
The Home Buyer Checklist

Spot what sellers won't tell you

A resale home viewing guide by
an ex-police officer turned
property agent



Ka Wai

6 YEARS IN THE POLICE FORCE, NOW YOUR PROPERTY AGENT
JNA REAL ESTATE · PROPnex REALTY · CEA R064207B

Why I wrote this

People can say anything. The environment doesn't lie.

I was a police officer patrolling the streets of Geylang for six years before I became an agent. In that line of work you learn one thing fast: people can say anything, but the environment doesn't lie. Walls, doors, floors — they keep a record. You just need to know where to look. When I started doing viewings with my buyers, I realised I was checking things nobody else checks. Not because other agents are hiding anything — most of these things simply aren't taught. So I wrote them down. This is that list.

THE GROUND RULES

Everything in here is what any member of the public can see from common areas, ask openly, or search online. No special access, nothing like that. These signs are **indicators only** — they tell you a question is worth asking, not who did what, and they're never an excuse to judge the people living there.

If you witness harassment or loan shark activity, don't play hero. Call **999**, or the X-Ah Long hotline at **1800-924-5664**.

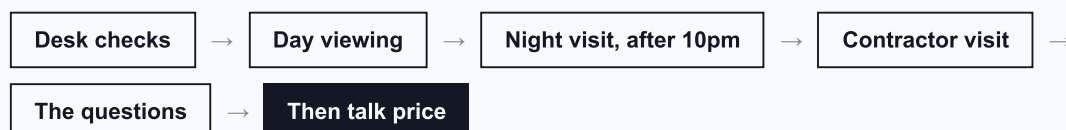
WHAT'S INSIDE

- 00 Before you travel
- 01 The exterior
- 02 The interior
- 03 How much reno will you do?
- 04 The questions
- 05 Where the checklist ends

THE ONE RULE THAT POWERS THIS WHOLE GUIDE

Under CEA's rules (Professional Service Manual, para 3.8.3(d) — cea.gov.sg), the seller's agent doesn't have to volunteer bad news. **But once you ask, they must find out and give you a straight answer** — on unnatural deaths, loan shark harassment, bankruptcy, divorce, defects, unapproved works, caveats. Nobody volunteers. So you ask. That's what this whole guide is about.

THE ORDER TO DO THINGS



00 Before you travel

Half an hour at your desk saves you from wasted Saturdays — and from scams.

Check the agent is real

Go to the CEA Public Register and look up the agent's name and registration number. Check the photo. **Check the phone number too** — this is the part people miss. Scammers use real agents' names and reg numbers with a different phone number. The register catches that.

Nobody collects a deposit before a viewing. Nobody.

Not my opinion — the Police and CEA have said it outright, after scammers took \$2.4 million from 389 victims in seven months by pressuring people to pay to "secure" a viewing. If anyone asks for money before you've stood inside the unit, walk away. I don't care what card they show you.

Josephine Ng

Registration No. R200106F

Salesperson HDB Resale Records HDB Rental Records Private Rental Records Private Sale Records

Registration Start Date 01/01/2019

Registration End Date 31/12/2021

Awards

Award 1: SEAA's Salespersons Achievement Award (Silver) 2020

Award 2: SEAA's Rookie Award 2020

Estate Agent Name ABC Company

Licence No. L20200010

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THE CEA REGISTER — CHECK NAME, PHOTO, PHONE

Then search the address

Google the block name with words like "fire", "death", "police", "dispute". Check court judgments. Pull the actual transacted prices for the last 12 months from HDB or URA — **asking price is a wish; transacted price is a fact**. Walk the block on Street View, note the coffeeshops, and check the URA Master Plan for that empty plot next door. "Unblocked view" is true today. The Master Plan tells you about next year.

CHECKLIST 00 — BEFORE YOU TRAVEL

- ☐ CEA register: name, photo AND phone number all match
- ☐ Anyone asked for payment before viewing → scam, report and walk
- ☐ News + court search on the address — findings:
- ☐ Transacted prices, last 12 months: \$..... — \$.....
- ☐ Street View walked, F&B noted, Master Plan checked
- ☐ Ownership proof seen + own INLIS search done

01 The exterior

*A buyer of mine viewed twenty homes; the final unit we checked twice — both times in the afternoon. Only at the housewarming did I learn the void deck had roaches at night. Some answers only exist at night. **Visit twice — day AND night.** Two questions throughout: loan sharks or a neighbour dispute — loud vs quiet? And recent or long ago?*

Cameras: inside means little, outside means a report

A camera outside the door sits on common property — a town council permit, usually backed by a police report. **Several on one floor: loan sharks.** One: a targeted dispute. Pointed along the corridor: follow the lens. Dust dates it — clean means recent, grime means a year or more. Dummies look cheap: glossy plastic, painted lens, blinking red light, no brand. If it's on the unit you're viewing, ask what the report was for. Watch how they answer.

Paint: nobody repaints a cracked wall and leaves the cracks

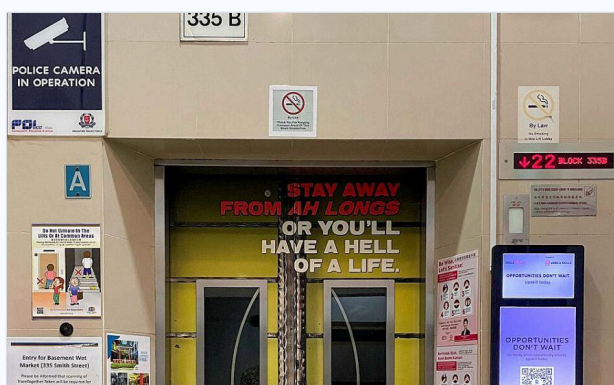
A fresh patch with cracks still showing was never maintenance — the patch is the shape of what was written there. Quick repaints only do flat surfaces: check hinges, frame corners, gate bars, the lock, floor grout. Spray cans took over from splash: mist around the patch edges, speckle in grout, drip lines through the cover coat.



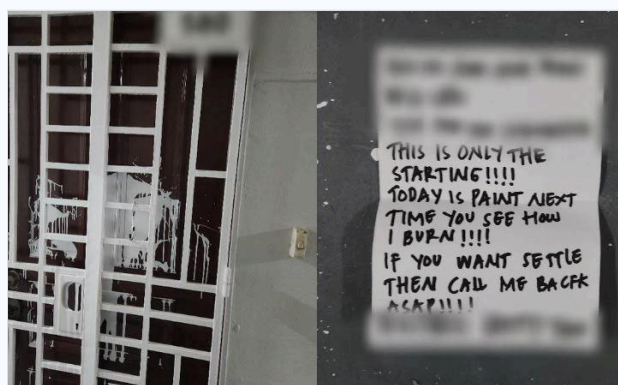
CAMERA BEHIND THE WINDOW — FOLLOW THE LENS



RED PAINT, TINS LEFT BEHIND



POLICE CAMERA + X-AH-LONG



PAINT ON THE GATE, NOTE ON THE WALL

CHECKLIST 01A — CAMERAS & PAINT

☐ Outside cameras this floor: · pointing at:

☐ Fresh patch with cracks under it · residue on hinges / gate / grout

☐ Camera condition: clean (recent) / dusty (old)

☐ Camera on the unit itself — asked what the report was for

01 The exterior — at the door & below

The doorstep, the staircase and the void deck have no showflat styling. They tell you what the corridor won't.

The wet stuff — start with the shoe rack

Quiet harassment usually involves urine or dirty water — often poured into the shoes, not just the floor. So check the doorstep first: every family keeps shoes outside, so no shoes here while every neighbour has theirs is a question — ask casually. A rack pulled inside the gate, water-damaged, or brand new tells the same story. Then confirm with what scrubbing can't remove: staining low on the door, pitted rust at the gate base, white crust in grout, bleach patches and paler grout at one unit. Notice smells on a warm afternoon — don't crouch at anyone's gate.

Staircases, void deck, bin centre, notice board

The staircase has no camera and gets cleaned less. Butt pile at one landing: a regular. Fresh butts at 11pm near a floor full of cameras: someone waiting. Check one floor up and down. Roaches in daylight at the bin centre: heavy infestation; fresh bait stations: a live problem. **Read and photograph the notice board** — the town council tells you in writing what it's fighting.



THE WET STUFF — INTO THE SHOES



CORRIDOR — SHOES, RACK, CAMERA



THE VOID DECK — VISIT AT NIGHT TOO



READ THE NOTICE BOARD

CHECKLIST 01B — DOOR, STAIRS & VOID DECK

- | | |
|--|--|
| ☐ Shoe rack: outside / pulled inside / missing / brand new | ☐ Door base: staining / pitted rust / salt crust / over-cleaned |
| ☐ Staircase ±1 floor: butts · fire door · bulbs · writing | ☐ Night visit done — void deck, bin centre, drains:
..... |
| ☐ Bait stations: fresh / old / none · notice board photographed | ☐ Question I need to ask the seller: |

02 The interior

I've been on the other side: marketing a unit facing the MRT track, we arranged furniture so walking to the window felt awkward. Nothing hidden — but most viewers stopped where the furniture suggested.

Stand where the furniture doesn't want you to stand.

The empty unit, and the question you must ask

A cleared unit, or one room emptied while the rest is furnished, is a break in the pattern. Ask in front of the agent:

"Has anyone passed away in this unit — natural or unnatural?" The CEA duty covers unnatural deaths; ask about all. A dodge on a natural death is information by itself.

Smell, and the tissue test

The first breath inside is the most valuable — air freshener is masking something. Smoke, incense, oil and damp soak into carpentry permanently: a smell inside built-ins is a renovation cost, not a cleaning issue. F&B kitchens cook heavy at 9.30–11am and 4–5.30pm; a 2.30pm viewing sits in the quiet gap.

The tissue test: wipe the outside of the kitchen window or yard railing. Yellow-brown oil means heavy cooking lands here daily, whatever time you visited.

Match the wear to the story

"Family of five, ten years" must leave marks: scuffs at switches, floor wear on walking lines, kitchen staining. Big family + showroom walls = repainted days ago — sight along walls at a low angle, check inside wardrobes, behind doors, above eye level. Small household + heavy wear = more occupants than claimed. Ceiling browning above an old altar spot survives everywhere except fresh paint.

Wet areas: slow down here

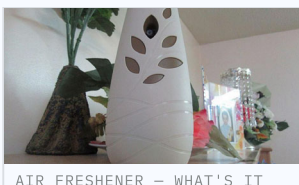
Run every tap, flush every toilet, torch under every sink: staining, swollen boards, new silicone over old. Press the cabinet floor — soft means long-term water. Tea-coloured ceiling rings = the upstairs leak: get the fix in writing. A spotless kitchen with bait dots is fresh paint over cracks. Before leaving: everything off, **two minutes of silence in each bedroom**. Quiet at 2.30pm doesn't mean quiet at 9pm.



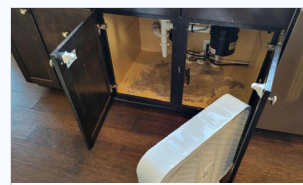
ALTARS LEAVE TRACES



FURNITURE SHIFT MARKS



AIR FRESHENER — WHAT'S IT MASKING?



UNDER-SINK TORCH CHECK

CHECKLIST 02 — THE INTERIOR

- | | |
|---|--|
| ☐ Story: pax, ... years → does the wear agree? | ☐ Death question asked, in front of the agent → answer: |
| ☐ Paint age vs wear · patches found: | ☐ Ceiling: browning / fresh patch / leak rings |
| ☐ First smell + inside every cabinet: | ☐ Tissue test outside kitchen window: clean / oily |
| ☐ Every tap, every toilet, torch under every sink | ☐ Soft boards / mould / bait dots |
| ☐ Odd furniture — looked behind? Shift marks match layout? | ☐ 2 min of silence per bedroom — heard: |
| ☐ Anything locked or "cannot test today": | |

03 How much reno will you do?

The most expensive mistake isn't a defect — it's a sequence. Buyers fall in love, pay the option fee, then plan the renovation, and discover the wall they wanted gone is structural. A renovation plan made after the deposit is a plan made hostage.

Bring your contractor to the shortlist viewing

View widely on your own, shortlist one or two units, then go back with your ID or contractor before committing. They'll say on the spot which walls can go and what your budget really buys here — and their quote becomes part of your offer maths, not a surprise after the deposit. Sellers rarely object. The ones who do are telling you something.

Your scope decides your inspection

Whatever you're tearing out, don't waste time inspecting. Whatever you're keeping, inspect hard.

HACKING

Structural walls cannot go; permits needed. Confirm your layout is possible in this unit before you fall for it.

RETILING

Large hollow areas mean screed problems; bathroom retiling means waterproofing works — a botched old job becomes your leak.

CARPENTRY

Built-ins hide walls — open, smell, check backing boards; removal leaves scars.

ELECTRICAL & WINDOWS

Old DB box or no RCD = full rewiring, a different budget tier. Windows and grilles are regulated works — unapproved installs become your problem.

Buying to move in as-is?

Then you inherit everything, so everything must work in front of you. Tap-test floors room by room. Test every power point — bring a phone charger. Press the RCD test button; it should trip and reset. Open every window and door. Run every aircon ten minutes. Ask the water heater's age. "Not switched on today" means come back, or price the unknown into your offer.

THE ONE LINE TO REMEMBER

Pay for what you can verify, not for what's been freshly covered. A worn unit hides nothing. A "renovated" unit at a premium is someone else's taste — and occasionally someone else's cover-up — priced in.

CHECKLIST 03 — RENOVATION

- ☐ My scope: hack / tile / carpentry / electrical / paint / windows / none
- ☐ Contractor or ID came to the shortlist viewing → rough quote: \$.....
- ☐ Structural walls vs my layout: possible?
- ☐ Hollow tiles · waterproofing history · DB box + RCD
- ☐ As-is: everything tested live → what couldn't be tested:

04 The questions

Everything before this is what you can see. This is what you're entitled to be told — if you ask, with the agent present. That's when the CEA duty kicks in.

- 01 "Has anyone passed away in this unit — natural or unnatural?"
- 02 "Any loan shark harassment at this unit or on this floor?"
- 03 "Any bankruptcy issues? Is this a mortgagee sale?"
- 04 "Is this sale connected to a divorce?"
- 05 "Any defects I should know about — leaks, spalling, pests?"
- 06 "Any works done without approval?"
- 07 "Any caveats lodged? Any previous deal that fell through?"
- 08 For HDB: "Has the MOP been met?"

BEFORE ANY CHEQUE OR OPTION MONEY LEAVES YOUR HAND

Check the seller actually owns the flat. Ask for proof — a screenshot of their HDB dashboard showing their name and the address, or their property tax notice. Better still, do your own INLIS search with SLA. Costs a few dollars, and it comes from the land register, which nobody can photoshop. If there are two owners on record, both must be selling. "My brother is handling it for the family" is a conversation for your lawyer, not a reason to sign anything.

HABIT 1

Ask in front of the agent, not the seller alone at the door — that's what triggers the duty to answer.

HABIT 2

Get it in writing. A thirty-second WhatsApp reply protects you for years.

HABIT 3

A non-answer is an answer. You asked a yes/no question and didn't get a yes or a no. That's all you need to notice.

Where the checklist ends

Knowing the questions is the easy half. Reading the answers — the pause, the glance at the agent, the "aiyah, that one long time ago" — that's the hard half, and after six years of doing interviews in uniform, it's the one thing I can't teach on paper.

Which "yes" means walk away, which means negotiate, and which doesn't matter at all — that depends on the unit, the market and the seller's position. Reading that, and turning it into an offer, is what I do for my buyers at every viewing. If you'd rather have it standing beside you than a page of questions in your hand, message me.



SPF — WHERE IT STARTED



SPF PROMOTION, 2019



PROPNEX BSA, 2023



SEAA AWARD, 2024



PROPNEX LABC, Q1 2025

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