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Conditions After Buying for Executive Condominiums (ECs)

There are conditions that apply after you buy an EC unit from a property developer.

Taking a housing subsidy

You and your spouse have taken a housing subsidy when you buy an EC unit from a property developer.

Citizen Top-Up

If you are from a Singapore Citizen (SC)/ Singapore Permanent Resident (SPR) household, you may apply for a Citizen Top-Up of \$10,000 when your SPR family member obtains Singapore citizenship or when you have an SC child. Read more on the [Citizen Top-Up](#).

Disposal of existing HDB flat

You and your family members listed in the application for the EC unit must dispose of any interest in any HDB flat, within 6 months of completion of the EC unit purchase. This shall be based on the legal completion date of the disposal.

Minimum occupation period (MOP)

Sale of EC unit

EC units can only be sold on the open market after the 5-year MOP, computed from the date of the Temporary Occupation Permit, has been met.

Core occupiers in EC unit

Core occupier(s) enable the household to qualify for an EC unit purchase under an eligibility scheme. All core occupier(s) must remain in the EC application, and physically occupy the EC unit during the MOP after the EC unit purchase. Their names cannot be removed. They also cannot apply or be listed in an HDB Flat Eligibility (HFE) letter to buy an HDB flat or EC unit from a property developer during the MOP.

Renting out your EC unit**Renting out the whole EC unit**

Renting out the whole EC unit within the 5-year MOP is not allowed.

Renting out rooms

You do not need prior approval from HDB to rent out the bedrooms in your EC unit within the MOP. However, you must register the renting out of bedrooms with HDB within 7 days of doing so. You are also required to notify HDB when you renew or terminate the renting out of bedrooms, and when there are changes to your tenants' particulars.

Interest in private property

You may invest in private residential property after the 5-year MOP.

Buying your next home

You must meet the requisite wait-out period after disposing of your EC unit on the open market before you may apply to buy an HDB flat. There is no wait-out period if you are buying a private residential property.

Type of Property	Wait-out Period
<ul style="list-style-type: none">• Buying a flat from HDB• Buying a resale Plus or Prime flat• Buying a resale Standard or non-SPP flat with CPF housing grant(s)• Applying for a housing loan from HDB• An EC unit from a property developer	At least 30 months before HFE letter application or EC application, from the legal completion date ^[1]
Buying a non-subsidised resale Standard or non-SPP flat with or without Proximity Housing Grant	At least 15 months before HFE letter application, from the legal completion date ^{[1][2]}
Private residential property	N/A

[1] For example, if the private residential property was disposed on 1 January 2024, based on the legal completion date of disposal, you may apply for an HFE letter to buy a resale Standard or non-SPP flat without CPF housing grants(s) and an HDB housing loan on or after 1 April 2025. To apply for an HFE letter to buy a flat from HDB, or a resale Plus or Prime flat, or take an HDB housing loan, please do so on or after 1 July 2026.

[2] Does not apply to senior citizens (and their spouses) aged 55 and above who are buying a 4-room or smaller resale flat.

Read the [eligibility conditions](#) for buying an HDB flat.

Resale levy

The resale levy is meant to reduce the housing subsidy on the buyers' second subsidised flat or EC unit from a property developer. It ensures a fairer allocation of housing subsidies among home buyers.

You are liable to pay a resale levy of \$55,000:

- When you sell an EC unit (bought with the CPF Housing Grant; or bought from a project launched from 2015 onwards) after meeting the MOP, and, after meeting a 30-month waiting period, buy a second subsidised flat from HDB or take over ownership of another subsidised HDB flat
- Buy an EC unit from a property developer

If you do not intend to buy a second subsidised flat from HDB or EC unit from a property developer, and choose to buy a resale flat, or a private residential property, you need not pay the resale levy.

Roles and responsibilities of owning an EC unit

The roles and responsibilities of staying in an EC unit is different from staying in an HDB flat. Read [BCA's guide](#) to understand the considerations of owning a condominium.

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