Property Viewing & Due Diligence Checklists

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Property Viewing Checklist

Before you go

- Ask to view at two different times of day (e.g. morning and evening) — sun direction, road noise and neighbour activity all change
- If it rained recently, ask to view soon after — water seepage and drainage issues show up fastest then.
- Bring a measuring tape or laser measure, a torchlight, and your phone (compass app, camera, notes).
- Pull up the floor plan and, for a resale unit, recent transacted prices in the area beforehand so you can compare on the spot.

Exterior & common areas

- Facade condition — cracks, staining, spalling concrete (exposed rebar).
- Common corridors, lift lobbies and stairwells — cleanliness, lighting, any visible dampness.
- Lift condition and how many lifts serve your block relative to the number of units.
- Car park availability and whether it matches what was advertised.
- Condition of shared facilities (pool, gym, function room) if a condo/EC — do they look maintained or neglected?
- Security — guardhouse presence, CCTV coverage, access control at the lobby.

Interior — structure & finishes

- Walls and ceilings for cracks — hairline settlement cracks are common, but check for anything wide, diagonal, or near a structura
- Ceilings and around windows for water stains or bubbling paint, especially in a top-floor or corner unit.
- Flooring for evenness — walk the full unit, feel for dips or slopes.
- Every window and door — do they open, close and lock properly? Sticking can mean the frame has shifted.
- Run every tap and flush every toilet — check water pressure and how quickly water drains.
- Test every light switch and power point; check the electrical box/DB for its age and labelling.
- If air-con is included, ask for its age and last servicing date; look for rust or leaking on the units.
- Notice any strong smell (especially a fresh paint or deodorizer smell that could be masking dampness or mould).

Space, light & noise

- Check compass direction from the main windows — affects both natural light and afternoon heat.
- Stand quietly for a minute in the living room and each bedroom — road noise, MRT/train noise, and neighbour noise through part
- Measure a couple of rooms yourself and compare against the floor plan's stated dimensions.
- Storage space — built-in wardrobes, kitchen cabinets, any bomb shelter/utility room usability.

Neighbourhood & accessibility

- Actual walking time to the nearest MRT/bus stop — walk it yourself rather than trusting a listing's stated distance.
- Nearby amenities — supermarket, hawker centre/food options, clinics — and how far.
- For a family, schools within the priority-admission distance you care about.
- Any known future developments nearby (new MRT lines, rezoning, upcoming condos) that could affect views, noise or value — c

Due Diligence Checklist — Before You Commit

Legal & title

- Confirm the tenure and remaining lease years directly from the title deed / HDB records, not just the listing.
- Check for caveats, mortgages or other encumbrances on the property — your lawyer will run this as part of the conveyancing pro
- If HDB, confirm your own eligibility (citizenship, family nucleus, ethnic quota, MOP status if buying resale) before making an offer
- Ask whether any renovation work was done with the required permits (HDB/URA/BCA approval for structural changes, hacking o

Financial

- Get an Approval-in-Principle (AIP) or HDB Loan Eligibility (HLE) letter from your bank or HDB before making an offer, not after.
- Work out your Buyer's Stamp Duty and, if applicable, Additional Buyer's Stamp Duty using the Stamp Duty Calculator before you
- For a condo/EC, ask for the last 3 years of MCST financial statements and the current sinking-fund balance — see the MCST sec

- Check for any outstanding property tax, conservancy charges, or utility arrears that could become your responsibility.

Structural / technical

- Ask the seller directly about any past water seepage, especially if buying a unit below or beside one that's had issues.
- For a resale purchase, consider engaging an independent building inspector — a few hundred dollars against a purchase worth h
- Ask specifically about any unauthorised renovations or hacked walls, and whether they were reinstated or regularised.

Process & timeline

- Understand your Option to Purchase (OTP) exercise period and what happens to your option fee if you don't exercise it in time.
- Engage a conveyancing lawyer as early as possible — ideally before you exercise the OTP, not after.
- Know the deposit and completion timeline, and what portion is forfeited if you withdraw after exercising the OTP.

Property Red Flags

Seller or agent behaviour

- Heavy pressure to decide immediately, or claims of "other buyers waiting" that you can't verify.
- Reluctance to let you view at a different time of day, or to answer direct questions about past issues.
- For a condo/EC, reluctance to share MCST minutes, financial statements or sinking-fund balances.

Physical warning signs

- Fresh, isolated patches of paint that don't match the surrounding wall — can be covering damp or a past repair.
- A strong deodorizer or air-freshener smell throughout the unit during a viewing.
- Cracks running diagonally, or near a structural beam or column, rather than typical hairline settlement cracks.
- Water stains or discolouration on the ceiling, particularly for a top-floor unit or one below a bathroom/kitchen.
- Doors or windows that no longer close flush — can indicate the frame or floor has shifted.

Legal & paperwork warning signs

- The name on the title doesn't match the person you're dealing with, with no clear explanation (e.g. estate/probate sale).
- An existing mortgage or encumbrance the seller hasn't disclosed upfront.
- Visible renovations (hacked walls, enclosed balconies) that don't appear to have the required approvals.
- An MCST with unresolved disputes, ongoing litigation, or a pattern of special levies with no clear capital-works explanation.

Financial warning signs

- An asking price well above recent comparable transactions in the same project or district, with no obvious reason — check the re
- An unusually high number of units in the same development listed for sale at the same time.
- Steadily rising maintenance fees with no visible capital works or facility upgrades to account for the increase.

MCST & Condo Living, in brief

If you're buying a condo or EC, you're also buying into its Management Corporation Strata Title (MCST) — the body, made up of a

A well-run MCST with healthy reserves is a quiet, invisible thing. A poorly run one shows up later as special levies, deferred mainte

General guidance only, not legal, financial or structural-engineering advice.