SINGAPORE PROPERTY · BRIEFING

Easy to enter.
How easy to leave?

What reversing a downgrade would actually cost you in time and money

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

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

01 The asymmetry

The wait-out removal made entering public housing much faster. It did nothing to make leaving faster. Those are different problems and it is worth seeing them side by side before committing.

	PRIVATE → HDB (ENTRY)	HDB → PRIVATE (EXIT)
Waiting period	None	MOP: 5 years standard, 10 for Plus/Prime
Occupation requirement	None	Must physically occupy throughout MOP
Financing constraint	No HDB loan on this route	ABSD if you hold both
Timeframe	Months	Years
Changed by this policy?	YES	NO

02 The cost of a round trip

Reversing is not just a waiting problem. Each leg carries transaction costs that do not come back.

COST	APPLIES WHEN
Buyer's Stamp Duty	Both purchases
Agent commission	Both sales
Legal and conveyancing	Every transaction
Renovation	Typically each move
Moving and interim storage	Each move
CPF accrued interest at 2.5% p.a.	Recalculated on each property
Seller's Stamp Duty	If the private property was bought on/after 4 Jul 2025 and sold within 4 years
ABSD	If you ever hold both simultaneously

The part people underestimate. You would be re-entering the private market at whatever prices exist five or ten years from now, not the price you sold at. Over the last decade that gap has usually moved against anyone trying to come back.

03 Before you decide

QUESTIONS TO SETTLE HONESTLY

- [ ] **Where do you expect to be living in ten years?** — Not three — MOP alone is five
- [ ] **Would you want to return to private property?** — If there's a real chance, weigh the round-trip cost now
- [ ] **Is the household aligned?** — This is difficult to unwind if one person isn't convinced
- [ ] **Are you solving a cash problem or a lifestyle problem?** — Different problems, different best solutions
- [ ] **Have you looked at a smaller private unit instead?** — Lower costs without entering MOP
- [ ] **What happens if your circumstances improve?** — Would you regret the move if the pressure lifted in two years?

> **The decision is not urgent.** The wait-out is unlikely to return without a clear policy reason, and the flats will still be there next quarter. Rushing is the only part of this decision you cannot undo.

Want your reversal cost mapped?

Send me your situation and I'll write out what going back would actually take — timing, cost and the conditions that would need to hold.

[YOUR NAME] · [AGENCY]

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

[MOBILE] · [EMAIL] · [@HANDLE]

Prepared 31 July 2026. Figures are drawn from HDB, MND, URA, IRAS and published market commentary as at that date and may since have changed — verify current data before acting. Views expressed are the author's opinion, not a forecast or guarantee of outcome, and do not constitute financial, tax or legal advice. Every situation differs; please seek advice specific to your circumstances.