

The EC Buyer's Guide!

An Illustrated Guide By
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What is an Executive Condominium (EC)?

An **Executive Condominium (EC)** is a hybrid between public and private housing in Singapore.

Built by private developers but subsidized by the government, ECs offer an **affordable alternative for middle-income families**.

After **10 years**, an EC becomes fully privatized and can be **sold to foreigners**.



ECs vs Private Condominiums

Feature	EC	Private
Price	Lower	Higher
Eligibility	Singaporeans/PR	Anyone
Grants	Yes	No
MOP	5 Years	None
Privatization	10 Years	Already Private

Are EC's a profitable option?

Over the years, EC owners have continued to reap handsome profits, benefiting from rising home prices. For EC projects completed in 2013, owners who sold after five years achieved a median gross profit of S\$142,000. In contrast, owners of EC projects completed in 2019 who sold at the five-year mark saw a remarkable median gross profit exceeding half a million dollars.

*The Business Times SG,
November 2024*





Is an EC for me?

Do you need:

❓ **More** living space?

❓ A higher standard of living?

❓ A home with **great appreciation** potential?

DID YOU KNOW?



A common misconception is that ECs cannot make money.

ECs are priced lower than private condos, yet **appreciate in value similarly!**



What Happens Over Time with ECs?

After 5 Years



After 10 Years



- Can be sold to Singaporeans and PR.
- No more income ceiling restrictions.

- The EC is considered fully privatized
- It can be sold to foreigners



Sounds interesting? If you'd like a personalized consultation, you can reach out to me at 8916 6432!

Still want to know more about ECs?
Read on!





Who Can Buy an EC?

- Minimum **one Singaporean/PR Applicant**.
- **21 years old** (or 35 if applying under Joint Singles Scheme).
- Gross monthly household income **less than \$16,000**.
- **Must form** a family nucleus.
- **Does not own other properties** locally or overseas.
- **Must not have disposed** of any property in the last 30 months.

Ya can buy, but expensive anot?



Prices may be going up, but this is where I can help!





Financing Your EC

Downpayment

5% in cash.

20% using CPF OA and/or cash

Loan

Only available through banks (no HDB loans)

Grants

Family Grant up to \$30,000.

Half-Housing Grant available if one applicant has previously received a housing subsidy.



Price Problems? I'll help!

Buying a new home is a big decision! I'll help you gain a clear and realistic understanding of your finances.

Feel free to reach out to me at 8916 6432

psssst! No need so complicated one.
I can make it **EVEN SIMPLER** to
save you the headaches!



EC Buying Process

1. Apply during the **launch** period.
2. Ensure you **meet eligibility** criteria.
3. **Balloting** (if oversubscribed).
4. Book your unit and pay a **5% booking fee**.
5. Sign the **Sale & Purchase** Agreement within 9 weeks.
6. Make **progressive payments** as construction advances.
7. Collect your keys after your **(TOP)** is issued.

Upcoming Projects!

As of 1st May 2025



**OTTO PLACE, TENGAH
WEST**



**AURELLE, TAMPINES
EAST**



**TAMPINES WEST, ST. 95
EAST**



**PASIR RIS EC,
DOWNTOWN EAST**



These are just a few of the upcoming ones that I think are worthwhile!

Trust me, I've done my research!

I'd be happy to share more on available ECs across Singapore!

EC Market Trends

- Demand for ECs remains strong in 2025.
- Lower quantum than private condos, but similar appreciation.
- Locations near upcoming MRT lines are highly sought after.
- High potential for appreciation upon privatization.



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Contact

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about.

I'm here to help you through every step of the way. I'll work with you to ensure the home buying process is seamless and successful. Contact me today to schedule your free phone consultation.

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Feel free to reach out to me at for any questions or enquiries on Executive Condos!

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