



Renting Out Your Whole HDB Flat: The Approval Checklist

Description

A whole HDB flat can be rented out only by eligible Singapore Citizen owners who have met the applicable Minimum Occupation Period and obtained HDB approval before the tenancy starts. Plus and Prime flats cannot be rented out as whole flats.

This guide is written for a Singapore citizen flat owner considering a whole-flat tenancy. It resolves a specific job: decide whether the flat can be rented out and prepare the HDB approval file before handing over possession. Start with the branch that matches the facts, then keep the supporting record until the transaction, visit, filing or safety task is complete.

Choose the branch before acting

Your situation	Next move
All owners are Singapore Citizens and MOP is met	Check the flat type and submit the whole-flat application before the tenancy starts
Any owner is only a Singapore Permanent Resident	Do not proceed with a whole-flat rental application
The flat is Plus or Prime	Whole-flat rental is not allowed
Only bedrooms will be rented	Use the separate bedroom-rental conditions and approval route

Do not combine branches merely because two labels sound similar. The correct branch depends on the actual person, date, property, product, service or location involved. If one fact is unknown, pause at that row and verify it instead of carrying an assumption into the rest of the task.

Start with owner eligibility

Whole-flat rental is not simply a tenancy-contract decision. HDB identifies Singapore Citizen ownership and completion of the applicable MOP as threshold conditions. The current position is set out by [HDB](#)

[renting out a flat or bedrooms.](#)

Check every registered owner, the flat classification and the legal completion date before advertising the unit. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Calculate the MOP from HDB records

The MOP is based on physical occupation and can exclude periods when the household did not live in the flat. The supporting detail is available from [HDB conditions after buying a new flat](#).

Use the date shown in the HDB Flat Portal rather than assuming that five calendar years have elapsed. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Separate Standard, Plus and Prime flats

Standard flats may enter the whole-flat route after the relevant MOP, while Plus and Prime flats carry a continuing whole-flat rental restriction.

Put the classification at the top of the decision file so an agent or family member cannot overlook it. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Screen every tenant and occupier

The owner remains responsible for ensuring that the tenants satisfy HDB conditions and that the approved occupancy is not exceeded.

Collect only the identity and pass information required for the application, verify it, and protect it as personal data. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Apply before possession changes

A signed private tenancy agreement does not replace HDB approval.

Make approval a condition before keys, access codes or exclusive possession are given to the tenant. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Reconcile changes during the tenancy

Tenant replacements, early termination and renewal can change the approved record.

Keep the HDB acknowledgement, tenancy dates, occupier list and later amendments in one chronological file. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Plan the owner move-out

A whole-flat tenancy changes insurance, utilities, tax and mail arrangements beyond the HDB application.

Make a separate handover list and confirm each item with the responsible provider instead of treating approval as an all-purpose clearance. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Worked example

A Standard flat completed on 1 September 2021 does not automatically clear a whole-flat rental on 1 September 2026 if HDB records show excluded non-occupation periods. The owner should use the live MOP status in the Flat Portal and wait for approval before handover.

The example is a calculation or planning model, not a promise about an individual outcome. Replace every example input with the live figure, document, route condition or case fact. Keep intermediate workings, because rounding too early or skipping one stage can produce an answer that looks plausible but cannot be checked.

Build one usable decision file

Create a short record with four columns: fact, evidence, effect on the decision and next owner. Put the controlling rule beside the particular fact it governs. A page about the right subject is not enough if it does not contain the number, deadline, eligibility test or operational detail used in the decision.

Save a dated copy or acknowledgement when the task is time-sensitive. If another person needs to continue the work, they should be able to see what was checked, what remains uncertain and which official channel can resolve it. This is especially important where contracts, money, employment, safety or personal data are involved.

Final check

1. Confirm every registered owner's status
2. Read the flat classification
3. Check the live MOP status
4. List all proposed tenants and occupiers
5. Submit the correct HDB application
6. Wait for approval before handover

7. Record renewals, replacements and termination

HDB decides eligibility and approval on the live flat and household record. This guide does not replace the tenancy agreement or legal advice.

Related LBRD guides

You may also need to [compare the different rules for renting bedrooms](#). For the next adjacent task, [work out the tenant's separate stamp-duty task](#).

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Author

nuraisyah

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