

HDB Flat Rental — Landlord's Pre-Rental Checklist

For BTO & resale HDB owners renting out a whole flat in Singapore (2026). Tick before you advertise.

1 · Eligibility — can you rent out at all?

- Minimum Occupation Period (MOP) completed.**
5 years for Standard / BTO & resale flats (from key collection). 10 years for Plus & Prime flats. 3 years for non-subsidised flats bought before 30 Aug 2010.
- Whole-flat rental: the owner is a Singapore Citizen.**
Singapore PRs may NOT rent out the whole flat — they can rent out bedrooms only (3-room or larger).
- Plus / Prime flat? Check the special rule.**
Owners of Plus & Prime flats cannot rent out the WHOLE flat even after the 10-year MOP — bedrooms only.
- Prior HDB approval obtained before the tenancy starts.**
Apply online via My HDBPage (Singpass). Renting out without approval is an offence.

2 · Tenant & occupancy compliance

- Tenant is eligible.**
Singapore Citizen, PR, or a non-citizen holding a valid Employment Pass / S Pass / Work Permit / Student Pass / Dependant Pass / Long-Term Social Visit Pass — each with at least 6 months' validity.
- Within the Non-Citizen (NC) Subletting Quota.**
Quota is 8% (neighbourhood) and 11% (block). If reached, you may only rent to Singaporeans and Malaysians.
- Maximum occupancy not exceeded.**
1- & 2-room: 4 persons · 3-room: 6 · 4-room / 5-room / Executive: 6 (temporarily raised to 8 under a relaxation — confirm the current expiry with HDB).
- Minimum rental period of 6 months met.**
Short-term / nightly letting of an HDB flat is not allowed.

3 · Paperwork & registration

- Written tenancy agreement signed by all parties.**
- Tenancy stamp duty paid to IRAS.**
Stamp the tenancy agreement (e-Stamping) — usually the tenant's cost by convention, but agree it in writing.
- Tenancy registered with HDB; changes notified within 7 days.**
Notify HDB of the tenancy, plus any renewals, terminations or changes to tenants' particulars, within 7 days.
- Security deposit collected; amount & deductions defined in the agreement.**
Commonly one month's rent per year of lease. There is no statutory deposit scheme — the agreement governs it.

4 · Protect yourself at handover

- Dated move-in inventory + condition photos, acknowledged by the tenant.**
Your single strongest evidence in any deposit dispute at move-out.
- Reinstatement clause in the agreement (fair wear and tear excepted).**
Defines what the tenant must restore at the end — and protects you when they don't.

Heads-up: HDB rules change. Occupancy caps, quotas and MOP categories above are current as at June 2026 — always confirm the latest on [hdb.gov.sg](https://www.hdb.gov.sg) before you advertise or sign.

Renting out, then reinstating later?

When the tenancy ends, MCSG handles the reinstatement & handover so your flat is returned in top condition and the deposit is settled cleanly. WhatsApp +65 8334 1313 or visit reinststate.sg for a fast, itemised quote.