Before Buying Property, Check the Approved Plans

Description

A renovated unit can look finished while its approved use or alterations remain unresolved. URA advises buyers to inspect approved plans and check for unauthorised works. Ask the seller for the records, compare them with the unit and route inconsistencies to the appropriate qualified professional before committing.

check approved plans before buying property Singapore: the decision table

Situation	What to do
Room or extension absent from plans	Pause and establish approval status
Advertised use differs from approved use	Do not price the property on the advertised use
Seller cannot produce records	Obtain the relevant planning record independently
Difference is material	Make resolution a written condition, not a verbal promise

Run a document-to-room comparison

Mark every partition, enclosed balcony, mezzanine, wet area, extension and external structure against the approved plan. A viewing alone cannot establish approval.

Approved use controls more than dÃ©cor

A property marketed as a home, office, shop or serviced accommodation may require a different approved use. Business registration or a tenancy description does not itself change planning approval.

Divide the questions by authority

URA controls planning use and development permission. BCA, the fire-safety authority and an MCST may control different parts. A clearance from one is not a universal approval.

Price the rectification path

If a difference might be regularised, obtain professional scope, fees, reinstatement cost and timing. Treat approval as uncertain until granted.

Preserve the evidence

Keep dated plans, written seller answers, photographs and the professional advice used. This record matters if the issue reappears after completion.

Worked example

A buyer sees a study created by enclosing a balcony. The useful question is not whether neighbouring units did the same; it is whether this unit matches its approved plans and whether the MCST and relevant authorities approved the work. The buyer compares the plan, requests approvals and adds the cost of reinstatement to the decision if proof is missing.

Turn the example into a decision record

The worked example is useful only if its inputs are replaced with the readerâ??s actual dates, amounts, documents or observations. For this taskâ??identify planning-use and unauthorised-work risks before the purchase becomes unconditionalâ??keep the decision and its supporting record on the same line. That exposes a missing input before the action becomes difficult to reverse.

Trigger or question	Current action	Evidence to retain
1. Room or extension absent from plans	Pause and establish approval status	Save the dated input, confirmation or advice that supports this choice.
2. Advertised use differs from approved use	Do not price the property on the advertised use	Save the dated input, confirmation or advice that supports this choice.
3. Seller cannot produce records	Obtain the relevant planning record independently	Save the dated input, confirmation or advice that supports this choice.
4. Difference is material	Make resolution a written condition, not a verbal promise	Save the dated input, confirmation or advice that supports this choice.

Record where each answer came from and when it was checked. If a live service, signed document or professional opinion conflicts with a general webpage, preserve both and resolve the difference with the body responsible for the decision. Do not silently substitute a convenient number or date.

Action checklist

1. Request approved plans and use records
2. Compare the plan with the unit
3. List every mismatch
4. Ask which authority controls each issue
5. Get written professional advice
6. Cost approval or reinstatement
7. Resolve material issues before commitment

Two practical tools to keep

A room-by-room approved-plan comparison. Put the controlling dates, amounts or observations in one place and attach the evidence beside each input. This makes the decision reproducible if a family member, colleague or adviser needs to check it later.

A rectification cost and authority matrix. Test the ordinary case and the failure case before money, a filing or a booking becomes irreversible. Mark calculations as calculations and leave uncertain fields unresolved until an authority or qualified professional confirms them.

What the primary sources establish

Primary source	Claim used here
URA buying property guidance	Checks on approved use, plans and unauthorised works.
URA planning permission guidance	When development permission is required and how approved use is controlled.

The links sit beside the claims they support. Live services, formal notices and individual facts can change the outcome, so re-open the controlling page immediately before acting.

Continue with the next useful step

For the adjacent task, read the separate approval layers for condominium renovation. If the decision moves into a different stage, continue with what changes when a home stops being owner-occupied.

Errors that change the outcome

- Treating renovation quality as approval
- Relying on agent assurances alone
- Assuming MCST consent equals planning permission
- Ignoring approved use
- Accepting a promise to fix after completion

Keep dated records, confirmations and advice used for the decision. This article explains public information for a general fact pattern; it does not determine an individual legal, tax, medical, investment, employment or contractual outcome.

A final challenge before acting

The intended reader is a private-property buyer doing legal and physical due diligence. Before closing the task, challenge the file against the common failure points below. A â??not applicableâ?• answer should still have a reason, especially where a deadline, eligibility rule, payment, booking or safety decision is involved.

- **Have you ruled this out?** Treating renovation quality as approval. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Relying on agent assurances alone. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Assuming MCST consent equals planning permission. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Ignoring approved use. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Accepting a promise to fix after completion. Write down the fact or document that answers it; an assumption is not a completed check.

Escalate any unresolved consequential point to the named authority or an appropriately qualified professional. The aim is not to collect more material; it is to identify the one missing fact that could change the result.

Questions readers ask

Where can buyers obtain planning records?

URA explains the available plan and planning-record routes on its buying-property guidance.

Does an MCST renovation permit prove URA approval?

No. They deal with different controls.

Should every mismatch end a purchase?

Not automatically, but its status, cost and risk should be resolved before commitment.

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