

CHECKLIST ON DOCUMENTS REQUIRED

FOR A CHANGE IN FLAT OWNERSHIP APPLICATION

A change in flat ownership is a legal process. Applicants need to appoint a lawyer to assist them with the legal checks and documentation for the change in flat ownership, and lodge the legal documents with the SLA to confirm and complete the ownership change.

It is important for the applicants to submit all relevant documents in this checklist to enable HDB to process the application. Applications without the relevant documents will be rejected.

How do I submit the documents?

Applicants may submit a pdf copy of the required documents through MyDoc@HDB.

DOCUMENTS REQUIRED	
IDENTIFICATION	
If I am...	What documents to submit?
<input type="checkbox"/> A current/ proposed owner	Identity Card
<input type="checkbox"/> A Singapore Permanent Resident	Entry & Re-entry Permit
<input type="checkbox"/> Having a different name since flat purchase	Deed Poll / Baptism Certificate
<input type="checkbox"/> A Non-citizen occupier	Visit pass or Work pass with at least 6 months' validity
PROOF OF RELATIONSHIP	
If I am...	What documents to submit?
<input type="checkbox"/> Currently not listed in the flat	Proof of relationship with current owner <i>(e.g. Birth certificate / marriage certificate)</i>
TITLE DOCUMENT	
If I have...	What documents to submit?
<input type="checkbox"/> Redeemed my housing loan	Title Deed <i>If applicants have collected it from HDB / financial institutions upon loan redemption</i>
FINANCING THE OWNERSHIP CHANGE	
If I am financing the ownership change with...	What documents to submit?
<input type="checkbox"/> A housing loan from HDB	<ul style="list-style-type: none"> Valid HDB loan letter Proof of payment of valuation fee <i>Applicants need a valid market valuation report to determine the housing loan amount to take over a resale flat (with or without CPF Housing Grant)</i>
<input type="checkbox"/> A housing loan from the financial institutions	<ul style="list-style-type: none"> Valid Bank's Letter of Offer & Letter of Acceptance (duly signed) Private lawyer's representation letter on the transaction <i>Indicate mode of ownership change</i>
<input type="checkbox"/> CPF savings	<ul style="list-style-type: none"> CPF Board's confirmation on approved CPF usage <i>Applicants, who are taking over a resale flat (with or without CPF Housing Grant) and whose CPF usage is exceeding the applicable limits, may approach CPF Board for confirmation on the approved CPF usage amount</i>

MY NOTES



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PROOF OF LIFE CHANGES	
If I am changing the flat owners because of...	What documents to submit?
<input type="checkbox"/> Divorce	Divorce documents <ul style="list-style-type: none"> Interim / Final Judgment/ Order of Court Decree / Divorce Certificate / Order of Court (for Syariah Court Cases) CPF Board's written confirmation on Court Orders directing a division in CPF fund-related assets in matrimonial proceedings (only applicable for current owner(s) requested for no/ partial refund) Divorce lawyers' written confirmation, if clarification on the settlement of the matrimonial flat is required Owners' written consent for one party to retain the flat with the child under shared custody, care and control
<input type="checkbox"/> Demise	<ul style="list-style-type: none"> Death Certificate Schedule of Assets Grant of Probate / Last Will <i>If deceased owner left behind a Will</i> Grant of Letter of Administration / Statement for Grant of Letter of Administration <i>If deceased owner did not leave behind a Will</i> Inheritance Certificate <i>For Syariah Court cases</i> Divorce documents <i>If the deceased owner was divorced</i>
<input type="checkbox"/> Marriage	Marriage Certificate / Notice of Marriage <i>For persons not listed in the flat</i>
<input type="checkbox"/> Co-owner moving out	Information on alternative accommodation
<input type="checkbox"/> Loss of citizenship / permanent residence in Singapore	Letter from ICA on the loss of citizenship/ SPR status
<input type="checkbox"/> Medical reasons	Recent medical certification (<i>dated within 1 week of submission of documents to HDB</i>) indicating the following:- <ul style="list-style-type: none"> Details of patient's medical condition and whether the patient's mental capacity to deal with his / her property and affairs is in any way affected by the condition, treatment and/or medication; Whether:- <ul style="list-style-type: none"> Patient understands that he / she is the owner of the flat (<i>to indicate address</i>);

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	<ul style="list-style-type: none"> ○ Patient wishes to give up his / her share in the flat to his / her family member (<i>to indicate name and NRIC No.</i>) without monetary consideration (i.e. not by way of sale); ○ Patient understands that he / she will be giving up his / her share in the flat (in full / part) to his / her family member, upon the ownership change (not by way of sale); ○ Patient is mentally competent and is able to understand the nature of the ownership change (not by way of sale) and subsequent manner of holding (<i>please refer to HDB's website for more information</i>) and has the mental capacity to sign all documents in relation to the transaction; and <ul style="list-style-type: none"> • Any other qualifications to the medical assessment or relevant facts
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MY NOTES

LAWYERS' CONFIRMATION	
If I am...	What documents to submit?
<input type="checkbox"/> Engaging a private lawyer	Lawyer's representation letter <i>Indicate names of the parties and transaction that the lawyers are representing</i>
<i>*Owners with an existing bank loan need to engage a private lawyer to assist them with the redemption of mortgage loan with the bank</i>	

PROOF OF MARITAL STATUS	
If I am...	What documents to submit?
<input type="checkbox"/> Divorced	Divorce documents <i>Refer to above</i>
<input type="checkbox"/> Separated	Judgment of Judicial Separation/ Deed of Separation (if applicable)

OTHER LIFE SITUATIONS	
If I am...	What documents to submit?
<input type="checkbox"/> Overseas	Valid Power of Attorney <i>Applicants need to engage a private lawyer to assist them with the change in flat ownership</i>
<input type="checkbox"/> Bankrupt	Official Assignee's written consent on the ownership change
<input type="checkbox"/> Lacking mental capacity	Valid Court Order on Deputyship ; or valid Lasting Power of Attorney and the following: <ul style="list-style-type: none"> • Donee's identity card • Medical Certificate stating: <ul style="list-style-type: none"> ○ the Donor's lack of Mental Capacity & ○ the condition is likely to be permanent • Statutory Declaration by Donee

