SINGAPORE PROPERTY · BRIEFING

# The six-month rule that stayed

Your disposal timeline checklist — and the mistake that costs six figures

Prepared for you after you messaged **"15ABSD"**

Policy announced 28 July 2026 · Data as at 31 July 2026

Sources: HDB, MND, URA, IRAS and published market commentary

## 01 What most people missed this week

The 15-month wait-out is gone. The six-month disposal rule is not. It is now the binding constraint on every private-to-HDB move, and it is the one that carries a five or six-figure penalty.

| RULE | STATUS | WHAT IT MEANS |
|---|---|---|
| **15-month wait-out** | REMOVED | No waiting period to buy a non-subsidised resale flat |
| **6-month disposal** | STILL APPLIES | All private residential property, Singapore and overseas, disposed within 6 months of completing the flat purchase |
| **ABSD remission** | CONDITIONAL | Given upfront. Clawed back if the disposal deadline is missed |
| **30-month wait-out** | STILL APPLIES | For HDB loans, subsidised flats, CPF grants, new ECs |

> **Why the risk is new.** Under the old rule you sold first, then waited, then bought — the sale was already done. Now you can buy first, which means for the first time you can be carrying a six-month deadline on a property you have not sold yet.

## 02 Your disposal checklist

BEFORE YOU COMMIT TO A FLAT PURCHASE

- [ ] **Establish a realistic sale window** — How many comparable units in your project are listed now, and how long did the last few take?
- [ ] **Count every property you own** — Singapore and overseas both count, including inherited shares and units bought for family
- [ ] **Check overseas timelines separately** — Different legal process, different currency controls — six months can be very tight abroad
- [ ] **Calculate your CPF refund** — Every dollar used returns with 2.5% p.a. accrued interest, which reduces cash proceeds
- [ ] **Check Seller's Stamp Duty** — Bought on or after 4 July 2025? A 4-year holding period applies at 16 / 12 / 8 / 4%
- [ ] **Model the miss** — If disposal ran to month eight, what is the ABSD clawback in dollars? Can you fund it?
- [ ] **Decide the sequence deliberately** — Sell-first removes the deadline entirely. Buy-first only suits genuinely fast-moving units
- [ ] **Get it in writing** — Have your conveyancing lawyer confirm the exact date your six months begins

## 03 Sell first or buy first

| | SELL FIRST | BUY FIRST |
|---|---|---|
| **Deadline pressure** | None — sale already done | 6-month clock on an unsold property |
| **Budget certainty** | Exact proceeds known | Estimated until sold |
| **Housing gap** | Possible interim rental | None |
| **Risk of ABSD clawback** | Very low | Real, if the market softens |
| **Best suited to** | Most people | Fast-moving units, strong cash buffer |

> **The rule of thumb.** Buy first only if you would be comfortable selling your current property in four months, not six. The buffer is what protects you, and a soft quarter can consume it quickly.

### Want your timeline sequenced?

Send me your project and unit type. I'll give you an honest read on how fast it would actually sell, and which order I'd do it in.


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