



URA Home Office Scheme: Can You Run a Business From Home?

Description

The scheme is designed for a small administrative office inside a home, not for converting the flat or house into a shop, workshop or customer-facing venue. The clearest early test is operational: if customers, deliveries, noise, storage or signage would make the business noticeable as a separate use, stop and check whether another approval route is needed.

This guide is for a singapore homeowner or tenant considering a small desk-based business from home. It resolves one practical task: decide whether the proposed activity fits the home office scheme and what consent or registration is needed. It is desk-reported from the two cited primary sources and does not claim a field visit or professional advice.

Use this decision table first

Fact pattern	Practical result
Work done on a computer or phone; no visitors	Likely fit, subject to registration and property rules
One or two staff who do not live there	Potentially allowed; two is the published cap
Customers visit for appointments or classes	Does not fit the no-customer condition
Stock, machinery, fumes, noise or prominent signage	Treat as a red flag and seek a proper business premise
Tenant rather than owner	Get the owner's written consent before applying

The residence must still function as a residence

URA's controlling condition is not merely where a laptop sits. The premises must continue to be used mainly as a home, with the office remaining incidental. Keep bedrooms, living areas and access arrangements residential; do not create a public reception area or advertise the address as a walk-in outlet. The controlling reference is [URA Home Office Scheme](#).

Count people, not job titles

The limit is up to two people who do not live at the address. A founder who lives there is different from a non-resident employee, but contractors who routinely work on site can still change how the activity looks in practice. Map who will be physically present on a normal week before assuming the cap is satisfied.

Customer contact is the decisive boundary

Online calls, email and off-site meetings are compatible with a back-office use. Bringing clients into the home for consultations, tuition, treatments, fittings or collections is not. A business can be quiet and still breach the customer-visit condition, so privacy and noise are not substitutes for the stated rule.

Tenants need an extra permission layer

A tenancy giving you possession of the home does not automatically authorise business use. URA states that a tenant must obtain the property owner's consent. Put that consent in writing, describe the activity and staff count precisely, and check the tenancy for any stricter clause imposed by the owner or managing agent. Cross-check the operational detail against [HDB Home Office conditions](#).

Registration does not cure an unsuitable activity

The scheme is a land-use permission, not a blanket licence. Sector rules can still apply to food, education, health, finance, employment or regulated services. A successful business registration also does not override condominium by-laws, lease terms, fire-safety limits or nuisance law.

Build a change trigger into the plan

The permit can remain valid while the conditions continue to be met, but a growing business can outgrow them. Recheck before hiring a third on-site worker, accepting visitors, installing equipment, holding stock or changing the activity. Moving early is cheaper than retrofitting compliance after a complaint.

A worked decision

Suppose a two-person consultancy is run by an owner-occupier. The owner works from a spare room and one employee attends three days a week; every client meeting is held online or off-site. That fact pattern stays within the two-non-resident-worker ceiling and avoids customer visits. Add two more staff or weekly client sessions at the flat, and the result changes even if the room and company are unchanged.

Complete these checks in order

1. Write a one-sentence description of the exact activity and where each task happens.
2. List every resident and non-resident worker who will be present.
3. Confirm there will be no client, student, patient or customer visits.
4. If renting, obtain specific written owner consent and retain it.
5. Check sector licences and estate or condominium rules separately.
6. Register through the authority route and keep the approval record.
7. Set calendar checks for every staffing or service-model change.

For the next housing decision, continue with our [HDB transaction sequence](#) and [CPF home-financing limits](#). Those pages answer distinct downstream questions and do not replace the authority rules cited here.

Common mistakes to avoid

- Calling a customer appointment a private visit
- Counting only full-time staff while ignoring regular on-site contractors
- Assuming ACRA registration is permission to use the premises
- Using the home address for collections without checking the no-customer rule
- Letting storage, signage or equipment turn incidental office use into a different land use

Keep a dated file containing the source pages, submitted forms, approvals, signed agreement and calculations. Rules, service interfaces and temporary concessions can change. Recheck the authority page immediately before acting, especially when the transaction will occur after a published end date or involves an unusual use, payment or occupier.

Make the decision easy to revisit

Before acting, write down the date, the fact that determines the outcome and the source page used. For this question, the decision is whether to decide whether the proposed activity fits the home office scheme and what consent or registration is needed. The two practical tools above—a five-scenario fit table separating acceptable desk work from customer-facing use and a change-trigger checklist showing when a growing business must reassess the permission—are intended to make that reasoning visible. Save the result with receipts, confirmations or screenshots generated by the official service. If a deadline, amount, status, traveller, employee, property or health circumstance changes, rerun the decision from the beginning instead of editing the old answer from memory. Where a professional adviser, agency officer or service provider gives a different answer, ask which current rule and which facts produce the difference. That short record is valuable when two family members, colleagues or counterparties otherwise remember the same conversation differently.

Questions readers ask

Can two non-resident employees work there?

Yes, the published ceiling is two, provided every other condition is met and the home remains residential.

Can clients come only by appointment?

The scheme states that clients or customers must not visit the premises; appointment-only does not create an exception.

Does a tenant qualify?

Potentially, but the tenant must first obtain the owner's consent and should check the tenancy for stricter limits.

Primary references and limits

[URA Home Office Scheme](#) and [HDB Home Office conditions](#) were checked on 17 July 2026. The article applies their published general rules to the examples above. It does not determine an individual application, resolve a contractual dispute or replace legal, tax or regulated advice.

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Author

nuraisyah

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