Singapore Property Buyer's Checklist 2026

The complete printable checklist for your property search — take this to every viewing.

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📝 How to Use This Checklist

1

Before You Search

Get your finances and criteria ready.

2

At the Viewing

Tick off each item as you inspect.

3

After You Buy

Legal, renovation, and move-in timeline.

💡 Tip: Print this double-sided and bring it to every property viewing.

💰 1. Financial Readiness

Loan Eligibility

☐ Check TDSR (55% of gross income max)

☐ Understand LTV limits (1st 75%, 2nd 45%, 3rd 35%)

☐ Get HFE letter (mandatory for HDB flippers)

☐ Obtain AIP/IPA from 2-3 banks

Cash, CPF & Hidden Costs

☐ First 5% must be cash (if LTV > 55%)

☐ Budget BSD: 1% on first $180K, up to 6% beyond $3M

☐ Check ABSD rate: SC 1st 0%, SC 2nd 20%, Foreigner 60%

☐ Legal fees: $2.5K-5K. Valuation: $200-500

☐ Moving costs: $500-3K. Renovation budget done?

> ⚠️ **ABSD Trap:** Buy a condo before selling your HDB and you pay 20% ABSD upfront. Reclaim if you sell within 6 months. Miss the deadline = forfeited.

📍 2. Location Strategy

☐ MRT within 800m walk (check actual route, not crow-flies)

☐ Schools: Check MOE balloting data for 1km / 2km radius

☐ URA Master Plan: Future MRT lines = 10-20% value boost

☐ Flood history: Check PUB flood map for the area

☐ Visit different times of day/week for noise assessment

☐ Check nearby construction (URA Master Plan) for future noise

☐ Supermarket/hawker/polyclinic within walking distance

🏠 3. Property Type Comparison

Factor	HDB	Condo	Landed
Eligibility	Citizen/PR	All (foreigner buy)	PR only (sentosa)
MOP	5 years	None	None
Facilities	Common area	Pool, gym, security	Private
Monthly fees	$50-80	$300-600	$100-300

Your Criteria

☐ HDB EC Condo Landed (circle your target)

☐ Budget range: $________ to $________

☐ Minimum sq ft: ________

☐ Must have: ________

🔍 4. Viewing Inspection Checklist

Print one copy per property. Take photos of each issue.

Unit Interior

☐ Water stains on ceiling/walls
☐ All taps run (pressure + hot water)
☐ Flush toilets, check for leaks
☐ Aircon: test all units, check compressor age
☐ Windows: open/close smoothly

Unit Exterior

☐ Ceiling height (min 2.6m)
☐ Wall cracks or damp patches
☐ Floor tiles: cracks or hollow sounds
☐ Orientation: North-South ideal
☐ West sun = hot afternoon

Building

☐ Lift condition and wait time
☐ Bin chute / rubbish collection
☐ Security guard and access system
☐ Car park availability
☐ Facilities: pool, gym, BBQ pits

Neighbourhood

☐ Noise level (visit at different times)
☐ Nearby construction sites
☐ SME factories nearby
☐ Hawker/coffee shop within walking
☐ MRT/LRT bus stop walk time

Notes for this property

5. Legal Timeline

Option to Purchase (OTP)

Pay 1% option fee. Valid 14-21 days.

Exercise OTP

Pay additional 4% (total 5% exercised). Engage conveyancing lawyer.

BSD/ABSD Due

Within 14 days of exercise. Late payment = 2% monthly penalty.

Loan Drawdown

Bank releases funds. 8-12 weeks after exercise.

Completion

Keys handed over. 12-16 weeks after exercise.

⚠️ **Late stamp duty = 2% monthly penalty.** Mark your calendar. Your lawyer will remind you, but ultimately it's your responsibility.

🔧 6. Renovation & Move-In

☐ Get 3+ renovation quotes (compare scope, not just price)

☐ Check HDB renovation rules (hacking, wet areas, timing)

☐ Book mover 4 weeks ahead (compare 3 quotes)

☐ Arrange utilities transfer (SP Services: electricity, gas, water)

☐ Update IC address (within 14 days via ICA or police post)

☐ Forward mail (Singapore Post mail forwarding service)

☐ Notify bank, insurer, employer of new address

☐ Register children for new school (if moving zones)

☐ Change of address for season parking, town council

Happy Property Hunting!

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