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Our Ref: URA/COH/Circular, BCA/CPQ/Circular

CIRCULAR TO PROFESSIONAL INSTITUTES

Who Should Know:

Licensed Housing Developers and Solicitors

Effective Date: 31 December 2026

Strengthening the Housing Developers Rules to enhance protection of home buyers' interests

1. Singapore has a robust regulatory framework to safeguard the interests of home buyers purchasing uncompleted private residential properties. Under the Housing Developers Rules (HDR), licensed housing developers must provide home buyers with key information on the properties for sale, and use prescribed Option to Purchase (OTP) and Sale and Purchase Agreement (S&PA) forms containing mandatory contractual terms to protect home buyers' interests. These requirements complement other safeguards, including stringent project account rules to protect home buyers' purchase payments, construction quality assessments, and regulatory measures such as sales suspensions and land sales disqualifications to deter egregious developer behaviour.
2. While the existing regulatory framework has been effective in protecting home buyers' interests, there is scope to further strengthen the safeguards. Following extensive consultations with industry stakeholders and the public, the HDR will be strengthened with effect from 31 December 2026. Licensed housing developers will be required to provide home buyers with clearer and more comprehensive information on private residential properties before collecting the booking fee, and use the newly prescribed OTP and S&PA forms with stronger safeguards for home buyers.
3. The key changes to the HDR are as follows.

Allowing home buyers to make better-informed decisions

4. To help home buyers make more informed purchasing decisions, licensed housing developers will be required to provide clearer and more comprehensive information on the properties for sale as well as information on their track record, before home buyers commit to a purchase.
 - a. Details of housing projects shown in advertisement materials must be in accordance with plans approved by the relevant authorities;
 - b. Additional details, including the locations of refuse chute chambers and ventilation shafts, must be shown on the site plans, while the locations and number of air-

conditioning condensers must be shown on the floor plans. For landed properties, floor plans must also show details such as bedrooms, kitchen and toilets on each storey;

- c. The Construction Quality Assessment System (CONQUAS)¹ track records of the licensed housing developers must be disclosed to home buyers via the Particulars, Documents and Information² (PDI), sales brochures and developers' websites, to provide home buyers with ease of access to information on the performance of their past projects; and
- d. The maximum maintenance charge rates for the properties for sale must be made known to the home buyers via the PDI, OTP and S&PA³.

Strengthening of safeguards in sales contracts

- 5. To further safeguard home buyers' interests, the following key amendments will be made to the prescribed OTP and S&PA:
 - a. The Defects Liability Period (DLP) and home buyer's liability for maintenance charges will commence together on the 35th day after receipt of the notice of Temporary Occupation Permit (TOP) payment, or on the actual date vacant possession of the unit is delivered to the home buyer ("**start date**"), whichever is earlier. This better aligns the "start date" with when home buyers take possession of their units.
 - b. The DLP for common property will be extended to 12 months from the "**start date**" in (a), or six months after the first Annual General Meeting (AGM), whichever is later.⁴ This will allow the Management Council appointed at the AGM to better represent home buyers in managing and overseeing the reporting and rectification of common property defects by developers during the DLP.
 - c. In addition to complying with the approved building plans and specifications in the S&PA, licensed housing developers must construct units in accordance with scaled unit floor plans and site plans provided to home buyers before collecting the booking fee. Developers must also obtain home buyers' consent for changes to these plans, unless the changes are needed to comply with new requirements imposed by the relevant authorities after the OTP issue date.

¹ Introduced in 1989, BCA's CONQUAS serves as a national standard for assessing the construction workmanship quality of new building projects. CONQUAS Band reflects a project's CONQUAS performance represented on a banding scale, with Band 1 being the best and Band 6 being unsatisfactory.

² Developers must issue the PDI, which is the prescribed Form 3 under the Housing Developers Rules, containing key property information to home buyers for consideration before accepting the booking fee and issuing the OTP. There is no fee forfeiture if a home buyer decides not to proceed with the purchase after viewing the PDI.

³ More details are available via <https://go.gov.sg/maximummch>.

⁴ There is no change to the DLP for individual units. This remains unchanged at 12 months from the date of vacant possession of the units, and is assessed to be adequate in allowing home buyers to seek recourse for defects within their units.

- d. Where a licensed housing developer makes substantive changes to the approved plans after the sale and annuls the S&PA following the home buyer's objections, the developer must reimburse the home buyer for interest paid on loans, loan cancellation charges and legal fees incurred, capped at 5% of the purchase price. This is in addition to the current requirement to refund instalment payments and stamp duty made by the home buyer, where applicable.

Implementation

6. Licensed housing developers of projects launched for sale on or after 31 December 2026 (i.e. projects with no OTP issued before 31 December 2026) must use the newly prescribed OTP and S&PA under the amended HDR.
7. For housing projects where OTPs have been issued before 31 December 2026, developers may continue using the prescribed OTP and S&PA for the remaining unsold units, incorporating any amendments approved by the Controller. For sub-sales in such projects, developers must enter into fresh S&PAs with the sub-home buyers on the same terms and conditions as those agreed with the original home buyers, in accordance with Rule 16 of the HDR.
8. The HDR amendments will also apply to licensed housing developers undertaking executive condominium (EC) projects. Developers should refer to the Executive Condominium Housing Scheme Regulations for the corresponding amendments to the prescribed OTP and S&PA for EC projects at <https://info.corenet.gov.sg/resources/circulars>.
9. Please refer to <https://go.gov.sg/hdrgazette2026> for the full list of amendments. The Housing Developers Rules are also available on Singapore Statutes Online (<https://sso.agc.gov.sg/>). We would appreciate your assistance in sharing this circular with relevant members of your organisation. For enquiries, please contact URA at ura_coh_registry@ura.gov.sg or BCA at <https://www2.bca.gov.sg/feedback/>.

Thank you.

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