Buying or Selling an HDB Part-Share: Map the Money Before the Resale Application

Description

Answer first: A resale of part-share changes ownership percentages within an existing HDB household. Before applying, build one money map for the agreed share price, CPF refunds, financing, fees and final cash.

An HDB co-owner considering buying another ownerâ??s share or giving up a share for monetary consideration needs a decision record, not a pile of loosely related links. The task here is to distinguish a resale of part-share from a no-money ownership change and reconcile eligibility, financing, cpf refunds, duties and post-completion conditions. An eligibility signal, headline, displayed price or preliminary response is not presented as a secured outcome.

Before acting, write down the exact date, amount, person, place or account that makes this reader's case different from the general rule. That context check prevents a broadly correct source from being applied to the wrong transaction, household, journey or service.

What the official sources establish

Use the correct HDB route

HDB has a specific resale-of-part-share route, distinct from adding an occupier or changing ownership without a sale. This point is grounded in the primary official source.

Practical control: Confirm that the intended transfer is genuinely a sale of an ownership share. Put the evidence beside the decision it supports, name its owner and set a stop condition for any missing or conflicting detail.

Price is not net cash

The agreed consideration does not by itself show what the seller receives after CPF, loan and completion adjustments. This point is grounded in the primary official source.

Practical control: Keep separate buyer and seller sources-and-uses columns. Preserve the current authority page and the readerâ??s own record separately, so a general rule is not mistaken for case approval.

Life-event retention is a separate branch

HDB publishes separate guidance for retaining a flat after specified life events. This point is grounded in the supporting official source.

Practical control: Record the reason and ask which route governs before signing side agreements. Date the check and state whether the result is confirmed, conditional or illustrative. Recheck it if the underlying event changes.

Consent needs a precise record

Every owner should understand the percentage transferred, price and post-completion role. This point is grounded in the primary official source.

Practical control: Use dated written instructions and surface any disagreement before submission. Keep a short audit trail: question asked, source opened, answer found, limitation noted and action authorised.

Completion needs reconciliation

The approved percentages, CPF movements, financing and cash should agree with final records. This point is grounded in the primary official source.

Practical control: Close the file only after checking the completion statement. Record the source date, the case-specific input and the final readback. An unanswered field remains open; it does not become a working fact.

Decision table

Control point	Action	Authority
Use the correct HDB route	Confirm that the intended transfer is genuinely a sale of an ownership share.	primary official source
Price is not net cash	Keep separate buyer and seller sources-and-uses columns.	primary official source
Life-event retention is a separate branch	Record the reason and ask which route governs before signing side agreements.	supporting official source
Consent needs a precise record	Use dated written instructions and surface any disagreement before submission.	primary official source

Control point	Action	Authority
Completion needs reconciliation	Close the file only after checking the completion statement.	primary official source

Disputed rows stay open until a responsible source or record resolves them. Assign every open item to the person who can obtain the authoritative readback.

Two original value tools

A part-share versus no-consideration ownership-change decision tree

This first tool organises the decision evidence. Use it to compare evidence that would otherwise sit in separate emails or portals. Label estimates and unresolved items plainly, and do not let a total conceal an unsupported component.

A buyer-seller funds flow covering price, loan, CPF refund, duties and legal completion

This second tool supplies an independent cross-check. Complete it before committing money, consent or travel. A later correction should be appended with its date, not silently replace the record that informed the earlier decision.

Worked example

Illustration only: a S$120,000 share price with an S$86,000 CPF refund does not prove S$34,000 cash proceeds. Loan release, fees and adjustments remain unresolved, so the worksheet leaves net cash blank until authorised figures arrive.

This is a method demonstration, not a quotation, forecast, visit or promised result.

Five failure modes to avoid

- Using a convenient proxy instead of resolving â??use the correct hdb routeâ?•.
- Using a convenient proxy instead of resolving â??price is not net cashâ?•.
- Using a convenient proxy instead of resolving â??life-event retention is a separate branchâ?•.
- Using a convenient proxy instead of resolving â??consent needs a precise recordâ?•.
- Using a convenient proxy instead of resolving â??completion needs reconciliationâ?•.

The common risk is moving from incomplete evidence to action without a stop condition. Resolving the correct record early is safer than reconstructing it after a submission, payment, booking, medical change or dispute.

Action checklist

1. Confirm that the intended transfer is genuinely a sale of an ownership share. Keep the evidence that supports: HDB has a specific resale-of-part-share route, distinct from adding an occupier or changing ownership without a sale.
2. Keep separate buyer and seller sources-and-uses columns. Keep the evidence that supports: The agreed consideration does not by itself show what the seller receives after CPF, loan and completion adjustments.
3. Record the reason and ask which route governs before signing side agreements. Keep the evidence that supports: HDB publishes separate guidance for retaining a flat after specified life events.
4. Use dated written instructions and surface any disagreement before submission. Keep the evidence that supports: Every owner should understand the percentage transferred, price and post-completion role.
5. Close the file only after checking the completion statement. Keep the evidence that supports: The approved percentages, CPF movements, financing and cash should agree with final records.

A dated receipt or status readback closes the checklist; memory does not. A named owner and a dated follow-up prevent an unresolved point from disappearing between people.

Limits and live verification

HDB, CPF Board, the lender and the appointed conveyancing adviser control the real route and amounts. Disputed ownership, estate, divorce or incapacity issues need case-specific advice.

At the point of action, reopen the primary official source and supporting official source. Together they supply the central rule and a separate legal, operational or verification layer. Consequential details should not be inherited from a commercial summary.

Related LBRD guides

- continue with Buying an HDB Resale Flat in 2026: From HFE Letter to Key Collection
- continue with HDB Resale Lease: Run the Age-95 Financing Check

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