

# The Ultimate 2026 Homeowner's Checklist: From Preview to Keys

## Phase 1: The Strategic Preparation (Now)

- **Assess Loan Eligibility:** Obtain an **In-Principle Approval (IPA)** from your bank. In the 2026 market, having your max loan quantum confirmed is vital before balloting.
- **CPF Funds Verification:** Log in to your CPF portal to confirm the exact amount of Ordinary Account (OA) funds available for your downpayment and Stamp Duties.
- **Identify Your "Must-Haves":** Are you prioritizing the **Ai Tong School 1km radius**, a **MacRitchie Reservoir view**, or proximity to the **Bright Hill MRT**?
- **The "Exit Strategy" Plan:** Are you buying for a 5-year capital gain or a 20-year family legacy? This determines which unit type (e.g., 2-Bedroom Premium vs. 4-Bedroom Private Lift) you should target.

## Phase 2: The VVIP Preview (Launch Month)

- **Secure Early Bird Access:** Ensure you are registered for the **VVIP Preview** to access the developer's "Early Bird" pricing structure.
- **Floor Plan Deep-Dive:** Study the "stack" orientations. Look for North-South facing units to maximize the cross-ventilation from the Central Water Catchment.
- **Expression of Interest (EOI):** Submit your EOI and a blank cheque (addressed to the developer's project account) to qualify for the launch day balloting. *Note: This is fully refundable if you do not select a unit.*

## Phase 3: Booking & Financial Milestones

- **Launch Day Selection:** Have a shortlist of at least **5 preferred stacks**. In a high-demand launch like New Thomson View, units go fast.
- **Option to Purchase (OTP):** Pay the **5% Booking Fee (Cash)** upon selecting your unit.
- **Legal Appointment:** Appoint a specialized conveyancing lawyer to handle the Sale & Purchase (S&P) agreement.
- **Stamp Duty Settlement:** Prepare to pay the **Buyer's Stamp Duty (BSD)** and, if applicable, the **Additional Buyer's Stamp Duty (ABSD)** within 14 days of exercising the Option.

## Phase 4: The Progressive Journey (2026–2030)

- **Progressive Payments:** Monitor your bank notifications. Payments are called only as construction reaches milestones (Foundation, Reinforced Concrete, Brickwall, etc.).
- **Pre-TOP Inspection:** As the project nears 2029, begin planning your interior design to match the biophilic aesthetic of the development.
- **Key Collection (TOP):** Conduct a thorough joint inspection for any defects before starting your renovation.