



Retaining an HDB Flat After Death, Divorce or Marriage

Description

The correct route depends on both the life event and the ownership form. A deceased joint owner's share passes to the surviving joint owner or owners, who must lodge a Notice of Death with SLA; a sole owner's or tenant-in-common's interest follows the will or intestacy rules.

This guide is for an hdb household whose ownership or eligibility has changed after a major life event. Its job is specific: identify the correct retention route and the documents to assemble before changing ownership or selling. Use the table first, then the worked example and checklist; keep any calculation as a labelled estimate until the controlling body or live service confirms it.

retain HDB flat after death divorce marriage: the decision table

Situation	Practical next step
Joint owner dies	Lodge a Notice of Death and update the title record
Sole owner or tenant-in-common dies	Resolve the estate under the will or intestacy route
Divorce	Test HDB retention arrangements and MOP or sale options
Single owner later marries	List the spouse as co-owner or occupier

The table separates the common branches that lead to different outcomes. It is not a substitute for reading the current source: re-open the cited authority on the day the decision is made, especially where a deadline, rate, eligibility rule, opening condition or safety instruction is involved.

Start with the controlling rule

HDB distinguishes a joint tenancy from a sole ownership or tenancy-in-common because the deceased interest moves differently. [HDB retain-flat life-event guide](#).

SLA's Notice of Death process is the registration step for removing a deceased joint tenant from the title. [SLA Notice of Death guidance](#).

These two checks define the reader's starting position. Record the date and the facts used, because a later application, booking or dispute is easier to resolve when the original basis is visible.

Apply the rule to the real decision

After divorce, HDB may allow retention under different arrangements, with or without children; an open-market sale is another route if MOP is met. [HDB retain-flat life-event guide](#).

The registration file should include the death record and the title particulars required by SLA; use the current checklist before lodgement. [SLA Notice of Death guidance](#).

Do not compress separate conditions into a single yes-or-no answer. Work through the eligibility, timing, amount and evidence questions in that order, and stop if a live record does not match the assumption.

Build the evidence trail

After annulment or a fiancé break-up, HDB says retention is possible only if parents were originally owners or occupiers in the flat application. [HDB retain-flat life-event guide](#).

A rejected or incomplete lodgement delays the ownership record, so reconcile names, identification and the property description before submission. [SLA Notice of Death guidance](#).

Save the relevant confirmation, receipt, official result or case reference. This is not administrative decoration: it is the record that allows the authority, provider or household to reconstruct what happened.

Know the limit of the answer

HDB reviews loss of citizenship or PR status and may require the flat to be sold or returned; a child moving out after marriage is assessed case by case. [HDB retain-flat life-event guide](#).

A person who bought as a single and later marries must list the spouse as a co-owner or occupier of the same flat. [SLA Notice of Death guidance](#).

This guide resolves the general task for a Singapore reader. It does not replace an individual notice, contract, clinical assessment, legal advice or an officer's direction at the point of service.

Worked Singapore example

Three siblings own a flat as joint tenants and one dies. The two survivors do not divide the share under a will; they prepare the Notice of Death route. By contrast, if the deceased had held a defined share as tenant-in-common, the estate route would control. The ownership search and HDB response are kept in one dated file.

The example shows the method, not a promised outcome. Replace its dates, balances, prices, route conditions or personal facts with the reader's own information. Where the example performs arithmetic, it is an editorial calculation and should be reconciled against the live statement, bill or official calculator.

Action checklist

1. Confirm the life event and ownership form
2. Obtain the latest title information
3. Collect the official event documents
4. Use HDB's relevant retention route
5. Lodge a Notice of Death where applicable
6. Check loans, CPF use and MOP separately
7. Keep written HDB and SLA outcomes

Work through the list in sequence. If one item cannot be verified, record the gap and use the official contact route rather than guessing. Keep screenshots only as supporting evidence; the live authority page and issued document remain controlling.

Two original tools in this guide

A life-event-to-ownership-form decision tree. This converts the source material into a reusable decision aid. Copy it into a note or spreadsheet and enter only verified personal inputs.

A two-agency HDB and SLA document handoff checklist. This is the final control before an irreversible payment, submission, booking, journey or household decision. It is an editorial framework derived from the sources, not an official form.

Primary-source ledger

Official or primary source	Material claims checked
HDB retain-flat life-event guide	The distinct routes for death, divorce, marriage, status changes and a child moving out.
SLA Notice of Death guidance	The land-registration step used after a joint owner dies.

Each inline link sits beside the claim it is intended to support. Both source pages were opened during the evidence pass. If a page is revised after publication, use the latest controlling text and treat this article's worked examples as historical calculations rather than fresh official advice.

Errors that change the outcome

- Assuming all co-ownership works like joint tenancy

- Changing an occupier before checking ownership consequences
- Treating divorce orders as automatic HDB approval
- Ignoring citizenship or PR changes
- Making a sale promise before HDB confirms eligibility

The recurring failure is to act on a familiar label without checking its definition. Preserve the original notice, policy wording, booking terms, eligibility record or authority response so that a later review starts from evidence rather than memory.

Continue with the next useful step

For the adjacent task, read [separate home and building approvals](#). If the decision moves into another stage, continue with [review the home protection file](#). These links were selected for reader progression, not as mechanical category links.

Questions readers ask

What happens when a joint owner dies?

The share transfers to the remaining joint owners and a Notice of Death must be lodged. [HDB retain-flat life-event guide](#).

Can a divorced owner retain the flat?

HDB lists several arrangements; eligibility depends on the household facts. [SLA Notice of Death guidance](#).

What if a single owner marries?

HDB says the spouse must be listed as co-owner or occupier. [HDB retain-flat life-event guide](#).

Accuracy note: This article was checked against the linked primary sources on 2026-07-25. Individual facts and live services can change. No interview, first-hand use, first-hand meal, price check or field observation is claimed unless expressly stated.

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