



HDB gets up to 1,300 appeals a year from ex-private homeowners to skip the 30-month wait for subsidised flats

Description

HDB has received 900 to 1,300 appeals a year over the past three years from former private homeowners asking to skip the 30-month wait before they can buy a subsidised flat. MP Lee Hui Ying raised the question in [Parliament](#) on 7 October.



Former private homeowners must wait 30 months before buying a subsidised HDB flat.
Photo: HDB

HDB does not track which flat type the appellants want to buy, so there is no breakdown of how many were seeking a five-room or larger flat, the second part of the question.

The 30-month rule is separate from the 15-month wait-out that HDB scrapped on 28 July. That change left the 30-month wait as the only one private homeowners still face.

What still needs the 30-month wait

The clock starts when the private home is sold or otherwise disposed of. Until 30 months have passed, a private property owner or former owner cannot:

- buy a new HDB flat, with or without housing grants
- buy a resale flat with the CPF Housing Grant
- buy an executive condominium unit from a developer
- take up an HDB housing loan for any flat purchase

The reason in the answer is cost. New flats come with large market discounts and grants are paid for by taxpayers, so the wait keeps those subsidies for households with greater need.

Written answer by Minister of National Development on appeals month wait-out period for former private homeowners to buy subsidised flats

Oct 7, 2026

Question No.: 3130

Question by: Ms Lee Hui Ying

To ask the Minister for National Development (a) for each year over the past three years, how many appeals received by HDB to waive the 30-month wait-out period for former private homeowners before the purchase of a subsidised HDB flat; and (b) how many appeals over the same periods were for the purchase of a subsidised flats.

Answer:

Private property owners must wait out a period of 30 months after the disposal of their private residential property before they are allowed to buy a new HDB flat, which comes with significant market discounts, including the CPF Housing Grant, or take up an HDB housing loan. As these subsidies are funded by taxpayers, the 30-month period ensures a fair allocation of our limited subsidies and prioritises public housing for households in need more.

In the past three years, HDB received about 900 to 1,300 appeals per year for waiver of the 30-month wait-out period. HDB does not track the appeals by the flat type that the appellant seeks to purchase.

The written answer to Parliamentary Question 3130, 7 October 2026. Screenshot: Ministry of National Development

What changed on 28 July

Before July, private property owners also had to wait 15 months before buying a non-subsidised resale flat, even with a bank loan or cash. That wait was introduced in the cooling measures of 30 September 2022. Singapore citizens aged 55 and above were exempt only if they moved to a four-room or smaller resale flat.

HDB removed the 15-month wait with immediate effect on 28 July 2026, after resale prices fell 0.1 per cent in the first quarter and 0.3 per cent in the second. Private property owners can now buy a non-subsidised resale flat of any size straight away, as long as they do not use an HDB loan.

Two conditions remain. The buyer needs an HDB Flat Eligibility letter first. And any private home, in Singapore or overseas, has to be sold within six months of completing the resale purchase.

What the wait costs in practice

The practical gap between the two routes is the financing. A buyer who cannot wait 30 months has to fund a resale purchase with a bank loan or cash. The HDB concessionary loan rate is pegged at 0.1 percentage point above the CPF Ordinary Account rate, which puts it at 2.6 per cent a year for October to December 2026.

The grant is the other loss. A resale buyer still inside the 30-month window cannot claim the CPF Housing Grant at all.

Appeals go to HDB. The answer gives no approval rate, so the 900 to 1,300 figure shows how many people asked, not how many were let through early.

The resale market the rule now sits in

HDB's flash estimate for the third quarter of 2026 put resale prices down 0.2 per cent, a third straight quarterly fall. More supply is on the way. The number of Build-To-Order flats reaching their minimum occupation period rises from 13,500 in 2026 to 15,000 in 2027 and 19,500 in 2028.

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