

Home Buyer Checklist (Singapore)

A practical, one-page checklist for home buyers in Singapore to stay organised, compare properties clearly, and move through the buying process with confidence.

Before You Start Viewing

- Confirm a comfortable budget range and preferred monthly instalment.
- Check eligibility for HDB, condominium, or landed property.
- Obtain an In-Principle Approval (IPA).
- Define non-negotiables such as location, size, layout, and MRT access.

During Your Property Search

- Save and track shortlisted properties consistently.
- Stress-test monthly instalments using mortgage calculators.
- Compare units by size, floor level, orientation, and asking price.

Open-House & Viewing Toolkit

- Bring notes and take photos or short videos.
- Measure key spaces for furniture fit.
- Check light, ventilation, noise, and layout flow.

After Choosing a Property

- Sense-check pricing against nearby transactions.
- Secure OTP and appoint a conveyancing lawyer.
- Submit loan application and complete valuation.
- Conduct final inspection before key collection.