

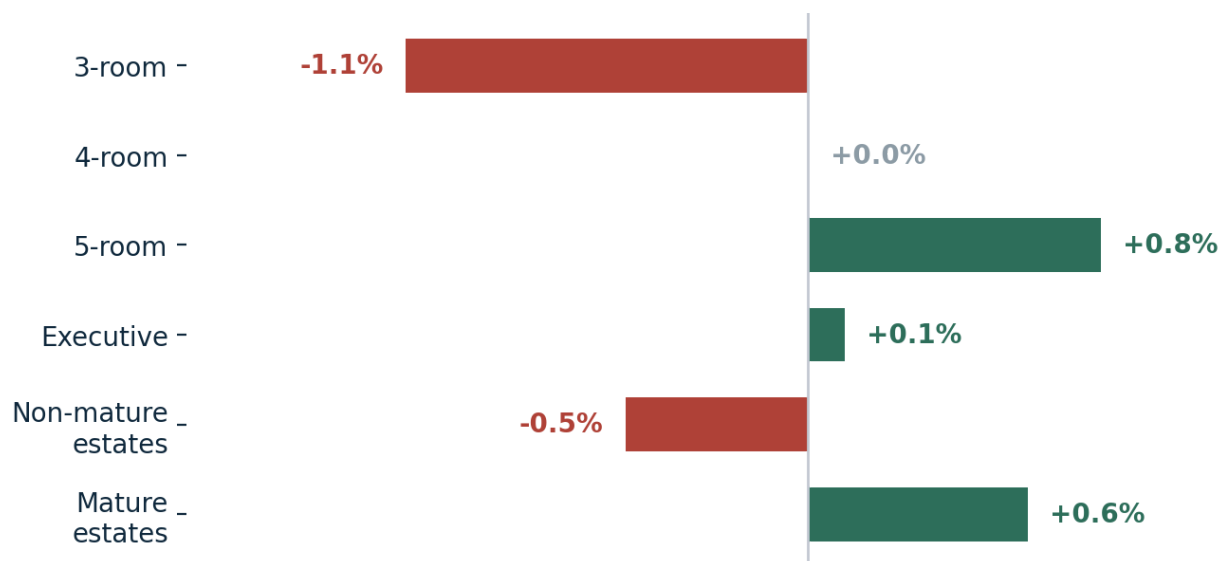
Is your flat actually worth **more** now?

An honest checklist for HDB owners after the 15-month wait-out removal

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

01 The honest starting position

For most flats, the answer is no. Returning demand is narrow and specific, and pricing on a headline rather than on your segment is the most common way sellers lose a quarter.



Year-on-year price change, June 2026 — one market moving two ways

Year-on-year price change, June 2026 · Source: HDB

02 Score your flat

Buyers leaving private property have a consistent shopping list. Count how many your flat satisfies.

TICK WHAT APPLIES

- ☐ **5-room, Executive or multi-generation**
- ☐ **Mature estate**
- ☐ **MRT within a comfortable walk**
- ☐ **Amenities close by — market, hawker, mall, schools**
- ☐ **Longer remaining lease** — Comfortable for bank financing and future resale
- ☐ **Higher floor or unblocked outlook**
- ☐ **Renovated or move-in ready**

SCORE	WHAT IT MEANS
5-7	GENUINE UPLIFT — your buyer pool widened this week and widened toward stronger buyers
3-4	MARGINAL — some additional interest, unlikely to move your price much
0-2	NO REAL EFFECT — this policy is not about your flat, whatever the headlines say

03 What the data already shows

The split below existed before any downgrader moved. The policy widens it; it does not create it.

SEGMENT	YOY TO JUNE 2026
Mature estates	+0.6%
Non-mature estates	−0.5%
5-room	+0.8%
Executive	+0.1%
4-room	Flat
3-room	−1.1%

The cost of pricing on a headline. An overpriced flat in a soft segment does not simply sit — it accumulates days on market, and buyers read that as a signal. Sellers who chase the market down usually end below where a realistic price would have landed them.

04 Before you set a price

DO THESE FIRST

- ☐ **Pull your own block's last six months** — Same block beats same town every time
- ☐ **Separate asking prices from transacted prices** — Portals show hope; HDB data shows reality
- ☐ **Check the MOP pipeline near you** — New competition arriving nearby changes your window
- ☐ **Be honest about lease and floor** — These move valuations more than most sellers expect
- ☐ **Set a review point, not just a price** — Decide in advance what you'll do if there's no offer in six weeks

Want a straight answer on your flat?

Send me your block and unit type. I'll tell you which side of the split you're on — including when the answer is "this changes nothing for you."

[**YOUR NAME**] · [AGENCY]

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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.