How to Read a Strata Certified Plan Before You Buy

### Description



A developer or agent floor plan is not the title plan. SLAâ??s CPST records final strata-lot boundaries and, for multi-storey lots with voids, shows floor area, void area, subtotals and total strata area. Buy the relevant plan and reconcile it with the unit.

SLA survey maps and plans: SLA explains that a CPST records strata boundaries and includes floor- and void-area tables. URA strata-titled residential works guide: URA identifies planning-permission, MCST-consent and gross-floor-area issues that can arise from internal works and lofts.

## Read the CPST area table first

| Fact pattern | What to do |
|---|---|
| Marketing plan and CPST agree | Retain both in the due-diligence file |
| Total strata area includes void | Price usable floor separately from legal strata area |
| Void appears decked over | Ask for MCST and URA approvals |
| Boundary or accessory lot is unclear | Resolve the plan number and title records before commitment |

## Overlay title boundaries on the viewing

**Start with the unique plan number.** Confirm that the CPST belongs to the exact lot and development. A visually similar neighbouring stack is not a substitute.

**Reconcile four area fields.** For a multi-storey lot, compare floor area, void area, each storey subtotal and total strata area. Do not label the entire title area as walkable floor.

## Price strata area and floor area separately

**Overlay the plan on the viewing.** Mark stairs, balconies, terraces, planter areas, accessory lots and any opening between storeys. Photograph mismatches without claiming they are unauthorised.

## When a void has been decked

**Treat decking as an approval question.** Decking over a void is not a unilateral renovation. Check the MCST consent route and whether URA planning permission is required because the work may add gross floor area.

**Price the usable-area difference.** Calculate price per reported strata square foot and per observed usable floor square foot. Label the second as an estimate until professionally measured.

## Worked 1,500 sq ft comparison

A duplex is marketed at 1,500 square feet, while the CPST shows 1,300 square feet of floor area and 200 square feet of void. At S$2.4 million, that is S$1,600 per strata square foot but about S$1,846 per square foot of recorded floor area. The latter is a labelled calculation, not a valuation.



## Documents to obtain

1. Obtain the exact CPST
2. Confirm lot and plan numbers
3. Read the area table
4. Compare every storey with the unit
5. Ask for void-decking approvals
6. Calculate two area ratios
7. Resolve differences before commitment

## Errors that change the conclusion

- Relying on a sales brochure
- Calling void area usable floor
- Assuming a deck is approved
- Ignoring accessory lots
- Using an estimated measurement as title evidence

## Questions to resolve before purchase

### Where can a buyer get a CPST?

SLA points buyers to INLIS.

### Does a void count in total strata area?

The CPST table can include and separately identify it.

### Can an owner deck a void freely?

No. SLA identifies MCST and URA approvals that may be needed.

## Use two area denominators, with clear labels

The CPST area table lets a buyer distinguish recorded floor area from void area and total strata area. Copy those figures exactly and retain the plan number. At the viewing, mark stairs, balconies, terraces, openings and accessory lots against the plan, but describe any difference as a question for verification rather than declaring work unauthorised from appearance alone.

For the worked duplex, S$2.4 million divided by 1,500 sq ft gives S$1,600 per strata sq ft. Dividing the same price by 1,300 sq ft of recorded floor area gives about S$1,846. The second number is not a valuation or an official â??usable areaâ?•; it is a labelled comparison that shows how a 200 sq ft void changes the buyerâ??s price perception.



If a void appears to have been decked, ask for the MCST approval trail and the planning records relevant to the work. The question is separate from what the title plan records. A buyer should resolve the title area, observed physical area and approval status as three distinct facts before relying on a brochure measurement or using the space in a price comparison.

Ask the seller or agent to identify each area number they quote: title strata area, recorded floor area, an architectâ??s measurement or a marketing estimate. Put the label beside the number in the comparison. That prevents a later discussion about â??sizeâ?• from mixing legally recorded area, physically observed space and a buyer-created usable-floor estimate as though they were identical.

Void area creates a visual trap because the volume may sit inside the unit even though it is not recorded floor. A high ceiling can add amenity and design value, but it should not be described as walkable floor in the buyerâ??s comparison. Conversely, a physical deck does not automatically prove that title area or approved gross floor area changed. The plan, the built condition and approvals answer different questions.

Ask for the exact CPST early enough to review it before the purchase decision, not at the end of conveyancing. A professional surveyor, lawyer or relevant authority may be needed where boundaries or approval records remain unclear. The buyer-created overlay is a screening tool: it helps formulate precise questions, but it does not replace a cadastral survey, title search or formal planning determination.

For a new-build or recently altered unit, the buyer may need more than one drawing. Ask which plan is final, whether accessory lots are separately shown and whether later works have approvals. Do not trace a brochure onto the CPST and call the overlay exact. Use it to locate questions, then obtain professional help where a boundary or alteration could affect price or intended use.

**Related reading:** For the next checkpoint, see The approved-plan check before purchase. The separate path is The separate approval layers for condo works.

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