

DOCUMENTS REQUIRED FOR APPLICATION FOR CHANGE IN FLAT OWNERSHIP (NOT THROUGH A SALE)

What documents do I need to submit?

As the change in flat ownership is a legal process, it is important for the applicants to submit the relevant documents to enable HDB to process the application. The relevant documents needed are shown in Sections (A) to (C) that apply to different situation.

Without the relevant documents, HDB would not be able to process the application and may have no choice but to reject the application.

How do I submit the documents?

Applicants may submit a pdf copy of the required documents through MyDoc@HDB, and limit the file size of each attachment within 5MB; and the total file size per submission at 10MB.

Documents Required	Existing Owner(s)	Proposed Owner(s)	Proposed Occupier(s)
(A) For Assessment of Eligibility			
If any of the applicants is a Singapore Permanent Resident Entry and Re-entry permit for Singapore Permanent Resident(s)		✓	✓
Visit pass, or Work pass with at least 6 months' validity for non-citizen(s)			✓
If any of the applicants is not a registered owner/ occupier of the existing household Documents for Proof of Relationship (e.g. Marriage Certificate, Birth Certificate)		✓	✓
If reason for ownership change is due to marriage Marriage Certificate/ Notice of Marriage	✓		
If reason for ownership change is due to loss of citizenship/ SPR status Letter from ICA on the loss of citizenship/ SPR status	✓		
If reason for ownership change is owner moving out Documentary proof of alternative accommodation	✓		

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(B) For Financing			
<p>If an HDB loan is obtained for the ownership change:</p> <p>(a) Valid HDB Loan Letter</p> <p>(b) Payment of valuation fee for a market valuation report (for resale flats with or without CPF Housing Grant)</p> <p><i>Why is a valuation needed?</i> A valuation report is needed to determine the value of the flat to determine the usage of CPF monies and housing loan amount.</p>		✓	
<p>If a Bank loan is obtained for the ownership change:</p> <p>(a) Valid Bank's Letter of Offer & Letter of Acceptance (duly signed)</p> <p>(b) Written confirmation from the bank's private lawyer on the transaction (e.g. discharge of existing mortgage loan, fresh loan etc) they are acting and consent to the ownership change without monetary consideration /pursuant to Court Order</p>		✓	
<p>If proposed owner(s) is using CPF savings for the ownership change</p> <p>CPF Board's confirmation on valuation limit balance (for resale flats with or without CPF Housing Grant/ DBSS flats)</p>		✓	

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Documents Required	Existing Owner(s)	Proposed Owner(s)	Proposed Occupier(s)
(C) For Conveyancing Process			
Identity Card	✓	✓	✓
Deed Poll / Baptism or religious certificate (if there is a change of name since flat purchase)	✓		
<p>If there is no outstanding housing loan: Title Deed for the Flat (if owner has collected it from HDB/ banks)</p> <p><i>Why is the Title Deed needed?</i> This is the legal document that shows the name of the owners of the flat. When there is a change, this document needs to be updated with the new owners' name and registered with the Singapore Land Authority (SLA) to confirm the change.</p>	✓		
<p>If a private lawyer is engaged to act in the ownership change: Written confirmation from the private lawyer on the transaction they are acting in</p> <p><i>Why are lawyers involved?</i> A change in flat ownership is a legal process. Applicants need to engage lawyers to assist them with the legal documentation to effect the change and lodge the legal documents with SLA to confirm and complete the change.</p>	✓	✓	
<p>If any of the existing/proposed owner(s) is overseas: Valid Power of Attorney</p> <p><i>Note</i> Applicants, who are overseas, need to appoint private lawyer to act for them in the change in flat ownership</p>	✓	✓	
<p>If any of the existing/proposed owner(s) is an undischarged bankrupt: Written consent from the Official Assignee on the ownership change</p>	✓	✓	
<p>If reason for ownership change is due to divorce* or any of the existing owner(s)/ proposed owner(s)/ proposed occupier(s) is a divorced/separated person(s):</p> <p>(a) Divorce documents (e.g. Decree /Interim Judgment, Order of Court, Certificate of Final Judgment/ Divorce Certificate (for Syariah Court Cases)</p> <p>(b) Judgment of Judicial Separation/ Deed of Separation (if applicable)</p> <p>(c) Written confirmation from CPF Board if the Court directs that there is a division in CPF fund-related assets in matrimonial proceedings (only applicable for existing owner(s))</p> <p>(d) Written confirmation from divorce lawyers, if clarification on the settlement of the matrimonial flat is required</p>	✓	✓	✓

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Documents Required	Existing Owner(s)	Proposed Owner(s)	Proposed Occupier(s)
(C) For Conveyancing Process (Continued)			
<p>If reason for ownership change is due to death*:</p> <p>(a) Death Certificate (b) Schedule of Assets (c) Statement for Grant of Letter of Administration / Last Will (if applicable) (c) Grant of Letter of Administration/Probate (d) Inheritance Certificate (if applicable) (e) Divorce documents, if the deceased owner was divorced</p>	✓		
<p>If reason for ownership change is due to medical reason*:</p> <p>Recent medical certification (dated within 1 week of submission of documents to HDB) on patient's medical condition(s), <u>including</u> the following:-</p> <ul style="list-style-type: none"> • Details of medical condition and whether the patient's mental capacity to deal with his/her property and affairs is in any way affected by the condition, treatment and/or medication; • Indicate whether:- <ul style="list-style-type: none"> (a) Patient understands that he/ she is the owner of the flat (to indicate address); (b) Patient wishes to give up his/ her share in the flat to his/ her family member (to indicate name and NRIC No.) without monetary consideration (i.e. not by way of sale); (c) Patient understands that he/ she will be giving up his/ her share in the flat (in full/ part) to his family member, upon the ownership change (not by way of sale); (d) Patient is mentally competent and is able to understand the nature of the ownership change (not by way of sale) and subsequent manner of holding (please refer to HDB's website for more information) and has the mental capacity to sign all documents in relation to the transaction; and • Any other qualifications to the medical assessment or relevant facts. 	✓		
<p>If the existing/proposed owner(s) lacks mental capacity:</p> <p>Valid Court Order on Deputyship; or valid Lasting Power of Attorney and the following:</p> <p>(a) Donee's NRIC (b) Medical Certificate stating: i. the Donor's lack of Mental Capacity & ii. the condition is likely to be permanent (c) Statutory Declaration by Donee</p>	✓	✓	

*These documents are also required for HDB to assess the applicants' eligibility for the change in flat ownership

Note:

HDB may also request applicants to submit documents other than those listed above. Applicants need to present the original document at the managing HDB Branch on completion.

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Annex A – Sample of Title Deed

Sample A

Sample

DUPLICATE

THE LAND TITLES ACT
(CHAPTER 157) 1985 EDITION
(Section 79)

LEASE

OFFICE USE ONLY

L	S

DESCRIPTION OF LAND	Reference to Land-Register		Town Sub-division	Mukim	Lot	Strata Lot
	Volume	Folio				
Apartment Block: Singapore, shown re-edged-pink on the plan annexed hereto.						

Sample B

Sample

DUPLICATE

THE LAND TITLES ACT

LEASE FLAT

L	1	Ver 1
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(For Official Use only)

DESCRIPTION OF LAND						
CT	Reference to Land-Register		MK	TS	Lot No	Strata Lot
	Vol	Fol				
						Whole
Singapore shown on the plan annexed hereto.						

LESSOR

Name:	HOUSING AND DEVELOPMENT BOARD
Address:	3451 Jalan Bukit Merah, HDB Centre, Singapore 159459

(the registered proprietor) HEREBY LEASES the registered estate or interest in the land to:-

LESSEE

Sample C

REPUBLIC OF SINGAPORE

Subsidiary Certificate of Title

Volume Folio

Pursuant to : _____ PAGE Edition dated _____

This is to certify that the person described as proprietor hereto is the registered proprietor of the Private Leasehold Estate in the land hereinafter described SUBJECT to any subsisting exceptions, covenants and conditions contained or implied in the undermentioned Vol. & Folio of Lease and SUBJECT also to the encumbrances and interests registered or notified in this folio and section 46 of the Land Titles Act.