The 15-Month HDB Wait-Out Is Gone: Rebuild a Right-Sizerâ??s Purchase Sequence

Description

Answer first: The 15-month wait-out no longer blocks a private-home owner from buying a non-subsidised HDB resale flat, but it did not erase the separate 30-month rules for subsidised housing, grants or an HDB loan. The buyer must also dispose of the private property within the applicable six-month period.

This guide is written for a private-home owner or former owner deciding whether a non-subsidised hdb resale purchase can now proceed. The task is to separate the removed 15-month rule from the unchanged 30-month, grant, hdb-loan and disposal conditions before paying an option fee. It separates official rules from calculations, planning assumptions and outcomes that still require a live readback.

Before acting, write the case-specific date, person, property, account, venue or product at the top of the working note. A source can be authoritative and still be applied to the wrong facts. The controls below are designed to expose that mismatch early.

What the official sources establish

The removed rule has a narrow target

HDB says the 15-month wait-out was removed for private residential property owners and former owners buying a non-subsidised resale flat without CPF housing grants or an HDB housing loan. This is stated in the primary official source.

What to do: Classify the planned purchase before treating the announcement as permission to proceed. The distinction matters because a broadly correct rule can still produce the wrong decision when applied to the wrong route or date.

The 30-month branch still exists

The announcement keeps the 30-month wait-out for a new flat or Executive Condominium and for a resale flat bought with CPF housing grants or an HDB housing loan. This is stated in the primary official source.

What to do: Keep the grant and loan choices visible because changing either may change the route. Keep the source beside the decision it supports so that a later reviewer can see both the rule and the case-specific input.

An HFE readback matters

HDB resale conditions still determine eligibility and financing at the point of purchase. This is stated in the supporting official guidance.

What to do: Obtain a current HFE outcome before relying on an earlier household assumption. If the underlying fact changes, reopen this step instead of allowing an old conclusion to travel forward unnoticed.

Disposal remains part of the sequence

Private-property ownership and the post-purchase disposal obligation must be planned as one transaction timeline. This is stated in the supporting official guidance.

What to do: Record the sale deadline and avoid assuming an incomplete private sale satisfies it. A blank or disputed input is a stop condition. It is not permission to insert a convenient assumption.

Option timing carries real risk

An OTP commitment can arrive before eligibility, loan and sale proceeds are fully resolved. This is stated in the supporting official guidance.

What to do: Do not pay the option fee merely because the old 15-month headline no longer applies. For the reader, that means the next action should be tied to a named record and a date, not to a remembered headline.

Decision table

Question	Reader action	Authority
The removed rule has a narrow target	Classify the planned purchase before treating the announcement as permission to proceed.	primary official source
The 30-month branch still exists	Keep the grant and loan choices visible because changing either may change the route.	primary official source
An HFE readback matters	Obtain a current HFE outcome before relying on an earlier household assumption.	supporting official guidance
Disposal remains part of the sequence	Record the sale deadline and avoid assuming an incomplete private sale satisfies it.	supporting official guidance

Question	Reader action	Authority
Option timing carries real risk	Do not pay the option fee merely because the old 15-month headline no longer applies.	supporting official guidance

Work down the table in sequence. Do not close an item with a search snippet, an undated screenshot or another personâ??s outcome. For material money, eligibility, safety or legal points, save the current authority page or formal readback and note its date.

Two tools that add practical value

A four-route matrix separating non-subsidised resale, resale with grants, HDB-loan use and new-flat or EC purchase

Build this as a compact table with columns for the readerâ??s actual input, the dated evidence, the rule it activates, the responsible person and the next irreversible step. The table must preserve alternatives rather than collapse them into one total. Mark estimates and pending confirmations visibly, because an elegant calculation based on the wrong route is still wrong.

A worked sequencing example that tests option timing, HFE status, financing and the six-month disposal obligation

Use this as a separate challenge to the first analysis. Test the strongest contrary scenario, the missing document and the event most likely to make the answer stale. Keep the check practical: it should change a date, amount, route, booking, household rule or go/no-go decision. If it cannot affect the decision, remove it instead of padding the file.

Worked example

A couple sold their condominium four months ago and wants a resale flat without a grant or HDB loan. The removed 15-month rule may clear one obstacle, but the couple still checks its HFE position, bank financing, CPF refunds and whether any remaining private-property interest must be disposed of. If they later decide they need an HDB loan, the transaction moves into a different eligibility branch.

The example is labelled as an illustration. Replace its circumstances and figures with current evidence, and preserve the branch that was rejected so the reasoning can be reconstructed later.

Action checklist

1. Classify the planned purchase before treating the announcement as permission to proceed. Retain the evidence supporting this point: HDB says the 15-month wait-out was removed for private residential property owners and former owners buying a non-subsidised resale flat without CPF housing grants or an HDB housing loan.
2. Keep the grant and loan choices visible because changing either may change the route. Retain the evidence supporting this point: The announcement keeps the 30-month wait-out for a new flat

or Executive Condominium and for a resale flat bought with CPF housing grants or an HDB housing loan.

3. Obtain a current HFE outcome before relying on an earlier household assumption. Retain the evidence supporting this point: HDB resale conditions still determine eligibility and financing at the point of purchase.
4. Record the sale deadline and avoid assuming an incomplete private sale satisfies it. Retain the evidence supporting this point: Private-property ownership and the post-purchase disposal obligation must be planned as one transaction timeline.
5. Do not pay the option fee merely because the old 15-month headline no longer applies. Retain the evidence supporting this point: An OTP commitment can arrive before eligibility, loan and sale proceeds are fully resolved.

Assign an owner and due date to every open item. If the earliest irreversible step arrives before the critical evidence, pause. That is especially important before paying, signing, applying, travelling, changing payroll or relying on a health or safety plan.

Limits and final readback

This guide separates published routes; it does not decide an individual application. HDB controls eligibility, financing and disposal conditions, while the conveyancing and CPF figures must come from the partiesâ?? live records.

At the point of action, reopen both the primary official source and the supporting official guidance. Check publication or update dates, confirm that the quoted rule still appears, and use the authorityâ??s live service or named operator where a case-specific result is required.

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- HDB Resale Lease: Run the Age-95 Financing Check

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