# **Ogreyloft** ® Property Brokering- Redefined.

# **Rental Guide Singapore**

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# A complete guide to renting a property in Singapore



More and more of us are choosing to leave our home countries to live overseas, often tempted by the higher quality of life, promotion, or better schooling for our children. Regardless of the reasons, relocating can be difficult and charged with emotion. There is so much which is new – cultures, languages, climates – and so much more that it can be overwhelming. Even something that is usually straightforward, like renting property, can be daunting when faced with a whole host of new rules, terminology and a completely different system. In this Singapore Rental Guide, we want to demystify the process of renting property in Singapore.

# An overview of renting a property in Singapore

There are a lot of things to keep in mind when renting a property in Singapore. Here is an overview to help you get started.

# Money, money, money

Let's just get this out of the way first...Singapore is not the cheapest country on the planet. Housing can be expensive, and certainly may seem a lot more money than you're used to paying at home. But remember, you'll probably be paying a much lower rate of tax, so you housing costs might be a smaller portion of your income than they previously. In addition, many companies offer housing allowances to expats who are relocating with work, so you may find your housing costs are covered by your employer – a definite win!

Lots of factors affect what you can expect to pay per month, like proximity to an MRT, age of the condominium and location.

# Understand the different property types available

Singapore has many seemingly different types of property – condos, walkups, landed houses, cluster homes – it can get confusing! In short, the differences are:

**Condo/condominium** – private developments, ranging in size, where the separate units/apartments are individually owned but the amenities (like swimming pool, gym, BBQ pits) are shared.

**Walkup** – any type of property which doesn't have a lift! Usually found in smaller, older blocks which often come without facilities. Can also be used to refer to converted shophouses.

**Landed house** – essentially a house or bungalow with some surrounding land or garden, and possibly a small swimming pool. Landed houses usually require you to be responsible for a lot of the maintenance.

**Cluster house** – combine the privacy and exclusivity of landed house, with condo facilities like a maintained swimming pool and gym.

**Shophouse** – heritage buildings which used to be shops on the ground floor, with housing above. Often now converted into wholly residential buildings.

**Black & white** – distinctive heritage buildings, similar to landed properties, dating back to Singapore's colonial times. *Find out more here*.

**HDB** – this stands for Housing Development Board and is used as short-hand to describe any government housing in Singapore.



# Do your research

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Spend a bit of time finding out what areas you are interested in living in and what type of property you think y0ou might want. Would you prefer the hustle and bustle of living in Orchard, or do you want a more outdoors, active neighbourhood like the East Coast? Is proximity to a MRT station critical for you, or do you want a place where you can easily meet other families? Draw up a short list of the things which matter to you; it'll help you a great deal when you start viewings.

# Get yourself a great agent

One of the most critical pieces in renting property in Singapore, is finding a great agent to represent you. Your agent is <u>your</u> representative and will work to get you the best deal. Whilst it can seem tempting to represent yourself or use the landlords agent, there are lots of pros to having your own agent, not least scheduling all the apartment viewings and negotiating your monthly rental. Our Greyloft agents are handpicked by us; they know what it's like to live overseas, and know the island inside-out.

# Arrange viewings

Once you've got your super agent on board, they can start scheduling viewings for you. Your agent can co-ordinate with the different landlords agents and get appointments arranged at times that suit you. It's not uncommon when you first arrive to dedicate two or three days to just look around apartments. This way you get to see a large number of apartments in quick succession.

Make sure you take photos and notes about each place, to jog your memory later or show to your partner/family.

# Negotiate the details

There's plenty which can be negotiated in Singapore, above and beyond the monthly rental cost. A standard rental lease is usually 2 years (24 months). If you are happy to sign for this length, you can often negotiate a discount. A standard lease inclusion for most expats is a 'diplomatic clause'. This allows you to break your lease after a period of time, should you need to relocate away from Singapore.

Most properties come without furniture but with white goods (fridge, washing machine, tumble dryer – dishwashers aren't that common but you can always ask!).

# Letter of Intent

Once you've found a place you love, the next step is submitting your Letter of Intent (LoI). This indicates to your landlord your seriousness in proceeding to sign a contract. This also acts as your assurance that the landlord will not market the property to anyone else. A Letter of Intent is often accompanied by the payment of a 'good faith' deposit.

# Sign the Tenancy Agreement

Once all the details are agreed, the Tenancy Agreement (TA) will be drawn up. Make sure you go through it closely and query anything you don't understand or doesn't seem right to you. The TA should include everyone's contact details, details of what monies need to be paid and when, the duration of the tenancy, details of termination clauses and who is responsible for what maintenance costs. You'll probably be asked for a copy of your passport details, and or your Employment Pass (EP). The TA will be signed by you, the landlord, and your representing agents.

# Damage deposit & other payments

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At the same time as you sign the TA, you'll be required to pay your damage deposit and first month's rent upfront. A standard damage deposit for a 2 year lease is usually equivalent to 2 months rent, so it's often a fairly large chunk of money! Singapore can be a little old-school at times, and you'll often have to pay this money by cheque.

You'll also need to pay Stamp Duty. This is roughly equivalent to 0.4% of the total rental amount (i.e. monthly rental x the number of months). Your agent will collect the payment, before transferring it to IRAS (the tax authority in Singapore). This is required for all rental contracts in Singapore.

To protect your damage deposit we'd recommend drawing up a detailed state of condition report – take lots of photos and note down any defects that exist when you move in. There is no independent body who can settle deposit disputes, so it's important to ensure you are protected, however nice your landlord might seem.



Greyloft offers this state of condition report as standard for all our tenancies.

# Relax, and enjoy your new home!

Then it's finally time to move in, and start enjoying your new home! Greyloft is here for you throughout your tenancy, to advise on any disputes or answer any questions you have. Our team of experts are always on hand!

# Finding a serviced apartment in Singapore

Arriving in a new country is a big change, and when you first arrive it can be a lot to take in – starting new jobs, getting mobile phones sorted, understanding your new currency and, of course, finding that perfect place to live. Choosing a serviced apartment in Singapore provides a great 'half-way' point between a hotel and a place of your own.

They're an ideal choice when you need somewhere to live for a short period, due to the lack of a long-term contract, giving great flexibility, at a much lower price than camping out in a hotel room for the first few weeks! Plus, you get all the same amenities you would at a hotel – swimming pool, gym, cleaning services – with some of features you'd expect from a home, like a kitchen, separate living room, and laundry services. There are serviced apartments to be found all over Singapore. Here are our top picks.

# The Ascott, Raffles Place

You probably couldn't be closer to your new office at The Ascott. It's ideally located in right in the centre of Raffles Place, making it super convenient to get to work, but also located right by a MRT station if you want to explore the rest of the island. There's a roof-top infinity pool too, so you can cool off and admire the cityscape at the same time.

With 1 and 2 bedroom options, The Ascott is a good choice for individuals or couples who want to jump right into their Singapore experience. They've also got their Ascott Lifestyle programme where guests can sign up for activities from local language classes, art jamming, to pilates to help those who're relocating settle in to the new city.

Here's a link to their website - Ascott Raffles Place



Image courtesy of Ascott Raffles Place

# **Great World Serviced Apartments**

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Located atop the ever-popular Great World City, in the River Valley area, these serviced apartments are a great option for families who are looking for a temporary place to set up camp. It's close enough to the CBD to be a short trip for those heading into the office, and in a popular area with lots of choice for those getting ready to start house-hunting.

With 2, 3 and 4 bedroom apartments available, and great facilities for children, it's a great option for families.

Here's a link their website - Great World Serviced Apartments

# **Treetops Executive Residences**

Ideally placed for quick access to Orchard Road, and expat-favourite Tanglin Mall (great for any treats you're missing from home), or if you want to soak up the tropical greenery of the Botanic Gardens, Treetops offers something a bit different to the usual 'corporate' serviced apartments. Their 'Discover Green' ethos means organic food on the menu, organic toiletries and a spa in the building. Plus, it's a great way to feel a little less guilty about your carbon footprint from that long-haul flight.

With 1, 2 and 3-bedroom apartments on offer, and even 3-bedroom penthouses, there's something for everyone.

Here's a link to their website - Tree Tops

# Park Royal Serviced Suites



The Park Royal suites are ideally located just by Arab Street, in the Kampong Glam area of Singapore. We love their sleek, contemporary designed rooms, and fantastic views of the Singapore cityscape. It's just a short hop to the CBD for all your work and admin needs, but suitably far away from the office to

give you a break from the skyscrapers. Kampong Glam is a historic and vibrant part of town as well, with plenty of history and culture, delicious food, chilled-out bars and quirky shops to keep you entertained.

### Image courtesy of Park Royal Serviced Suites

There are 1 and 2 bedroom suites, making it ideal for individuals, couples or those with small children.

Here's a link to - Park Royal Serviced Suites

# Wilby Residences Bukit Timah

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Wilby Residences is further out of town in leafy Bukit Timah, so it's a great option to get to grips with what being an expat in Singapore will really be like. Have a wander around the area to get a feel for the neighbourhood, and maybe scope out a few condos to shortlist. Even though you're a little

further out here, nothing is really that far away in Singapore – just hop in a taxi!

There's 1 and 3 bedroom apartments available, plus they have 'Wilby Pure' which is great for any one suffering allergies.

Here's a link to their website - Wilby Residences

If you require assistance finding your new home you can *consult our property agents* to assist you in finding your new home.

# Renting a Condo in Singapore: A Summary of Tenant Costs

Renting a home entails many upfront costs other than the actual rent that can be easy to miss when you're planning your next move.

We've put together a list of the costs that you need to be aware of & things you should take note of whilst renting an apartment in Singapore. This article gives you a breakdown of the costs involved in finding a condo for rent in Singapore before, during & after your tenancy.

# Know your Budget

Before you start your search for the perfect condo, do have a good idea of your rental budget. List down your current monthly expenses and set aside how much you are willing to spend on monthly rent. Normally, it is advisable that your entire household budget amount to not more than 30-35% of your paycheck. Your household budget should include electricity, TV, internet and other utility bills.

# Overall Expenses When finding a Condo for rent in Singapore

A typical lease period for a property in Singapore ranges between 1 to 2 years. However, the preferred lease period that most landlords allow is 2 years. Here is a summary of tenant costs:

# **Upfront Charges**

Let's take an example based on a S\$6,000 monthly condo rental. Normally, you'd have to pay an advance rent of S\$6,000 (equivalent to 1 month's rent) upon signing a Letter of Intent.

After this, a refundable deposit of S\$6,000 ( equivalent to 1-month's rent) for a 1year lease or S\$12,000 (equivalent to 2 months' rent ) for a 2-year lease needs to be paid. The refundable deposit is payable to the landlord upon signing the tenancy agreement.

For a one year lease, you would be required to pay the agent representing you, an agency commission equal to half a month's rent or roughly \$\$3,000 & an equal amount should you choose to renew your lease. For a 2 year lease, the landlord will pay the agent a fee of \$\$6,000 (equal to a month's rent) for a 2-year lease and the same amount upon renewal of the contract. Do note that in the case of a two year

lease, the agency commission paid by the landlord gets split up evenly between the landlord's agent & the agent representing you.

You will be required to pay a stamp duty tax of roughly S\$300 or around 5% per year for a 1-year lease or S\$600 for a 2-year lease.

# **During the Tenancy**

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During your stay, here's an estimated breakdown of your monthly tenancy related household expenses.

We recommend you set up a monthly wire transfer so that the funds get wired to your landlord's account automatically. In our example, this would entail a sum of \$\$6,000 per month.

For your monthly utility and electricity bills, you can average a budget of around S\$300 to S\$400 depending on usage. Some utility consumptions are optional, but you can estimate spending around S\$50 to S\$100 for TV and S\$50 to S\$80 for internet bills.

For air-conditioner maintenance, you can expect to spend S\$150 to S\$200 per quarter. Your landlord should take care of the repair costs in case your air conditioner breaks down.

Should you choose to engage a maid, cleaning costs are around \$\$60 to \$\$100 per week. If you have minor repairs needed, you can expect to pay at least \$\$150 to \$\$200.

These costs will give you a general picture of how much you need to budget monthly, quarterly or annually. This helps a lot in terms of computing your expenses.

# End of the Tenancy

Towards the end of your lease, prior to handing your property over to the landlord, you should make sure that everything is in order. This is also fair to both your landlord and the potential new tenant.

Budget around \$\$300 to \$\$400 for minor repairs, \$\$150 to \$\$300 to have your curtains washed and \$\$60 to \$\$100 to get your condo cleaned before handing it over back to the landlord.

Creating a financial plan and budget will help you identify the costs of renting a condo in Singapore. Researching on the property expenses and other incidental costs such as transportation back and forth between your condo and office will help you decide where to live. It is important to know what you are getting into before making a final decision.

# How can we assist you?

We can help you with all the essential information & advice you need in looking for the best condo for rent in Singapore. With Greyloft, you will be assigned an experienced and licensed in-house property agent who will assist you throughout the entire process of finding your perfect home. You can get in touch with a Greyloft agent today.

# Where to live in Singapore?

Deciding where to live in Singapore can be a bit overwhelming when you first arrive. According to polls, the most popular places for expatriates to settle are Orchard, Tanglin, Bukit Timah, Katong and Holland Village. Increasingly, many expatriates are choosing Serangoon and the East Coast to get better value for money – but Pasir Panjang and the West Coast are good choices too! Confused? Each area of Singapore has its own unique character, so take it slowly and investigate neighbourhoods one at a time. If you still need advice after reading this, we'll be happy to help!

# **CITY & CBD**

# Raffles Place & Marina Bay

Slap bang in the middle of the CBD, Raffles Place and Marina Bay offer high-rise living, with an unrivalled commute to the office – you can just walk! High-rise living rules supreme here, and units come at a premium – in terms of both space and cost. However, if you have the cash and want a super-central location, with a quick commute, access to nightlife and eating spots, it's difficult to beat it. You'll enjoy: Minimal commute to work A great central location, with brilliant public transport links across the island No shortage of places to eat and drink, including Singapore's oldest hawker centre, Lau Pau Sat

# Tanjong Pagar & Chinatown

Just south of the CBD, Tanjong Pagar is a food lover's paradise, complete with a central location. Charming historic shophouses line the streets, with the tall glass towers of Raffles Place providing a backdrop. You'll find loads of wonderful eating and drinking enclaves at the ever popular areas around Duxton Hill and Tras Street.

You'll enjoy:

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- Fantastic easting and drinking options
- Great access into the CBD
- Independent boutique shopping
- Living amongst Singapore's heritage, with shophouses galore and temples in Chinatown
- The amazing displays of decorations and lights, come Chinese New Year



Check out our comprehensive guide to Tanjong Pagar.

### Robertson Quay & River Valley

This is the buzzy area where singles and couples who want to enjoy a vibrant nightlife and social scene choose to settle. Mohammed Sultan Road boasts the bustling UE square complex and Robertson Quay is the place to look for luxury condominiums overlooking the river. You'll enjoy:

- Food and drink options to keep you entertained for months
- Great retail options
- A convenient, central location

Check out our in-depth guide to River Valley.

# CENTRAL

# Orchard

Orchard road is bustling and busy – you'll find everything you need in the area – and if you prefer a quieter neighbourhood, you need only venture a short distance from the scene of all the activity to find a more peaceful abode. Orchard is a good place for those who don't mind paying a relatively high rental in exchange for convenience and a central location. Plus points for Orchard include: Access to all the shops you could possibly need, with loads of malls to choose from Plenty of recreational facilities including cinemas, restaurants, and spas Proximity to the American Club or the international Tanglin Club for relaxation and socializing

Excellent links into the CBD by MRT, and across the island via the CTE (Central Island Expressway)

Check out our comprehensive Orchard neighborhood guide.

### Tanglin

Tanglin is a great choice, and eternally popular. The condominiums are low-rise, and for those who prefer a spacious house with a garden, there are magnificent properties available. Looking for a trendy high-rise condo? You'll find these on River Valley Road. Advantages of Tanglin include:

- Luxurious housing options
- Artsy shopping and galleries in Tanglin Village
- Close to the magnificent Botanic Gardens and some excellent restaurants situated at Dempsey



Have a look at our complete guides to *Tanglin* and *River Valley*.

### Holland Village

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Holland Village also has a fun, bohemian atmosphere, and it's a paradise for shoppers who love the quirky and independent. There's an array of great food and drink options, regardless of whether you want to head out for the evening, or entertain at home. Residents of Holland Village enjoy:

- Links across the island via the Circle Line
- Bargain local cuisine at the bustling hawker centre
- A plethora of shops, cafes, restaurants and bars.
- All the benefits of nearby Orchard Road and convenient weekend outings to the botanical gardens

# Newton & Novena

Newtown and Novena are also prime locations and is priced accordingly. However, if your budget allows you, you'll find the selection of houses and condos excellent, and you'll enjoy its great amenities and convenience. The advantages of living in this area include:

- All the benefits of Orchard (which is close by), including great links into the CBD by public transport
- High-end, luxury housing and condos.
- Fresh seafood from Newton Circus Hawker Centre
- A wonderful selection of shops in Novena Square (particularly if you are sporty) and United Square

# Central Bukit Timah

This area draws wealthy residents who are looking for the best of the best in luxury housing and condos. High-ranking business professionals and government ministers choose this area, which is one of the most upmarket in Singapore. If you're looking for a high-status address that's ideal for families with kids, this will be your area of choice. Reasons for choosing Bukit Timah include:

- Close to several international schools.
- Relaxation and socialising at the Hollandse Club, the British Club and horse riding at the Bukit Timah Saddle Club.
- Beautiful, green neighbourhoods.
- Several excellent restaurants and Delicatessens stocking European products.
- The newly opened Downtown line now offers fast and convenient links into the CBD

### Thomson

This area offers a central location, close to Orchard Road, but as you travel northwards along Thomson road, you'll find that the rentals get cheaper. It's a lovely area, no matter which part of it you choose. The Central Expressway or public transport takes you to the less suburban destinations within minutes. Expats choose this area because:

- It's minutes away from the CBD, but has a suburban feel
- You can enjoy views over the beautiful McRitchie Reservoir Park
- It's ideal for families with kids

### Braddel

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Braddell offers an ideal home for families. Kids attending the Australian International School or the French School of Singapore will have an easy trip to school, and the central location is handy for parents too.

# Serangoon

If you're looking for a peaceful area that's still centrally located, Serangoon is an excellent choice. It offers:

- Comfortable condos and spacious houses.
- Easy commuting by bus or rail.
- Great road connections to more central locations.
- Plenty of excellent restaurants.

# SOUTH

# Tiong Bahru

With a reputation for being Singapore's 'hipster' neighbourhood, Tiong Bahru is a small-ish neighbourhood, just south of River Valley. You'll find no shortage of cool cafes, artisan bakeries and quirky, locally-owned shopping options.

You'll enjoy:

- A laid-back, compact neighbourhood
- The great coffee!
- Spending weekends exploring all the little hidden gems in the area
- Easy links to the CBD and Orchard

# Sentosa

Sentosa Island is a hotspot for lovers of luxury and the seaside. You may even be able to grab a condo with a magnificent sea view. Shopping doesn't present a problem thanks to the VivoCity mall – one of Singapore's largest, and those who love to relax with a game of golf will enjoy the Sentosa Cove golf course.



Sentosa is for you if:

- You don't mind high rents in order to live in a gorgeous neighbourhood
- You want to do a bit of yachting in your free time
- You don't mind a slightly longer commute in exchange for sea views and dreamy living
- You love the beach and want to enjoy free and seamless access to the island

# Faber Park

Faber Park is situated beside the sea on mainland Singapore, just across the causeway from Sentosa Island. It's pleasantly spacious and is one of the favourite spots for expats because:

- Accessing the motorways is really easy
- You're close to Mount Faber Park, and from there, a cable car can carry you to Sentosa
- You can shop to your heart's content at VivoCity or the Harbour Front Mall
- Walk the Southern Ridges, along Singapore's West Coast Parks



# WEST

# Upper Bukit Timah

You'll be really close to the Bukit Timah Nature Reserve, and you might even be lucky enough to secure a view over the forest from your condo or semi-detached house. Commuting is via bus service, but it's easy to hop onto the expressways for an easy drive to just about anywhere. You'll love Upper Bukit Timah if:

- You're a nature-lover who is inspired by forests and wildlife
- You love having a great selection of restaurants on your doorstep
- You don't mind a longer commute into the CBD
- You want to be off the main drag, but still want convenient shopping.

### Pasir Panjang

Travel up the coast west from Faber Park, and you'll find Pasir Panjang, home to the beautiful West Coast Park. It's popular with expats thanks to the presence of several international schools, such as ISS, Tanglin Trust, and Dover Court. Advantages of living in Pasir Panjang include:

- The West Coast highway, which turns a drive into the city into a quick journey. There are also good MRT links via the Circle Line.
- The possibility of securing a condo with a sea view.
- A wide range of international schools.

# NORTH

# Woodlands

If you want a spacious home at a reasonable price, Woodlands is an excellent choice. It's particularly popular with American expats because of the American school that's located here.

Residents enjoy:

- The feeling of being out of the city, with a suburban neighbourhood vibe
- Convenient shopping at comprehensive malls
- Easy trips to Johor Bahru over the causeway to Malaysia

# Seletar

Seletar, in the Northeast is the neighbourhood where you will find attractive properties at very reasonable prices. The Lower Selatar Reservoir Park offers attractive leisure opportunities, and the area is convenient for families with children attending the American school.

# EAST

# East Coast

The East coast is a prime spot for those who would like more reasonably priced, yet spacious housing. Increasingly popular with expats, it has plenty to offer. Residents enjoy:

- The natural beauties of East Coast Park with its sandy beaches and sea breezes
- Condominiums with a sea view
- Changi airport is conveniently close by
- Easy access to the shopping amenities of Katong

# Katong & Joo Chiat

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If you'd like to absorb more of the local culture, you will enjoy these beautiful neighbourhoods, with shophouse lined streets. Your neighbourhood boasts:

- Fascinating shops with a local flavour, plus loads of great local cuisine, particularly along Joo Chiat Rd, Tanjong Katong Rd, and of course the famous Old Airport Road hawker centre
- Great shopping mall options at 112 Katong and Parkway Parade
- Quirky independent cafes and shops
- A relaxed, friendly neighbourhood feel



# Siglap, Bedok & Tampines

While you're considering the East Coast, you should check out these quiet neighbourhoods. East meets West with a huge selection of local and international cuisine and a variety of housing options form condos to bungalows and townhouses is available. Siglap is fast becoming the next 'up-and-coming' area, with lots of fantastic coffee options, for those who need their caffeine fix!

# Still not sure which area is right for you?

Greyloft.com has a useful neighbourhood guide tool. Simply enter the name of a neighbourhood that sounds attractive to you, add your commute destination, say how many bedrooms you need and specify your budget. You'll get all the details about available properties, and if you want to take a look, a property broker can show you around and give you in-person advice

# International schools in Singapore

There are many ways to start looking for an international school, from the size of the school, what curriculum is on offer, its location, facilities etc. The list can be a long one, and there is a lot of choice. Here we break down the most popular schools and give you all the key facts, to help you narrow down your decision. Let's get started...

# Australian International School



Ages taught: Nursery to Grade 12 (18 months to 18 years) School year: January to December Student profile: Over 2,500 students, representing 50 different countries. Curriculum: Australian curriculum, combined with the IGCSE and International Location: Lorong Chuan

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<u>Facilities:</u> 2 gymnasiums, 25m swimming pool, 2 outdoor fields, 3 libraries, 250-seat professional theatre and 2 inquiry centres. There are specialist rooms for Visual Arts, Performing Arts, Music and Technology.

Languages offered: Mandarin from 2 years old, progressing to a choice of Bahasa Indonesian, French, Mandarin and Spanish in secondary school. Korean, Japanese, and other Mother Tongue languages are available. There is also the option for ongoing support for non-native English speakers.

<u>Fees:</u> Costs vary dependent on the age of your child, anything from \$9,000 per year to \$40,000 per year. A comprehensive guide to fees and charges can be found here. <u>Website:</u> http://www.ais.com.sg/

<u>Nearby condos include:</u> Chiltern Park, The Springbloom and The Scala.

# Avondale Grammar School

<u>Ages taught:</u> Preschool to Middle School (3 – 14 years) School year: January to December

Student profile: 350 students, representing 20 different countries.

Curriculum: Australian

Location: Tanglin

<u>Facilities:</u> Outdoor play area, science laboratories, a variety of sports and other outdoor activities are offered by the school or their external provider partners. <u>Languages offered:</u> Mandarin, French

<u>Fees:</u> Costs vary dependent on the age of your child, anything from \$17,000 per year to \$32,000 per year. A comprehensive guide to all costs can be found here. <u>Website:</u> http://www.avondale.edu.sg/

Nearby condos include: Tanglin Regency, Tanglin View, and The Anchorage.

# **Canadian International School**

Ages taught: Pre-Kindergarten to Grade 12 School year: August to June Student profile: 3,000 students

<u>Curriculum</u>: International Baccalaureate – Primary Years Programme (PYP), Middle Years Programme (MYP) and Diploma Programme (DP)

<u>Location</u>: Two campuses, Lakeside in Jurong in the west and the other in Tanjong Katong in the east. The Lakeside campus caters to students of all ages; the Tanjong Katong campus caters for students from Early Years education to Grade 6.

Baccalaureate

<u>Facilities:</u> CIS' world class facilities are designed to give students an edge. They include state-of-the-art STEAM maker spaces, an Outdoor Discovery Centre, swimming complex, performing arts and fine arts centre, theatre, sports fields, gymnasium and fitness centre.

Languages offered: All students learn a second language with the exception of those who are taking English Language Learner classes. Students are placed in language classes according to their proficiency level. Languages taught are Chinese, French and Spanish. We also offer a pioneering bilingual English-Chinese programme for students in Junior Kindergarten to Grade 5.

<u>Fees:</u> Costs vary dependent on the age of your child, from \$9,000 per year to \$38,000 per year. A comprehensive guide can be found here.

# Website: https://www.cis.edu.sg

<u>Nearby condos include:</u> The Centris, Parc Vista and Lakefront Residences are great for the Lakeside campus; One Amber, Aalto and The Esta are well-placed for the Tanjong Katong campus.



Image courtesy of Canadian International School

# Dover Court International School

Ages taught: Nursery to Year 11

School year: August to June

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Student profile: 900 students

Curriculum: English National Curriculum

Location: Dover (located between Clementi and Buona Vista, in the west of Singapore).

<u>Facilities:</u> Swimming pool complex, 6-lane running track, full-size soccer pitch, basketball court, playing fields, indoor multi-purpose hall, music hall, computer labs, science facilities, and infant and junior playgrounds. Dover Court is a Julliard Performing Arts Social Hub.

Languages offered: Mandarin, French

<u>Fees:</u> Costs vary dependent on the age of your child, anything from \$4,500 per year to \$28,000 per year. A guide to fees and charges can be found here. <u>Website:</u> http://www.nordangliaeducation.com/our-schools/singapore <u>Nearby condos include:</u> Heritage View, The Rochester and The Trizon.

# Dulwich College (Singapore)

Ages taught: Ages 2 to 18 <u>School year:</u> August to June <u>Student profile:</u> 1,300 students <u>Curriculum:</u> English National Curriculum, IGCSE Location: Bukit Batok

<u>Facilities:</u> A theatre and performing arts centre, swimming pool, rugby field, rooftop garden, outdoor study area, multi-purpose room, and a gymnasium. <u>Languages offered:</u> Mandarin, French, Spanish

<u>Fees:</u> Costs vary dependent on the age of your child, from \$14,700 per year, to \$38,000 per year. More information on fees and charges can be found here. Do note that Dulwich College requires students applying for places from Year 3 upwards to sit entrance examinations. Further information is available on their website.

<u>Website:</u> http://www.dulwich-singapore.edu.sg/ <u>Nearby condos include:</u> Merawoods, Hillview 128 and The Lanai.

# GEMS World Academy (Singapore)

Ages taught: Pre-Kindergarten to Grade 12

School year: August to June

<u>Student profile:</u> American, British, Australasian, Indian, French, Japanese, Korean and more than 40 other nationalities. No dominant nationality or ethnic group and the largest nationality only represents 15% of the overall student population.

Curriculum: International Baccalaureate and IGCSE

Location: Yishun

<u>Facilities:</u> 750 seat Auditorium, Olympic-sized swimming pool, dedicated learner pool, all-weather sports field, indoor gymnasium with rock-climbing wall, creative suite studio, music rooms and more.

Languages offered: Mandarin, French, Spanish.

<u>Fees:</u> Fees are dependent on the age of your child and range from \$9,000 to \$34,250 per year. More information on fees and charges can be found here. <u>Website: http://www.gwa.edu.sg/</u>

<u>Nearby condos include:</u> The Canopy, Lilydale, and The Miltonia Residences.



Image courtesy of GEMS World Academy

# German European School (GESS)

Ages taught: 18 months to 18 years <u>School year:</u> Commences in August <u>Student profile:</u> 1,500 students from 50 nationalities <u>Curriculum:</u> German curriculum (offered in German) and the IB (offered in English) <u>Location:</u> Two campuses, located in the Bukit Timah/Bukit Batok area <u>Facilities:</u> Large competition size swimming pool, outdoor football pitch, basketball courts, multi-purpose gymnasium, and design studios. <u>Languages offered:</u> German, Dutch, Danish, French, Spanish and Mandarin <u>Fees:</u> Fees are dependent on the age of your child, and range from \$4,800 to \$32,000 per year. More information on fees and charges can be found here. <u>Website:</u> http://www.gess.sg/ <u>Nearby condos include:</u> Southaven I, The Tessarina and Maplewoods.



Image courtesy of GESS

# **ISS International School**

Ages taught: Kindergarten to Grade 12

School year: August to June

Student profile: 750 students

<u>Curriculum</u>: International Baccalaureate (IB) – Primary, Middle and Diploma levels <u>Location</u>: Elementary and Middle school campus is located in Orchard; the High School campus is located in Telok Blangah

<u>Facilities</u>: Basketball courts, playgrounds, specialist art and music rooms. <u>Languages offered</u>:

<u>Fees:</u> Costs are dependent on the age of your child and range from \$25,000 to \$36,000 per year. For a comprehensive guide to fees and charges, please click here. <u>Website: http://www.iss.edu.sg/</u>

<u>Nearby condos include:</u> The Interlace, Alexis and The Anchorage.

# Nexus International School

Ages taught: Nursery to Year 13

School year: August to June

Student profile: Over 900 students, from 50 different countries

Curriculum: International Baccalaureate Primary Years Programme, IGCSE,

International Baccalaureate Diploma

Location: Holland

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<u>Facilities:</u> Auditorium, drama studio, multi-media studio, science laboratories, two playgrounds, 25m swimming pool, two gymnasiums (equipped with basketball, volleyball, table tennis, mini-tennis, indoor soccer courts) and two outdoor playing fields

Languages offered: French, Mandarin, Spanish

<u>Fees:</u> Costs range from \$19,000 to \$35,000 per year, depending on the age of your child. A complete guide to all charges can be found here.

# Website: http://www.nexus.edu.sg/

Nearby condos include: The Marbella, Astor Green and Hundred Trees.



Image courtesy of Nexus International School

# One World International School (OWIS)

<u>Ages taught:</u> 3 years to 13 years (later grades opening in 2016) <u>School year:</u> August to June Student profile: 140 students

Curriculum: International Baccalaureate PYP and IGCSE.

Location: Changi

<u>Facilities:</u> Specialist art, science, drama and music rooms, basketball court, sports field. Swimming programmes are held off-site.

Languages offered: Mandarin

<u>Fees:</u> Costs are dependent on the age of your child and range from \$15,000 to \$27,000 per year . A complete guide to all charges can be found here.

# Website: http://www.owis.org/

<u>Nearby condos include:</u> Double Bay Residences, Modena and Tropical Spring.

# **Overseas Family School**

Ages taught: Pre-Kindergarten to Grade 12

School year: August to June

Student profile: 3,000 students from 70 countries

<u>Curriculum</u>: International Primary Curriculum (Pre-Kindergarten, Kindergarten and Elementary School), International Baccalaureate Middle Years and Diploma Programmes (Middle School and High School)

# Location: Pasir Ris

<u>Facilities:</u> Specialist music and art rooms, auditorium, drama studio, basketball courts, football/rugby field, three sports halls, 50m swimming pool and junior pool. <u>Languages offered:</u> Danish, Dutch, Finnish, French, German, Hebrew, Italian, Japanese, Korean, Mandarin, Norwegian, Russian, Spanish and Swedish <u>Fees:</u> Costs are dependent on the age of your child and range from \$16,000 to \$41,000 per year. A complete guide to all charges can be found here. Website: https://www.ofs.edu.sg/

Nearby condos include: Oasis @ Elias, Ris Grandeur and NV Residences.

# St Joseph's Institution International

<u>Ages taught:</u> 5-18 years <u>School year:</u> January to December <u>Student profile:</u> 1, 700 students from 40 nationalities <u>Curriculum:</u> International Primary Curriculum (Elementary school), IGCSE and International Baccalaureate (High School).

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Location: Thomson (nearest MRT is Caldecott)

<u>Facilities:</u> a flexible indoor Hall, art rooms, music rooms, ICT suite, science laboratories. three adventure playgrounds, three hard court play areas and a large playing field. The High School also houses a Sports Complex which contains a large multipurpose sports hall, a fitness centre, dance studio, climbing wall, and 25metre outdoor swimming pool.

<u>Languages offered:</u> Mandarin, French, Spanish, Malay, Tamil. Other language tuition can be arranged via the school.

<u>Fees:</u> Currently around \$28,000 per year for Elementary students. High school fees range from \$26,000 to \$30,000. A complete guide to all charges can be found here. <u>Website: http://www.sji-international.com.sg/</u>

Nearby condos include: Trellis Towers, Sky @ Eleven and Tresalveo.

# Singapore American School



Image courtesy of Singapore American School Ages taught: Pre-school to Grade 12 School year: August to June Student profile: 4,000 students

# Curriculum: American and Advanced Placement

# Location: Woodlands

<u>Facilities:</u> Music rooms, science laboratories, computer and technology labs, extensive playing fields for a wide variety of sports, drama studio and auditorium, five lighted tennis courts, two soccer/football fields, a baseball field, two softball fields, one 20-meter and two 25-meter swimming pools and a high-ropes course. There are four large, air-conditioned gymnasiums and two auxiliary gyms to provide space for physical education classes and sporting events.

Languages offered: Spanish, French, Mandarin.

<u>Fees:</u> Costs vary from around \$28,000 per year to \$38,000 per year. A complete guide to fees and costs is available here.

# Website: http://www.sas.edu.sg/

Nearby condos include: The Woodgrove, Casablanca and Rosewood Suites.

# Stamford American International School

<u>Ages taught:</u> 2 years to 18 years <u>School year:</u> August to June Student profile: 2,710 students, from over 65 nationalities <u>Curriculum:</u> American and International Baccalaureate

# Location: Serangoon

<u>Facilities:</u> 1<sup>st</sup> Class sports facilities including; three swimming pools, two indoor sports arenas, tennis courts, dance studios, rock climbing walls, a sports field and a Golf Academy, offer students opportunities in 70 competitive teams. Specialist coaches maximise the use of these facilities, preparing students to compete in the Athletics Conference of Singapore (ACSIS) with over 20 international schools in Singapore. Stamford American's 500-seat Reagan Theatre is the only school theatre in Singapore equipped with an LED backdrop screen, allowing students to give more interactive performances and presentations. Weekly drama classes begin at age five and progress to the International Baccalaureate Diploma in Theatre. Cutting edge technology and learning takes place in Stamford American's unique Innovation Center, launched in partnership with Bloomberg – a first for any high school in Asia!

# Languages offered: Mandarin, Spanish

<u>Fees:</u> Costs are dependent on the age of your child and range from \$14,968 per year, to \$39,104 per year. For a complete cost breakdown, please click here. <u>Website: http://www.sais.edu.sg/</u>

<u>Nearby condos include:</u> 8 @ Woodleigh, Eden Crest and Avon Park.

# Tanglin Trust School

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Ages taught: 3 years to 18 years

School year: August to July

Student profile: 2,800 students

Curriculum: British Curriculum, (I)GCSE, A-Levels, IB Diploma

Location: Buona Vista

<u>Facilities:</u> Multi-purpose halls, music rooms, ICT suites, science laboratories, drama studio, an eight-lane 25 metre swimming pool and learner pool, large outdoor playgrounds, tennis courts, playing fields, running track, fitness centre. <u>Languages offered:</u> Mandarin, French, Spanish. The school also offers other languages such as Dutch, Danish, German, Greek, Hindi, Italian and Japanese after school or during lunchtime.

<u>Fees:</u> Costs vary dependent on the age of your child. Tuition fees range from \$25,000 per year to \$42,000 per year. For a full breakdown of fees and charges, please click here.

# Website: http://www.tts.edu.sg/

Nearby condos include: One-North Residences, Queens and The Rochester.

# UWC South-East Asia (UWCSEA)

Ages taught: 4 years to 18 years

School year: August to June

Student profile: 5,400 students across two campuses

<u>Curriculum</u>: UWCSEA designed curriculum, leading to IGCSE and IB Diploma in High School

Location: Two campuses in Dover and Tampines

<u>Facilities</u>: Facilities include Olympic sized swimming pools, science laboratories, music rooms, fitness centre and gymnasium, drama studio, high ropes course, climbing wall, multi-purpose halls which can cater to a variety of sports, playing fields, and tennis courts.

<u>Languages offered:</u> Mandarin, Spanish, French. Depending on the grade and proficiency, the school can also offer Korean, Japanese, Dutch, German and French, and in the IB Diploma Hindi, Russian and Spanish are added to the list of languages offered.

<u>Fees:</u> Costs range from \$33,000 per year to \$43,000 per year, depending on the age of your child. For a full breakdown of fees and charges, please click here.

Website: https://www.uwcsea.edu.sg/

<u>Nearby condos include:</u> Ris Grandeur, NV Residences and Double Bay Residences are nearby the Tampines campus; Heritage View, The Rochester and The Trizon are good choices for those at the Dover campus.



Image courtesy of UWCSEA

Now you've got the school sorted, the next step is finding that ideal home. Get in touch with one of Greyloft's property brokers to get started.

\*A note on fees. The amounts quoted in this article represent academic course fees, for comparison purposes and does not include any other fees such as enrolment/admission fees, technology charges or any other mandatory costs. For full information on total costs for your child(ren), we recommend contacting the school directly. Prices are correct at the time of publication (May 2016) but are subject to review and amendment.

# Moving to Singapore with your Dog?

If you're looking to relocate to Singapore along with Fido, you may be worried about finding a dog-friendly condo in Singapore. After all, you can't abandon your best friend! But for most pet owners the news is good. Finding a pet-unfriendly condo is going to be a whole lot harder than finding one where your dog will be welcome.

# Don't just assume

This said, there are rules that apply to keeping pets, and these will depend on the condo you choose. Some condos only allow smaller breeds, and of course, there will be a limit on how many dogs you can keep, even if you get a house with a yard. There are also certain breeds that aren't allowed in Singapore at all because they have a reputation as being dangerous. And if you have a large breed, you may have to keep your dog muzzled in public places.

Make sure that you know the <u>government regulations</u> related to keeping pets, and check the rules applicable to the condos you're interested in with your property agent. <u>Greyloft</u> are experts at helping expats to settle in, so they'll be able to advise you and provide you with a list of suitable dog-friendly Singapore condos for your family (plus pet)!

# Are some areas better for your pet than others?

In general, you'll see more people with pets choosing a place to stay outside of the CBD, especially if they have a medium to large breed of dog. The East and West coasts and Sentosa are excellent choices for pet owners thanks to the parks and beaches you can enjoy with your dog. Holland, Bishan, Seangoon, Katong and Kovan are also popular with dog-owners. However, if you have a pocket-sized pooch, you'll be fine anywhere in Singapore.

# Think about exercise for your pet

To keep your dog in good health, you will need to take it out for regular 'walkies'. If you have a larger breed, a quick toddle down the road with you may not be enough. Get a condo near a <u>dog-friendly park</u> – there are plenty in Singapore – and don't forget to take the pooper scooper along!

Although you'll have to keep your dog on a leash in many parks, there are also made-for-dogs spaces with proper fencing where you can let them run around to their heart's content. There are often dog-friendly cafés nearby, where you can go for a meal or a snack with your pet in tow. There's even the K9 culture doggie swimming pool!

While most condos are dog-friendly, public transport is not, so choosing a condo near a sport where your dog can get the exercise it needs is a smart move!

# Be considerate

Although Singapore is a dog-friendly city, not everyone loves dogs. Make sure that your pooch doesn't bother anyone, and if you are away at work for most of the day, consider placing your pet in one of the many doggie day-care centres. Bored pets soon get up to mischief!

# Letter of Intent in Singapore

Once your've engaged your a property agent, viewed properties, and found a place you really like, it's time to get to grips with the Letter of Intent, or LoI. The Letter of Intent in Singapore typically serves as an intermediary between viewing the property and negotiations, and formally signing the Tenancy Agreement. Not all Landlords require a Letter of Intent, but some won't rent a property without one, so our approach is it's best to be prepared and understand your obligations.

# What does the Letter of Intent do?

The Letter of Intent lays out your intentions to agree to enter into a contractual agreement with the Landlord (the Tenancy Agreement). Although it can seem like an unnecessary and bureaucratic step, it does serve a number of purposes. Firstly, it shows the Landlord that you are serious about renting the unit. Secondly, to secures the apartment for you, and means the Landlord will cease looking for other prospective tenants.

# What's the process?

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As the Tenant, your agent will usually prepare the LoI for you. You need to sign it and then the Landlord must countersign it, and return to you.

Often the signing of a LoI is accompanied by a 'good faith' deposit, given for extra assurance. This payment typically goes towards your first months rent. If, for any reason, you are not able to keep to your commitment to rent the property, the good faith deposit is non-refundable.

# What does the Letter of Intent need to include?

Though LoI is a short letter, it must contain the following:

# Term of lease

In a standard lease agreement, the term of lease is two years, although one year leases are also becoming more and more common. It is typically difficult to take a lease for anything under 12 months.

# Security Deposit

You must pay at least one month's pay in advance as security deposit. The security deposit is typically two month's deposit for a two year lease. This is usually paid upon signing the Tenancy Agreement and is held by the landlords in Singapore. This deposit is refundable at the end at the end of your tenancy.

# Good faith deposit

This is also known as the booking deposit and once you give a month's rent as good faith deposit. It binds the landlord from renting the property to anyone else.

# Diplomatic clause

This is applicable for only those leases of more than 12 months. The diplomatic clause protect your interests in case you become unemployed or have to leave Singapore, during the course of your lease. It typically allows you to give 2 months notice to leave the property, once the initial 12 months have elapsed.

# Any specific requests

This is where you pen any specific requests to the landlord, for example, any repairs or extra items, such as dishwasher. Once the Landlord signs the LoI, they are required to fulfil your requests.

# Understanding your Tenancy Agreement in Singapore

So, you've found your <u>own agent</u>, <u>viewed properties</u>, and submitted your <u>Letter of</u> <u>Intent</u>. Now comes the time to sign on the dotted line. Typically, the Landlord or Landlord's Agent will prepare the Tenancy Agreement, and you and your respective agents will have to sign it. It may seem tedious, but before you put pen to paper, make sure you read through everything thoroughly, and ask your agent to clarify if there is anything that you don't understand, or isn't clear.

# What needs to be in the Tenancy Agreement?

We've seen Tenancy Agreements of varying lengths, but there are a few essential pieces of information which must be included. Full name and contact address of the Landlord The address of the property which is being rented Name and contact address of the Tenant(s) The date the tenancy is due to begin The duration of the tenancy The rental amount, frequency of payments, and method of payment Details of any monies received as security Any fees to be paid The date the agreement is signed Things to look out for in your Tenancy Agreement In addition to the above mandatory information, most Tenancy Agreements include clauses relating the right and responsibilities relating to maintenance and any repairs (including air conditioning servicing), payment of utilities, conditions of the security deposit, details of what happens if rent is paid late (or not at all), details of what happens in the event of an early termination. These are the usual clauses, but there can be many more which can be added!

These are the usual clauses, but there can be many more which can be added! There are a few items which often can be cause for concern or items to negotiate/clarify.

# 1) The Diplomatic Clause

In a country like Singapore, where people are arriving and leaving all the time, you may find yourself needing to exit your Tenancy Agreement in advance of the full term, to relocate or repatriate. This is where the Diplomatic Clause can be your friend.

The Diplomatic Clause can only be added to Tenancy Agreements of more than 12 months – it's most commonly found in 2-year leases. This clause allows you to exit the Tenancy Agreement early, if you need to leave Singapore. The Diplomatic Clause can usually only be enacted after a set period, usually 12 months, at which point you can give notice of your intent to leave. You will then usually agree your move-out date.

Do note, that there is often a Reimbursement Clause included with the Diplomatic Clause, whereby you are required to pay back a proportion of the Agent's commission, usually on a pro-rata basis.

# 2) Damages and repairs

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This is a standard clause in Tenancy Agreements (and if it isn't in your, you should ask for it to be put in!). This clause essentially sets out what happens in the event of minor damage, resulting form wear and tear. The clause usually specifies an amount above which the Landlord is responsible for the damages. Below this amount, the Tenant would be required to cover the costs. The threshold amount can vary, but is usually in the region of 150 – 200 SGD.

Do note that this clause only covers damage that occurs as a result of wear and tear, or ageing. Damages caused by negligence usually are the responsibility of the Tenant, though you may be able to come to some arrangement with your Landlord on the costs. Large damages, which are not the result of negligence, are usually covered by the Landlord, although it worth having this made explicit in your TA. We'd also advise you to ensure you have a 'grace period' in your TA, to cover you in the event that you discover any damages previously overlooked or done by previous tenants. The 'grace period' should usually be 30 days or more.

# 3) Air-conditioning maintenance

It's standard in Singapore for the Tenant to bear responsibility for the airconditioning servicing. This should be carried out every 3 months. Servicing companies in Singapore often offer a 1 or 2 year service package, which often include a yearly chemical clean. It's important to keep the receipts from your service visits, as many Landlords ask to see them upon the end of the lease. If you are moving into a new condominium i.e. you are the first tenants to have lived there, you may receive a number of free air-conditioning services, as arranged by the building maintenance. It's worth checking whether this applies to you, when moving into a brand-new condo.

If you have major problems with your air-conditioning units, which falls outside the standard servicing (e.g. if a unit needs to be replaced), then your Landlord is usually liable for any costs associated.

### 4) Option to renew

This clause allows you to extend the lease for another term, with 2-month prior notice. If you choose to exercise this clause, then the Landlord will prepare a contract for extension. The terms usually stay the same, unless you specify otherwise. Renewal can be a good opportunity for you to propose different terms, and negotiate your rent (where applicable). Do note that the Landlord is also within their rights to change any terms too!

### 5) Access to premises

There are usually a series of Access clauses, which allow the Landlord to enter the premise for a stated purpose. This is usually related to any repair work or towards the end of the tenancy, to allow prospective tenants to visit. Towards the end of your tenancy, the Landlord may want to arrange viewings, so as to minimise the period in which the unit is empty. As the sitting tenant, you may wish to include some details, such as timings of viewings, notice required etc.

# 6) Upon lease termination

When it's time for you to move out, there are usually a number of clauses which require the sitting tenant to take action. This can include things like dry-cleaning curtains, or arranging a full professional clean of the unit. Make sure you know what your responsibilities are, and what documentary evidence you may need to provide (receipts for cleaning, air-conditioning service records).

Your Tenancy Agreement should clearly lay out your responsibilities, and those of the Landlord's, as well as any conditions. If there is anything that isn't clear or you aren't sure about, make sure you talk to your agent.

# How to Protect your Security Deposit

Rents in Singapore can feel a little eye-watering at times, particularly so if your home country has a much lower cost of housing, or if you've owned your own home. But the thing that really gets to a lot of people is the major chunk of cash you have to hand over for your security deposit.

# What is a Security Deposit?

Sometimes called a damage deposit, the security deposit is a sum of money passed to your Landlord, usually when you sign your Tenancy Agreement.



In Singapore, the amount you'll pay is usually is one month's rent for a one year lease, and two month's rent for a two year lease. So, if your monthly rent is SGD 5,000 per month, and you sign a two year lease, you'll typically have to pay SDG 10,000 up front.

Unlike some other countries, it's usually kept in the Landlord's account, and is typically refunded back to the Tenant within seven days of handing back the property, minus any deductions.

# What is it for?

The purpose of the security deposit is twofold. Most commonly, it serves as a safeguard for the Landlord, in case the property suffers damage due to negligence of the tenant. Secondly, if the lease is terminated prematurely (without prior arrangement) then the damage deposit can be withheld to cover any outstanding rent or the Landlord's inconvenience

# How do I protect it?

# 1. Pay your rent on time and in full

Some Landlord's will use your deposit to covered any unpaid rent or late payment fees.

# 2. Thoroughly document the condition of the property upon move in

Go round the whole apartment in close detail to check for any prior damage. Open cupboard doors, windows, check the lights, look for marks and scratches on walls or floors. Make sure you take photos of everything and, if possible, get everything recorded in writing. Greyloft offers this service as standard, but most property agents do not. If your agent doesn't, make sure you put everything in an email to them, with photos attached, so they can share it with the Landlord and/or Landlord's Agent.

# 3. Take care of your property

It probably sounds a bit obvious, but the simplest way to get your deposit back is to take care of your home as if it were your own. Get repairs sorted quickly, and keep your property clean. That way, when you leave, it's much less work (and expense!) to return it to its former state. Of course, accidents happen, but it's best to get things resolved quickly.

# 4. Think about professional cleaning and repairs

Think about getting a professional cleaning company in when you vacate the property. First impressions count, even when handing a property back, and it's a small price to pay to get your whole deposit back. If you've hung artwork or mirrors, get the holes filled in and made good. Arranging the repairs yourself means you can get things done for less money than the Landlord might charge you.

# 5. Agree any responsibility for damage

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When you hand back your property, ask to go round it with your Agent and the Landlord (or their Agent) to check for any damage. If possible, get them to sign off on the condition of the property with you present, so they don't mysteriously find areas of damage to charge you for later on!

# What if there is a dispute?

Many Western countries have dedicated tenancy tribunals systems or protective legislation to help with property disputes. Unfortunately, at the time of writing, there is no such system in Singapore and your only recourse would be to seek private legal action.

Singapore, like many other countries, has a Small Claims Tribunal, where you can file legal action for any amounts under SGD 10,000. This amount can be raised to a maximum of SGD 20,000 if both parties consent in writing, which should be sufficient for most rental disputes. There is a lot of helpful information on the Singapore State Courts website.

If you want to avoid legal action, our top tip is to ensure you have good documentation, ask to see receipts for any deductions, and make good use of your agent, to try and help get things resolved in an amicable fashion.