Condo Renovation Approvals: Owner, MCST or BCA?

Description

A renovation can need management-corporation approval even when it does not need BCA plan approval. Structural changes, fire-safety work, common-property interference, faÃ§ade changes and wet-area work require different checks; the contractorâ??s confidence is not the approval record.

Start with the decision table

Situation	Decision signal
Painting and movable cabinetry inside the unit	Often lower risk; still check estate by-laws
Wall hacking or structural opening	Professional and authority assessment before work
Windows, balcony, faÃ§ade or external condenser	MCST/common-property and possible agency controls
Wet-area relocation or waterproofing	Check building, plumbing and management requirements
Work listed as not requiring BCA approval	Other laws and MCST consent can still apply

Draw the scope before requesting approval

Mark every wall, opening, wet point, window, service route and common-property interface. A vague quotation cannot be classified reliably by the managing agent or qualified professional.

MCST consent and government approval answer different questions

[BCA condo-owner guide] explains strata responsibilities and by-laws. The MCST protects common property and estate rules; agencies regulate building, fire, planning, electrical or plumbing matters within their remit.

An exemption is not blanket permission

BCA works not requiring approval lists works that may not require BCA plan approval and its conditions. The same work may still need a professional, another agency or the MCST. Save the exact clause relied on.

Contractor deposits do not legalise the work

Renovation deposits, hours and lift protection are operational controls. Ask for approval letters, professional endorsements and permits before hacking or installation begins.

Close out the project

Keep concealed-work photos, waterproofing tests, approved drawings and completion records. They help when leaks, resale questions or future works require proof of what changed.

Worked application

A routing matrix can label each line item MCST, BCA/QP, SCDF, PUB, electrical worker or no prior approval identified. Any line with uncertain structure, waterproofing or common property stays red until a competent party signs off. This is a project-control method, not a substitute for approval.

Action checklist

1. Prepare marked-up existing and proposed plans
2. Read the estate renovation by-laws
3. Ask the managing agent for the current form
4. Send structural and regulated work to a qualified professional
5. Collect every permit before site start
6. Photograph concealed work and tests
7. Obtain completion and deposit-release records

Keep a decision record another person can audit

The reader task is specific: route each proposed work to the correct approver and prevent an unauthorised start. Create a short file showing the controlling fact, when it was checked, the evidence retained and who owns the next action. A changed date, amount, person, address, service screen or eligibility result can alter the outcome even when the broad rule stays the same.

#	Control	Evidence	Failure signal
1	Prepare marked-up existing and proposed plans	Authority readback	Treating MCST consent as BCA approval

#	Control	Evidence	Failure signal
2	Read the estate renovation by-laws	Dated statement or screen	Relying on a contractorâ??s verbal assurance
3	Ask the managing agent for the current form	Calculation inputs	Hacking before structural classification
4	Send structural and regulated work to a qualified professional	Written approval	Changing faÃ§ade elements privately
5	Collect every permit before site start	Receipt or reference	Discarding concealed-work evidence
6	Photograph concealed work and tests	Photo or versioned document	Treating MCST consent as BCA approval
7	Obtain completion and deposit-release records	Outcome check	Relying on a contractorâ??s verbal assurance

The two original tools in this guideâ??a work-by-approver routing matrix and a red-flag hold point for structure, wet areas and common propertyâ??do different jobs. The first structures the choice; the second tests it against a concrete case. Neither should be copied into another case without refreshing every input and recording the extraction date.

What the primary sources establish

Source	Claim used	Freshness control
BCA condo-owner guide	By-laws, common property and owner responsibilities.	Checked 2026-07-18; re-open before acting
BCA works not requiring approval	Scope and limits of building works exempt from plan approval.	Checked 2026-07-18; re-open before acting

These sources are linked beside the claims they support. If a live service, formal notice, contract or officerâ??s written response differs from a general page, keep both and ask which newer fact or rule produces the difference. Do not choose the more convenient answer without resolving that conflict.

For adjacent questions, continue with our CPF refund after a home sale and HDB minimum occupation period. Each serves a separate next-step intent.

Run a final verification before committing

Start with the first decision signal in the table: **Painting and movable cabinetry inside the unit**. Confirm whether the present facts really support â??often lower risk; still check estate by-lawsâ?•. Then test the opposite edge caseâ??**Work listed as not requiring BCA approval**â??because that is where an apparently simple plan can fail. Write the answer in plain language and attach the dated evidence; do not leave an unspoken assumption in a spreadsheet cell.

Next, ask another adult or colleague to reproduce the worked application without seeing the result. Give that person only the source links and inputs. If the answer changes, identify whether the difference comes from arithmetic, definition, timing or judgement. Recalculate using the live figure, retain both versions and state why the later one controls. This check is especially important when the choice depends on BCA condo-owner guide and BCA works not requiring approval.

Finally, rehearse the first three actionsâ??prepare marked-up existing and proposed plans; read the estate renovation by-laws; ask the managing agent for the current formâ??and set a stop point before any payment, filing, booking, upload or irreversible instruction. The stop point is reached if a required approval is absent, a source has changed, the named person cannot confirm the facts, or the downside in â??treating mcst consent as bca approvalâ?• is still possible. This makes the guide usable under pressure and gives the next person enough context to continue without guessing.

Errors that change the outcome

- Treating MCST consent as BCA approval
- Relying on a contractorâ??s verbal assurance
- Hacking before structural classification
- Changing faÃ§ade elements privately
- Discarding concealed-work evidence

Keep the dated authority pages, calculation inputs, confirmations and advice used for the decision. This article applies public information to a general fact pattern and does not determine an individual application, contract, tax position, medical need or legal dispute. Recheck the primary source immediately before acting.

Questions readers ask

Does every renovation need BCA approval?

No, but an exemption from BCA approval does not remove other legal or MCST requirements.

Can the MCST approve structural work?

Its consent does not replace professional and authority approvals that the work requires.

Who should classify a wall?

Use the approved plans and a suitably qualified professional, not appearance alone.

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