers, the realistic options are typically a new launch or resale condominium, an Executive Condominium, or in rarer cases a smaller landed home.



The Three First-Time Private Pathways

TYPE	WHAT IT IS	FIRST-TIMER SUITABILITY
Executive Condo (EC)	Hybrid public-private flats sold by private developers under HDB rules. Becomes fully private after 10 years.	Highest — most accessible private path for eligible Singaporean couples.
Private Condo	Fully private apartments — new launches or resale. No income ceiling, no MOP.	Realistic if income, savings and BSD/ABSD math work. Often a 1- or 2-bedroom unit.
Landed Property	Terrace, semi-detached, or detached houses on private land. Reserved for Singaporeans (with approvals).	Rare for first-timers — entry prices typically run into seven figures and beyond.

BUYER STAMP DUTY & ABSD

Singapore Citizens pay no Additional Buyer's Stamp Duty (ABSD) on their first residential property. PRs and foreigners pay ABSD even on their first home. Buyer's Stamp Duty (BSD) of up to 6% on the purchase price still applies to everyone. **This makes a private first home meaningfully more expensive in upfront costs than an HDB flat — even before the price difference.**

PRIVATE PROPERTY — PROS & CONS

Freedom Has a Price Tag

Skipping HDB altogether removes a long list of constraints from your life — but it also removes a long list of subsidies. Here's the honest balance sheet most buyers don't see written down.

MIN. DOWNPAYMENT 25%	CASH COMPONENT 5% min.	MOP None	RENTAL Anytime
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- ✓ PROS**
- ✓ No Minimum Occupation Period — sell or rent out the unit any time
 - ✓ No HDB income ceiling — high-earning couples are not locked out
 - ✓ No family nucleus required (other than ECs) — singles can buy at any age
 - ✓ Full whole-unit rental allowed from day one (subject to lease)
 - ✓ Access to private estate facilities — pool, gym, security, function rooms
 - ✓ Wider choice of unit sizes, layouts, locations and developers
 - ✓ Freehold options available (rare in HDB — almost all are 99-year)
 - ✓ Generally seen as a stronger long-term capital growth asset class
 - ✓ Foreign spouses face fewer ownership restrictions than under HDB rules

- ✗ CONS**
- ✗ Significantly higher purchase price than any HDB option
 - ✗ Larger downpayment — minimum 25% (5% cash + 20% cash/CPF)
 - ✗ Buyer's Stamp Duty (BSD) up to 6% applies on the purchase price
 - ✗ No HDB grants, no CPF Housing Grant for private property
 - ✗ Monthly maintenance/condo fees — typically S\$300–600+ a month
 - ✗ Property tax is higher than for HDB flats
 - ✗ Tighter loan rules — TDSR caps total debt servicing at 55% of income
 - ✗ Smaller per-dollar floor area than an equivalent HDB flat
 - ✗ You're competing against investors, not just other home buyers

★ WHO PRIVATE PROPERTY SUITS BEST

Higher-income couples or singles who exceed the HDB income ceiling, buyers who want flexibility to rent out or upgrade quickly, families who specifically want condo facilities, or those whose foreign spouse status makes HDB ownership cumbersome. For most first-time buyers, an Executive Condo is the gentlest entry point — it gives you the lifestyle and the long-term upside, with HDB-style grants for eligible couples.

HONEST REALITY CHECK

Going private as a first home only makes financial sense if you can comfortably absorb the monthly mortgage *plus* maintenance fees *plus* property tax *without* stretching to TDSR's legal limit. If you'd be living paycheck to paycheck just to afford the address, an HDB flat with a smaller mortgage is almost always the wiser starting point — you can always upgrade later.

CHAPTER 08 · SIDE-BY-SIDE

All Five Options, One Page

When you can't decide, lay everything next to each other and let the trade-offs speak.

	BTO	PLH	SBF	RESALE HDB	PRIVATE
Price Tier	Lowest	Low–Mid	Low–Mid	Mid–High	Highest
Wait Time	3–5 yrs	3–5 yrs	~3–4 mo	~3–4 mo	Varies
MOP	5 yrs	10 yrs	5 yrs	5 yrs	None
Lease	Fresh 99 yrs	Fresh 99 yrs	Reduced 99 yrs	Varies (often shorter)	99 yrs / 999 / freehold
Income Ceiling	Yes	Yes	Yes	Only for grants	None
Grants Available	Yes — large	Yes — large	Yes — large	Yes — moderate	EC only
Brand New?	Yes	Yes	Yes	No	Depends
Reno Cost	Low	Low	Low	Higher	Varies
Rent Whole Unit?	After MOP	Never	After MOP	After MOP	Anytime
Capital Growth	Strong	Moderate*	Moderate	Varies	Strong
Choice of Location	Limited	Central only	Very limited	Very wide	Wide
Best For	Long-term planners	Long-stay city dwellers	Brand-new in a hurry	Move now, choose where	Higher income, flexibility

*PLH growth is partly capped by the subsidy clawback at sale. Treat all forward-looking ranges as rough indications, not guarantees.

RULE OF THUMB

If you can wait → BTO. If you can't wait and want new → SBF. If you must live in a specific area → Resale. If you specifically want a central address for the long haul → PLH. If you're above the HDB income ceiling or want maximum flexibility → Private.

IN PLAIN ENGLISH

A One-Paragraph Take on Each Option

If a friend asked you to explain each property type in a single breath, this is what you'd say.

Build-To-Order (BTO) PATIENT BUYERS

The cheapest, most subsidised, and most rewarded-for-waiting option in Singapore. You apply, you ballot, you wait three to five years, and in return you get a brand-new flat with the full 99-year runway and the strongest capital growth potential of any HDB option. Almost always the right call if your timeline is flexible — and almost always the wrong call if you can't afford to wait.

Prime Location Housing (PLH) LONG-STAYERS IN THE CITY

BTO's central-city cousin. You get a brand-new, heavily subsidised flat in a prime, well-connected location — at the cost of a 10-year occupation period, a clawback of part of the subsidy when you eventually sell, and a permanent ban on whole-unit rental. Best treated as a long-term home, not a stepping stone.

Sale of Balance Flats (SBF) BRAND-NEW IN A HURRY

Brand-new HDB flats from past BTO exercises that didn't get taken up. You skip the 3–5 year wait and collect keys in months, but you pay slightly more, your remaining lease is no longer a fresh 99 years, and the choice of unit and location is whatever the market left behind. A solid backup plan when timing matters more than the perfect address.

Resale HDB MOVE NOW, CHOOSE WHERE

An existing HDB flat bought from another owner, often in mature estates with everything already built up. You pick the exact unit, the exact stack, the exact view, and you move in within months — but you pay open-market prices, accept whatever lease is left, and may inherit older layouts and fittings. The default route for buyers who can't wait or have specific location requirements.

Private Property FLEXIBILITY & LIFESTYLE

The freedom option — no MOP, no income ceiling, no rental restrictions, full access to condo facilities or your own piece of land — at the cost of significantly higher prices, larger downpayments, stamp duties, and ongoing maintenance fees. For most first-time buyers, an Executive Condo is the gentle entry door; a private resale condo is the open one. Skip HDB only if the math genuinely works without stretching.

THE HONEST BOTTOM LINE

No single property type is "best" — only "best for you, right now." A 28-year-old marketing exec marrying her engineer fiancé will have a very different optimal answer than a 38-year-old single doctor or a couple inheriting a Bishan flat. The right starting point is always your own life: timeline, family, work, money, and how long you genuinely want to stay put.

CHAPTER 09 · THE DECISION FILTER

Six Considerations Before You Decide

Before falling in love with a showflat or scrolling through PropertyGuru at midnight, run your situation through these six filters. Most "wrong" first homes are caused by skipping one of them.

1

Affordability

How much downpayment do you genuinely have, in cash and CPF? What does your monthly mortgage look like at today's rates — not the teaser rate? Stay well within MSR/TDSR; don't max them out.

2

Urgency of Moving In

Wedding next year? Baby on the way? Lease ending? If you need keys in months, BTO and PLH drop off the menu — even if they're financially the smartest call.

3

Location Preference

East, West, North, or City? Near MRT? Near a hawker centre? Near your in-laws? The narrower your location requirement, the more resale (or PLH) starts to win over BTO.

4

Distance to Work

A 90-minute daily commute will quietly cost you years of your life. Map your home options against your office location — and your partner's — before falling in love with any address.

5

Distance to Parents / In-Laws

Childcare, eldercare, weekly dinners — proximity matters more in Singapore than most young couples realise. The Proximity Housing Grant exists precisely for this reason.

6

Investment Returns Potential

Will this home help you upgrade in 5–10 years, or trap you? Fresh-lease BTOs and well-located private property generally hold value best; very old resale flats and PLH flats with clawback are the trickiest.

Quick Decision Tree — Where Should You Start?

CAN WAIT 3–5 YEARS?

Start with **BTO**. If you specifically want a central address and can stay 10+ years, look at **PLH** too.

NEED KEYS WITHIN 6 MONTHS?

Start with **Resale HDB**. Add **SBF** if a brand-new flat matters and you're flexible on location.

ABOVE HDB INCOME CEILING?

Look at **Executive Condos** first, then **private resale condos**. Resale HDB is still possible (no ceiling) but no grants.

WANT MAX FLEXIBILITY & RENTAL INCOME?

Go straight to **private condo**. No MOP, no rental restriction — but the upfront and ongoing costs jump significantly.

CHAPTER 10 · COMMON QUESTIONS

First-Time Buyer FAQs

The questions our friends, family and clients ask most often when they're staring at the housing market for the first time.

Q Should I get a BTO or just go straight for a resale flat?

If your wedding or move-in date is more than 3–5 years away and you're flexible on location, BTO almost always wins on price and long-term value. If you need to move within a year or you have very specific location needs (near in-laws, near a particular school), resale is usually the cleaner path. Many couples apply for BTO first as a backup and pivot to resale if the ballot doesn't go their way.

Q Can I buy a private condo as my first home?

Yes — there's no rule that says first-time buyers must start with HDB. Singaporean Citizens pay no Additional Buyer's Stamp Duty on a first private property. You'll just need to clear the higher downpayment (typically 25%, with at least 5% in cash) and the loan limits under TDSR. PRs and foreigners face ABSD even on a first home, which usually pushes them toward HDB resale (PRs only) or makes private a much pricier proposition.

Q What if I'm single? Can I still buy?

Singapore Citizens aged 35 and above can buy a 2-room Flexi BTO under the Singles Scheme, or any resale HDB flat under the Single Singapore Citizen Scheme. Singles can buy private property at any age. Below 35, your realistic options are usually private property, joint applications with a parent or sibling, or waiting it out.

Q What's the difference between an EC and a regular condo?

Executive Condos (ECs) start out as hybrid public-private flats — sold by private developers but governed by HDB rules for the first 10 years (5-year MOP, income ceiling, no foreign buyers). After 10 years they're fully privatised and behave like any other condo. ECs are often 20–25% cheaper at launch than equivalent private condos, which is why they're popular with sandwich-class first-time buyers.

Q How much should I really set aside on top of the purchase price?

Beyond the downpayment, budget for: Buyer's Stamp Duty (≈3–6% of price), legal fees (S\$2,500–4,000), valuation fees, agent commission if applicable, renovation (S\$30k–80k for HDB, much more for private), furniture, and an emergency buffer of at least 6 months of mortgage payments. Many first-time buyers underestimate the "extras" by 10–15% of the purchase price.

Q Should I take a HDB loan or a bank loan?

HDB loans (only for HDB flats) charge a steady 0.1% above the CPF Ordinary Account interest rate, allow up to 75% loan-to-value, and have no early-repayment penalties — predictable and forgiving, but typically a higher headline rate. Bank loans usually offer lower interest rates but cap LTV at 75%, charge lock-in penalties, and reset rates after the promotional period. The right answer depends on your cash flow comfort, how long you intend to hold the loan, and your appetite for rate volatility.

ALWAYS VERIFY CURRENT RULES

Property rules in Singapore — income ceilings, ABSD rates, loan-to-value limits, grant amounts, MOP rules — are reviewed and updated regularly. Treat the figures in this guide as a starting framework, and always check the latest from HDB, IRAS, MAS and CPF (or speak with a licensed property professional) before signing anything.



YOUR NEXT STEP

Clarity. Direction. Your New Home.

You now know more about Singapore's first-home options than the vast majority of buyers walking into showflats this weekend. The next step isn't another guide — it's matching what you've learned to your real numbers, your real timeline, and your real life.

VISIT US

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