HDB seller checklist

PropertyHQ · Updated 30 October 2026

A planning list of steps already described on PropertyHQ from HDB, IRAS and CPF. It is not a valuation and not legal advice. Confirm dates on the HDB Flat Portal and your CPF statement.

1. Check the minimum occupation period before you grant an option. HDB starts MOP at key collection, not at the lease year printed on a block page.

2. Register an Intent to Sell and obtain HDB's valuation (Request for Value) before you grant an option. The valuation is the number loans and CPF use.

3. Option to Purchase: the option fee is capped at S$1,000. The buyer has 21 days. The exercise fee is capped at S$4,000.

4. Buyer's stamp duty is due within 14 days of exercise. That often falls before HDB has accepted the resale application.

5. After both sides submit and HDB accepts, completion is typically about eight weeks. The loan is redeemed then.

6. CPF used for the flat is refunded at completion with accrued interest. The CPF property statement is the exact figure. A 2.5% a year compound sum is only an illustration.

7. An extension of stay is up to 3 months, and only if HDB approves it. It is not automatic.

8. Six-month clocks, when they apply: a married couple with a citizen spouse who wants ABSD remission must sell the first home within 6 months of the second purchase, or of TOP or CSC if it is uncompleted. An all-PR household must sell the flat within 6 months of buying local private property. Buying a new executive condominium means disposing of the flat within 6 months of completing the EC.

Sources used on propertyhq.sg: HDB Option to Purchase and Request for Value pages, IRAS buyer's stamp duty timing, and CPF's housing refund. Fee caps and the eight-week completion figure are the planning numbers already published on the HDB resale timeline.

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