



HDB EIP and SPR Quota: Check the Buyer at Three Resale Stages

Description

A seller should confirm that the buyer fits the block and neighbourhood limits before granting the Option to Purchase, then recheck before exercise and resale submission. A non-Malaysian Singapore Permanent Resident household must satisfy both the Ethnic Integration Policy and SPR quota. [HDB EIP and SPR quota help](#). [HDB estate-agent resale eligibility guide](#).

Choose the branch that matches your case

Situation	Next step
Buyer is in the seller's same ethnic group	HDB says the seller can sell within the same group even when its quota is reached
Buyer is from another ethnic group	The buyer must be within the available limits
Non-Malaysian SPR household	Both EIP and SPR quota must pass
Household composition changed	Run a fresh check before the next transaction step

Treat the quota result as time-sensitive

The Ethnic Integration Policy works at neighbourhood and block level, while the Singapore Permanent Resident quota limits non-Malaysian SPR households. Availability can change as other transactions are registered. [HDB EIP and SPR quota help](#).

A check taken weeks earlier is evidence of that moment, not a reservation of quota. The resale parties should repeat the official check at each material step.

Check before the seller grants the option

HDB's guide places the first check before the Option to Purchase is granted. This prevents the parties from pricing, negotiating and collecting an option fee around an ineligible pairing. [HDB estate-](#)

[agent resale eligibility guide.](#)

Record the household details used: citizenship, SPR nationality, ethnic classification and proposed owners and occupiers. If the facts are wrong, a green result is not reliable.

Repeat before the buyer exercises

The second check belongs before exercise of the Option to Purchase. Between grant and exercise, the block's transactions or the buyer's household circumstances may have changed.

If the result changes, stop and obtain HDB guidance. Do not try to cure an ineligible case with an informal side agreement.

Run the final check before resale submission

HDB also expects eligibility to be checked before the resale application. The application data must match the household that was assessed.

A name, citizenship or occupier change can affect the result. Both buyer and seller should compare the application against the saved check before submission.

Understand the same-ethnic-group exception

HDB states that sellers can sell to buyers of the same ethnic group even when that group's quota has been reached. This supports a group from falling further below its representation.

The rule does not mean every buyer can proceed once one quota is full. A different-group buyer must still be within the limits displayed by HDB.

Add the SPR layer only where it applies

Non-Malaysian SPR households must satisfy both policies. Malaysian SPRs are not counted under the SPR quota, but the EIP can still apply.

Citizenship status and nationality should be verified from current documents. A household should not infer the result from an agent's memory of a similar block.

Build a simple transaction control

Use one row for each checkpoint: date, household version, block, neighbourhood, EIP result, SPR result and person who verified it.

The control is useful only if the parties pause when a result or household fact changes. It is not a substitute for HDB's approval of the resale application.

Build a dated decision record

Write down the exact outcome you need: time the quota checks and know which household facts must stay unchanged. Keep the household, company, product, trip or booking facts that produced the result beside it. A result based on different facts is not a precedent, even when the headline issue looks similar.

Record the date and the controlling page you checked. For this decision, the source set is HDB EIP and SPR quota help; HDB estate-agent resale eligibility guide. Save the relevant reference number, model, class, property detail, deadline, service route or ticket choice. That makes it possible to reconstruct the decision if a rule, inventory position or personal fact changes.

Use two working aids instead of a single yes-or-no note. First, make a three-checkpoint resale control table. Second, add a household-change trigger list for compulsory rechecking. The first shows how the facts map to the official rule or live service; the second exposes the timing, cost, trade-off or follow-up action that a simple eligibility answer can hide.

Set a stop condition before acting. Pause if you encounter treating an old result as reserved quota, checking eip but not the spr quota, using an incomplete household, or if any fact no longer matches the source you checked. Re-run the relevant official tool or contact the competent organisation. The purpose of the record is not paperwork for its own sake. It prevents an old screenshot, rough estimate or remembered rule from becoming an expensive assumption.

Work the example before the real decision

A non-Malaysian SPR household checks the flat before an option is granted and passes both quotas. Before exercise, an intended occupier is removed from the purchase. The buyer reruns the official check using the new household rather than relying on the first result.

Reader checklist

1. Confirm the buyer household and ethnic classification
2. Check before OTP grant
3. Save the date and result
4. Repeat before OTP exercise
5. Repeat before resale submission
6. Escalate any changed result to HDB

Mistakes to avoid

- Treating an old result as reserved quota
- Checking EIP but not the SPR quota
- Using an incomplete household
- Assuming an agent can override HDB
- Changing occupiers without a fresh check

Related next reads

After time the quota checks and know which household facts must stay unchanged, [map HDB resale legal costs](#). You can also [verify a property agent on the CEA register](#).

Questions readers ask

Must a non-Malaysian SPR household pass both limits?

Yes. HDB states that both the EIP and SPR quota must be met.

Can a seller sell to the same ethnic group when its quota is reached?

HDB says yes, subject to the wider resale eligibility rules.

When should the parties check?

Before option grant, before exercise and before the resale application.

Date Created

04/08/2026

Author

rachelng