Subdivision and Amalgamation of Land in Singapore: New Certificates of Title

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Has your land been **subdivided** into several plots, or have two of your lots been **amalgamated** into one? The new arrangement does not become official until the Singapore Land Authority (SLA) issues a new certificate of title for each new lot. That application is the last step in the process, and it is the step we handle for you. This guide explains what has to happen first, what we will need from you, what it costs and how long it takes.

What subdivision and amalgamation mean

Subdivision is the division of one piece of land into two or more separate lots. Owners do this when they redevelop a site into several houses, when they sell off part of a garden, or when a family divides land among themselves.

Amalgamation is the opposite. Two or more adjoining lots are merged into a single lot with one title. This usually follows the purchase of the land next door or of a remnant strip, or a redevelopment across both plots.

In each case the land itself changes shape on the register. The old titles are cancelled and new ones issued in their place. Until that happens, you cannot sell, mortgage or otherwise deal with the new lots as separate properties.

At a glance

Step	Who does it	When
Planning permission for the subdivision or amalgamation	Your architect or surveyor applies to the Urban Redevelopment Authority (URA)	First

Step	Who does it	When
Survey of the land and preparation of the plan	A licensed land surveyor you appoint	After permission
Approval of the Certified Plan	The Chief Surveyor	Before we can apply
Application for the new certificate(s) of title	Your solicitor, lodged with SLA	After the plan is approved
Vesting of any street reserve in the State	Your solicitor, lodged with SLA	Separate instrument

The order in which things happen

People often come to us first, and are surprised to learn that the legal application is the last step rather than the first. The usual sequence is this.

1. You obtain **written permission** from URA for the subdivision or amalgamation, where permission is needed.
2. You appoint a **licensed land surveyor**, who surveys the land and prepares the plan.
3. The **Chief Surveyor approves the Certified Plan**, which gives each new lot its number.
4. We apply to **SLA for the new certificate(s) of title**, surrendering your original titles.
5. Where part of the land falls within a road line, we **vest the street reserve in the State**.

If you have not yet appointed a surveyor, that is where to start. There is nothing for us to lodge until the Certified Plan has been approved.

Written permission from URA

Most subdivisions need planning permission from URA before anything else can move. The permission sets out the conditions, including the shape of each new plot and whether any part of the land must be given up as a road.

Amalgamation does not always need permission, and it is worth asking your surveyor to confirm the position early. An unnecessary application costs time you do not need to spend.

Please keep the written permission itself. We will need the reference number and the date of approval, and both must match the plan exactly. A mismatch is one of the commonest reasons SLA sends an application back.

Your licensed land surveyor and the Certified Plan

Only a licensed land surveyor can carry out the survey and submit the plan for approval. You appoint the surveyor directly and pay the surveyor, and the fee is separate from ours.

Once the Chief Surveyor approves the plan, it becomes the **Certified Plan**, and each new lot receives its own lot number. That approved plan is what we lodge with SLA. Please send us a copy as soon as you receive it.

Applying to SLA for the new certificate(s) of title

We prepare the application, verify the title position, obtain any consents needed, and lodge the instrument electronically with SLA. A separate certificate of title issues for each new lot.

Your original titles must be surrendered

The original certificate of title for each existing lot has to be given up before the new titles can issue. If you hold them, please keep them somewhere safe and let us have them when we ask. If one has been lost, it must be replaced first, and our guide on title deeds, suppressed titles and digital titles explains how that works.

If your bank or CPF Board holds the title

Where the property is mortgaged, your bank usually holds the title, and CPF Board may have a charge on it. Both must agree to release the title and consent to the application. We write in for those consents, but the timing is in their hands, so it is worth telling your bank early that this is coming.

Requisitions and objections

SLA checks the application closely and may raise a requisition or an objection, often on a point of detail in the wording or the plan. This is normal and not a sign that anything has gone wrong. It does add time, so please allow for it.

Amalgamation: the lots must be held in the same way

Two lots can only be merged if they are held by **the same owners, in the same shares and on the same tenancy**. If you own one lot alone and the other with your spouse, or if the shares differ, the lots cannot simply be amalgamated.

The answer in that case is a transfer first, to put both lots into identical ownership, and only then the amalgamation. A transfer has its own stamp duty consequences, so please raise it with us early rather than after the survey is done.

House numbers after an amalgamation

If you merge two houses, you may end up with two house numbers for one property. Which number the combined property keeps is decided by SLA and not by you or by us. We will raise the question for you, but we cannot promise a particular number.

Your property tax will also be reassessed on the combined land once the new title issues. We give the Inland Revenue Authority of Singapore the notice it requires.

Street reserve: vesting part of your land in the State

A subdivision often comes with a condition that a strip of your land, shown on the plan as a **street reserve** or road line, must be given up to the State. This commonly has to be done before the Certificate of Statutory Completion is issued for a new building.

The strip must usually be vested **free of encumbrance**, which means your bank and CPF Board have to release that part from the mortgage or charge. In our experience this, rather than SLA, is what sets the timetable.

The vesting is a separate instrument with its own timeline, and it can run on for months after the new titles have issued, with correspondence to the Land Transport Authority, SLA and IRAS to follow. We quote it as a separate service.

What it costs

Service	Our fee

Application to SLA for new certificate(s) of title on a subdivision	S$2,000.00 plus disbursements
Application to SLA for a new certificate of title on an amalgamation	S$2,000.00 plus disbursements
Vesting or surrender of a street reserve to the State	S$500.00 plus disbursements

Disbursements are charged at cost and are payable in addition. As a guide they usually come to between S$250 and S$500 on a subdivision, between S$250 and S$350 on an amalgamation, and between S$100 and S$250 on a vesting. They cover SLA's application and registration or lodgment fees, title and land register searches, courier charges to and from the Registry, and incidentals. We have not set out the individual figures here because SLA revises its fees from time to time, and we confirm the actual amounts before we lodge.

Our fee does not include your surveyor, the URA application, clearances from other authorities, or any sale, purchase, transfer or partition of the land and the stamp duty on it. A partition is quoted separately in every case, because no two are alike.

For a written estimate for your own matter, please use our ancillary conveyancing services quote form and select the service you need. You may also wish to read our guide on conveyancing fees and how to engage us.

How long it takes

Once the Certified Plan has been approved and your original titles and all consents are in hand, we usually lodge within two weeks. SLA normally issues the new titles about four to six weeks after lodgment, and we collect them and send them to you.

A requisition can add a few weeks, and a street reserve vesting runs on separately. The part that most often causes delay is the release of the title by a bank or by CPF Board, so please start that conversation early.

Documents we will need from you

- The Grant of Written Permission from URA
- The Certified Plan approved by the Chief Surveyor
- The original certificate of title for each existing lot, or your bank's or CPF Board's release

- The written consent of your mortgagee bank and of CPF Board, where the land is mortgaged or charged
- Identification documents for each owner, and for a company, its business profile and a directors' resolution
- The latest property tax bill, and details of any tenancy or occupation of the land

Frequently asked questions

Do I need a lawyer to subdivide my land?

You need a licensed land surveyor for the survey and the plan, and a solicitor to apply to SLA for the new titles. The two roles are different and both are necessary.

Can I apply for the new title before the plan is approved?

No. The approved Certified Plan is what gives each new lot its number, and SLA will not register the application without it.

What happens to my mortgage when the land is subdivided?

Your bank has to consent and to release the original title. The bank will usually want to secure itself over the new lots, and the arrangements are agreed with the bank before the application is lodged.

Will I get one title or several?

On a subdivision, one for each new lot, including any street reserve plot. On an amalgamation, a single title covering the combined land.

Do I get paid for the street reserve I give up?

Usually not. Giving up the strip is normally a condition of the planning permission rather than a purchase by the State. If you think compensation may be payable in your case, please raise it with us and with your surveyor.

Do you act in a partition of land?

We do, but a partition is complex and is quoted case by case rather than at a standard fee. Please write to us with the details.

Which properties do you act for?

Private residential, commercial and industrial property in Singapore. Please speak to us first about an HDB flat, because HDB and CPF requirements differ.

Speak to our property lawyer

Loh Eben Ong LLP acts in subdivision, amalgamation and street reserve matters throughout Singapore. Our office sits at 135 Middle Road, #05-11 Bylands Building, Singapore 188975. Please call us at +65 6338 1810, or start with a quote.

Related guide: For the other one-off applications on a property you already own, please see our guide to ancillary conveyancing services.