Foreign Ownership of Residential Property in Singapore: The Residential Property Act

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A foreign person may buy a condominium unit or a flat in Singapore without approval, but may not acquire restricted residential property, eg. landed houses and vacant residential land, unless approval is first obtained under the Residential Property Act through the Land Dealings Approval Unit (LDAU) of the Singapore Land Authority (SLA). This page explains who counts as a foreign person, what counts as residential property, which properties are restricted, and how approval is sought, including where a foreign person acquires an interest under a deceased's estate.

Who is a "foreign person" under the Residential Property Act?

Foreign person as defined in the Residential Property Act includes:

1. a person who is not a Singapore citizen;
2. a foreign company; and
3. a foreign society.

Note that a Singapore Permanent Resident is not a Singapore citizen and is therefore a foreign person for the purposes of the Act.

What is the meaning of "residential property"?

It means all residential landed properties, including vacant land, detached houses, semi-detached houses and terrace houses, and any land or building zoned or gazetted for residential purposes. Approval will have to be obtained before a foreign person may purchase any of the above.

Which properties are restricted?

Restricted properties include:

- 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
- worker's dormitory/service apartments/boarding house (not registered under the provisions of the Hotels Act)
- commercial and residential properties

Which properties can a foreign person acquire without approval?

A foreigner may buy the following types of properties without having to apply for approval under the Residential Property Act:

1. A flat or apartment in a building (irrespective of levels), including an HUDC Phase I or Phase II flat and a privatised Phase III or IV flat. However, the foreigner may not buy all the units within a development.
2. A unit in an approved condominium development.
3. A leasehold estate in a property defined as "residential property" for a term not exceeding 7 years, including any further term which may be granted by way of an option for renewal.
4. An HDB flat purchased directly from HDB.
5. A resale HDB flat where HDB has consented to the sale.
6. An HDB shophouse.
7. An Executive Condominium purchased under the Executive Condominium Housing Scheme Act.

Note: Properties (4) to (7) above are not under the purview of the Residential Property Act. Prospective buyers of these properties should contact the Housing and Development Board directly regarding eligibility requirements.

Are HDB and conservation shophouses considered restricted residential properties?

If the shophouse (mixed commercial and residential use) is not strata subdivided and is in an area zoned for commercial use, it is not a "residential property" within the meaning of the Residential Property Act.

If the shophouse (mixed commercial and residential use) is not strata subdivided and is in an area zoned "residential" within the meaning of the Residential Property Act, it is a restricted residential property.

Your lawyers will be able to advise you based on the Chief Planner, URA's reply on the zoning and approved use of the property.

I am a Singapore Permanent Resident. Can I buy residential vacant land to build a property?

If you are a Singapore Permanent Resident, to purchase restricted residential property, you will need LDAU approval. Typically, applications to buy vacant land will not be favourably considered. Applicants are advised to buy built-up property or a property under construction.

How does a foreign person apply for approval?

Applications for approval to acquire restricted residential property are made to the Land Dealings Approval Unit (LDAU) of the Singapore Land Authority (SLA). A non-refundable application fee is payable, and each application is assessed on its own merits. Please see LDAU's FAQs for additional information, and speak to your conveyancing lawyer before committing to any purchase of restricted property.

Can a foreign person acquire an interest in residential property under a deceased's estate?

Where a foreign person is to acquire an interest in restricted residential property as a personal representative or beneficiary under a deceased's estate, an application must be made to the LDAU of SLA.

Can a foreign person acquire restricted property as a beneficiary through inheritance?

Yes, subject to approval. He is required to submit an application, and a non-refundable application fee applies. The application undergoes assessment using the same criteria applied to restricted property purchase applications.

What happens if the foreign beneficiary is not allowed to acquire the restricted property?

The personal representatives (ie. executor(s) or administrator(s)) of the deceased's estate must dispose of the foreign beneficiary's interest in the property within 5 years from the date of death of the deceased.

Can a personal representative who is a foreign person or entity acquire legal title to the property as a trustee or executor?

Yes, subject to approval. An application submission is required, and a non-refundable application fee is payable.

What if the personal representative cannot dispose of the foreign beneficiary's interest within 5 years?

The personal representative is required to submit an application for an extension of time to do so. A non-refundable application fee applies.

Disclaimer: The information on this page is for general guidance only and does not constitute legal advice. Laws, regulations and government policies in Singapore are subject to change without notice. You should seek specific advice from a qualified conveyancing lawyer on your circumstances.

Related guides

Applications to acquire restricted property are made to the Singapore Land Authority's Land Dealings Approval Unit. You may also wish to read our guides on buying property in Singapore, Buyer's Stamp Duty and ABSD and conveyancing fees and how to engage us.