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Eligibility

You must meet the eligibility conditions to buy an Executive Condominium (EC) unit from a property developer. Find out if you must pay a [resale levy](#) and the [conditions](#) that will apply after you buy an EC unit, before you apply for an EC unit.

Eligibility conditions

You and all persons listed in the application for an EC unit must meet the eligibility conditions.



Core family nucleus

A household's eligibility for [housing subsidies](#) 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) who enable the household to qualify for the EC unit purchase under an eligibility scheme. All core members must remain in the EC application, and physically occupy the EC unit during the [minimum occupation period \(MOP\)](#) after the EC unit purchase. Their names cannot be removed.

Household

Your household must comprise 1 of the following groups:

- You and your fiancé or fiancée
- You and your spouse, and child(ren)
- You, your parents and siblings. If you are an unmarried/ widowed/ divorced Singapore Citizen (SC) buying an EC with parents, at least 1 of your parents must be a SC or Singapore Permanent Resident (SPR).
- You and your child(ren) under your legal custody, care and control (for widowed/ divorced persons). If the care and control of your child is shared with your ex-spouse, you must obtain his/ her written agreement before you may list your child in an EC application.
- You and your siblings who are orphans and single, i.e. unmarried, divorced or widowed persons^[1] may apply for an EC unit with the following criteria:
 - All your siblings are listed in the same application, and they are not applying for/ owning/ renting a flat separately.
 - At least 1 of your deceased parents was a SC or SPR.
- You and up to 3 other singles as applicants

[1] Divorced or widowed persons who have child(ren) and can form a family unit will not qualify to buy a flat as orphaned siblings.

Citizenship

Fiancé and fiancée, married couples and/ or parent(s) with child(ren), orphaned siblings

You must:

- Be an SC
- Include at least 1 other SC or SPR

Two or more singles

- All singles applying jointly for an EC unit must be SCs.

Age

- At least 21 years old
- At least 35 years old, if two or more singles are applying jointly

Monthly household income ceiling

The total income of all persons listed in the EC application must not exceed \$16,000.

You will be guided by the property developer on the submission of documents, such as income documents, when you book an EC unit.

Interest or ownership in a property

You are considered to own or have an interest in a property if you have acquired a property through purchase or when it is:

- Acquired by gift;
- Inherited as a beneficiary under a will or from the Intestate Succession Act;
- Owned, acquired, or disposed of through nominees; or
- Acquired by holding on trust for another person/ entity.

The conditions on ownership/ interest in private residential and non-residential property apply to **all local and overseas properties that are completed or uncompleted**, and include but are not limited to the following:

Private residential property

A house, building, land that is under a residential land zoning (including land with multiple land zoning^[2]), Executive Condominium (EC) unit, privatised HUDC flat and mixed use development^[3].

[2] E.g. residential with commercial at 1st storey or commercial and residential zoning.

[3] E.g. properties with a residential component, such as HDB shop with living quarters or shophouse.

Non-residential property

A property under a non-residential land zoning and/ or the permitted use does not include housing.

This may include commercial properties (e.g. shops or offices), industrial properties, market/ hawker stalls, or vacant/ plantation/ agricultural land.

Private residential property

All applicants and occupiers listed in the EC application:

- Must not own or have an interest in any local or overseas private residential property; and
- Must not have disposed of any private residential property in the last 30 months, from the legal completion date^[4], before EC application.

[4] For example, if the private residential property was disposed of on 1 January 2024, based on the legal completion date of disposal, you may apply to buy an EC unit on or after 1 July 2026.

Non-residential property

For EC land sales launched on or after 9 May 2023 (including those where the tenders have not closed), all persons listed in the EC application can, as a household, own or have an interest in not more than 1 non-residential property^[5] at EC application and up to 30 months before EC application.

If the applicants and occupiers own or have an interest in more than 1 non-residential property, they must have disposed of the other non-residential properties at least 30 months (counted from the legal completion date of the disposal of the interest) before EC application.

[5] This is regardless of the share of ownership in the non-residential property. If the applicants and occupiers own the same non-residential property, the household is considered as owning 1 non-residential property.

Previous housing subsidies

A subsidised housing unit refers to:

- A flat bought from HDB
- A resale flat bought on the open market with CPF housing grant(s)
- A Design Build and Sell Scheme (DBSS) flat bought from a property developer
- An 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)

Payment of premium or resale levy

If you and/ or any core member(s) have taken a housing subsidy, you are considered a second-timer. All second-timer core member(s) will need to pay their respective resale levies, if applicable, when buying an EC unit from the property developer. Find out more on the resale levy payable.

If you and/ or any core member(s) have taken 2 housing subsidies, you are not eligible to apply or be listed as a core occupier in an EC application.

Ownership/ Interest in HDB flat

If you or any person listed in the application owns or has an interest in any HDB flat, you must dispose of the interest in the flat, within 6 months of completing your EC unit purchase. This shall be based on the legal completion date of the disposal.

Undischarged bankrupt

Prior consent must be obtained from the Official Assignee (OA) or the private trustee for the purchase of an EC unit.

You do not need to seek prior consent from the OA or the private trustee if you are listed as an occupier of the EC unit.

Wait-out period before applying to buy an EC unit from a property developer

Cancellation of application after booking a flat from HDB

If you have booked a flat from HDB and subsequently cancel your flat booking, you must wait out a 1-year period from the date of the cancellation before you may apply or be listed as a core occupier to buy an EC unit from a property developer.

Termination of the Sale and Purchase Agreement for an EC unit

If you had previously bought an EC unit from a property developer with a CPF Housing Grant and subsequently terminated the Sale and Purchase Agreement, you must wait out a 5-year period from the date of the termination before you may apply or be listed as a core occupier to buy an EC unit from a property developer.

Owners/ Ex-owners of an EC unit bought from a property developer

If you currently own or have recently disposed of your ownership in an EC unit, you must wait out a 30-month period from the date of disposal of the EC unit before you may apply or be listed as a core occupier in an application to buy another EC unit from a property developer, subject to other eligibility conditions.

NEXT STEPS

CPF Housing Grants for Executive Condominiums (ECs)

Find out about the CPF Housing Grants available for purchase of an Executive Condominium unit.

Buying Procedures

Get started with your purchase by finding out about the buying process for an Executive Condominium unit.

Application

Check out the list of projects and information on buying an Executive Condominium unit on the open market.

Conditions After Buying for Executive Condominiums (ECs)

Learn about the conditions that buyers have to follow after purchasing an Executive Condominium unit from a property developer.

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