SINGAPORE PROPERTY · BRIEFING

The segment that was switched off

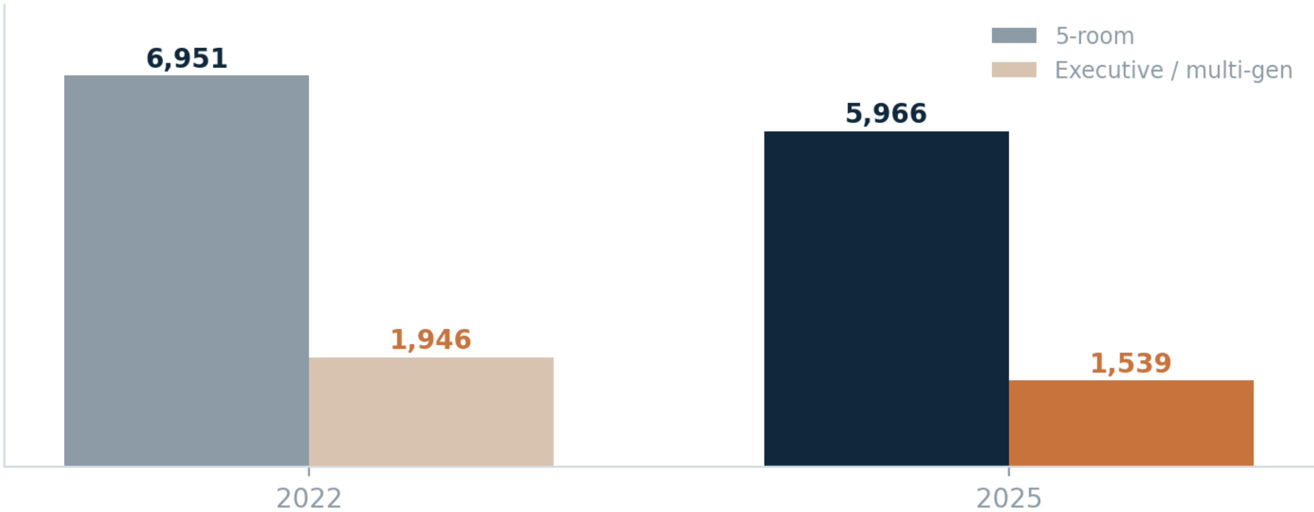
Why 5-room and Executive flat owners are most affected by the 15-month wait-out removal

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

Policy announced 28 July 2026 · Data as at 31 July 2026
Sources: HDB, MND, URA, IRAS and published market commentary

01 The rule never hit flat types equally

Someone leaving a condo is not shopping for a 3-room. They want space. So the wait-out landed almost entirely on the large-flat segment — and that is where its removal lands too.



Annual resale transactions by flat type

Annual resale transactions by flat type · Source: Huttons

FLAT TYPE	2022	2025	CHANGE
5-room	6,951	5,966	−14.2%
Executive / multi-generation	1,946	1,539	−20.9%

> **Roughly 400 Executive-type sales a year simply stopped.** That buyer pool was switched off for close to four years. It was switched back on with immediate effect on 28 July 2026.

02 Does your flat sit in the path?

Returning demand is specific. The more of these your flat has, the more this policy is genuinely about you.

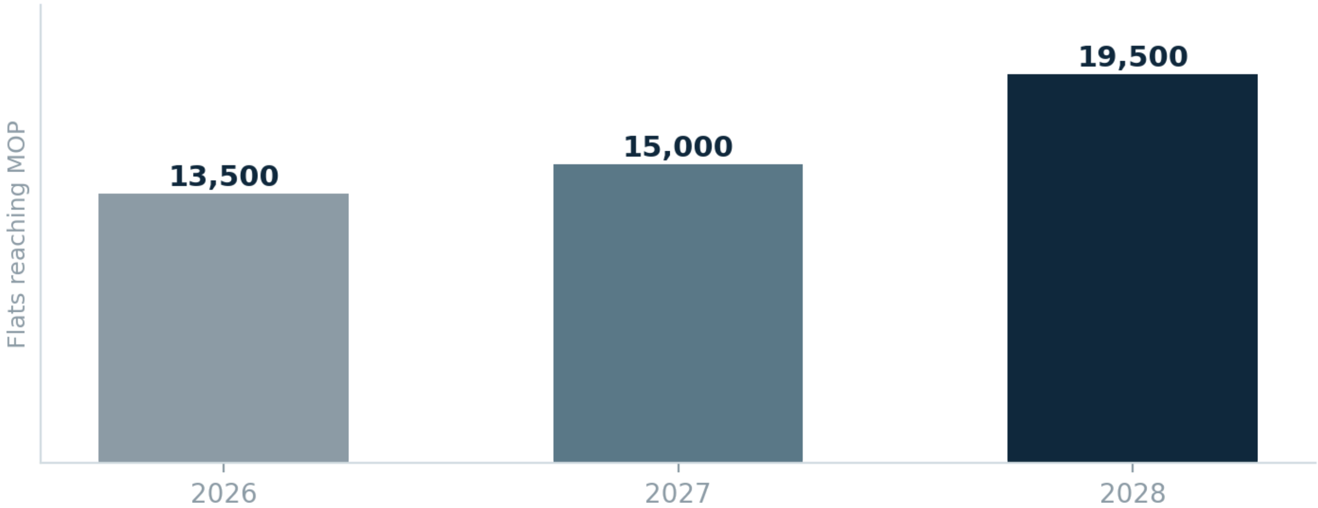
SCORE YOUR OWN UNIT

- [ ] **5-room, Executive or multi-generation**
- [ ] **Mature estate**
- [ ] **MRT within a comfortable walk**
- [ ] **Amenities nearby — market, hawker, mall, schools**
- [ ] **Longer remaining lease — comfortable bank financing**
- [ ] **Higher floor or unblocked outlook**
- [ ] **Renovated or move-in ready**

Five or more: your buyer pool widened this week, and widened toward buyers who historically pay cash over valuation. Two or fewer: this policy is largely not about your flat, whatever the headlines suggest.

03 Context before you price

One caution. Supply is rising at the same time, and it lands unevenly too.



~48,000 flats become sellable across three years

Flats reaching Minimum Occupation Period · Source: MND/HDB

CONSIDERATION	DETAIL
Your competition is also growing	~48,000 flats reach MOP across 2026–2028
But new MOP flats skew non-mature	Newer estates dominate the pipeline; mature-estate large flats stay scarce
Mature estates already +0.6% YoY	Versus −0.5% for non-mature, as at June 2026
Buyers can't use an HDB loan on this route	They need cash or bank financing — a more capable buyer pool

> **The practical read.** If you own a large flat in a mature estate, this is the most favourable buyer pool you have faced in four years. If you own a large flat in a newer town, you gain the same buyers but also the bulk of the new supply — a much more even trade.

Want your block's actual numbers?

Send me your block and flat type. I'll pull the last six months of transactions there and give you an honest view on whether this is your window or whether waiting suits you better.

[YOUR NAME] [AGENCY]

CEA Reg. No. [XXXXXXX] · Agency Licence [XXXXXXX]

[MOBILE] · [EMAIL] · [@HANDLE]