



## Eligibility to buy Executive Condominium

You must meet the following conditions to buy an EC:

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### Citizenship

- You must be a Singapore Citizen
- Your family nucleus must comprise at least another Singapore Citizen or Singapore Permanent Resident.

Read more about [Promoting Citizenship in HDB Households](#)

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### Age

- You must be at least 21 years old at the time of application
- If you are buying an Executive Condominium (EC) under the Joint Singles Scheme, you must be at least 35 years old

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## Family Nucleus

You must form a proper family nucleus under one of the following schemes:

Type of Scheme	Family Nucleus Requirement
Public	You, the applicant and; <ul style="list-style-type: none"><li>Your spouse, and children (if any)</li><li>Your parents, and siblings (if any)</li><li>Your children under your legal custody, care and control (for widowed/ divorced)</li></ul>
Fiancé/Fiancée <u>Additional Information</u>	You, the applicant and your fiancé/fiancée
Orphan <u>Additional Information</u>	You, the applicant and; <ul style="list-style-type: none"><li>Your unmarried siblings, or</li><li>Another single unrelated orphan</li></ul>
Joint Singles <u>Additional Information</u>	You, the applicant and another single person

You may buy a dual-key EC units offered by the developer if you form a multi-generation family as follows:

- (i) Married couple with parents/grandparents
- (ii) Fiancé and fiancée couple with parents/grandparents
- (iii) Widowed/divorced with children and parents/grandparents

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## Income Ceiling

Your average gross monthly household income must not exceed \$12,000.

[Press Release on 14 September 2011 - More choices for Executive Condominium buyers](#)

[More information on the income guidelines](#)

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## Special Requirement for Undischarged Bankrupts

Undischarged bankrupts need to seek the Official Assignee (OA)'s consent if they are applying for an EC. However, they do not need to seek the OA's approval to be listed as an occupier.

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## Ownership in Private Property

You, your spouse, any occupiers listed in the Application Form or their spouses must not own or dispose or have an estate or interest in any other flat, house, building or land\*

- Within 30 months before the date of application, and
- Between the application date and the date of taking possession of the EC

\* includes but not limited to:

- HUDC flats (Privatised and Non-Privatised)
- Properties acquired by gift
- Properties inherited as beneficiaries under a will or as a result of the Intestate Succession Act
- Private properties

## Owners/Ex-owners of HDB flats / DBSS flats / EC units

Each eligible Singaporean household can buy the following housing unit only twice:

- a flat from the HDB;
- a resale flat with the CPF Housing Grant\*;
- a DBSS flat from developer;
- an EC unit from developer.

\*Only applicable for first-timer applicants

If you have already bought two housing units, you will not be eligible to apply or be listed as an essential occupier in an application.

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## First-timer Applicants

You and the essential family members listed in the application for purchase of the flat must not:

- Be the owners of a flat bought direct from HDB, a DBSS flat or an Executive Condominium bought from the developer
- Have sold a flat bought direct from HDB, a DBSS flat or an Executive Condominium bought from the developer
- Have received the CPF Housing Grant for the purchase of an HDB resale flat
- Have taken other forms of housing subsidy (for example, benefitted under the Selective En bloc Redevelopment Scheme, privatisation of HUDC estate etc)

## Higher Quota of the EC Supply for First-time Applicants during Initial Launch Period

From 2 March 2012, the developers will set aside 70% of the supply for first-timers during the initial launch period.

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## Second-timer Applicants

You or the essential family members listed in your application have owned/sold or are currently owners of:

- Any HDB flat that was bought from HDB, or
- Any resale flat that was bought under the CPF Housing Grant Scheme, or
- A DBSS flat or an EC bought from the developer, or
- Have enjoyed other forms of housing subsidy (for example, enjoyed benefits under the Selective En bloc Redevelopment Scheme, privatisation of HUDC estate etc.)

## Payment of Resale Levy

Second-timers who apply for new EC projects from Westwood Avenue onwards will have to pay a resale levy.

However, second-timers are not required to pay the resale levy if they apply to buy EC units in projects that were launched before 9 Dec 2013. More information on the tender launch dates for EC land sales can be found in the Residential Development List > Executive Condominium (EC).

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## Existing Owner or Ex-Owner

Are you, your spouse or any of the essential occupiers listed in the application an existing owner or ex-owner of a:

- Flat bought directly from HDB
- DBSS flat bought from the developers

- Resale flat bought under the CPF Housing Grant Scheme

If you belong to any of the above categories, you may apply to buy an EC on condition that a 5-year period (excluding any period of subletting of the whole flat) has lapsed from the \*date of taking possession of the flat to the date of application for a new EC

\* The date of taking possession refers to following dates (whichever is applicable):

- Date of key collection, for flats that are bought direct from HDB
- Date of resale completion, for purchase of resale flats from the open market bought with the CPF Housing Grant
- Date of transfer at market value of the flat bought with CPF Housing Grant
- Date of key collection for EC/DBSS flats bought from the developer

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## Ex-owners of an EC

Are you, your spouse or any of the essential occupiers listed in the application an ex-owner of an Executive Condominium bought directly from the developer? If yes, you would need to meet a 5-year period from the date of taking possession of the earlier Executive Condominium.

### 30-Month Period

In addition, you need to wait out a 30-month period from the effective date of disposal (i.e., date of legal completion of the sale of their Executive Condominium, evidenced by the Notice of Transfer or such other documentary evidence as HDB may require) of the Executive Condominium before you can apply to buy another Executive Condominium directly from the developer.

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## Essential Occupiers

You or any person listed the application must not be currently listed as an essential occupier of:

- An existing HDB flat bought directly from HDB,
- A DBSS flat bought under the CPF Housing Grant Scheme, or,
- A resale flat bought under the CPF Housing Grant Scheme

However, an essential occupier may apply or be included in an application only if he has stayed in the existing flat for 5 years from the \*date of taking possession of the existing flat to the date of application for an EC.

\* The date of taking possession refers to:

- The date of key collection, for flats that are bought directly from HDB
- The date of resale completion, for purchase of resale flats from the open market bought with the CPF Housing Grant
- The date of transfer at market value of the flat bought with CPF Housing Grant
- The date of key collection for Executive Condominium/DBSS flats bought from the developer, whichever is applicable.

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## Cancellation of Application After Booking a Flat

If you book a flat from the March 2012 Build-To-Order and Sale of Balance Flats Exercises onwards and subsequently cancel the flat booking, you will have to meet a 1-year period from the date of cancellation before you can apply or included as an essential occupier in an application for a:

- new HDB flat
- DBSS flat from developers
- Executive Condominium unit from the developers
- resale flat with CPF Housing Grant
- resale flat that has been announced for SERS

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## Divorcees

Within three years from the date of the divorce, only one party in the divorce can own one of the following housing units:

- a flat bought directly from the HDB
- a DBSS flat / EC bought directly from a private developer
- a resale flat bought from open market under the CPF Housing Grant Scheme

If you have an existing matrimonial home, which is one of the above, and that home is retained by your ex-spouse, you may apply to buy or be listed as an essential occupier in any of the above housing unit only three years after your date of divorce.

However, this three-year wait out period will not apply if you are buying any of the above homes with your parents or a new spouse, or if you are buying a resale flat from the open market without the CPF Housing Grant.

If there is no matrimonial home or the matrimonial home was bought from the open market without any CPF Housing Grant, you may apply for any of the above housing units after you get your ex-spouse's consent not to own or be listed as an essential occupier in any of the above housing units within the three-year period from the date of divorce.

The requirement for ex-spouse's consent is waived if you are buying any of the above housing units with your parents or a new spouse or if you are buying a resale flat from the open market without the CPF Housing Grant.

The requirement to seek ex-spouse's consent during the three-year period from the date of divorce is also waived if you meet the following conditions:

- All your children are below 18 years old at the date of divorce; and
- You have the legal custody of all your children and are also the only parent with the care and control of all your children.

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## Person Who Has Bought an EC/DBSS Flat with CPF Housing Grant

A person who bought an EC or DBSS flat with CPF Housing Grant and terminated the Sale and Purchase Agreement may apply to buy an EC.

However, this is allowed on the condition that a 5-year period has lapsed from the termination date of the Sale & Purchase Agreement of their earlier EC or DBSS flat purchase, to the date of application date for an EC.

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Last Updated on 07 Aug 2014