Vacant Home, Property Tax Still Due: Check Which Rate Applies

Description

Vacancy does not stop Singapore property tax. A vacant residential property is generally taxed at non-owner-occupier residential rates, and â??I receive no rentâ?• is not a valid Annual Value objection. The controlling references checked for this guide are IRAS property-tax rates and IRAS owner-occupier rates.

Choose the branch that matches your case

Situation	Action
You continue to live in the home	Check owner-occupier rates
The home is empty during renovation or between uses	Budget non-owner-occupier rates
You are demolishing and rebuilding for own occupation	Test the specific building or land remission
The property is rented out	Use non-owner-occupier rates and handle rental income separately

Property tax follows ownership, not rent received

IRAS explains that property tax applies whether a property is owner-occupied, rented or vacant. It is distinct from income tax on rental income. IRAS property-tax rates.

Do not forecast zero property tax merely because the keys are with a contractor or agent. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Owner-occupier rates require actual residence

An individual or married couple must own and reside in the property. A vacant property is among the cases IRAS lists as ineligible. IRAS owner-occupier rates.

Record the actual move-out and move-in dates and update IRAS promptly. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Vacancy is not an Annual Value objection

IRAS does not accept lack of rental income or financial difficulty as grounds to object to Annual Value. AV is based on estimated market rent for comparable property. IRAS property-tax rates.

Challenge only a supportable valuation fact, such as materially wrong property attributes or comparable evidence. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Renovation does not create a blanket waiver

IRAS states property tax remains payable while a property is vacant or undergoing renovation. IRAS owner-occupier rates.

Include the higher-rate period in the renovation budget and cash flow. This matters because the decision is not complete until the evidence, timing and responsible person agree.

A narrow land remission is different

Specific remission may apply to qualifying land under development for a future owner-occupied house. It is not a general empty-home concession. IRAS property-tax rates.

Test every condition and file through the designated service before relying on it. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Update the rate when occupation resumes

Owner-occupier treatment can be reconsidered when the owner actually moves back in, subject to IRAS rules and evidence. IRAS owner-occupier rates.

Keep utility, address and occupation records that show the genuine return date. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Use a three-date vacancy tax timeline

Turn the rule into a working aid with columns for the controlling fact, the evidence you hold, the result and the date checked. For this task, the decisive question is to budget the correct tax rate and avoid an invalid vacancy objection. A blank evidence cell is a stop sign, not permission to use a remembered number or a marketing summary.

Test at least two plausible branches from the table above. That comparison shows which fact changes the answer and prevents the most convenient scenario from being treated as the only possible one. Label every arithmetic step as an LBRD calculation and keep the official figure beside it.

Add a general-rule versus land-remission decision table

The second aid should expose what the first one can hide: a deadline, cost, handover, alternative route or follow-up duty. Write the downside of being wrong beside each branch. Where the consequence is legal, financial, medical or safety-related, the competent authority and case-specific professional decision remain controlling.

Recheck the live source immediately before the irreversible step. Save only the minimum evidence needed, protect personal details, and note any limitation. Record who will act, the last safe date and the evidence that closes the task.

Stop when the evidence no longer matches

Pause the decision if you encounter treating no rent as no tax, objecting to av solely because the home is empty, assuming renovation is exempt. Those are not small drafting errors; each can change the eligibility, cost, route or safety outcome described above. Return to IRAS property-tax rates for the controlling rule and use IRAS owner-occupier rates to check the second part of the decision.

If the authority page, account record, booking screen or case document disagrees with this guide, use the live record. Escalate to the named organisation or an appropriately qualified professional when a deadline is running, a child or adult is unwell, a licence or tax position is uncertain, or an irreversible payment is due. Keep the question narrow and provide the facts needed for a case-specific answer.

Work through a realistic example

A household moves out on 1 September while renovating and returns on 1 December. The three-month vacancy does not erase property tax. The household should model the non-owner-occupier rate for the vacant period and submit the occupation change with evidence.

Before you act

1. Record move-out date
2. Confirm current Annual Value
3. Calculate both rate scenarios
4. Check whether any narrow remission applies
5. Notify IRAS of status changes
6. Keep occupation evidence
7. Review the revised bill

Mistakes that change the answer

- Treating no rent as no tax
- Objecting to AV solely because the home is empty
- Assuming renovation is exempt
- Applying owner-occupier rates to two homes
- Ignoring the return-to-occupation update

Related LBRD guides

Next, handle the move-out notification. You can also build a valid Annual Value objection.

Questions readers ask

Is property tax payable during renovation?

Yes. IRAS states there is no general waiver or reduction for a vacant property under renovation.

Can I keep owner-occupier rates while living elsewhere?

Owner-occupier rates require the owner to reside in the property.

Does vacant land follow the same rule?

Land and redevelopment have separate valuation and limited remission rules, so test the exact case.

Date Created
06/08/2026
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