

REZT+RELAX
INTERIOR DESIGN

The First-Time Homeowner's Guide to Renovating Your HDB Resale Flat



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Introduction

For many first-time homeowners, renovating an HDB resale flat marks the beginning of an exciting new chapter. It may also be one of the biggest investments you'll make.

But between HDB regulations, budgeting, design choices, and timelines, the process can feel overwhelming without the right guidance.

This ebook is designed to guide you through all this and more, sharing practical tips, designer insights, and trusted advice from Rezt+Relax.

With this guide, you'll feel confident making smart, informed decisions and work towards your first home renovation into an exciting and rewarding experience.

A modern living room interior featuring a white sofa with patterned cushions, a large woven pendant light, and a coffee table with candles. The room has light wood flooring and a large window with vertical blinds.

Part 1: The Foundation – Planning for Success

Before diving into colours and furniture, it's crucial to start with the essentials — understanding what you can and can't do in an HDB flat. Knowing the rules helps you plan smarter, avoid costly mistakes, and ensure a smooth renovation journey.

I. HDB Rules: What You Can and Cannot Do

Understanding HDB Renovation Regulations

Every renovation in an HDB flat must comply with the Housing & Development Board's (HDB) guidelines to ensure safety and structural integrity. These rules cover everything from hacking to electrical and plumbing work.

| | |
|--|---|
| Structural vs. Non-Structural Works | <p>Structural elements, such as reinforced concrete walls, beams, and columns, cannot be removed or altered.</p> <p>Non-structural works like painting, flooring, and cabinetry are usually permitted, but hacking internal walls always requires prior approval.</p> |
| Window Works | <p>Only HDB-approved window contractors are allowed to replace or modify windows. Unauthorised works can pose safety risks and result in penalties.</p> |
| Bathroom and Plumbing | <p>Works involving concealed pipes or waterproofing layers require approval.</p> <p>Bathrooms in new flats also have a restriction period during which you cannot replace wall or floor finishes to protect the waterproofing system.</p> |
| Air Conditioning and Electrical Works | <p>Installations must follow HDB's technical standards. Always engage a BCA-trained air-con installer and a licensed electrician to ensure compliance.</p> |

| | |
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| <p>Renovation Timings and Noise Control</p> | <p>Noisy works, like drilling and hacking, are only allowed on weekdays, typically between 9am and 5pm.</p> <p>Hacking work must also be completed within the first 3 days of the renovation period.</p> |
| <p>Necessary Permits</p> | <p>The following works require you to engage licensed personnel:</p> <ul style="list-style-type: none"> • Water and sanitary services (Public Utilities Board (PUB) Licensed Plumber) • Gas service works (Energy Market Authority [EMA]) • Windows (Building Construction Authority (BCA)'s approved window contractor) • Electrical installation (Energy Market Authority [EMA]) |

Source: <https://www.hdb.gov.sg/residential/living-in-an-hdb-flat/renovation/applying-for-approval> / <https://www.hdb.gov.sg/residential/living-in-an-hdb-flat/renovation/guidelines>

Why You Should Work With an HDB-Registered Contractor

Hiring an HDB-registered renovation contractor isn't just recommended, it's required for all HDB units. These contractors are familiar with HDB's rules, safety protocols, and approval processes, ensuring your renovation runs smoothly and legally.

II. The Budget: Building Your Financial Masterplan

According to MoneySmart, the average cost of a HDB resale flat renovation can range from \$51,600 to \$97,000, depending on the size and complexity of the endeavour. But it's not just about setting a spending limit. It's also about understanding where your money goes, anticipating extra costs, and making smart choices that pay off in the long run.

I. Breaking Down Your Renovation Costs

Start by dividing your renovation budget by:

- **Room** (kitchen, bathroom, living room, bedrooms)
- **Category** (carpentry, flooring, electrical, lighting, and furnishings)

This helps you see where the bulk of your spending lies and identify areas where you can adjust if needed.

TIP: Set aside at least 10–15% of your total budget as a contingency for unexpected costs, like minor repairs, additional fittings, or last-minute design tweaks.

Beyond the Renovation Works

Many first-time homeowners forget to account for post-renovation expenses. Things like deep cleaning, furniture, décor, and even small appliances can quickly accumulate. Having a realistic cushion for these helps you settle in smoothly without financial stress.

Balancing Aesthetics and Practicality

It's natural to want your dream home to look stunning. But remember, beauty should go hand in hand with durability.

Invest more in high-quality, long-term fittings such as custom cabinetry, durable flooring, and reliable lighting fixtures. These pay off over time by reducing maintenance and replacement costs.

TIP: If you'd like to include something trendy in your design, consider budget-friendly options that can be easily updated later. For instance, statement lighting or accent wall colours can be swapped out without major expense.

II. Your Vision: Defining Your Design Style

Before diving into materials and floor plans, take a step back and consider the feel you want your home to have. Your design style is more than just an aesthetic, because it should also reflect your lifestyle, habits, and personality.

Discovering Your Aesthetic

Start by identifying what resonates with you.

Do you love the clean lines and light tones of Scandinavian interiors?

Perhaps you prefer the raw textures and bold edges of industrial design?

Or maybe the warmth and balance of a modern minimalist home suits your taste best.

Explore design inspirations on platforms like Pinterest, Instagram, or interior design websites. Over time, you'll start to notice patterns and aesthetics you consistently gravitate toward.

Create a Moodboard

Once you've gathered inspiration, compile your favourite ideas into a moodboard. This visual guide helps you and your designer stay aligned on the overall tone, palette, and feeling of your space.

You can create one digitally on tools like Canva or Pinterest. You could even try the hands-on method of collecting magazine clippings and swatches of colours or fabrics. Any style works as long as it captures your design vision clearly.

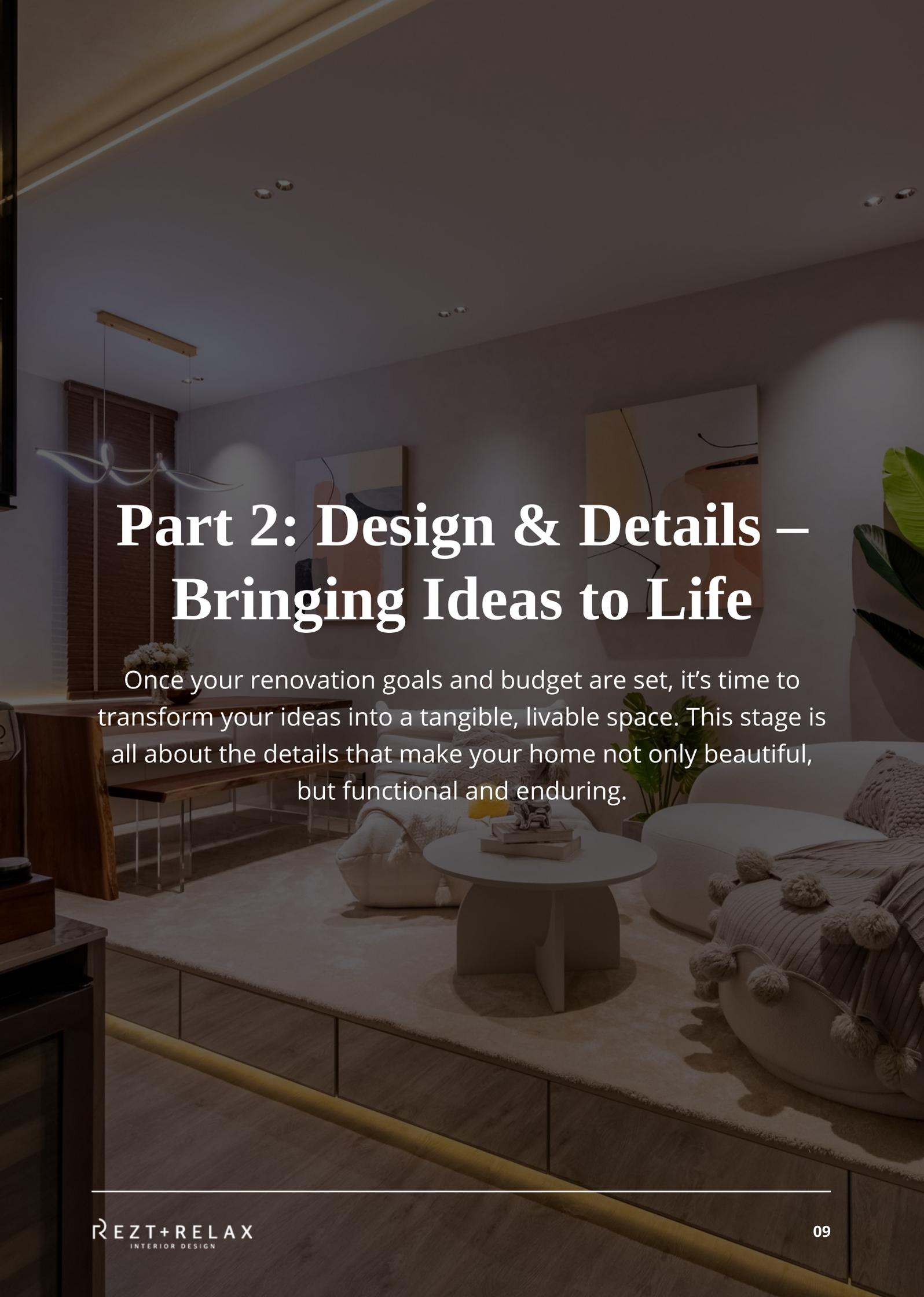
Match Style with Lifestyle

A beautiful home should also work beautifully. Consider your daily routines, family size, and future plans when drawing up your HDB flat renovation plans.

If you cook often, prioritise a functional kitchen layout. If you work from home, dedicate a calm, well-lit corner for focus and privacy.

Designing around your lifestyle ensures your home not only looks great but is also livable, and complements your daily activities and goals effortlessly.

TIP: At Rezt+Relax, your designer will take time to understand your preferences and how you live, translating your ideas into a home that truly feels like you. [Talk to our designers](#) to discover your ideal home style.



Part 2: Design & Details – Bringing Ideas to Life

Once your renovation goals and budget are set, it's time to transform your ideas into a tangible, livable space. This stage is all about the details that make your home not only beautiful, but functional and enduring.

I. Material Selection: Choosing Wisely for Durability and Style

Your material choices will define the look, feel, and longevity of your home. In Singapore's humid climate, it's essential to choose materials that are resistant to moisture, heat, and daily wear.

Humidity-friendly options

Opt for quartz countertops, marble accents, ceramic tiles, and moisture-resistant laminates to prevent warping and moulding.

Function meets form

In the kitchen, durable quartz or stone surfaces strike a balance between elegance and durability. In bathrooms, enhance safety with non-slip, matte tiles.

Eco-conscious materials

Sustainable wood, recycled composites, and low-VOC paints help create a healthier, greener home environment.

TIP: When in doubt, choose quality over trends. A timeless material like hardwood or natural stone may be less fashionable and cost slightly more upfront, but it pays off in terms of durability, lower maintenance, and lasting appeal.

II. Lighting Design: Setting the Mood and Enhancing Functionality

Lighting is one aspect of home design that many of us overlook, yet it is an incredibly impactful element in how a home feels and functions. Rather than just brightening up a space, great lighting design provides atmosphere, highlights details, and allows you to use a room to its full potential.

The three layers of lighting:

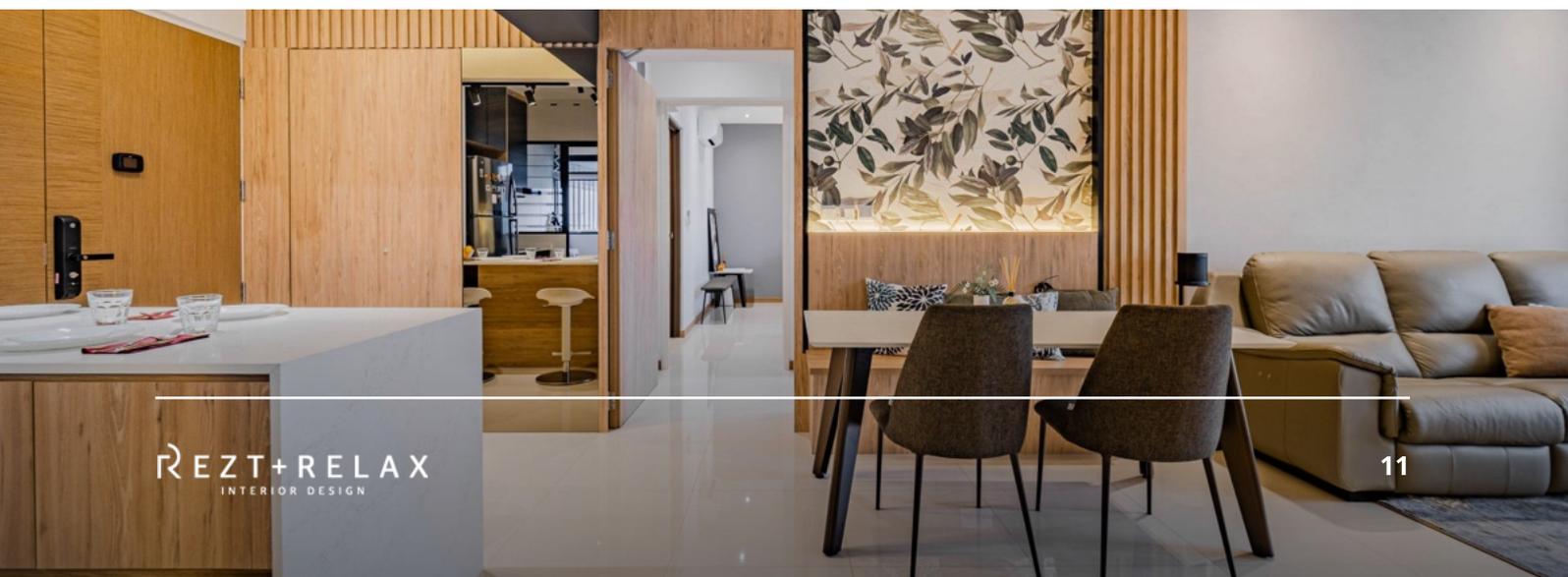
| Lighting Type | Purpose | Examples |
|------------------|--|---|
| Ambient lighting | The base layer that illuminates a room | Ceiling lights, recessed fixtures, LED strip lights |
| Task lighting | Focused lights for specific activities such as cooking, reading, or grooming | Bedside lamps, under-cabinet lights, floor lamps |
| Accent lighting | Decorative lighting that highlights features like artwork or textured walls | Spotlights, downlights, sconces |

In your HDB flat in Singapore, consider:

- Using **warm white light** for living areas to create a cosy ambience.
- Adding **smart lighting systems** that allow you to adjust brightness and tone according to mood or time of day.
- Installing **motion-sensor lights** in bathrooms or hallways for energy efficiency.

TIP: Lighting can visually enlarge compact spaces like an HDB flat:

- Maximise the flow of natural light through windows where possible.
- Place mirrors opposite windows to reflect light throughout a room.
- Consider using hanging pendant lights to emphasise the vertical height of a space.





III. Functional Layouts for Better Living

A great layout is the backbone of every successful renovation. It maximises space, flow, and usability, letting you make the most of Singapore's compact HDB units.

Smart home layout ideas

Open-concept vs. partitioned

Open layouts create an airy, connected feel that enhances natural light and flow, perfect for smaller flats. For those who prefer a bit more privacy, consider partial partitions such as glass dividers, sliding doors, or half-walls. These provide separation without making the space feel smaller.

Multi-functional furniture

When space is a priority, every piece of furniture should earn its place. Opt for extendable dining tables, modular sofas, and built-in benches with hidden compartments. These smart, flexible solutions make it easy to adapt your space for daily living, working at home, or entertaining.

Integrated storage

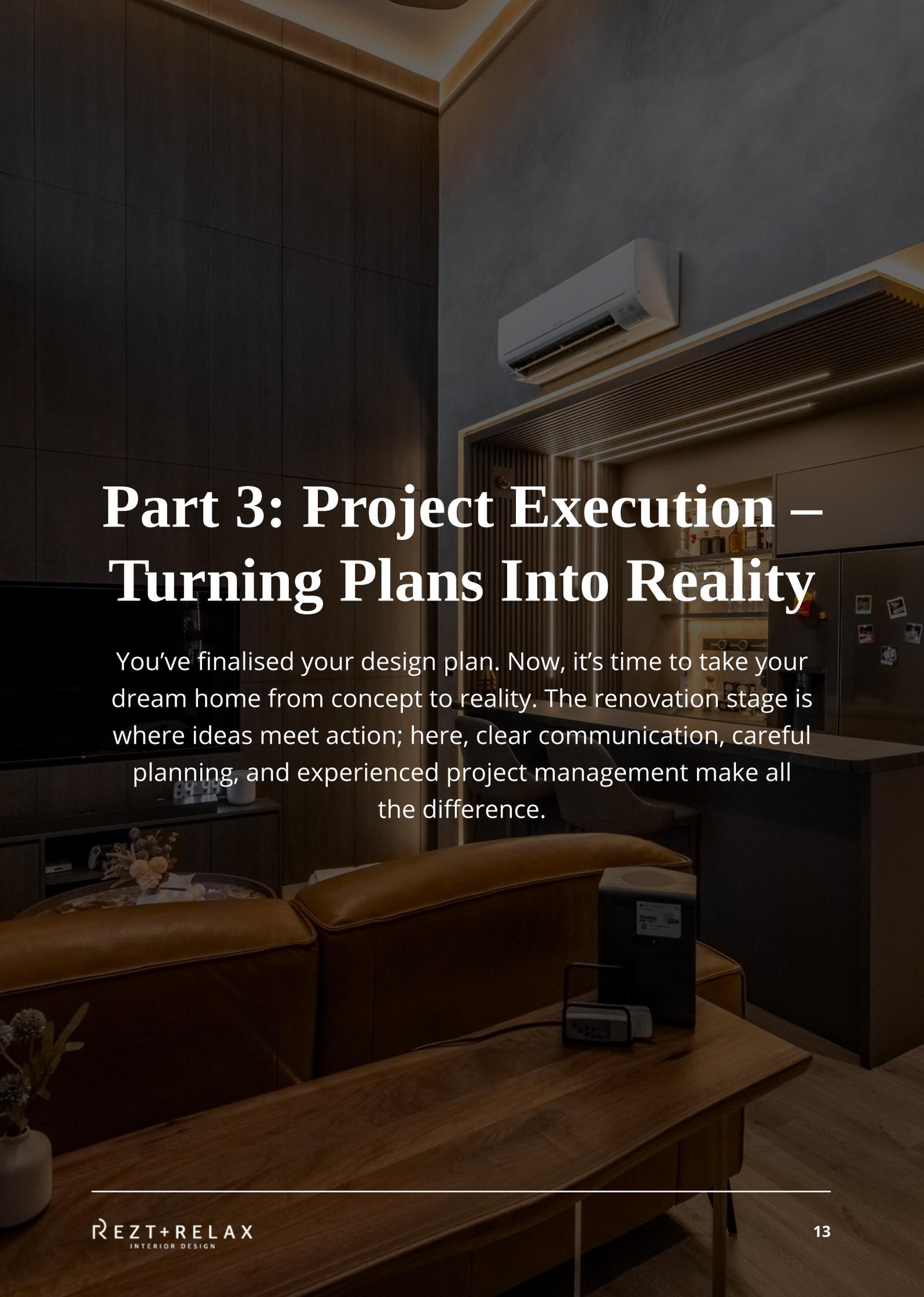
A clutter-free home feels instantly more spacious. Use hidden storage beneath raised platforms, custom cabinetry that fits perfectly into nooks, and recessed wall niches for a clean, seamless look that keeps your essentials out of sight but still within reach.

TIP: Always plan your layout with daily routines in mind. Where you cook, work, rest, and unwind should dictate how your space flows.

Design That Works for You

At **Rezt+Relax**, our designers combine creativity with practicality to bring your vision to life. From custom-built storage to lighting plans tailored to your needs, we ensure every element serves both form and function.

[Get a free design consultation today](#)



Part 3: Project Execution – Turning Plans Into Reality

You've finalised your design plan. Now, it's time to take your dream home from concept to reality. The renovation stage is where ideas meet action; here, clear communication, careful planning, and experienced project management make all the difference.

I. The Timeline: Setting Milestones and Managing Expectations

A typical renovation for a resale flat in Singapore may take around **6 to 10 weeks**, depending on how large or complex your project is.

A general timeline could look like this:

- **Week 1-2:** Site preparation, hacking, and structural works
- **Week 3-6:** Electrical, plumbing, and carpentry fabrication
- **Week 7-10:** Installation, painting, and final touches

Be prepared for delays, which can occur due to factors like permit approvals, material availability, or unforeseen site conditions. However, a well-structured project plan and open communication with your designer will help keep things on track.

II. Work Stages: What to Expect From Start to Finish

Here's what you can expect at each stage of your HDB flat renovation:

Pre-renovation

At this stage, you'll confirm your choices for the final design, materials, and finishes. Your designer will also assist with any relevant HDB or condo permit applications, ensuring all regulations are met before work commences.

On-site works

This is where the physical transformation happens, as your home begins to take shape. From hacking and rewiring to carpentry, painting, and tile installation, every step is executed with precision and professionalism.

Post-renovation

Before handing over your keys, a thorough inspection and touch-up phase ensures every detail is perfect. Your designer will review the completed work with you to make sure the finished home meets, or perhaps even exceeds, your expectations.

At Rezt+Relax, our designers and project managers coordinate every step, so you can focus on the excitement of rediscovering your home, transformed.

III. Avoiding Costly Renovation Pitfalls

Even the best, most carefully considered designs can go off track without proper planning. But with a little foresight, you can keep your HDB flat renovation smooth and stress-free. Here are a few things to watch out for:

Scope creep

It's easy to get carried away with new ideas mid-project. Suddenly, "just one more detail" can turn into a series of new changes, and these small additions can quickly add up in cost and time. Remember to stick to your priorities and save the rest for future upgrades.

Communication gaps

Clear, consistent updates with your designer and contractor make all the difference. Don't hesitate to ask questions if you're not sure about some aspect of the renovation work. Good communication prevents costly rework later.

No buffer budget

Unexpected hiccups are part of almost every renovation, from hidden structural issues to outdated plumbing that only become apparent once work is underway. Set aside 10–15% of your budget as a safety net, so you can handle surprises without stress or compromise.

TIP: [Partner with a renovation firm](#) that's upfront about pricing and timelines. At Rezt+Relax, our transparent process and always-on communication channels will keep your renovation journey on track.

A modern dining room with a wooden table, wicker chairs, and white pendant lights. The room features a white wall with a framed picture, a white shelf with cameras, and a white bench with orange and yellow cushions. The floor is light wood.

Part 4: Resources – Your Essential Toolkit

Every successful HDB resale renovation begins with the right information. The following resources will help you make confident, informed decisions at every stage of your renovation journey.



HDB Renovation Guidelines

Before you start any work, it's important to understand what's allowed and what's not in your HDB flat. Familiarise yourself with HDB's renovation rules here:

[Visit the HDB Flat Renovation Guidelines](#)

Singapore Contractor Registry

Always check that your renovation partner is properly licensed. Use the HDB Directory of Renovation Contractors (DRC) to verify if your interior designer or contractor is approved to carry out works in HDB flats.

[Check the HDB Directory of Renovation Contractors](#)

Renovation Loan Calculators

Budgeting is an essential part of renovation planning. Explore renovation loan calculators from major banks in Singapore to estimate how much you can borrow, your monthly repayments, and total interest costs.

- [DBS Renovation Loan](#)
- [Maybank Renovation Loan](#)

Part 5: About Rezt+Relax – Meet Your Trusted Renovation Partner

At Rezt+Relax, we believe that every home should tell a story:
yours.

With 20 years of experience, we've dedicated ourselves to creating thoughtful, well-designed spaces that bring everyday comfort, joy, and pride to more than 20,000 homeowners across Singapore.

Lifetime Warranty on Renovation Works

Our commitment doesn't end when the renovation is complete. You'll enjoy a lifetime warranty that is transferable to the next owner, ensuring lasting peace of mind.

Transparent Pricing & End-to-End Project Management

From concept to completion, we keep things clear, honest, and well-coordinated so you can enjoy a worry-free renovation experience.

Certified Excellence

When you partner with us, you work with an ISO-, CaseTrust-RCMA-, and SQC-certified company; a testament to our creative design expertise and professional project management capabilities.

Exclusive Super App Support

Receive real-time project updates, progress photos, and direct communication with our team through the Rezt+Relax Super App, designed to make your renovation journey seamless and transparent.

Direct Access to Leadership

Our directors maintain an open-door policy, ensuring Rezt+Relax clients have direct access to top decision-makers. You can speak to our directors at any time, and they are always ready to answer questions and offer support.



Ready to Fall in Love With Your Home?

Rezt+Relax can take your HDB resale flat and help you craft a home that's beautifully yours, functional, timeless, and built to last.

[Get a free quotation](#) for your personalised HDB resale renovation design plan.

[Send us an enquiry](#) to learn more about how we can help you.