

## Checklist for Resale Condominiums

This checklist suggests some areas for consideration when you are thinking of buying a resale condominium.

Do note that this list is non-exhaustive. You may wish to request for more information and advice from the developer, seller, real estate agent and your lawyer where needed.

Category	S/N	Items
Building and its features	1	<p><b>Look over the unit's drawings and specifications</b></p> <ul style="list-style-type: none"> <li>• Understand the unit's boundaries and verify which part of the floor area is considered 'common property'. You may check with the MC for more information.</li> <li>• Understand the unit's floor area in relation to its share value.</li> </ul>
	2	<p><b>Find out what changes you are allowed to make to wall placements, windows, front doors, and balcony spaces. The estate's by-laws may provide guidance for these works.</b></p> <ul style="list-style-type: none"> <li>• There may be limitations on what you can do to external features (e.g. type of balcony blinds, erection of sheds over private enclosed space) as they directly affect the outward aesthetic of the estate. Some walls may be load-bearing which you will not be able to alter, unless all necessary approvals, including approval from the Commissioner of Building Control, are obtained. Making unauthorised alterations to load-bearing walls could affect the structural safety of the unit and the building.</li> </ul>
	3	<p><b>Find out what facilities and features come with the development</b></p> <ul style="list-style-type: none"> <li>• It is good to consider whether you foresee yourself utilising all the facilities, as you will ultimately be paying for them regardless.</li> </ul>
	4	<p><b>Evaluate the condition of the individual unit as well as the building as a whole</b></p> <ul style="list-style-type: none"> <li>• This may be prudent for old condos and units, as rectifying defects will add on to your renovation costs and affect potential resale and rental value.</li> <li>• You may also ask the seller if there are any persistent issues with the unit - e.g. water leakage / clogged drains.</li> <li>• You may also consider asking the seller if there are any challenging features of the unit. For example, challenging location of aircon ledges.</li> </ul>
Costs and monthly fees	5	<p><b>Find out whether your monthly condo contributions are acceptable to you, and request for a breakdown of the fees</b></p> <ul style="list-style-type: none"> <li>• What amenities are included in the development and how are they paid for?</li> <li>• Understand what facilities and services you will be paying for and assess whether the price is reasonable to you. Some facilities may be on a pay-per-use system instead.</li> </ul>

		<ul style="list-style-type: none"> <li>You may choose to find out and compare condo contributions of similar estates in the area and what they cover.</li> <li>You may also wish to consider if you are able to accept increases in your monthly fees should part of the common property in your estate need urgent repairs or due to increasing maintenance costs over time.</li> </ul>
	6	<p><b>Clarify if the use of carpark lots are included in monthly contributions, and if additional fees are required should you require additional lots</b></p> <ul style="list-style-type: none"> <li>This may be of concern for owners without cars who would have to pay for carpark lots even if they do not use them.</li> <li>Also clarify if there are sufficient parking lots near the unit you wish to purchase. Insufficient lots could mean additional parking charges should you have to find external carparks.</li> </ul>
	7	<p><b>Enquire about when facilities were last maintained or upgraded (e.g. lifts), and whether any upgrading works are anticipated soon</b></p> <ul style="list-style-type: none"> <li>For example: upgrading of carpark flooring, external repainting works, etc.</li> <li>You may ask the MC on the schedule of their cyclical repairs for common facilities, as these anticipated expenses may result in an increase in monthly condo fees and/or a special levy.</li> </ul>
	8	<p><b>You may decide to ask the seller for documents that the MC is obliged to keep</b></p> <p>These documents will give you an indication on how your estate is managed and maintained (non-exhaustive list):</p> <ul style="list-style-type: none"> <li>- Financial documents (e.g. balance sheet)</li> <li>- AGM reports from preceding years</li> <li>- Details of your managing agent (MA)</li> </ul> <ul style="list-style-type: none"> <li>The seller (the Subsidiary Proprietor 'SP') may check with the MC on the process of making a request for these documents, as well as the fees payable.</li> </ul>
Others	9	<p><b>Clarify what, if any, home warranty coverage remains on the unit, and the remaining duration of coverage</b></p> <ul style="list-style-type: none"> <li>It is important to clarify if any features or components are still covered under warranty and the duration, extent, and conditions of their coverage. If the warranty coverage has expired, you will have to bear the cost of repairs.</li> </ul>
	10	<p><b>Check the minutes of the council meeting to understand how issues affecting the development are handled</b></p> <ul style="list-style-type: none"> <li>This could provide an indication of how well the estate is managed, and how your issues will be handled should you raise any.</li> </ul>

11	<p>Clarify if the condo has employed a Managing Agent (MA), and check the reputation and qualifications of the MA firm</p> <ul style="list-style-type: none"> <li>• This provides an indication of how well the estate is being managed, and how your issues will be handled should you raise any.</li> <li>• Living in a condo which has employed an MA means that there will be a dedicated person overseeing and ensuring that condo operations run smoothly. For example, if your water supply is suddenly cut off due to a faulty pipe, you can approach your MA for assistance.</li> <li>• There are also MAs that have been accredited. These MAs have gone through a structured training program and pass an examination conducted by either the Association of Property and Facility Managers (APFM) or Association of Strata Managers (ASM), and the BCA Academy, among other requirements set by the respective associations. The skill sets developed through the accreditation training program will equip MAs with the capabilities to carry out duties professionally and provide sound advice to MCs.</li> </ul>
12	<p><b>Find out about the mandatory and estate-specific by-laws</b></p> <ul style="list-style-type: none"> <li>• Other than having implications on what you can and cannot do to your unit, by-laws may limit what you can and cannot do in your unit and in certain areas of the estate (e.g. restrictions on smoking)</li> </ul>
13	<p><b>Confirm that there are no ongoing legal actions against the MC</b></p> <ul style="list-style-type: none"> <li>• The MC is a legal entity which can sue others, be sued by others, and enter into contracts with others (such as service providers). Buyers should find out if there are any ongoing legal actions against the MC or commenced by the MC, as they will need to contribute to legal costs incurred for these actions.</li> </ul>
14	<p><b>If you are a first-time condo buyer, you may also wish to consider the roles and responsibilities of a condo owner.</b></p> <p><b>Understand the concept of ‘strata living’ and your role and responsibility as a unit owner</b></p> <ul style="list-style-type: none"> <li>• Go through the ‘Before Owning a Condo: Things to Know’ and take the following into consideration: <ul style="list-style-type: none"> <li>a. Are you comfortable living in a place where decisions are made democratically where the majority may not agree with my views?</li> <li>b. Are you willing to participate actively in making decisions regarding the running of my estate?</li> <li>c. Are you prepared to handle potential neighbourly disputes and conflicts privately?</li> </ul> </li> </ul>
15	<p><b>Consult your lawyer before signing any documents</b></p> <ul style="list-style-type: none"> <li>• It is always important to thoroughly read through any document before signing. You may wish to consult your lawyer if you are unsure.</li> </ul>

**Disclaimer**

This checklist has been prepared by the Building and Construction Authority (“**BCA**”), and is not intended to be a legal interpretation of laws including the BMSM Act or legal advice.

Potential condominium buyers should seek professional legal advice if they wish to better understand their legal rights and duties. The Commissioner of Buildings, BCA and any other agency shall not be liable for any reliance on any information contained in this guide by any person.