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# Conditions After Buying

The conditions apply to both flat owners and occupiers.

## Core family nucleus

A household's eligibility for housing subsidies and HDB housing loan is assessed based on the core family nucleus, which is formed by the core member(s). Core members refer to the applicant(s) and occupier(s) in an HFE letter application who enable the household to qualify for a flat purchase under an eligibility scheme. All core members must remain in the flat application, and physically occupy the flat during the minimum occupation period (MOP) after the flat purchase. Their names cannot be removed. They cannot apply or be listed in an HFE letter to buy an HDB flat or apply to buy an Executive Condominium unit from a property developer during the MOP.

### Taking a housing subsidy.

Find out if you have taken a housing subsidy, and if you qualify for the Citizen Top-Up and Top-Up Grant.



Members of the core nucleus have taken a housing subsidy if they have bought:

- A flat from HDB
- A resale flat with CPF Housing Grant
- A Design Build and Sell Scheme (DBSS) flat from a property developer
- An Executive Condominium (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. Find out more information about the eligibility conditions of the Citizen Top-Up.

### Top-Up Grant

If you have, as a single, bought a 2-room Flexi flat from HDB or a resale flat with the Singles Grant, and are now married, you may apply for the Top-Up Grant. Find out more about the eligibility conditions of the Top-Up Grant.

## Disposal of existing HDB flat or private residential property

You are required to dispose of your existing HDB flat or private residential property, or terminate the tenancy of your HDB rental flat, when you buy another flat. ✓

**If you are buying a flat from HDB or a resale flat** You, your spouse, co-applicants, and any occupiers listed in the flat must dispose of any interest in any HDB flat and/ or private residential property within 6 months from key collection or resale completion of the flat purchase. This shall be based on the legal completion date of the disposal.

All persons listed in the flat must dispose of (based on the legal completion date of the disposal) any interest in any HDB flat and/ or private residential property, within 6 months from the legal completion of the flat purchase.

## Termination of HDB rental flat tenancy

Any person listed in the flat who is renting a flat from HDB must terminate the tenancy and surrender the rental flat with vacant possession within 4 months from the legal completion of the flat purchase.

### Minimum Occupation Period (MOP)

The MOP is the period that you must physically occupy your flat. ✓

All persons listed in an unclassified<sup>[1]</sup>/ Standard flat must occupy the flat for a minimum period of 5 years before they may do the following, subject to the respective prevailing eligibility conditions:

- Apply for an HDB Flat Eligibility (HFE) letter
- Sell the flat on the open market
- Rent out the whole flat
- Invest in private property, both local and overseas

The MOP starts from the legal completion date of your flat purchase and excludes any period where you do not occupy the flat, e.g. when the whole flat is rented out or when there has been an infringement of the flat lease.

For owners of new and resale Plus and Prime<sup>[2]</sup> flats, the MOP is 10 years.

[1] Unclassified flats refer to flats sold before October 2024 sales exercise and not classified as Standard, Plus or Prime.

[2] Prime flats include Prime Location Public Housing (PLH) flats sold before October 2024 sales exercise.

### Resale levy

The resale levy is meant to reduce the housing subsidy of a second subsidised flat. It ensures a ✓

## fairer allocation of housing subsidies among flat buyers.

If you have bought a subsidised housing, you must pay a resale levy when you are listed as a core applicant or core occupier in a flat application to buy a second subsidised flat. A subsidised housing is:

- A flat bought from HDB
- A resale flat bought with CPF housing grant(s)
- A Design Build and Sell Scheme (DBSS) flat bought from a property developer with CPF housing grant
- An Executive Condominium (EC) unit bought from a property developer
- Other forms of housing subsidy, e.g. enjoyed benefits under the Selective En bloc Redevelopment Scheme (SERS), privatisation of HUDC estate etc.

If you do not intend to buy a second subsidised flat from HDB, i.e., you are buying a resale flat or private residential property, you need not pay the resale levy.

## Payment of resale levy

The resale levy payable is determined at the point you book your second subsidised flat. It applies regardless of ownership type (joint-tenancy or tenancy-in-common) or shared interest in the flat. Payment must be made using cash and/ or your flat sale proceeds, and not a housing loan.

## When and how payment is made

Flat Sale Timeline	Resale Levy Payment
First subsidised flat was disposed of after key collection to the second subsidised flat	Resale levy deducted from the net proceeds upon the sale of the first subsidised flat  Any shortfall must be paid in cash
First subsidised flat was disposed of before key collection to the second subsidised flat	Resale levy must be paid in cash upon key collection to the second subsidised flat

## Subsidised flat sold on or after 3 March 2006

If you have sold your first subsidised flat from 3 March 2006 onwards, you will pay a fixed amount resale levy as follows:

First Subsidised Housing Type	Resale Levy Amount	
	Households	Recipient of CPF Housing Grant (Singles)
2-room/ 2-room Flexi flat	\$15,000	\$7,500

## Resale Levy Amount

First Subsidised Housing Type	Households	Recipient of CPF Housing Grant (Singles)
3-room flat	\$30,000	\$15,000
4-room flat	\$40,000	\$20,000
5-room flat	\$45,000	\$22,500
3Gen flat	\$45,000	Not applicable
Executive flat	\$50,000	\$25,000
Executive Condominium	\$55,000	Not applicable

## Subsidised flat sold before 3 March 2006

If the first subsidised flat was sold before 3 March 2006, a percentage graded resale levy will apply (see table for more details). It is subject to a minimum amount of \$15,000 for 2-room, \$30,000 for 3-room, \$40,000 for 4-room, \$45,000 for 5-room, and \$50,000 for Executive flat sold.

## Resale Levy Amount

First Subsidised Housing Type	(Based on the higher of resale price of the sold flat, or 90% of its market value)	
	Households	Recipient of CPF Housing Grant (Singles)
2-room flat	10%* or 15%	5%* or 7.50%
3-room flat	20%	10%
4-room flat	22.50%	11.25%
5-room and Executive flat	25%	12.50%

\* Only applicable to 2-room flat sellers who buy a larger flat type.

## Subsidy recovery.

Upon selling a Plus or Prime flat bought from HDB, you must return to HDB a percentage of the resale price or valuation (whichever is the higher).



Due to their location and attributes, Plus and Prime flats come with additional subsidies to keep them affordable for a wider range of Singaporeans.

The subsidy recovery percentage is commensurate with the extent of the additional subsidy provided. It is fixed and will be provided when Plus or Prime projects are launched for sale. The subsidy recovery is in addition to any resale levy which may be payable when buying a second subsidised flat.

Subsidy recovery is not applicable to 2-room Flexi flats sold on short leases, Community Care Apartments, and resale Plus or Prime flats.

## **Renting out of whole flat or room(s)**

Conditions apply for renting out your whole flat or your bedroom(s).



# **Renting out whole flat**

You may rent out your whole flat after the minimum occupation period (MOP) and after you have obtained an approval from HDB.

Owners of Plus and Prime flats are not allowed to rent out the whole flat.

# **Renting out room(s)**

If you own a 3-room or larger flat, you may rent out spare bedroom(s) after you have obtained an approval from HDB.

If you own a 3Gen flat, you cannot rent out any bedrooms within the MOP.

Read more [guidelines on renting out rooms](#).

## **Ownership/ interest in property**

Find out the conditions if you wish to acquire interest in another property.



**For households with at least one Singapore Citizen flat owner**

All owners and occupiers listed in the flat may invest in private residential property only after the minimum occupation period. However, you must continue living in the flat after the purchase of the private residential property unless you have obtained HDB's prior approval to rent\* it out.

\* There are [eligibility conditions](#) that you and your tenants have to meet.

For households where all flat owners are Singapore Permanent Residents

The flat owners must notify HDB of their intention, or that of their spouse or any persons listed in their flat, to acquire a private residential property. They must sell the flat within 6 months of acquiring a completed/ uncompleted local private residential property (based on the legal completion of the acquisition of a completed property, or granting of Temporary Occupation Permit/ Certificate of Statutory Completion, whichever is earlier, of an uncompleted property).

Read more about [acquiring private property](#).

## Further conditions

Further conditions apply if you applied for a flat under the Married Child Priority Scheme (MCPS) or Senior Priority Scheme (SPS), intend to sell your 3Gen flat, or obtained a Proximity Housing Grant for your resale flat.



# New flat

Married Child Priority Scheme (MCPS)

and

Senior Priority Scheme (SPS)

Your parents/ married child who have helped you qualify for the MCPS or SPS must continue to live with you or within 4 km of your flat during the MOP of your flat.

3Gen Flats

The flats can only be sold on the open market to eligible multi-generation families.

# Resale flat

Proximity Housing Grant (PHG)

If you took the PHG to:

Your parents/ child who helped you to qualify for the PHG must:

Live with your parents/ child

Continue to live with you in your flat during the MOP.

Live near your parents/ child

Continue to live within 4 km of your flat during the MOP.



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