Owner-Occupier Property Tax: Calculate Your 2026 Bill

Description

Start with annual value, apply each owner-occupier band progressively, then apply the 2026 rebate. HDB owner-occupied homes receive 15%; private owner-occupied homes receive 10%, capped at S$500. This guide is for a singapore homeowner checking whether the 2026 property-tax bill matches the home annual value and rebate and resolves one task: calculate progressive owner-occupier tax and reconcile the 2026 rebate. The material claims were checked against IRAS owner-occupier rates and IRAS 2026 property-tax bill.

Choose the route that matches your case

Situation	What to do
Annual value at or below S$12,000	Tax before rebate is zero
Owner-occupied HDB flat	Apply the 15% rebate to computed tax
Owner-occupied private home	Apply 10%, limited to S$500
A couple owns several homes	Only one home may receive owner-occupier rates for the married couple

Use annual value, not purchase price

Annual value is the estimated yearly market rent of the property, excluding furniture, fittings and maintenance fees. It is not the sale price or mortgage balance. According to IRAS owner-occupier rates , the controlling detail for this branch is the specific rule or service condition cited here.

Copy the annual value from the bill before using the rate bands. If the value changed, calculate from the value and effective period shown by IRAS.

Apply bands progressively

Only the slice inside a band uses that band rate. For an annual value of S$50,000, the first S$12,000 is at 0%, the next S$28,000 at 4%, and the remaining S$10,000 at 6%. According to IRAS 2026 property-tax bill, the controlling detail for this branch is the specific rule or service condition cited here.

That gives S$1,720 before rebate, not S$3,000 from applying 6% to the full value.

Apply the rebate last

The 2026 rebate reduces tax after the progressive calculation. For the S$1,720 example, a 15% HDB rebate is S$258 and leaves S$1,462. According to IRAS owner-occupier rates, the controlling detail for this branch is the specific rule or service condition cited here.

A private-home rebate on the same computed tax is S$172, below the S$500 cap.

Check owner occupation

Owner-occupier rates depend on living in the property. A move, lease or vacancy can change the applicable treatment and effective date. According to IRAS 2026 property-tax bill, the controlling detail for this branch is the specific rule or service condition cited here.

Use the bill and MyTax Portal status rather than assuming the old rate still applies.

Reconcile instalments separately

The annual liability and the GIRO instalment are different records. A rebate or revised annual value may change later deductions. According to IRAS owner-occupier rates, the controlling detail for this branch is the specific rule or service condition cited here.

Match the final assessment to payments already made, then check the remaining schedule.

Escalate with a reproducible sheet

A useful query shows annual value, band arithmetic, rebate type, previous payments and the exact difference. According to IRAS 2026 property-tax bill, the controlling detail for this branch is the specific rule or service condition cited here.

Do not send only a screenshot of the total. The line-by-line calculation makes an error easier to locate.

Run the numbers or sequence

For an annual value of S$50,000, tax is S$1,120 on the S$12,001 to S$40,000 slice plus S$600 on the next S$10,000, or S$1,720. A 15% HDB rebate reduces this by S$258 to S$1,462.

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 owner-occupier rates	Rates from 1 January 2025: 0% on the first S$12,000, then 4%, 6%, 10%, 14%, 20%, 26% and 32% by band.	Record the page date, the exact rule used and the case input it governs.
IRAS 2026 property-tax bill	The 15% HDB rebate and 10% private rebate capped at S$500, plus owner-occupation conditions.	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. Copy the annual value
2. Confirm owner-occupier status
3. Split value across bands
4. Multiply each slice
5. Add the band amounts
6. Apply the correct 2026 rebate
7. Reconcile payments and balance

Mistakes that change the outcome

- Using purchase price
- Applying the top rate to the full value
- Deducting the rebate before tax
- Assuming every owned home qualifies
- Confusing liability with GIRO deductions

Continue with the relevant LBRD guide

Next, check how the rebate appears in GIRO. You can also understand the vacancy and occupation rules.

Questions readers ask

Which source controls this decision?

IRAS owner-occupier rates controls the main rule, with IRAS 2026 property-tax bill 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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