

If you're a PR, your math is different

Stamp duty and sequencing for Singapore PRs after the 15-month wait-out removal

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

01 Why most coverage doesn't apply to you

Nearly every explanation of this policy assumed a Singapore Citizen buyer. The wait-out removal applies to you identically — but the financial consequences of getting the sequence wrong are far heavier.

	SINGAPORE CITIZEN	SINGAPORE PR
15-month wait-out	Removed	Removed
ABSD on HDB resale downgrade	0% with upfront remission	5% with upfront remission
ABSD without remission	20%	30%
6-month disposal condition	Applies	Applies
Exposure if the deadline is missed	Higher	Substantially higher

What the gap looks like in dollars. On a \$700,000 flat, the difference between the remitted 5% and the full 30% is roughly \$175,000 — resting entirely on completing your private property disposal inside six months.

02 What this means for sequencing

For a citizen, buy-first is a manageable risk. For a PR, the same decision carries a far larger downside.

	SELL FIRST	BUY FIRST
Disposal deadline	None — already sold	6 months from completion
Exposure if the market softens	None	Full ABSD differential
Budget certainty	Exact proceeds known	Estimated
Housing gap	Possible interim rental	None
Recommended for PRs	USUALLY	ONLY WITH A STRONG BUFFER

03 Other PR-specific points

POINT	DETAIL
Overseas property counts	The disposal requirement covers private residential property held anywhere, which affects PRs disproportionately
BTO eligibility	A PR cannot apply for a BTO flat except jointly with a Singapore Citizen
Resale flat purchase	A PR household can buy a resale flat subject to HDB eligibility, including the PR quota by block and neighbourhood
PR quota	May restrict which blocks are available to you — check before shortlisting
First property ABSD	A PR pays 5% ABSD on a first residential property, including a first HDB resale flat

Worth paying for advice on this one. The stamp duty rules interact with residency, marital status and the order of transactions in ways that are genuinely easy to get wrong. Given the sums involved, a conveyancing lawyer or tax adviser is a sensible cost before you commit — not after.

Want your position confirmed?

Send me your residency status, what you own and what you're considering. I'll walk you through the stamp duty position and the safest sequence — and recommend a tax adviser where it warrants one.

[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.