

## Property Investment Checklist

Your quick-reference guide for evaluating property investments in Singapore

Financial / Pricing	
<b>Identify Key Locations</b> – Which Districts are currently Undervalue	
<b>Entry price</b> – Compare PSF against similar projects in the same area.	
<b>Comparable Pricing</b> – How is the price compare with other surrounding resale properties? Extrapolate price to match annual value	
<b>Financing &amp; interest rates</b> – Check loan eligibility, TDSR, and fixed vs floating rate packages.	
<b>Rental yield</b> – Expected gross yield vs mortgage repayment.	
<b>Holding power</b> – Can you hold for 5–10 years if market slows?	
<b>Exit costs</b> – Seller’s Stamp Duty (SSD), property tax, agent fees.	
<b>ABSD implications</b> – For 2nd property buyers, factor in Additional Buyer’s Stamp Duty strategies.	

Location & Demand Drivers	
<b>MRT &amp; transport access</b> – Within 5–7 mins walk or 1–2 bus stops from MRT	
<b>Schools</b> – Within 1km of reputable primary schools (good for rental & resale demand).	
<b>Amenities</b> – Proximity to malls, supermarkets, medical facilities, and lifestyle areas.	
<b>Tenant pool</b> – Is there a consistent rental demand? (Near business districts, expat enclaves, universities.)	
<b>BTOs</b> – How many nearby BTO is going to reach MOP? These are potential upgraders	

URA Masterplan	
<b>Growth potential</b> – Upcoming URA Masterplan transformations, new business hubs, transport upgrades.	
<b>Empty Sites or Old Condos</b> – Old Enbloc Potential Condo or Empty Land for new development that can boost Price up	

Selling Exit Strategy	
<b>Plan Your Exit</b> – Choose Projects that URA Masterplan will coincide with your exit plan	
<b>Ease to Exit</b> – Select Location with High Transaction Volume	
<b>Buyers’ Profile</b> – Build a Profile of your future potential buyer and ensure future sales price can match their affordability	
<b>Target audience</b> – Who will buy from you in the future (upgraders, investors, foreigners)?	
<b>Capital appreciation potential</b> – Historical trends in the area.	

<b>Liquidity</b> – Is the area and property type easy to sell in both good and bad markets?	
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<b>Project &amp; Unit Selection</b>	
<b>Developer reputation</b> – Past projects’ build quality and delivery timeline.	
<b>Unit layout</b> – Efficient, functional, minimal wasted space.	
<b>Facing &amp; view</b> – Avoid direct afternoon sun or Cat 2 Roads unless discounted; prefer unblocked or greenery views.	
<b>Stack &amp; level</b> – Higher floors for view and ventilation; mid-levels for value buy.	
<b>Noise &amp; privacy</b> – Distance from expressways, MRT tracks, and bin centre.	
<b>Maintenance fees</b> – Balance between facilities and monthly costs.	

<b>Market Timing</b>	
<b>Launch stage</b> – Early bird pricing vs later-stage discounts. (Did Developer give more discount for Early Bird and if so how much is the difference?)	
<b>Economic climate</b> – Interest rates, government policies, and overall sentiment.	
<b>Supply pipeline</b> – Upcoming competing launches in the same district.	

<b>Legal &amp; Compliance</b>	
<b>Eligibility</b> – PR vs Singapore Citizen vs Foreigner rules.	
<b>HDB MOP period</b> – For upgraders.	
<b>Proper documentation</b> – Option to Purchase (OTP), caveats, and timelines.	
<b>Tax structure</b> – Understand property tax brackets and income tax on rental income.	

For a Free Consultation, Whatsapp Us at: +65 91385008

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