Non-Owner-Occupier Property Tax: Calculate the 2026 Charge

Description

For non-owner-occupied residential property, calculate 12% on the first S$30,000 of annual value, 20% on the next S$15,000, 28% on the next S$15,000 and 36% above S$60,000. This guide is for a landlord or owner whose residential property does not qualify for owner-occupier rates and resolves one task: calculate the progressive non-owner-occupier tax and compare it with the owner-occupied result. The material claims were checked against [IRAS property-tax rates]() and [IRAS HDB property-tax examples]().

Choose the route that matches your case

Situation	What to do
Annual value up to S$30,000	Apply 12% to the full annual value
Annual value from S$30,001 to S$45,000	Add 20% on the slice above S$30,000
Annual value from S$45,001 to S$60,000	Add 28% on the slice above S$45,000
Annual value above S$60,000	Add 36% only on the excess

Confirm the correct rate table

The non-owner table generally applies when the owner does not live in the residential property. It is materially different from the concessionary owner-occupier table. According to [IRAS property-tax rates](), the controlling detail for this branch is the specific rule or service condition cited here.

Confirm the status and effective date in MyTax Portal before building the cash-flow model.

Calculate one band at a time

For annual value of S$45,000, the first S$30,000 produces S$3,600 and the next S$15,000 produces S$3,000. According to [IRAS HDB property-tax examples](), the controlling detail for this branch is the specific rule or service condition cited here.

Total tax is S$6,600, not S$9,000 from applying 20% to every dollar.

Model a higher annual value

At S$70,000 annual value, the band amounts are S$3,600, S$3,000, S$4,200 and S$3,600. According to IRAS property-tax rates, the controlling detail for this branch is the specific rule or service condition cited here.

The total is S$14,400. Label it an LBRD calculation and check the bill for any effective-period apportionment.

Separate rent from annual value

Actual rent received is not automatically the annual value used for property tax. IRAS assesses annual value from estimated market rent. According to IRAS HDB property-tax examples, the controlling detail for this branch is the specific rule or service condition cited here.

Use the official annual value even when the tenancy rent, vacancy period or mortgage cost differs.

Plan for status changes

Moving out, renting the whole property or reoccupying it can change the rate treatment. According to IRAS property-tax rates, the controlling detail for this branch is the specific rule or service condition cited here.

Record move and tenancy dates, submit the relevant update, and retain IRAS acknowledgement.

Compare on like-for-like inputs

To understand the owner-occupation concession, run both tables on the same annual value. According to IRAS HDB property-tax examples, the controlling detail for this branch is the specific rule or service condition cited here.

Do not compare two bills with different annual values or partial assessment periods and attribute the whole gap to the rate.

Run the numbers or sequence

At annual value S$70,000, the progressive calculation is S$3,600 + S$3,000 + S$4,200 + S$3,600 = S$14,400. At S$45,000 it is S$6,600.

The calculation or sequence above is an LBRD working example. Replace every example input with the amount, date, access condition or document from your own case. Keep the official rate or threshold beside the working so another person can reproduce the answer.

Build a verification note another person can check

Before acting, create a one-page case note headed with the task, the date checked and the person responsible. Copy only the facts that affect your decision, then attach the statement, booking, application, receipt, map record or screenshot that supplies your own input. This separates a published rule from a personal assumption. If the official page changes, keep the earlier dated record but rework the decision with the live version.

Controlling source	What to verify	What to retain
IRAS property-tax rates	Non-owner-occupier residential rates from 1 January 2024: 12%, 20%, 28% and 36% by annual-value band.	Record the page date, the exact rule used and the case input it governs.
IRAS HDB property-tax examples	An HDB annual-value example comparing owner-occupied and non-owner-occupied liability.	Record the page date, the exact rule used and the case input it governs.

Read the source in context, including definitions, exceptions and effective dates. A relevant page is not proof by itself: the cited passage must contain the particular rate, deadline, eligibility condition, access rule or warning used here. Where two official channels appear inconsistent, pause and ask the authority about the exact case rather than choosing the more convenient answer.

Use the guide with its limits

Property decisions have several parallel tracks: contract, finance, title, tax and physical condition. A correct answer on one track does not clear the others. Keep each responsibility and deadline on its own row, then ask the conveyancing lawyer or authority only the narrow question their record can answer.

No interview, personal use, fresh field visit, survey result or price check is claimed unless explicitly stated. Availability, fees and procedures can change. Reopen the linked authority page immediately before payment, travel, filing or emergency use.

Before you act

1. Confirm the property status
2. Copy annual value
3. Split value at S$30,000, S$45,000 and S$60,000
4. Apply each marginal rate
5. Add the results
6. Check effective dates
7. Reconcile with the bill

Mistakes that change the outcome

- Using actual rent
- Applying one rate to all value
- Using owner rates for a rental home
- Ignoring a mid-year change
- Comparing unlike assessment periods

Continue with the relevant LBRD guide

Next, check when owner rates can continue during vacancy. You can also separate tax apportionment in a sale.

Questions readers ask

Which source controls this decision?

IRAS property-tax rates controls the main rule, with IRAS HDB property-tax examples used for the second check.

Can I use the worked example as my final figure?

No. Replace every input with your own dated record and confirm the live rule before acting.

What should I save?

Keep the official page date, your case inputs, the calculation or sequence, and the submission or payment acknowledgement.

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