

# A Comprehensive Guide to Relocating to Singapore: Cost of Living and Essential Insights

By Melanie Fonseka, Group Sales Director, Huttons Asia Pte Ltd

## A Note from Melanie

- Embarking on a new chapter in a foreign land is both exhilarating and daunting. As a native Singaporean and Group Sales Director at Huttons Asia, I've had the privilege of assisting numerous individuals and families in finding their ideal homes.
- In this guide, I've compiled essential information on the cost of living and daily life in Singapore — from housing and utilities to schooling and domestic help.
- Welcome to Singapore, where tradition meets modernity, and where your new adventure awaits.

## 1. Housing

Finding the right home is paramount to settling comfortably in Singapore. The city offers a range of housing options to suit various preferences and budgets.

### Private Condominiums

These typically come with amenities such as swimming pools, gyms, and security services.

Unit Type	Monthly Rent (SGD)
1-bedroom apartment — city centre	SGD 4,000 – SGD 6,000
2-bedroom apartment — city centre	SGD 5,000 – SGD 10,000
3-bedroom apartment — city centre	SGD 7,000 – SGD 20,000

### Public Housing (HDB Flats)

While primarily for Singaporeans, a limited number of HDB flats are available for rent to foreigners. A 2-bedroom HDB flat in suburban areas typically costs **SGD 2,000 – SGD 3,500 per month**.

Note: Rental prices have seen significant increases in recent years but have started to stabilise.

### Melanie's Tips — Housing

- Explore different districts — Tiong Bahru for heritage charm, Holland Village for expat community feel.
- Consider proximity to work and schools; peak-hour traffic can significantly extend commute times.
- Engage a reputable agent to navigate the market efficiently and avoid overpaying.

## 2. Utilities

Monthly utility costs (electricity, water, gas) for a standard apartment typically range between **SGD 150 – SGD 300**, depending on usage and household size.

### Melanie's Tips — Utilities

- Be energy efficient — air conditioning is used extensively in Singapore's tropical climate. Energy-efficient appliances make a real difference.
- Set up GIRO payments so you never miss a monthly bill.
- Water conservation — simple habits like shorter showers reduce both your bill and your footprint.

## 3. Food and Groceries

### Dining Out

- Hawker Centres: A full meal from as little as **SGD 3 – SGD 5**.
- Mid-range Restaurants: A three-course meal for two, approximately **SGD 60 – SGD 120**.

### Grocery Prices (Supermarkets: Cold Storage, NTUC FairPrice, Sheng Siong)

Item	Price Range
Milk (1 litre)	SGD 2.30 – SGD 6.00
Bread (1 loaf)	SGD 1.88 – SGD 7.00
Eggs (12 count)	SGD 3.20 – SGD 6.00
Chicken (1 kg)	SGD 5.65 – SGD 40.00
Beef (1 kg)	SGD 11.92 – SGD 45.90

#### Melanie's Tips — Food

- Visit wet markets like Tekka Market or Tiong Bahru Market for fresher produce at lower prices.
- Embrace hawker culture — Singapore's hawker centres are a national treasure and a daily ritual.
- Sign up for supermarket membership cards for ongoing discounts and points.

## 4. Transportation

- **Monthly public transport pass:** approximately SGD 92.
- **Taxis:** ComfortDelGro starts at SGD 3.90. Grab and Gojek vary by demand and distance.
- **Car ownership:** expensive due to the Certificate of Entitlement (COE) system — public transport is significantly more economical.

#### Melanie's Tips — Transport

- Use EZ-Link or SimplyGo contactless cards for seamless commuting and fare discounts.
- Avoid peak hours — MRT and buses are extremely crowded 8–9.30am and 5.30–7pm.
- Singapore is increasingly bike-friendly — cycling is a viable option in many neighbourhoods.

## 5. Education

- **Public Schools:** High quality, affordable — but limited spots available for expatriate children.
- **Private & International Schools:** Annual tuition fees range from **SGD 25,000 – SGD 50,000**.

### Melanie's Tips — Education

- Apply early — international school waiting lists can be 6–12 months long. Start the process before you move.
- Consider school location when choosing your neighbourhood — proximity saves significant daily travel time.
- Many schools offer enrichment programmes for academic and personal development beyond the core curriculum.

## 6. Healthcare

- **Public Healthcare:** Subsidised rates with longer waiting times. Polyclinics offer affordable GP consultations.
- **Private Healthcare:** Faster access, higher costs — GP visits SGD 30–80, specialist visits SGD 150–350+.

### Melanie's Tips — Healthcare

- Get comprehensive health insurance before arriving — private medical costs add up quickly without cover.
- Identify your nearest 24-hour clinic and A&E; before you need them urgently.
- Establish a relationship with a family GP early for routine health management.

## 7. Domestic Help

Employing a live-in domestic helper is common among expatriate families in Singapore. Understanding the associated costs and legal requirements is essential.

### Initial Costs

- Agency Fees: SGD 1,000 – SGD 3,000
- Security Bond: SGD 5,000 (can be covered by insurance)
- Work Permit Application: SGD 70
- Settling-In Programme (SIP): SGD 75

### Recurring Monthly Costs

- Salary: SGD 600 – SGD 1,000
- Levy: SGD 300 standard rate (SGD 60 concessionary for families with young children, elderly, or disabled members)
- Living Expenses (food, utilities): approximately SGD 200 – SGD 300
- Medical Insurance: approximately SGD 425 per year

#### **Melanie's Tips — Domestic Help**

- Hire through reputable agencies to ensure proper screening and reliable matching.
- Understand your legal obligations as an employer — you must provide food, medical care, and suitable accommodation.
- Set clear expectations on duties, rest days, and household norms from day one.

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### **Ready to find your home in Singapore?**

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