BUILDERSTALK

Singapore's Largest Directory of Professional Builders, Architects, and Suppliers

RISE OF NEW GENERATION OF LANDED PROPERTY BUILDERS

The local construction industry does not get enough credit, this writer feels. Are builders like ninjas then, pushing both body and mind to perform great feats before slipping back into the shadows as their end-users sing praises about their projects? And all the while dealing with overly scrimping clients and shady competitors willing to compromise quality for profit? And for anyone looking to enter the build-and-construction arena, what does that entail?

Mr Ian Teo - Director of GM 2000 Pte Ltd

FIRST IMPRESSIONS

In the industrial plains of Kaki Bukit, the good people of GM 2000 Pte Ltd are hard at work, whether they are rolling out sheets of materials, processing them through heavy-duty tools, drilling in bits, or offering backup support from an office cubicle.

GM 2000 Pte Ltd prides itself on design-and-build, with customisation of essential furnishings such as curtains and blinds with no scrimp on quality. Working with international partners, they import AND fabricate unique furnishings and materials that will ensure durability, aesthetic, and versatility.

Some of the products they are currently pitching to the local markets are External Venetian Blinds from Germany and Shy Zip system from Japan. These products can either help to regulate temperature or control the amount of sunlights for both residential and commercial spaces.

Their current plans involve bringing in environmentally friendly materials and products and offering them to the local market which is both accepting and sceptical of green-based products.

Mr Ian Teo - the director of GM 2000 Pte Ltd, president of the Micro Builders Association of Singapore (MBAS), and the cover man for this debut issue of the BuildersTalk tabloid - is a charismatic individual who knows the products he works with and constantly puts himself through the grindstone to give his clients only the best.

"With 19 years of experience in the building industry, his boyish grin and friendly tone were the gates to highly valued words of wisdom."

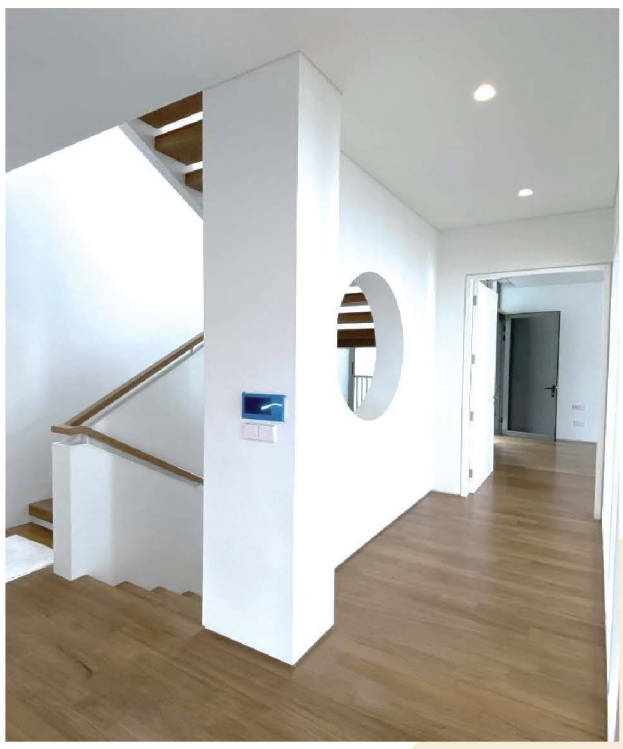
With his father Mr Teo Hee Lai as a juggernaut in the local building industry, being the renowned owner of a few construction-related firms and a gritty work attitude, it would have been a fast pass to the director's seat once it was time to pass the baton.

However, Mr Teo opted to not take the easy road to his own success. If he was going to the top, he was going to work hard for it no matter how long it would take. So, what made him start from the lowest ranks rather than directly take over as top dog?

"I am someone who is hands-on and likes to learn things. My dad has been in the construction sector for almost 60 years. He knows the most basic things to the finishing, like from building up the structure, the interior, everything until (the project) is finished. For me to take over this part of his business, it will be quite tough as I do not have the knowledge. And I do not like to take something that I do not have the knowledge of."

This was at a pivotal moment in Mr Teo's life, as he was waiting to enlist in National Service. With around five months of free time on his hands, he decided to help his father out at his company. He shared that back then, it never crossed his mind that he will be its director. It was only when he was nearing his ORD (Operationally Ready Date, when one graduates from National Service) that he 'took a serious thought' on his future.

.....MORE on next page>>



"I said, 'Ok, not everyone is fortunate enough to have a foundation laid for you. But having said that, I am not just going to pop in and get into middle or high management and command everybody. That's not my style."

So Mr Teo started helping out in two of his father's companies, THL Construction Pte Ltd and GM2000 Pte Ltd. During his time in his father's office, he realised that most of his colleagues were intimidated by his status as their boss's child so they did not dare ask him for his assistance. Frustrated by this, he decided to make the most of his time by venturing into production, where he was able to help out with orders, do installation works, and learn things. "I get to see a lot of nice houses," he reminisced fondly. "Frankly, I liked it. You'll be surprised that in Singapore, we have a lot of good architects and designers who have built our houses nicely."

Passion and hard work reap their rewards, as Mr Teo shared one of his joys of being a builder.

"It's the satisfaction, after the design-and-build product is done, and the client likes it very much. When the finished product is what the client wants, that is our satisfaction."

One of these successful projects is a certain structure loved by everyone here - the amazing array of skylights on Level 5 of Jewel at Changi. "There are around 20 or so sets of huge skylights, that are seven metres wide by almost twelve metres of projection. For those, we designed the components, the systems, everything for the client."

So to propel him into the building industry and equip him for those projects, did Mr Teo study engineering then to manoeuvre the tips and tricks of this trade? "Honestly, I do not have an engineering background. A lot of people thought that 'Oh, you must be a mechanical engineer. You must have studied mechanical engineering or something like that. No, I actually studied economics."

Where then did his passion for building and construction sprouted from?

IT STARTS FROM YOUNG

Never underestimate the power of Exposure, Experience, and Play. Oh, and Lego. Lego is one of the best things you can give to somebody.

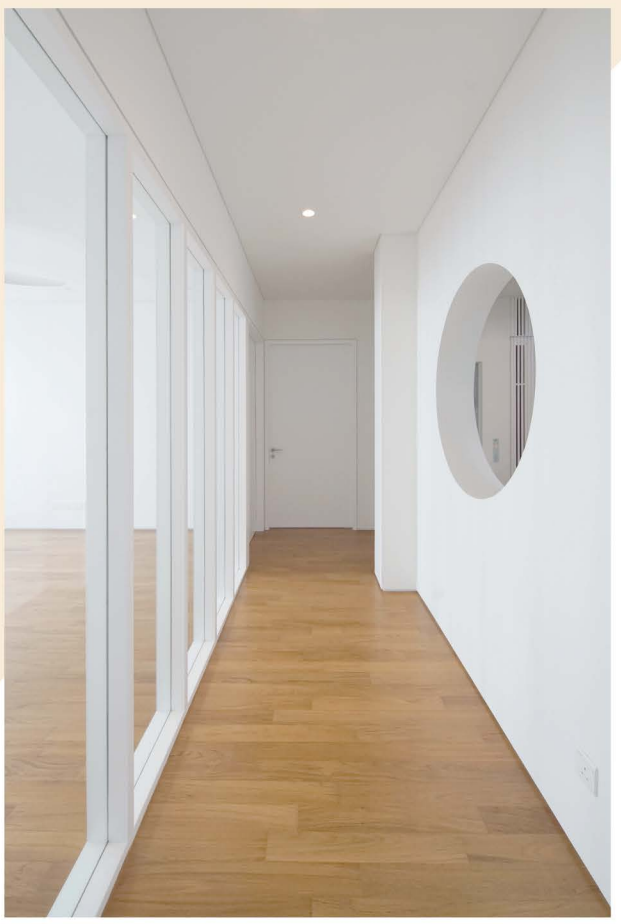
Mr Teo fondly reminisces his developmental years as a youth frequently accompanying his father to his work. "The interest may have been there since young. My dad liked to bring me to his job sites and I got to see how he built all these houses."

"I am not sure if this helped (my interest), but I liked to play with Lego at my early stages. But I will not build (according to the manual). Like, these sets of Lego may be for building a house, then I have multiple sets and I will tear down everything and I will build my own stuff out of all the parts I have. So maybe that created the interest."

"The other thing is that my dad liked to bring me around to see a lot of stuff, so I'm interested in those things. So I often wondered at how that thing was being done, how they worked. So those things, I took a strong interest in."

"So for me to be able to still have that fire for the past 19 years, in a way, that's like when the thing we designed for our customer suits the customer's needs. The finished product is what the customer wants, that's our satisfaction."

His childhood experiences were not the only players in moulding him for the industry; the character traits he picked up from his father contributed to his builder's journey. "The main important things for me are the willingness to work, to learn, to be humble, and to have



honour."

In recent encounters with contracts and partners that don't always hold to their stipulations, his father advised him and his staff to continue holding on to their integrity no matter the circumstances. "If you promise and plan something," Mr Teo shared. "We must make sure that we deliver, even if we will have a loss, because this is what we promised. We will not find ways to cover up the mistakes that we do. We will just face the music, settle it, and make sure we deliver what we promised."

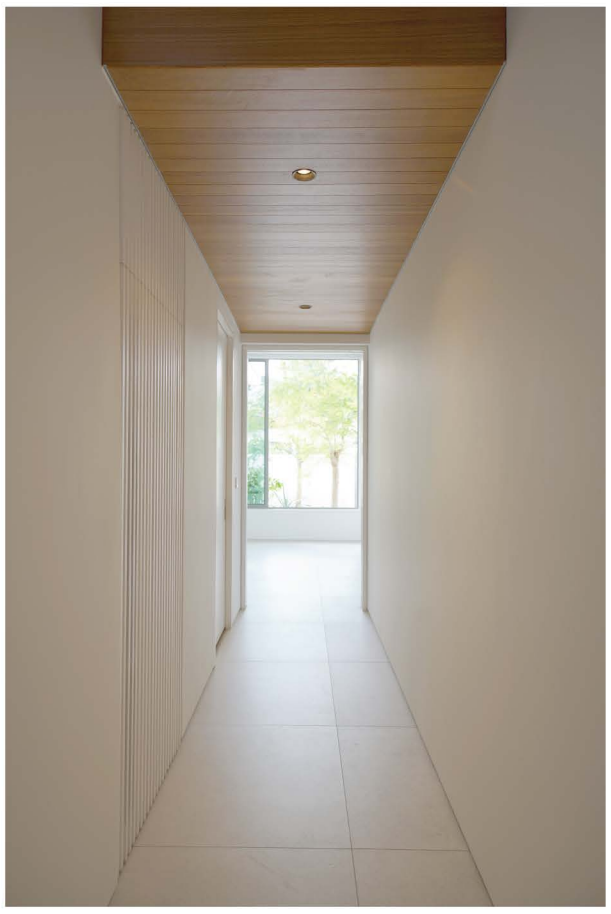
"People have told me that my father is a man of his word. When he says something, he really means it. So that is something I look up to him for, and I make sure I try to hold that philosophy in the company too."

As age slowly catches up with his father, Mr Teo still lends him a hand when it comes to paperwork and administration matters. "Whenever he has issues with his construction site, I will move over there and help him a little bit."

"I have also started picking up more of his trade. He also started to teach me. But I did tell him, 'To be honest, I might not be able to take over your construction (company).' And he knows that too. But he's more than happy that I will be able to take over the rest of the company because I have been helping him manage the rest of the company for the past 20 years or so. The only part I may not be able to take over yet is the construction (side)."

However, he may consider doing so in the future; "Never say no," he told us.

This consideration came after he managed to clinch two A&A (Addition & Alteration) jobs for his father. As a result, next to overseeing the project and taking care of the liaising and



paperwork, he picked up 'simple construction stuff' and learned more of the trade from his father. Having worked with his father firsthand on these two jobs, he got more exposure to the process of construction projects. "We got to meet often on this job site, and to discuss the workload and process of these projects," he said. "So, I say, 'Never Say No'."

NOT JUST A BUILDER, BUT A GREAT BUILDER

COVID-19 hit the building industry hard, and even a highly successful business like GM 2000 Pte Ltd was not spared its onslaught. "It was quite bad when it hit us," Mr Teo recalled. "The main reason was that we rely heavily on the construction sector."

The greatest effects he saw on his work were 'disruptions in the supply chain and on the workers' side'. "I had one worker who went back for the Chinese New Year holiday and got stuck there," he shared. "And he's one of my best supervisors. It took almost four to five months before he was able to come back."

The circuit-breaker period from April to June 2020, along with renovation regulations from the Ministry of Manpower, also put a damper on the company's normal workflow. "It affected our financial status, and we had no job for almost three months," Mr Teo said. "By July or August, when we saw the situation was not improving, we had no choice but to implement cost-cutting measures such as pay cuts."

It was in such times that Mr Teo received a reminder that it was not always money that drives a company, but its people. "I am blessed with an understanding group of workers," he shared.

One of my workers, who has worked for me for over four years, came up to me and said, "Look, Ian, I know the market is very bad. If I need to take a pay cut to help the company to tide over, just let me know, I am more than happy to help." This worker was not the only one; most of the GM 2000 team agreed to take a pay cut to help their firm tide over.

The company did their bit to look out for one another, especially for the foreign workers under their care. Other than checking on their workers' mental health and buying them food to lift their spirits, temporary living quarters were set up on Level 4 of the company building to house up to six workers.

At the turn of the new norm, opportunities arose for Mr Teo and GM 2000. "Since production and installations were not ongoing," he shared. "I sat down with the sales and marketing teams to plan how to reformat our marketing and how to redo our whole branding. We took the opportunity to revamp the whole company; our new website will be up, we will redesign and rebuild the showroom, and we will also kickstart some projects."

"We took this low period to try to revamp the company structure, fine-tune some policies, and tighten certain rules and regulations. We also set up an Internet VPN so that staff can work from home, to link back the system to the company so that they can do their quotations, check their emails, and so on."

"We made it so that if COVID-19 were to continue or government regulations were to continue for the next two to three years, the company will still be able to function as normally as possible."

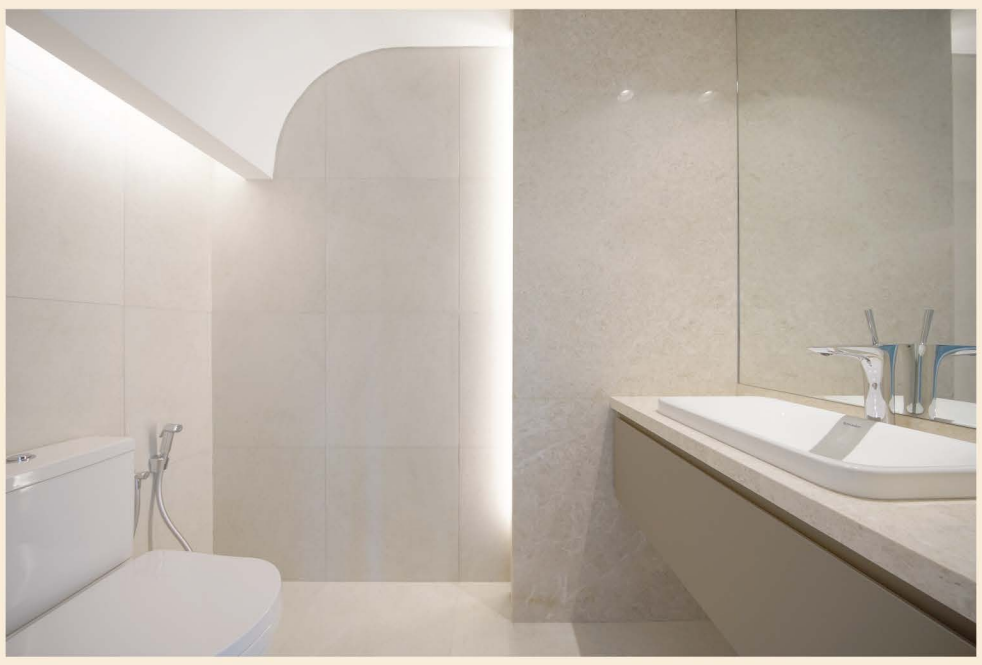
"The main thing is, we just have to ride through and I'm glad I have a group of employees who are understanding enough that they ride the tides with me."

(NEW) BLOOD, SWEAT, AND TEARS

As Singapore's economy changes, hardware skills have been added to the list of 'essential skills to have post-COVID-19'. Knowing your basics to the bigs, from fixing electrical faults to full-scale construction, is vital since construction and renovation are key players in progressing physical infrastructure.

There is no surprise that there is a high demand of talent in our construction sector. However, the construction sector is an unglamourous sector that most locals don't want to join. Mr Teo advises those youngsters eager to enter the building sector: "The main thing is hard work. They really need to be able to take hardship and, character-wise, be humble. In the construction sector, there is a lot of shouting and screaming to get things done, so you will have to take a lot of beatings before you are able to progress."

"Why be humble? Because most of the first-generation builders are not very highly educated. But their experience is very rich. They gained their experience because they themselves know how to do it. So when they teach, they are used to the old style of teaching, where you have to listen and do things correctly. So any young builders coming in have to learn to accept all of that. Being humble helps you learn. That will be your thing. (The first-generation builders) are willing to teach, and if you are willing to learn, this experience will be priceless as it is very hard to get."



GM2000

GM2000 – the most trusted, competent, and leading soft window furnishing fabricator in Singapore. GM2000 provides an assortment of contemporary and luxurious window furnishing products. From curtains to blinds to louvres, GM2000 helps both residential and commercial spaces exude modernity, contemporary style, and exquisite taste for both interior and exterior.

EMBRACING THE ENVIRONMENT FOR A GREENER FUTURE

Blending in seamlessly with modern interiors and working in synergy with the environment, GM2000 offers a wide range of elegant and eco-friendly window furnishing solutions that give you greater choices and control over your lighting needs.

From tropical timber blinds and avant-garde skylight systems to intelligent automated shades that optimise the management of natural light and ventilation, our versatile mix of products allows you to aesthetically enhance your interior while fulfilling your basic needs for light filtering and privacy control.

Beyond our devotion to providing customised lighting solutions, GM2000 also strongly believes in resource conservation to protect and preserve the environment.

Our green aspirations are manifested through various initiatives and holistically integrated into our daily operations.

Through the use of recyclable fabrics and non-toxic chemicals in our manufacturing process, we aim to infuse a sense of environmental consciousness into our products.

Our window furnishings not only create conducive environments, they also help you reduce electricity consumption while increasing energy efficiency.

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Tailor Your Home To Your Lifestyle

Q1

IN THIS AGE OF TECHNOLOGICAL ADVANCES, HOW NECESSARY IS IT TO HAVE A SMART HOME?

As technology advances, it inevitably changes our lifestyle and way of living. We are no longer in the era whereby we physically walk to a CRT TV to adjust the volume; we have remote control. We no longer use a mobile phone for just a phone call, as our smartphone adoption creates a space of infinite possibilities.

The smart home opens a new chapter on how technological advancement plays into our daily life and set forth a new expectation on home living. A customisable automation will not just take away your remote control, but it will also give each one a personalised living experience.

Q2

POPULAR SMART HOME DEVICES/SYSTEMS ARE IN TREND AND HAVE BEEN MADE TO CATER TO MOST HOMES IN SINGAPORE. WHAT ARE YOUR THOUGHTS REGARDING THEIR RISE AND WHY THEY HAVE BECOME POPULAR RECENTLY?

In my opinion, there is a push and pull factor.

Having big tech companies like Google and Apple coming in with their voice commands which appeal to customers has resulted in consumer curiosity and exploration of options to add that to their homes.

On the other hand, the push comes from the Smart Government plan towards a Smart Nation and introducing energy efficiency.

Q3

WHAT IS A RECOMMENDED BUDGET TO IMPLEMENT A SMART HOME SYSTEM IN A HOME? HOW IMPORTANT IS PRICE WHEN IT COMES TO SMART HOME SYSTEMS OR GADGETS?

Budget will depend on the depth of automation and the size of the house.

The price is probably just a perceived value. A few factors determining the price would be the scope of its work, the brand establishment (a good brand would usually have a backup system when things go wrong), support and warranty (especially so in cyber security; a good brand will update their firmware regularly to keep hackers out, etc) and probably the quality/material they use. The point here is it should be value for money.

Q4

WHAT ARE THE BENEFITS OF HAVING A SMART HOME? WHAT ARE SOME POPULAR WAYS OF HOMEOWNERS UTILIZING THEIR SMART HOME SYSTEM?

The benefit of having a smart home are mainly, but not limited to, convenience, aesthetic, energy saving, security, remote control and, most importantly, personalisation according to your lifestyle.

Here's a scenario where this is practical: When the homeowner wakes up in the morning, they use a voice command to greet a digital assistant like Siri/Google/Alexa to roll the shades up, switch off the air-con, switch on the water heater, and activate/deactivate the toilet strip light accordingly. Once the homeowner is done with their morning routine, they can head to the living room and trigger 'Music' mode; the smart system dims the lights to 30%, rolls the shades down, switches on the air-con, and activates the Dolby Atmos sound system to play music. When the homeowner leaves their home, they can give a voice command to switch off everything first. And when they return home in the evening, they can trigger their gate to open and the lights along the driveway to switch on while driving towards their home, until their car is parked at the car porch.

Q5

IF A HOMEOWNER WANTS TO TURN THEIR HOME IN A SMART HOME, WHAT ARE THE MOST ESSENTIAL STEPS THEY SHOULD TAKE TO DO SO? WHICH HOME AUTOMATION THEY SHOULD START OUT WITH?

We believe in having a strong foundation when planning for home automation. First and foremost, the electrical work must be meticulously planned before any work. The network will be equally important for coverage. Automation professionals should be consulted to work with the architect or interior designer.

There are a lot of Internet of Things (IoT) products out there, with more to be released soon. The market is going to be huge, but homeowners must beware of cybersecurity issues which our local agencies are already looking into closely.

There are five main applications in home automation: Safety & Security, Lighting & Shades, Entertainment, Thermostat & Temperature Sensors, and Voice Commands.

We would suggest homeowners start with Lighting & Shades, Lighting With Dimmable/Tunable Lights, and Motorized Shades to create a cosy ambience. A security system is also worth investing in.

Q6

HOW WOULD YOU SEE THE AUTOMATION PLAY A ROLE IN THE SUSTAINABILITY PRACTICE/GREEN PRACTICE?

Switching to energy-efficient appliances, adjusting lighting levels or appliances in accordance, or allowing remote access to your appliances will help to embrace sustainability and green principles.

Banks also offer 'green renovation loans at a lower rate if your house fulfils criteria such as a smart management system and energy-saving lights, just to name a few.

Mr Loong Wai Hoong - Director of C.Inhaus

> **"The benefit of having a smart home are mainly, but not limited to, convenience, aesthetic, energy saving, security, remote control and, most importantly, personalisation according to your lifestyle."**

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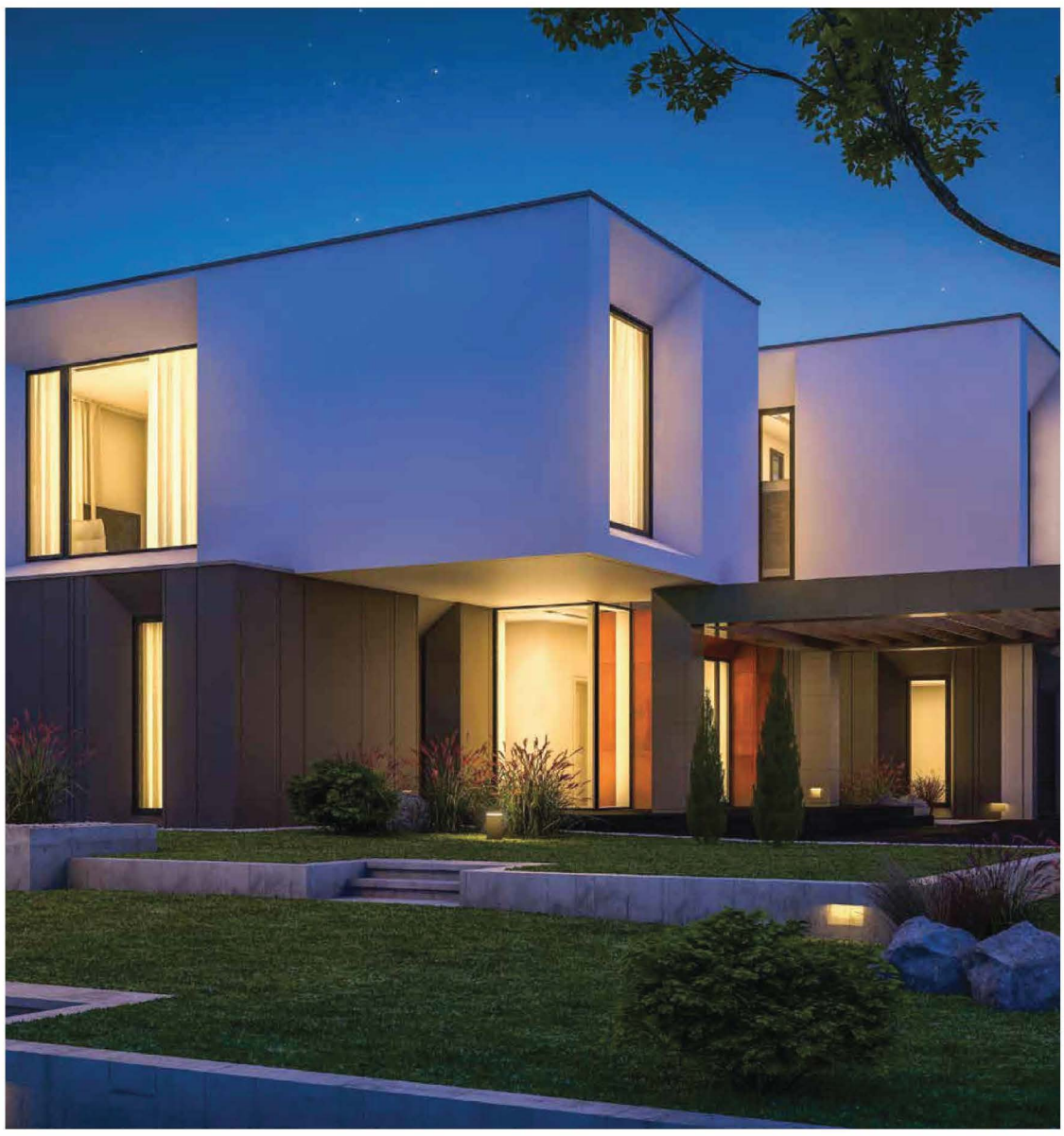


Customize Keypad With Back Lights

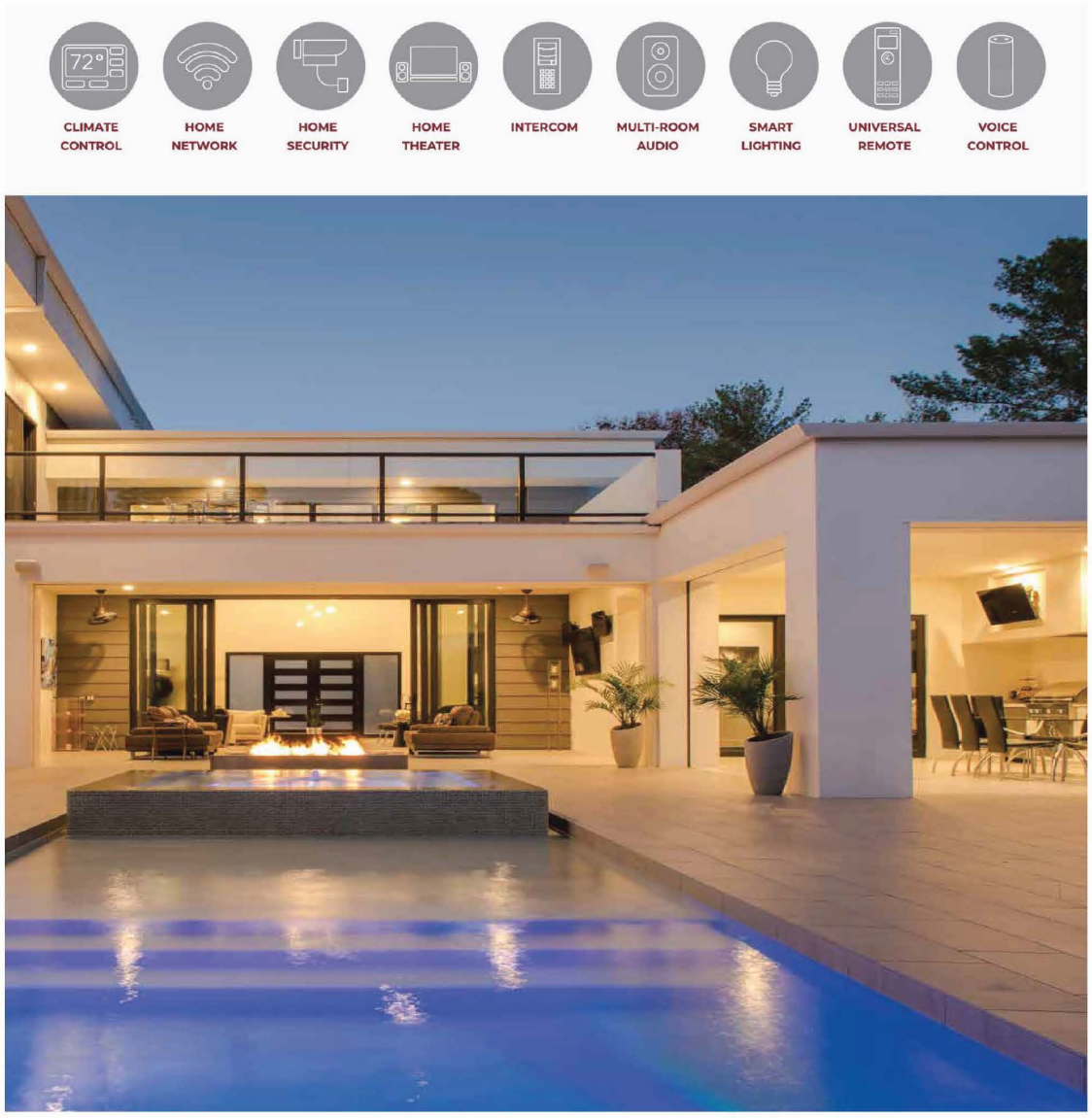
Rather than having a row of switches lined up on the wall, eliminate wall clutter with our keypad, which provides subtle elegance for any space.

Remote Control From Anywhere

The Lighting control system brings the connected home to your fingertips. Check and change the status of lights, blinds, and temperature from anywhere.

Scalable Seamless Integration

We provide home automation capabilities that give you complete control over your home and promote energy efficiency to reduce your energy consumption. These smart home solutions integrate different devices such as for Home security, video surveillance, Fire detection, Temperature Regulation and Entertainment.



Secured Home Automation

In addition to controlling security-related devices such as electronic door locks, surveillance cameras, and motion sensors, smart security systems will activate 'Smart Away' to portray occupancy even if you are not at home

Voice Control

Connect your home thermostat, speaker, TVs, security, smart lock, and appliances to a smart home network and execute commands via Google Home, Siri or Alexa.

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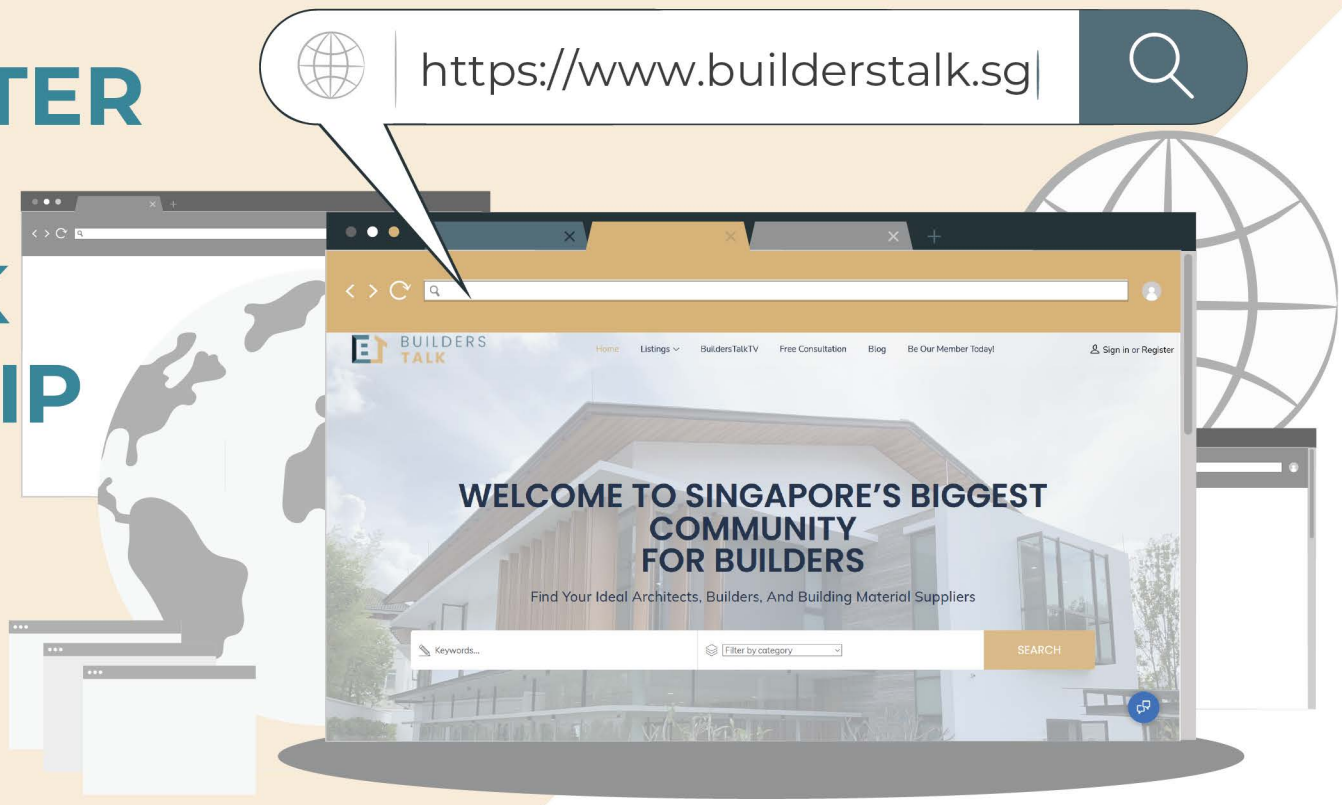
RENOTALK LAUNCHES SISTER PLATFORM BUILDERSTALK IN PARTNERSHIP WITH MBAS



RENOTALK x MBAS

BuildersTalk.sg, a collaborative online platform between RenoTalk.com and the Micro Builders Association Singapore (MBAS), has been launched to connect homeowners with reliable builders and architects. The website will also provide visitors with educational media resources on building and construction.

The BuildersTalk platform can be accessed at **https://www.builderstalk.sg**

A PLATFORM THAT CONNECTS HOMEOWNERS TO BUILDERS

BuildersTalk is the culmination of a collaboration between local renovation portal RenoTalk.com and the Micro Builders Association Singapore (MBAS). Its primary objective is to connect homeowners and property owners looking to renovate their landed or commercial properties to an eligible pool of renovators comprising: Builders; Architects; Building Material Suppliers; Mechanical & Electrical (M&E) Consultants, and BCA-Certified Contractors & Interior Designers.

After property owners send in their building requests, the BuildersTalk team will match them to eligible renovators to contact them directly and provide them with quotations and construction proposals.

Other than matching services, BuildersTalk will host an extensive directory of renovators and their contact details for property owners to contact them at their leisure. The directory will be updated regularly to provide homeowners with the best from BuildersTalk's pool.

In addition to the assignment of eligible builders and building a relevant directory, the platform will act as a resource hub for educational materials in the form of editorial and audio-visual pieces to help its readers learn more about the local building and

"As the association representing SME contractors who are primarily into building bungalows, semi-detached houses, terraces, and so on, we are often viewed as problem-solvers for our clients, even after handing over the houses. It is rather interesting to note that Singapore does not have such avenues to help address their specific questions regarding landed houses. This was when we decided to start BuildersTalk.sg," said Mr Ian Teo, President of the MBAS.

The Managing Director of iPrima Media Pte Ltd (the team running RenoTalk.com), Mr Shawn Ling, shared, "We were really excited by this project when we were first approached by MBAS. Their dedication to going the extra mile in helping their clients is truly remarkable. We felt that this passion is perfectly in line with ours, which was why we first launched RenoTalk.com all these years ago to cater to mainly renovation contractors and interior designers. Indeed, landed property homeowners may face different problems from those of HDB homeowners when it comes to building their own homes. Things that are exclusive to landed owners include solar panels on their roofs, garden drainage systems, fencing and gate security...it is an extensive list we are looking at, really."

While the BuildersTalk website is already active, it will be officially introduced in Singapore in June 2021 with the distribution of a physical A3-sized editorial tabloid to 20,000 landed homeowners in Singapore.

This catalogue will contain an editorial cover feature on a renowned local builder or construction firm alongside promotional advertorials from members of the local building industry.

IF YOU ARE LOOKING TO ADVERTISE ON BUILDERSTALK.SG

BuildersTalk.sg can promote your building products and services to 20,000 Landed Property Owners via a 'hybrid format' - the physical A3-sized editorial tabloid (distributed to 20,000 homeowners) and social media platforms (reaching up to 150,000 pax via the website, Facebook, and Instagram).
Your business profile will also receive a permanent spot as a directory listing on BuildersTalk.sg to increase your visibility to homeowners looking for building professionals.

ABOUT RENOTALK.COM:

Since 2005, RenoTalk.com has become the biggest online platform in Singapore for connecting homeowners with reliable, experienced interior designers. Besides being a portal for matching renovation quotations and a media platform for educational resources, RenoTalk.com also houses its well-renowned online forum for homeowners to share renovation ideas and get useful advice from fellow users.

ABOUT MICRO BUILDERS ASSOCIATION SINGAPORE:

Established by a group of like-minded professionals and contractors from Singapore's building industry, the Micro Builders Association Singapore (MBAS) was created with the key objective of addressing the interests and challenges faced by Singapore's micro-builders industry, which comprises mainly SME contractors.
As a professional trade association, MBAS is proud to be the 11th member of the Specialist Trade Alliance of Singapore (STAS), alongside 10 other trade associations from the building industry. These organisations host at least 1,300 companies from Singapore's building and construction specialist trades.

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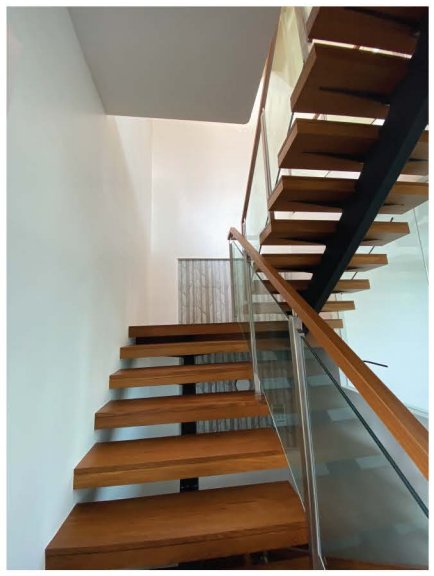
THERE'S A REASON WHY UNICON GROUP HAS BEEN AROUND FOR MORE THAN 25 YEARS

PRIDE OF BUILDING PERFECTION

Achieving building perfection for our clients is our top priority. We are well versed in current building regulation codes and also engage with top architectural & design firms to fulfill our promise to deliver the highest quality of work.



COMPLICATION IN HANDLING MARBLE SLABS

Marble is a brittle material and cracks easily. However, it is not a problem for us. We slab-cut our marble to ensure we meet our clients' requirements. We have our seasoned tilers and handling equipment on site to lift, handle, and apply to the required location as per the client's request. This shows our company's strength and innovation.

INNOVATION WITH LED LIGHT WEIGHT BLOCKS

Through rigorous testing, we have proven that using LED light weight blocks in our project can lower the indoor temperature and retain its water-repellent properties.

On Site usage in Singapore of Glass Building Bricks
(Source: 75 Phoenix Garden Singapore)

> **"We have our seasoned tilers and handling equipment on site to lift, handle, and apply to the required location as per the client's request"**

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GUIDE TO REBUILDING LANDED PROPERTIES FOR PRIVATE HOME OWNERS

Buying land to rebuild a home is a tricky scenario as it involves a lot of prior planning. One unlucky scenario you can have is ending up with land you have bought with little available area for rebuilding. As a private owner, it is very challenging in sourcing the right landed property contractor in Singapore.

Fret not! This guide will help you to plan your rebuilding carefully! As always, consult a qualified land surveyor/builder before finalizing any paperwork. The entire guide will be broken down in various steps.

It starts with planning your budget for the purchase for the purchase of the land, followed by choosing the right land based on your criteria for rebuilding (i.e. legal requisitions, building setbacks, etc), and ending with the estimated cost for your rebuilding project.

STEP 1: WORK OUT WHAT YOU CAN/CANNOT BUY

First, think about your purchasing capacity for restricted properties. If you are a Singapore citizen, there should be no issues faced as there are no restrictions in the kind of landed property you can buy.

Under the Residential Property Act, there are restrictions set in place for a foreigner.

A foreigner means any person who does not meet the following criteria:

- Singapore citizen;
- Singapore company;
- Singapore limited liability partnership; or
- Singapore society

If you are a foreigner, you will not be able to purchase the following properties:

- Vacant residential land;
- Terrace house;
- Semi-detached house;
- Bungalow/detached house;
- Strata landed house which is not within an approved condominium development under the planning act;
- Townhouse;
- Residential shophouse;
- Association premises;
- Place of worship; and
- Worker's dormitory/service apartments/boarding house (not registered under the provisions of the hotels act)

However, this is not a hard no. If you are a foreigner, you are still able to purchase a restricted property with the relevant application to the Land Dealings Approval Unit (LDAU) from the Singapore Land Authority (SLA).

A single application (e.g. husband and wife applying jointly is still considered a sole applicant) will cost you around 1220 SGD per property.

Before applying, you should fulfill these criteria, according to the LDAU's discretion:

- You should be a permanent resident of Singapore for at least five years; and;

- You must make an exceptional economic contribution to Singapore. This is assessed by checking factors such as your employment income that is eligible for tax in Singapore.

Point to note: It is best to secure approval for purchase of restricted property early before paying option fees, to prevent any unnecessary delays.

If you are planning to proceed without an application, never, under any circumstances, exclude the following clause.

"The sale and purchase herein is subject to the Purchaser obtaining the Land Dealings (Approval) Unit's approval for the purchase of the said property. PROVIDED always that the Purchaser shall make the necessary application for the approval within fourteen (14) days from the Date of Acceptance of this Option; otherwise, the entire deposit shall be forfeited to the Vendor arising from the refusal. (Applicable only to "foreign person" purchasing restricted property as defined in the Residential Property Act (Cap. 274) and/or the Companies Act (Cap 50)."

This allows you an escape in the case where approval is rejected so that the Sale & Purchase document is made null and void and all monies paid (including interest) will be refunded to you. However, you are still required to submit the application within fourteen working days of option acceptance.

Send all enquiries to:

Land Dealings Approval Unit
Singapore Land Authority
55 Newton Road,
#12-01 Revenue House,
Singapore 307987
Tel: 6478-3444

STEP 2: TOTAL BUDGET

You will want to avoid embarrassing moments in regards to the amount of monies to be spent. If you are paying cash, take note of the following payments for real estate:

- Price of property
  - Cash or CPF monies usage?
- Loans taken
  - 1st Property loan or 2nd Property loan?
- Buyers Stamp Duty/Additional Buyers
- Stamp Duty (ABSD) (If Applicable)
- Sellers Stamp Duty (If Applicable)
- Conveyance/Legal fees
- Agent fees
- Property tax

What is mentioned above is commonly found in real estate matters, but these costs are good to factor in for rebuilding. No two construction projects are the same so it is wise to source for a reliable landed property contractor in Singapore. Here is an overview of possible construction costs, including:

- Rebuilding, Reconstruction, Addition, and Alteration works
- Land surveyor fees (Topographical Survey, soil test, etc)
- Architect Fees
- Lease extension to SLA (If Applicable)
- Submission of planning permission to authorities (i.e. URA)

STEP 3: REBUILT SIZE

Having a budget in mind helps to narrow down the search. Are you thinking about rebuilding a bungalow where another previously stood? Or are you thinking about rebuilding an apartment stack where a semi-detached home used to be?

Having a rough idea of the rebuilt size now will save you the agony of locating a suitable land size to rebuild landed properties on only to be later dismayed by legal restrictions. (more on this point later).

Point to note: You might be familiar with the terms "Built-in" and "Built-up". This are usually marketing terms used by real estate developers or real estate agents in selling properties.

These terms both refer to the saleable area of a property, which includes voids, balconies, car porches, patio, and swimming pools. The only difference is in regards to its state of completion, completed or not, respectively.

However, the term Gross Floor Area (GFA) should be used only in terms of rebuilding. This is the only official term recognized by Urban Redevelopment Authority (URA) & Building & Construction (BCA).

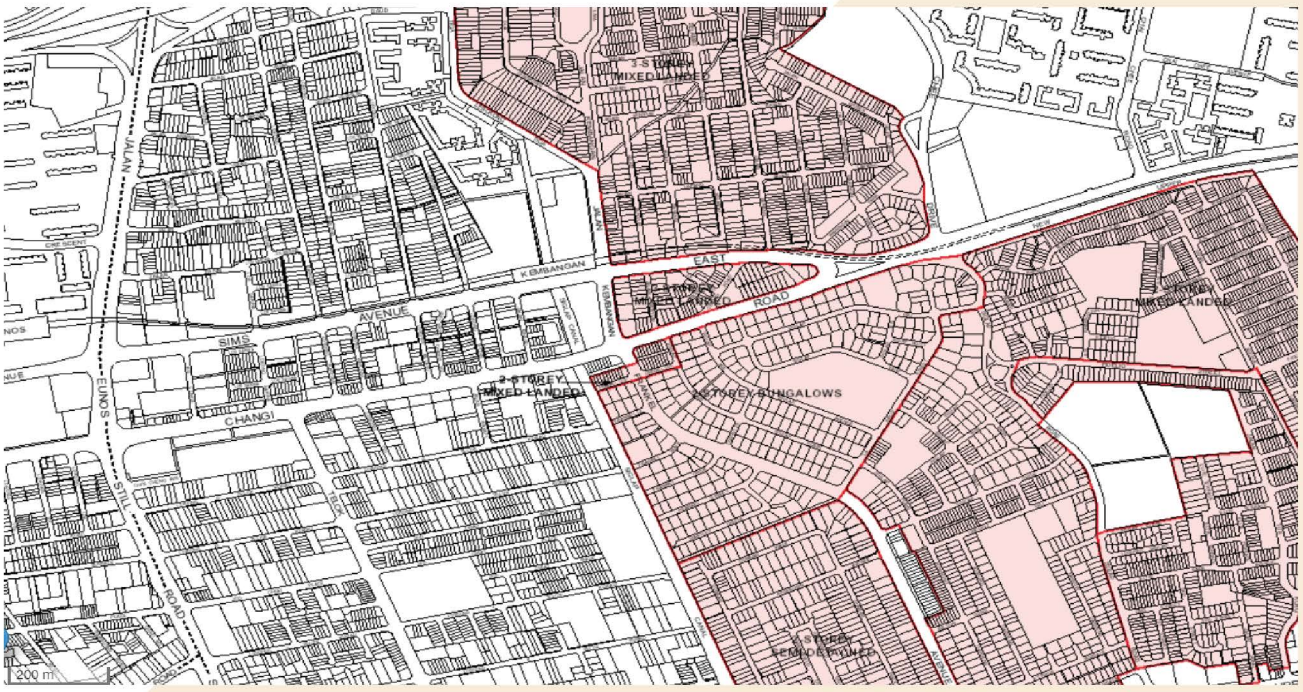
Also, there might be real estate agents in the market who will promote the calculating of the gross floor area by multiplying plot ratio by the land area. This is incorrect and will most likely give a very vague number in regards to the total GFA. It should not be used in a landed housing area.

STEP 4: MASTER THE MASTER PLAN

The Master Plan rejuvenates Singapore as a small city-state, in relation to managing land space today to provide Singaporeans with a promising future. The holistic pillars of Economic Sustainability, Social, and Environment guide our urban development.

While businesses are the key drivers of

continue on right >>



The control plan shows areas which are clearly demarcated into landed zones (red areas); that even with rebuilding, it means that the land area can only be redeveloped into the same type of housing.

On the left side of the control plan, however, are landed properties which are not protected from redevelopment. Some plots are significantly larger than their residing ones, which will most likely mean that apartment blocks or condos were redeveloped there.

There are no defining rules on which is a better area to purchase in, as non-protected areas can usually lead to a collective sale. So do exercise caution and not just buy any property without prior checks.

A protected area over time however, rewards diminishing supply of landed homes and scarcity with great capital appreciation.

Singapore's economy today compared to landed residential properties, the latter still contribute strongly to the social and environmental pillars.

Social: Landed residential properties provide Singaporeans with motivation to attain a higher standard of living, as private housing is perceived to be the new gold standard of affluent living.

Environmental: Landed residential properties protect Singapore's landscape and reputation as a city in a garden, providing Singaporeans with a greater calm compared to other megacities devoid of greenery.

A combination of these three pillars provides long term sustainability in making Singapore a great place to live work and play in, which is URA's tagline!

You might be wondering; how will this affect you? Take a look at the following image.

STEP 5: LEGAL RESTRICTIONS

Having the title of owning a landed property carries a lot of weight, and it is meaningless if these properties fall into haphazard standards, which can potentially lead to price stagnation or devaluation. This results in strict control measures, which may or may not be to your benefit in the long run.

This is where we get into the gist of this guide. This information is extensive, so it has been narrowed down into simpler terms for easy reading. Let us look first at the parameters for the different housing forms (Development Control Parameters)

Development Control Parameters

Every housing type has its own restrictions, putting the setback controls aside for now. These restrictions will be explained in the following points:

Minimum Plot Size (Metres²):
The minimal size of the land to classify as that housing type.

Minimum Width (Metres):
How wide the plot of land must be to classify as that housing type. Plot width is considered along the main road where the plot is facing.

Minimum Depth (Metres):
How deep the plot of land must be to classify as that housing type. Plot depth is considered against the main road where the plot is facing.

Point to note: Be careful when looking for a GCB plot of land as many real estate agents will market big plots of land that are close to 15,000 sqft as one. It is best to get your own surveyor to account for the actual size of the land before having a signed contract.

In addition to fulfilling the land area requirement, GCB land will need to be located within a GCB Housing area, and meet all the requirements as mentioned above.

Type	Minimum Plot Size (M²)	Minimum Width (M)	Minimum Depth (M)
GOOD CLASS BUNGALOW	1400	18.5	30
	Site Coverage	**Setback Control (Minimum)**	**Boundary Clearance For Roof Eaves (Minimum)**
	40%	Front : 7.5* Side : 3 Rear : 3	Front patio : 5.1^ Carporch : 2.4^ Side/Rear : 1.6

Type	Minimum Plot Size (M²)	Minimum Width (M)	Minimum Depth (M)
DETACHED (BUNGALOW)	400	10	No control
	Site Coverage	**Setback Control (Minimum)**	**Boundary Clearance For Roof Eaves (Minimum)**
	50%	Front : 7.5* Side : 2 Rear : 2 *For 3rd storey,* Side & Rear : 2	Front Patio : 2.4^ Carporch : 2.4^ Side/Rear : 1

Type	Minimum Plot Size (M²)	Minimum Width (M)	Minimum Depth (M)
SEMI–DETACHED & CORNER TERRACE I	200	8	No control
	Site Coverage	**Setback Control (Minimum)**	**Boundary Clearance For Roof Eaves (Minimum)**
	No control	Front : 7.5* Side : 2 Rear : 2 *For 3rd storey,* Side & Rear : 2	Front patio: 2.4^ Carporch: 2.4^ Side/Rear: 1

Type	Minimum Plot Size (M²)	Minimum Width (M)	Minimum Depth (M)
INTERMEDIATE TERRACE I	150	6	No control
	Site Coverage	**Setback Control (Minimum)**	**Boundary Clearance For Roof Eaves (Minimum)**
	No control	Front : 7.5* Rear : 2 *For 3rd storey,* Rear : 2	Front patio: 2.4^ Carporch: 2.4^ Rear: 1

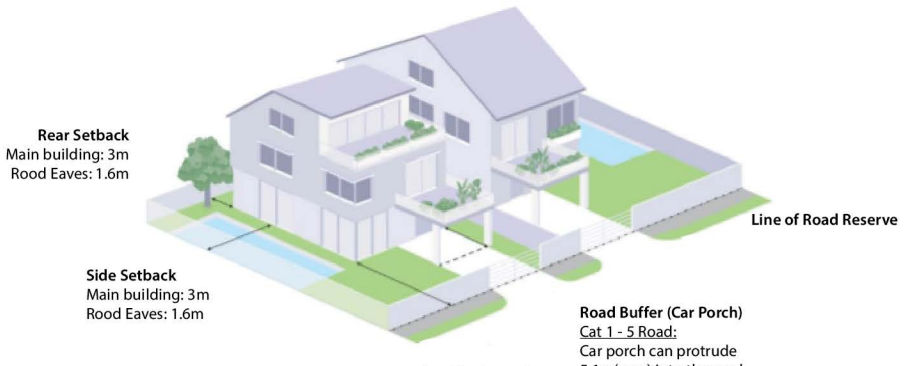
* Applicable to sites fronting category 3 to 5 road. For sites fronting category 2 road, the front setback would be according to the buffer requirements.
^ Applicable to sites fronting category 3 to 5 road.

Type	Minimum Plot Size (M²)	Minimum Width (M)	Setback Control (m)	Boundary Clearance For Roof Eaves (Minimum)
INTERMEDIATE TERRACE II	80	6	Front : 1 (fixed) Rear : 2	Front : nil Rear : 1
Type	**Minimum Plot Size (M²)**	**Minimum Width (M)**	**Setback Control (m)**	**Boundary Clearance For Roof Eaves (Minimum)**
CORNER TERRACE II	80	8	Front : 1 (fixed) Side : 2 Rear : 2	Front : nil Side / Rear : 1

DEVELOPMENT CONTROL MEASURES FOR LANDED HOUSING TYPES

Inforgraphic and Compilation: Estate Magnates

Building Setback From Boundary



Building Setback for bungalows within GCBA

Building Setback for bungalows outside GCBA

Building Setback for Semi-Detached Houses

Building Setback of Terrace Type I Houses

Landed Residential Property Setbacks

Landed residential property setbacks refer to the metric distance between the end of your purchased land area, to the point where you are able to start building works.

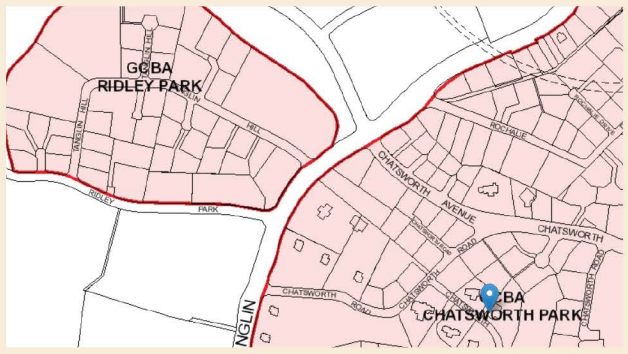
These setbacks have three tiers, **Tier 1** which has the highest authority which overrides the following tiers. The following infographic summarises neatly on this.

Tier 3: Typical Setbacks

Typical setbacks of 7.5 metres front, 2 metres rear are based on the assumption of road category. 5 surrounding the landed home. This is the lowest level of setbacks.

Typical setbacks are general guidelines which landed properties in Singapore should follow. Ignore the descriptions of road categories for now. It will be elaborated in detail later.

At a glance, you will have noticed that most of the housing types rely on standard setbacks of 7.4 metres (Front) and 2.2 metres (Side and back). The main difference will be for the GCB housing types, where the setbacks from side and back are 3 metres. Take note of the green buffer, which is a requirement to protect the natural landscape of the landed housing area. This will be counted into the overall road buffer.



Tier 2: Road Categories

Road categories override all typical setbacks. Most land will be residing to, at most, a minor arterial road. This fits most typical setbacks of 7.5 metres.

Point to note: Note that this road buffer is usually in relation to the front setback. However, it also applies to the side and back setbacks, which might be less common. Take

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Under the leadership of our Managing Director Mr. Lim Yu Teck, a veteran with over 40 years of experience in the construction industry, our organisation has worked on Good Class Bungalows (GCB), Additions & Alterations (A&A), reconstruction projects, conservation projects, and commercial upgrading.

- ISO 9001:2008 Quality Management System
- OHSAS 18001:2007 Occupational Health and Safety Audit System
- ISO 14001:2004 Environmental Management Systems,
- BizSafe Enterprise STAR
- Member, Micro Builders Association, Singapore

Contact Us

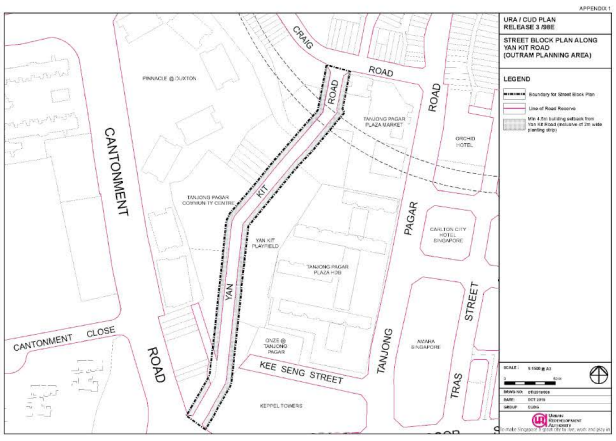
61 Kaki Bukit Avenue 1
#06-17 Shun Li Industrial Park, Singapore 417943
Email: holden@holden.com.sg
Website: www.holden.com.sg
Tel: +65 6743 6666 | Fax: +65 6848 4646

this into consideration before purchasing a plot of land.

The road categories can be seen from Road Line Plans, and these can be obtained for current valid cadastral lots in either PDF or CAD format at SLA's Integrated Land Information Service (INLIS) portal.

Tier 1: Street Block Plan

Street Block Plan has the highest authority and overrides **Tiers 2** and **Tiers 3**. Before purchasing any land, have a look at URA Street Block Plans (from https://www.ura.gov.sg/) for any updates on road reserves. A good example is shown here with updated lines of road reserves, which might not necessarily be reflected on the ground when surveying.



Point to note: There are times when the street block plan might not have been enforced on the neighboring properties as these have already been constructed, and some leeway was given. However, every new rebuilding project will have to follow the street block plans concerning road reserve, and rarely will there be a successful appeal.

Sewerage Works

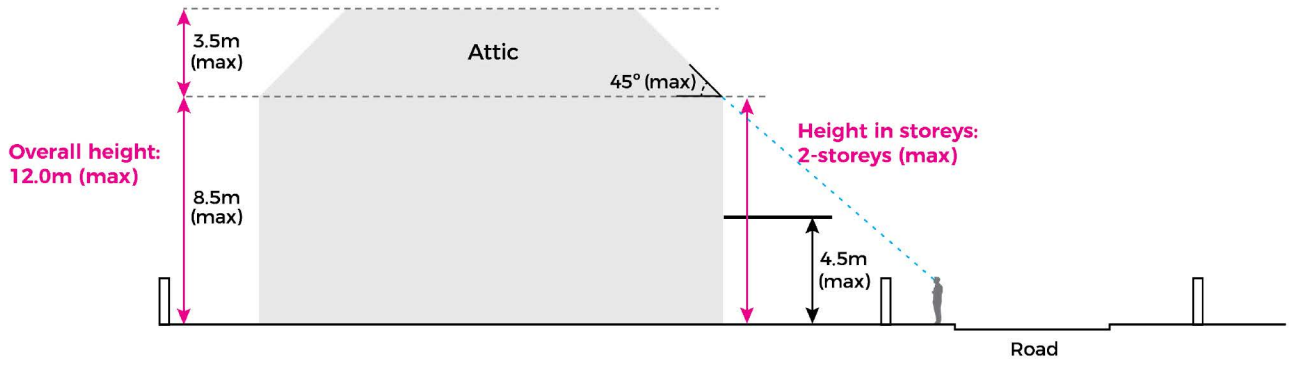
The potential build-up of your new landed property will be affected due to the location and alignment of the public sewers. To ensure that this matter will not be overlooked, you can purchase the Sewerage Information Plan (SIP, from https://www.pub.gov.sg/). Should there indeed be a sewer line running below your property, you will need to construct protection of the Public Sewerage system, called an RC trench. This trench construction will be around $20k.

Envelope Control Guidelines

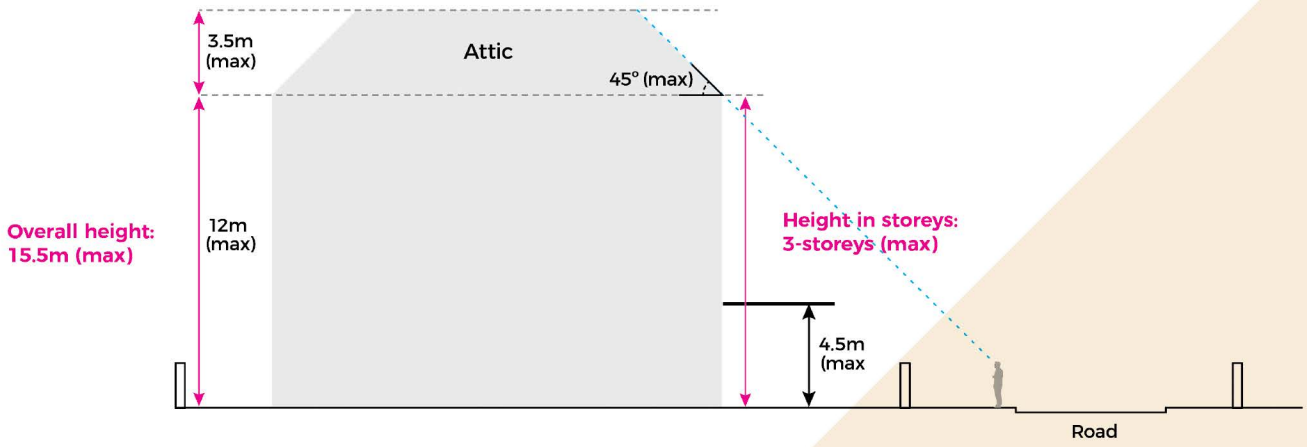
Although houses were allowed to be built higher in the past, this does not mean present-day guidelines are more restrictive. There is a greater degree of flexibility to which houses can be built.

Here are the following changes as from 11 May 2015:

- Roofs no longer need to be pitched;
- Mezzanine floors allowed, no floor-height
- restrictions but houses must fit envelope
- (overall) height;
  - 12 metres for two-story houses;
  - 15.5 metres for three-story houses;
- Protrusions over 1m allowed



2-Story Envelope Control Landed Housing



3-Story Envelope Control Landed Housing

This allows for more creative planning in the building façade and also its interior.

STEP 6: COSTS FOR REBUILDING

Congratulations! You are almost done with the planning process! There are other technical terms in regard to construction works, but we will address the complete rebuilding for now. Reconstruction and Addition & Alteration (A&A) works will be briefly covered in Step 8.

Rebuilding in the case will refer to the redevelopment of the entire plot of land. This means the entire building will be demolished and erected again.

The new building will need to fit the envelope control guidelines that were mentioned earlier.

Fee submissions by an Architect and Engineer to the relevant authorities must be made:, $3210 to URA, $1,200 to $1,800 to BCA, $1,605 to NParks and $900 to SCDF (If the redevelopment is above 3 stories and above.)

A Temporary Occupation Permit (TOP) and Certificate of Statutory Completion (CSC) are needed.

Based on various consultancy firms, building costs range from as low as $240/sqft in Construction Floor Area (CFA) (detached houses rebuilding costs).

Take note that this estimate refers to the overall costs of only the structure. Which includes the glasswork, staircase, floor slab/wall construction, windows.

Other costs such as M&E, surface material costs, and Interior Design works will have additional charges.

M&E works will include electrical, plumbing, aircon, and sewer line relocation, which can vary between $70k -$250k.

Surface material costs depend on the type of materials used. This can range from affordable homogeneous tiles to marble/timber flooring. Expect to pay around $100k- $250k.

Interior Designs works are among the most expensive works required, as they involve heavy carpentry work. This depends on how much you are willing to fork out to obtain the look that you want. Expect costs to range around $150K - $300K

The entire duration of the project varies, but the most common works will be completed over 14 months, stretching to 26 months for bigger projects.

Point to note: The costing above strictly relates to the materials and labor supplied for the rebuilding process. The huge variation in price is due to other factors such as the size of construction floor area (CFA), the timeframe of the project, labour supplied, quality of materials, and design aspects. All buildings are assumed to have no basements (unless otherwise stated) and are built on flat ground with normal soil conditions. These costs

exclude the following:

- Professional fees
- Authorities' plan processing charges
- Land cost
- Financing charges
- Site inspectorate
- Administrative expenses
- Legal cost & disbursements
- Demolition of the existing building(s) (unless otherwise stated)
- Furniture and fittings (unless otherwise stated)
- Operating equipment
- External works
- Prefabricated Prefinished Volumetric Construction (PPVC) / Prefabricated Bathroom Units (PBUs) / Structural steel structure
- Cross Laminated Timber (CLT) / Glued Laminated Timber (Glulam)
- BCA Green Mark Gold and above
- Cost escalation
- Goods and Services Tax

STEP 7 (OPTIONAL): GENERAL RULES FOR SUBDIVISION

This step is highly important for you if you are a property investor; for homeowners or occupants, this is optional. Should you consider subdividing your plot of land, ensure it meets the requirements of Steps 4 and 5.

However, here are general rules that must be met to be able to subdivide:

- Plot Size for housing types, Road line block plan (Step 5)
- House must look in place to the surroundings
  - (E.g. strange combinations like a bungalow-semi-detached-bungalow layout will look lopsided and spoils the natural landscape)
- Your neighbors will require an upgrade/
- benefit from redevelopment
- Your neighbours housing form must not
- be downgraded
  - If there was a shared wall between your house and your neighbour's, it is not allowed to redevelop another wall which will turn your neighbour's semi-detached house into a corner terrace.

STEP 8 (OPTIONAL): RECONSTRUCTION, ADDITION & ALTERATION (A&A) WORKS

In case you are planning for a lower degree of construction works, there is a slight variation of works, but it is roughly the same procedure. The requirements for legal requisitions (i.e. setbacks, building height) remain valid, and should still be observed.

The costs that are mentioned below refer to smaller builds like terraces, but take note that costs will vary depending on the size of the total buildup. Reconstruction costs of bungalow plots can go up to $400 per square feet (PSF) in construction floor area (CFA). These will include top-of-the-line fittings and materials, and jobs of high complexity.

Reconstruction costs (Approx. $230 psf cfa)

1. Proposed GFA is more than 50% of existing GFA
2. Increase in number of storeys
3. Submission by Architect & Professional Engineer
4. $3,210 to URA
5. $1,200 to $1,800 to BCA
6. $1,605 to NParks
7. $900 to SCDF (above 3 storeys)
8. TOP & CSC required

A&A costs (Approx. $200 psf cfa)

1. Proposed additional GFA is 50% or less of existing GFA
2. Submission by Professional Engineer
3. $1,605/- to URA
4. $700 to $1,200 to BCA depending on area of extension
5. $1,605 to NParks
6. Only CSC required

STEP 9: WRITTEN PERMISSION AND BUILDING PLAN

The above steps are precautions you can take before proceeding with the purchase of a landed property. This step has recently been added to give you further insight.

A written permission will have to be submitted to URA for the approval of your project. Before applying, do ensure that you have the Lot number and MK/TS number of the property. If you are not the legal owner of the property, be sure to obtain expressed consent from them first.

Next, a building plan will have to be endorsed by a qualified person (QP) and submitted to BCA.

A QP is a person who:

- Is registered as an Architect with the Board of Architects (BOA) or a Professional Engineer with the Professional Engineers Board (PEB)
- Has a valid practising certificate issued by the BOA or PEB.

To summarise the Building Plan, it will have to be reviewed by various technical departments for advice and clearance.

For both the written permission and building discretion if they will absorb these costs.

Once the building plan is obtained, construction can begin!

Point to note: The written permission can be done before the sellers issue an option. If you decide to purchase an option before submitting the written permission, be aware of the option period as access to your written permission will generally take 15 days. This is longer than the standard option period of 14 days for private properties.

To protect yourself, either negotiate for a longer period and/or include an exit clause should your written permission be rejected.

SUMMARY

This guide has summarised all the stages involved throughout the rebuilding process, and we help it has been informative for your property needs.

Other than being aware of this process, choosing the right land for money-for-value is as equally crucial to avoid paying an unfair price.

So seek a company you can trust with your landed property transaction, as they would have the expertise and dedication in marketing your landed property to sales completion.

JOSHUA LOO

Joshua Loo is an avid writer for his blog estatemagnates.com. He aims to provide readers with the information they need to make well-rounded decisions on real estate matters. He covers a wide range of topics from condominium launches to guides on rebuilding landed properties for private homeowners.

As a realtor, he advises clients on choosing the right land for building their dream homes on. He provides creative resources for marketing his clients' properties, such as professional copywriting to maximise their appeal to potential buyers.

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