VISUAL GUIDE IN PLAIN ENGLISH

THE ULTIMATE GUIDE TO SINGAPORE PROPERTY

Understand the market.
Buy, sell and invest intelligently.



MR. PROPWISE

The Ultimate Guide to Singapore Property

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General information only. Not financial, legal or tax advice.

Rules and figures in this book are accurate as of 18 October 2026, as published by the agencies named on each page. Rules change. Check the latest rules and figures before you act.

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First edition

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About this book

This book explains how property works in Singapore. It covers homes, shops, offices and factories. It is written for people who buy, finance, rent out and sell a home, and for people who buy or lease commercial or industrial property.

Parts 1 to 6 cover the market and the kinds of property. Parts 7 to 12 cover buying, new launches, the legal steps, the cost of buying and selling, financing and loan details. Parts 13 and 14 cover commercial buying and offices. Parts 15 and 16 work out returns. Parts 17 to 19 cover letting out a home or commercial unit. Part 20 covers tax. Parts 21 and 22 deal with risk. Part 23 covers selling and Part 24 gives case studies. Part 25 is a reference.

Every page has one idea. A diagram shows it and a short explanation says it. Some pages end with a Take Note box that tells you one thing to do, or to ask your agent, lawyer or bank to do.

The rules come from official Singapore sources: HDB, URA, IRAS, MAS, CPF Board, CEA, SLA, BCA, JTC, the Ministry of Law and the Ministry of National Development.

The book prints no market prices, price indices or bank interest rates, because they change too fast for a book — check out Propwise.sg (a Singapore property blog where you can get a free beginner's guide for buyers) and Propinsights.sg (Singapore market analysis membership site for property buyers, sellers and investors) for the latest market information. Don't forget to check the latest rules before you act.

How to use this book

Each page opens with a small label above its title. This is what the labels and the colours mean.

RULE	A rule set by an agency or a law. The page names the agency.
WORKED SUM	A rule applied to made-up numbers, so you can follow the sum.
CONCEPT	An idea that helps you read the rules.
TAKE NOTE	A box at the foot of some pages. It names one thing for you to do, or to ask your agent, lawyer or bank to do.
COLOURS	(Digital version only) Dark tan and ink show the mechanism being taught. Green is the good outcome. Red is the threat or the mistake. Gold is the thing worth protecting.
EFFECTIVE DATE	All rules and figures in this book are effective as of 18 October 2026. A rule may have changed since.
RUNNING EXAMPLE	Most sums use one home: a $1,500,000 price, $4,500 monthly rent and a $675,000 loan at 3.5% over 25 years. The rates are made up.
FINDING A PAGE	The contents lists every part and page. The index at the back lists every page by name.