



Renting Out HDB Bedrooms: Approval, Occupancy and Lease Rules

Description

Do not advertise or collect a deposit on the assumption that a spare room can automatically be rented. HDB approval, the flat type, the occupiers' eligibility and the agreed lease period all matter. The safest order is to screen the household and proposed tenants first, submit the application, then execute and stamp a tenancy that matches the approved facts.

This guide is for an hdb flat owner planning to rent one or more spare bedrooms. It resolves one practical task: check eligibility, room and occupier limits, tenant status and the approval sequence before handing over keys. It is desk-reported from the two cited primary sources and does not claim a field visit or professional advice.

Use this decision table first

Fact pattern	Practical result
3-room flat	Rent out at most one bedroom; total household cap currently six
4-room or larger flat	Rent out at most two bedrooms; total household cap currently eight
Proposed stay below six months	Not allowed under the minimum rental-period rule
Singaporean or Malaysian tenant	Approval can run up to three years per application
Other non-Malaysian non-citizen	Approval can run up to two years per application
Tourist or short-stay guest	Not eligible for HDB residential rental

Apply before the tenancy starts

HDB requires flat owners to obtain approval for bedroom rental. Treat approval as a condition precedent in negotiations: a tenant can be selected and terms discussed, but possession and payment obligations should not begin on a date that assumes an unapproved arrangement. The controlling reference is [HDB renting-out-bedrooms regulations](#).

Room caps and person caps are different

A three-room flat may rent out one bedroom, while a four-room or larger flat may rent two. The temporary relaxed occupancy caps are expressed as total people in the flat, including owners, authorised occupiers and tenants: six for a three-room flat and eight for a four-room or larger flat through 31 December 2028.

The six-month floor blocks short stays

The minimum rental period for each tenant is six months. Repeated short agreements do not become compliant because the same room is used, and marketing language such as co-living or flexible stay does not displace the HDB rule. Hotels and tourist accommodation operate under different regimes.

Tenant immigration status affects the approval end date

The maximum approval period is up to three years for Singapore citizens and Malaysians, and up to two years for non-Malaysian non-citizens. That is a maximum, not a promise that every tenant's pass or eligibility lasts that long. Align the tenancy end date with the shortest controlling permission. Cross-check the operational detail against [HDB bedroom-rental terms](#).

Verify every occupier, not only the person paying

The named tenant may be paying for a spouse, child or colleague. Record everyone who will live in the flat and verify their identity and eligibility. A correct head tenant does not cure an undeclared or ineligible occupier, and household totals must be recalculated when anyone moves in or out.

Approval is not the final administrative step

A residential tenancy can also attract stamp duty and contractual duties. Use a written inventory and condition record, state utilities and repair responsibilities, and preserve the HDB approval. Update HDB when required rather than relying on an old approval after the tenant or household changes.

A worked decision

A couple living in a four-room flat wants to let two bedrooms to four people. The total household would become six, below the temporary cap of eight, and the two-room limit is not exceeded. That does not complete the assessment: all four tenants must still be eligible, the rental must last at least six months, and HDB approval must cover the actual occupiers and dates.

Complete these checks in order

1. Confirm the flat has met all owner eligibility conditions shown in the HDB service.
2. Count total residents after the proposed move-in.

3. Check both the bedroom cap and the temporary person cap.
4. Verify each tenant's identity and permitted stay.
5. Choose a term of at least six months within the applicable maximum.
6. Submit the HDB application and save the approval.
7. Sign, stamp and maintain an occupier-change record.

For the next housing decision, continue with our [HDB transaction sequence](#) and [CPF home-financing limits](#). Those pages answer distinct downstream questions and do not replace the authority rules cited here.

Common mistakes to avoid

- Counting rented rooms but not total residents
- Offering a three-month trial stay
- Assuming a work pass guarantees rental eligibility for the full lease
- Leaving a spouse or child off the occupier list
- Reusing a previous approval after tenants change

Keep a dated file containing the source pages, submitted forms, approvals, signed agreement and calculations. Rules, service interfaces and temporary concessions can change. Recheck the authority page immediately before acting, especially when the transaction will occur after a published end date or involves an unusual use, payment or occupier.

Make the decision easy to revisit

Before acting, write down the date, the fact that determines the outcome and the source page used. For this question, the decision is whether to check eligibility, room and occupier limits, tenant status and the approval sequence before handing over keys. The two practical tools above—a combined flat-type, room-cap and household-cap decision table and a worked six-person household example that separates numerical capacity from tenant eligibility—are intended to make that reasoning visible. Save the result with receipts, confirmations or screenshots generated by the official service. If a deadline, amount, status, traveller, employee, property or health circumstance changes, rerun the decision from the beginning instead of editing the old answer from memory. Where a professional adviser, agency officer or service provider gives a different answer, ask which current rule and which facts produce the difference. That short record is valuable when two family members, colleagues or counterparties otherwise remember the same conversation differently.

Questions readers ask

Can I rent a bedroom for three months?

No. HDB states a minimum rental period of six months per tenant.

Does the eight-person cap apply forever?

It is a temporary relaxation stated to run through 31 December 2028; recheck before relying on it for a later tenancy.

Are tourists allowed?

No. HDB bedroom rental is residential accommodation for eligible occupiers, not tourist lodging.

Primary references and limits

[HDB renting-out-bedrooms regulations](#) and [HDB bedroom-rental terms](#) were checked on 17 July 2026. The article applies their published general rules to the examples above. It does not determine an individual application, resolve a contractual dispute or replace legal, tax or regulated advice.

Date Created

17/07/2026

Author

nuraisyah

default watermark