HDB EIP and SPR Quota: Check at Three Resale Milestones

Description

Both buyer and seller should check the EIP and, where applicable, the SPR quota. HDB identifies checks before the seller grants the OTP, before the buyer exercises it and before both sides submit the resale application. Quotas update on the first day of each month.

HDB EIP and SPR quota e-Service help: HDBâ??s EIP and SPR help page explains who must check, how households are classified and the buyer-seller checkpoints. HDB resale eligibility: HDBâ??s resale guidance states that quotas update monthly and gives the block, neighbourhood and non-Malaysian SPR tests.

The three quota checkpoints

Fact pattern	What to do
Before OTP grant	Seller checks the proposed buyer household
Before OTP exercise	Buyer checks the flat again
Before resale application	Both sides confirm the current month result
All buyers are non-Malaysian SPRs	Test both EIP and the separate SPR quota

Classify the buyer household correctly

Treat eligibility as time-sensitive. A result from last month is not a permanent clearance. Save a dated result at each milestone and re-check if the transaction crosses a month boundary.

Classify the buyers, not every occupier. HDBâ??s examples distinguish Singapore Citizen buyers from an SC who is only an occupier. List applicant and co-applicant roles before deciding whether the SPR quota applies.

Why a new month needs a new check

Understand the same-group exception. When buyer and seller share the same ethnic group and household citizenship, the transaction may remain eligible even where a limit has been reached. Use HDBâ??s live result.

Block, neighbourhood and SPR tests

Use both block and neighbourhood tests. The EIP operates at both levels. Non-Malaysian SPR households also face an 8% block and 5% neighbourhood quota.

Record who checked what. Put buyer household, seller household, flat address, check date and milestone in one shared record. This avoids two parties relying on different assumptions.

A transaction crossing month-end

A buyer checks eligibility on 28 July before exercising an OTP, but the resale application will be submitted in August. The parties save the July result, re-check after the 1 August update and proceed only if the August result supports the completed application.

Shared buyerâ??seller record

1. Identify all buyers and citizenships
2. Confirm household ethnicity
3. Check before OTP grant
4. Check before OTP exercise
5. Re-check in the application month
6. Save dated results
7. Escalate a conflicting result to HDB

Errors that change the conclusion

- Relying on a listing filter
- Checking only once
- Treating every SPR household alike
- Ignoring a month change
- Assuming an agentâ??s screenshot controls HDB

Common quota errors

When do quotas update?

HDB says on the first day of each month.

Who should check?

Both buyer and seller.

What are the SPR quota levels?

HDB states 8% at block level and 5% at neighbourhood level for affected households.

Save a dated quota record at every milestone

The same flat and household can produce a different practical result after a monthly quota update. Save the full result, address, buyer-household classification and check date before the seller grants the Option to Purchase. Repeat the capture before exercise, especially when the option period approaches the end of a calendar month.

A shared transaction note should identify who is a buyer, co-buyer and occupier, together with each buyerâ??s citizenship and declared ethnic group. That detail matters because a Singapore Citizen who is only an occupier is not interchangeable with a Singapore Citizen buyer when the SPR-quota test is applied. Ask HDB when the household classification is unclear.

If the resale application falls in a new month, run the live check again rather than attaching the earlier screenshot. Buyer and seller should compare the new result before submission. A listing portal filter or agent message may be useful for planning, but neither replaces HDBâ??s address- and household-specific result at the transaction milestone.

Put the three quota checks on the same page as the OTP dates and planned resale-application date. If the month changes, highlight the new result instead of replacing the old capture. The sequence then shows what both parties knew at grant, exercise and submission, and makes it easier to pause before a binding step when the household classification or live quota result changes.

The same-group exception can be misunderstood as a general waiver. It depends on the buyer and seller household facts used by HDB, so parties should rely on the live service result rather than making their own ethnic or citizenship classification. Where a household includes several citizenships or applicants, write the composition exactly as it will appear in the resale application and ask HDB about any mismatch before the OTP is exercised.

A sensible transaction calendar leaves room for a failed or changed check. Mark the first day of any new month that falls between OTP grant, exercise and resale submission, then put a fresh quota check immediately after it. If the result changes, both parties can seek guidance before lodging inconsistent documents or assuming an older eligibility capture remains valid.

Sellers should avoid promising that a buyer is â??quota-safeâ?• merely because a similar household bought in the block recently. The live result is address- and household-specific and can move monthly. Buyers, meanwhile, should not exercise the OTP without seeing their own current check. Both sides benefit from treating quota eligibility as a shared closing condition, not a marketing representation. Put any HDB clarification in writing and share it with both conveyancing sides.

Related reading: Continue the decision with [The wider HDB resale sequence], or move to [The Request for Value deadline after the OTP] if that issue comes first.

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