

Prices for an HDB 4-room, 85 sqm, from our price bands. Set Sep 2026.

SINGAPORE'S FLOOR MAGAZINE, WITH BEN & BELLE

Shoes Off.

No. 01 • September 2026 • The 5pm Issue

Golden, or blinding?

Your living room at 5pm, and the floor that makes it glow.



Scan to open this page live.



Ben • AI

The whole 85 sqm in vinyl: S\$3,825 to S\$8,500, our price band. Wet areas stay tiled, so yours may be less.

Our price band • supplied and laid

Set Sep 2026.

Supplied and laid, with standard installation. Major levelling or screeding, removing and disposing of the old floor, new skirting, special transition profiles, door trimming and other remedial work are normally extra, priced after a site inspection. Some products cost more. GST is added or included as the final quotation states.

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Monli is our affiliate partner, and we earn a commission when you buy there.



Belle • AI

What does your living room do at 5pm?

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- 06 [Take a plank apart](#)
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- 07 [Vinyl over, or new tiles?](#)
- 10 [Removing floors in an HDB flat, plainly](#)

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SGFloorFinder price bands • our own table

- Vinyl band: S\$45 to S\$100 per sqm (S\$4.18 to S\$9.29 per sq ft), supplied and laid.

In this issue

Sixteen pages, all out now. Each one teaches one thing, and most end in one thing to do.

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Ben • AI

Paid pages in this issue: none. Any page a firm or store writes or pays for will say ADVERTISEMENT at the top.

From the editors

Why a floor magazine, why 5pm, and what nobody paid for.



Ben • AI

From Ben

This is Shoes Off, a floor magazine for Singapore homes. One issue a month. This first one is here whole; from No. 02, new pages land every week.

Here's the deal. Every price is our price band times your size, and under it you'll see who set the band and when. Every rule comes with its source and a date, and where HDB's page and ours differ, HDB is right. Every picture says how it was made.

No firm or store paid for a page, a mention or a place in this issue. Monli is our affiliate partner, and we earn a commission when you buy there. Our price bands are set with them, and our quote form offers a visit to their showroom; the note under each price and each quote button says so. When firms do write here, their pages will say ADVERTISEMENT at the top, and nobody buys a ranking or a rating.



Belle • AI

From Belle

Why 5pm? Because that's when a floor shows you what it's like to live with. At noon most floors look like their samples. At five the sun comes in low, and a floor either glows or glares.

So this issue starts in one room at one hour. Read the cover story, take a plank apart, tap some tiles. Then shoes off, and stand in your own living room at five o'clock.

One question for you: what does your floor do at 5pm?



Ben • AI



Belle • AI

Shoes off. Let's talk floors.

Ben and Belle are AI characters. Every line in this issue is scripted, and a person on our team checks each page before it runs.

The Doormat

Five things for this month, each with its source.

1 RULE

New BTO? The toilet finishes stay for 3 years.

The toilet floor and wall finishes that HDB or the developer provided can't be replaced for 3 years from the date the block was completed. New floor finishes can go over the old toilet floor with adhesive.

Toilet floor and wall finishes provided by HDB or the developer must not be replaced for 3 years from the completion date of the block. [HDB, Renovation: important information](#) · checked 30 Sep 2026

Within the 3 years, new toilet floor finishes can be laid over the existing ones using adhesives. [HDB, Renovation: important information](#) · checked 30 Sep 2026

2 PRICE

Our vinyl band

Our price band for vinyl is S\$45 to S\$100 per sqm (S\$4.18 to S\$9.29 per sq ft), supplied and laid. For a whole HDB 4-room, 85 sqm, that's S\$3,825 to S\$8,500.

Our price band · supplied and laid

Set Sep 2026.

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[SGFloorFinder price bands · our own table](#)

3 TREND

Honey and caramel, after grey

In Floor Focus, a US flooring trade magazine, Emily Holle, MSI's director of trend and design, writes that after years of cool, grey-leaning finishes,

4 WEATHER

Wet months ahead

The Meteorological Service Singapore lists October and November as an inter-monsoon period, and the northeast monsoon

interiors are embracing honeyed oaks and caramel walnuts, and matte surfaces over high gloss.

After years of cool, grey-leaning finishes, interiors are embracing honeyed oaks and caramel walnuts; high gloss is fading in favour of matte, low-luster surfaces. [Floor Focus, Color and design trends 2026 \(column by Emily Holle, MSI\)](#) · 27 May 2026

from December to early March, its wet phase usually December to early January. The next issue is about water.

Inter-monsoon period: October to November. Northeast monsoon: December to early March; its wet phase is usually from December to early January. [Meteorological Service Singapore, Climate of Singapore](#) · checked 29 Sep 2026

5 DEPOSIT

20% at most, from CaseTrust firms

Renovation firms accredited under CASE's CaseTrust scheme cap the initial deposit at 20% of the total cost.

CaseTrust renovation firms: initial deposits are capped at a maximum of 20% of the total cost. [CASE, CaseTrust accreditation for renovation businesses](#) · modified 14 Apr 2026



Ben · AI

Rule and price first. That's where the money goes.



Belle · AI

The trend first. That's what you'll look at every day.



Ben · AI



Belle · AI

Five lines, five sources.
Tap any one to check it.

Sources

HDB, Renovation: important information • checked 30 Sep 2026

- Toilet floor and wall finishes provided by HDB or the developer must not be replaced for 3 years from the completion date of the block.
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Floor Focus, Color and design trends 2026 (column by Emily Holle, MSI) • 27 May 2026

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Northeast monsoon: December to early March; its wet phase is usually from December to early January.

CASE, CaseTrust accreditation for renovation businesses • modified 14 Apr 2026

- CaseTrust renovation firms: initial deposits are capped at a maximum of 20% of the total cost.

Golden, or blinding?

One west-facing living room, from noon to night, and the floor that holds the light.



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12 noon. The true colour

At noon the sun is high and a west-facing room is at its most even. The floor looks like its sample. Compare floors now, in this light, before you judge them at five.



Belle • AI

At noon the floor shows its true colour. Bring the samples home and look at them now.

5pm. The gold arrives

By five the sun is low and coming straight in. A pale, shiny floor throws it back at the room. A matte, mid-tone floor takes it in.



Ben • AI

Matte, mid tone. Shiny floors throw the sun back at you.

5pm, in honey oak

Same room, same sun, honey oak instead of pale oak. The light lands softer, and the room turns amber.



Belle • AI

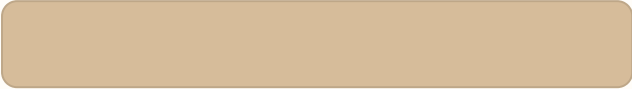
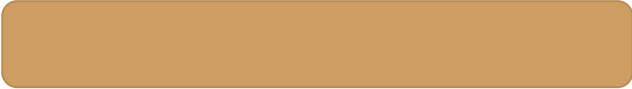
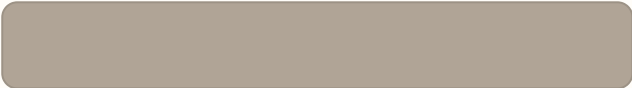
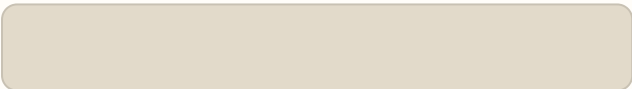
A matte honey floor soaks the light up. The room glows instead of glares.

Emily Holle (MSI), in Floor Focus: after years of cool, grey-leaning finishes, interiors are embracing honeyed oaks and caramel walnuts; matte over high gloss. [Floor Focus, Color and design trends 2026](#) (column by Emily Holle, MSI) • 27 May 2026

Six floors at 5pm

The same room at five, six ways. Each price is our price band for the whole 85 sqm.

Illustration

 Light oak vinyl plank S\$3,825 to S\$8,500 for 85 sqm Belle · AI Pale and even at noon. At 5pm it bounces the sun around.	 Honey oak vinyl plank S\$3,825 to S\$8,500 for 85 sqm Belle · AI Takes the low sun and turns it amber.
 Walnut vinyl plank S\$3,825 to S\$8,500 for 85 sqm Belle · AI Rich at 5pm, moody under lamps. Shows a pet's hair.	 Greige oak laminate S\$5,525 to S\$10,200 for 85 sqm Belle · AI Calm in any light. The least golden of the six.
 Cream matte porcelain S\$7,225 to S\$16,150 for 85 sqm Belle · AI Cool underfoot, soft in the low sun if it's matte.	 Oatmeal carpet tile S\$3,400 to S\$6,800 for 85 sqm Belle · AI Soft and quiet. Better in a bedroom than by a west window.

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Set Sep 2026.

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Six floors, four price bands. The number under each is ours, for your size.

Dark flooring shows how much a pet sheds. [Home & Decor, Mistakes from my first home renovation](#) · 18 May 2026

Vinyl S\$45 to S\$100 per sqm (S\$4.18 to S\$9.29 per sq ft); laminate S\$65 to S\$120 per sqm (S\$6.04 to S\$11.15 per sq ft); tiles S\$85 to S\$190 per sqm (S\$7.90 to S\$17.65 per sq ft); carpet tile S\$40 to S\$80 per sqm (S\$3.72 to S\$7.43 per sq ft). [SGFloorFinder price bands](#) · our own table

5:30pm. The heat

Sun on a floor is heat as well as light. Home & Decor warns that afternoon sun and heat can make vinyl expand, warp or fade. A floating floor needs room to move at its edges.



Ben · AI

Ask where the expansion gap goes by the window. The makers we checked ask for 5 to 8 mm, and Karndean asks for 10 mm where the sun comes straight in through glass.

Afternoon sun and heat can make vinyl expand, warp or fade. [Home & Decor, 6 vinyl flooring myths](#) · 25 May 2026

Karndean, for its rigid core: a minimum expansion gap of 5 mm around the room and all fixed objects, 8 mm for areas over 100 m². [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

Karndean: rooms exposed to large temperature fluctuations, such as direct sun through glass doors, need a minimum 10 mm expansion gap. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

Quick-Step, for its rigid Alpha Vinyl: an expansion gap of 8 mm on all sides of the floor. [Quick-Step, How to start laying a vinyl floor](#) · undated, checked 29 Sep 2026

9pm. Under lamps

After dark the floor lives under lamps. Dark floors look rich, and show more of what a pet sheds; light floors show long hair.



Belle · AI

Under lamps, warm floors glow and cool ones go grey. Pick for the hours you're home.

Dark flooring shows how much a pet sheds; lighter floors show mess such as long hair strands. [Home & Decor, Mistakes from my first home renovation](#) · 18 May 2026

What the quote must say

1. The floor's name and tone, as on the sample you looked at by your window.
2. The wear layer, in mm.

The clear wear layer protects the design and adds durability. [Mannington Commercial, What is rigid core LVT flooring?](#) · 1 Oct 2020

3. The expansion gap at the walls, around pipes and at door frames.

Quick-Step (Alpha Vinyl): leave an expansion gap on all sides of the floor, around pipes, thresholds and under door frames. [Quick-Step, How to start laying a vinyl floor](#) · undated, checked 29 Sep 2026

4. Skirting, taking up the old floor and trimming doors, each on its own line. Our price band normally leaves them out.

New skirting, removing and disposing of the old floor, and door trimming are normally extra to our price band. [SGFloorFinder price bands](#) · our own table



Ben · AI

Four lines. If one is missing, ask before you sign.



Ben · AI

Matte, mid tone, and a gap by the window.



Belle · AI

Honey oak, planks running toward the window.



Ben · AI



Belle · AI

Honey oak, matte, gap by the window. Then look at the sample at 5pm.

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Sources

Floor Focus, Color and design trends 2026 **(column by Emily Holle, MSI) · 27 May 2026**

- Emily Holle (MSI), in Floor Focus: after years of cool, grey-leaning finishes, interiors are embracing honeyed oaks and caramel walnuts; matte over high gloss.

Home & Decor, Mistakes from my first home renovation · 18 May 2026

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Home & Decor, 6 vinyl flooring myths · 25 May 2026

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Karndean, Rigid Core plank and tile installation guide (USA) · Jan 2024

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- Karndean: rooms exposed to large temperature fluctuations, such as direct sun through glass doors, need a minimum 10 mm expansion gap.

Quick-Step, How to start laying a vinyl floor · undated, checked 29 Sep 2026

- Quick-Step, for its rigid Alpha Vinyl: an expansion gap of 8 mm on all sides of the floor.
- Quick-Step (Alpha Vinyl): leave an expansion gap on all sides of the floor, around pipes, thresholds and under door frames.

Mannington Commercial, What is rigid core LVT flooring? · 1 Oct 2020

- The clear wear layer protects the design and adds durability.

Take a plank apart

Floor School: a rigid core vinyl plank, the kind sold as SPC, in four layers. Tap a layer to learn it.

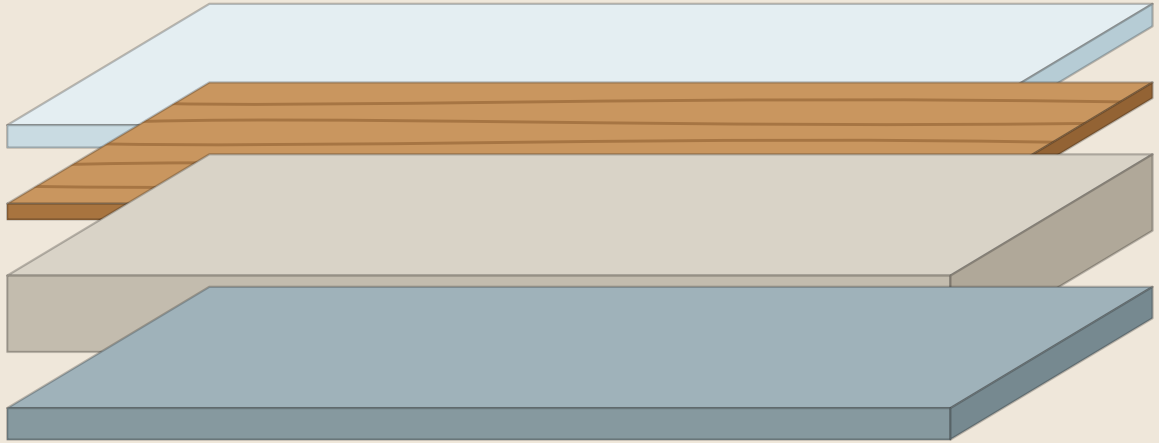


Illustration of a generic plank. Layer thicknesses not to scale.



Scan to open this page live.

Wear layer and top coat

A clear layer over the print that protects the design and adds durability. US makers quote its thickness in mil: MSI's range runs from 6 to 30 mil, about 0.15 to 0.76 mm. The US standard's commercial grade asks for at least 0.5 mm.



Ben • AI

Wear layer. Ask for it in mm, on the quote.

The clear wear layer protects the product's design and provides added durability. [Mannington Commercial, What is rigid core LVT flooring? • 1 Oct 2020](#)

ASTM F3261 Grade 1, Commercial: a minimum wear layer of 0.020 in (0.5 mm). [Mannington Commercial, What is rigid core LVT flooring?](#) · 1 Oct 2020

The wear layer ranges from 6 mil up to 30 mil; commercial use needs at least 20 mil. [MSI, The definitive guide to luxury vinyl flooring](#) · updated 10 Oct 2024

Print layer

A printed film under the wear layer. Makers photograph real wood or stone, often at very high resolution, and print the image onto it.



Belle · AI

The print film is a photograph of wood. Stand on it before you believe it.

Manufacturers typically photograph an existing wood floor and imprint that image onto a printed layer; they also photograph stone and ceramic. [MSI, The definitive guide to luxury vinyl flooring](#) · updated 10 Oct 2024

The visual is scanned at an extremely high resolution and then pressed onto planks or tiles. [COREtec, The stress-free style of luxury vinyl tile](#) · 18 Oct 2024

Rigid core

The stiff middle. MSI describes its rigid core as a blend of natural limestone and binding polymers. Karndean says its vinyl is made mostly of calcium carbonate (limestone), PVC and pigments.



Ben · AI

Ask what the core is made of. The answer should name it, not just say rigid.

Rigid core LVP and LVT consist of a composite blend of natural limestone and binding polymers. [MSI, Breaking down luxury vinyl flooring types](#) · 14 Nov 2023

Karndean luxury vinyl is made in layers, primarily from calcium carbonate (limestone), polyvinyl chloride and pigments. [Karndean, Frequently asked questions](#) · undated, checked 29 Sep 2026

Backing

The bottom layer. Some planks come with a foam, cork or other acoustic underlayment already attached; some don't.



Belle · AI

Ask if a backing comes attached. The flat below will thank you.

Layers, bottom to top: backing or underlayment foam, rigid core, print layer, clear wear layer, top coat.
[Mannington Commercial, What is rigid core LVT flooring?](#) · 1 Oct 2020

A pre-attached cork or other acoustical underlayment is often applied; the underlayment is optional.
[Resilient Floor Covering Institute, Rigid core](#) · modified 3 May 2026

Water-resistant, not waterproof

Home & Decor says water can still seep through the gaps or joints and get trapped under the floor, and that water left sitting on it can cause problems over time. RFCI, the resilient flooring industry group, describes rigid cores as having water-resistant capabilities.

Water can still seep through the gaps or joints if the locking system allows it, and get trapped beneath the flooring. Vinyl is water resistant, not waterproof. [Home & Decor, 6 vinyl flooring myths](#) · 25 May 2026

If water is just left sitting there, underlying issues can still develop over time. [Home & Decor, 6 vinyl flooring myths](#) · 25 May 2026

Both WPC and SPC constructions feature rigid cores that have water resistant capabilities.
[Resilient Floor Covering Institute, Rigid core](#) · modified 3 May 2026



Ben • AI

Wear layer in mm. That's the number that matters on a quote.



Belle • AI

The print is a photograph. Your feet know the difference.



Ben • AI



Belle • AI

Ask for the wear layer in mm, then stand on it.

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Sources

Mannington Commercial, What is rigid core LVT flooring? · 1 Oct 2020

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- ASTM F3261 Grade 1, Commercial: a minimum wear layer of 0.020 in (0.5 mm).
- Layers, bottom to top: backing or underlayment foam, rigid core, print layer, clear wear layer, top coat.

MSI, The definitive guide to luxury vinyl flooring · updated 10 Oct 2024

- The wear layer ranges from 6 mil up to 30 mil; commercial use needs at least 20 mil.
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COREtec, The stress-free style of luxury vinyl tile · 18 Oct 2024

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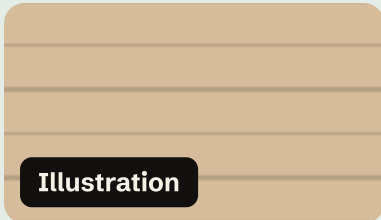
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- Water can still seep through the gaps or joints if the locking system allows it, and get trapped beneath the flooring. Vinyl is water resistant, not waterproof.
- If water is just left sitting there, underlying issues can still develop over time.

Vinyl over, or new tiles?

The resale flat's big question. Ben takes one corner, Belle takes the other, and they meet at the tap test.

Ben's corner: vinyl, laid over



Light oak vinyl plank

Vinyl laid over the old floor needs no HDB permit.

Laying of vinyl finishes, carpet or linoleum: no permit required. [HDB, Building works guidelines](#) · checked 30 Sep 2026

Nothing comes up, so there are no noisy removal days to plan around.

Removing floor finishes is a restricted renovation, allowed only 9am to 5pm on weekdays. [HDB, Renovation: important information](#) · checked 30 Sep 2026

Karndean's conditions for laying over tiles: firm, dry and clean tiles, loose ones fixed, and grout lines wider or deeper than 5 mm levelled first.

Tiles: ensure the surface is firm, dry and free of wax, oil and dust; level any grout lines with a width or depth of more than 5 mm. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

Fix any loose tiles. [Karndean, 2G Rigid Core installation guidelines \(Australia and New Zealand\)](#) · Aug 2023

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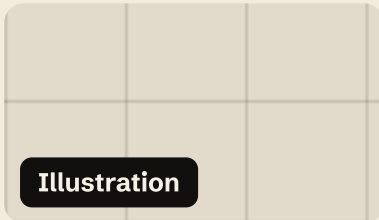


Ben · AI

Sound tiles? Lay over them. No permit, no noisy days.

VS

Belle's corner: new tiles



Illustration

Cream matte porcelain

Porcelain feels cool under bare feet, and a matte one keeps the 5pm light soft.

Karndean, a vinyl maker, on stone and ceramic: they can feel cold when the temperature drops. [Karndean, Frequently asked questions](#) · undated, checked 29 Sep 2026

Replacing floor finishes needs an HDB permit.

Replacement of floor finishes: permit required. [HDB, Building works guidelines](#) · checked 30 Sep 2026

Taking the old floor up is noisy work: weekdays 9am to 5pm only, and no more than 3 days in a row.

Removing floor finishes: 9am to 5pm on weekdays; no more than 3 consecutive days. [HDB, Renovation: important information](#) · checked 30 Sep 2026

Our price band: S\$7,225 to S\$16,150 for 85 sqm. Taking up and carting away the old floor is normally extra.

Tiles band: S\$85 to S\$190 per sqm (S\$7.90 to S\$17.65 per sq ft). Removing and disposing of the old floor is normally extra. [SGFloorFinder price bands](#) · our own table



Belle • AI

Cool porcelain under bare feet in June. Worth the paperwork.



Ben • AI

Tap first.



Belle • AI

Then choose.



Ben • AI



Belle • AI

Tap every tile. Sound ones, lay over. Hollow ones, fix them first, then decide.

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HDB, Building works guidelines • checked 30 Sep 2026

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SGFloorFinder price bands • our own table

- Vinyl band: S\$45 to S\$100 per sqm (S\$4.18 to S\$9.29 per sq ft).
- Tiles band: S\$85 to S\$190 per sqm (S\$7.90 to S\$17.65 per sq ft). Removing and disposing of the old floor is normally extra.

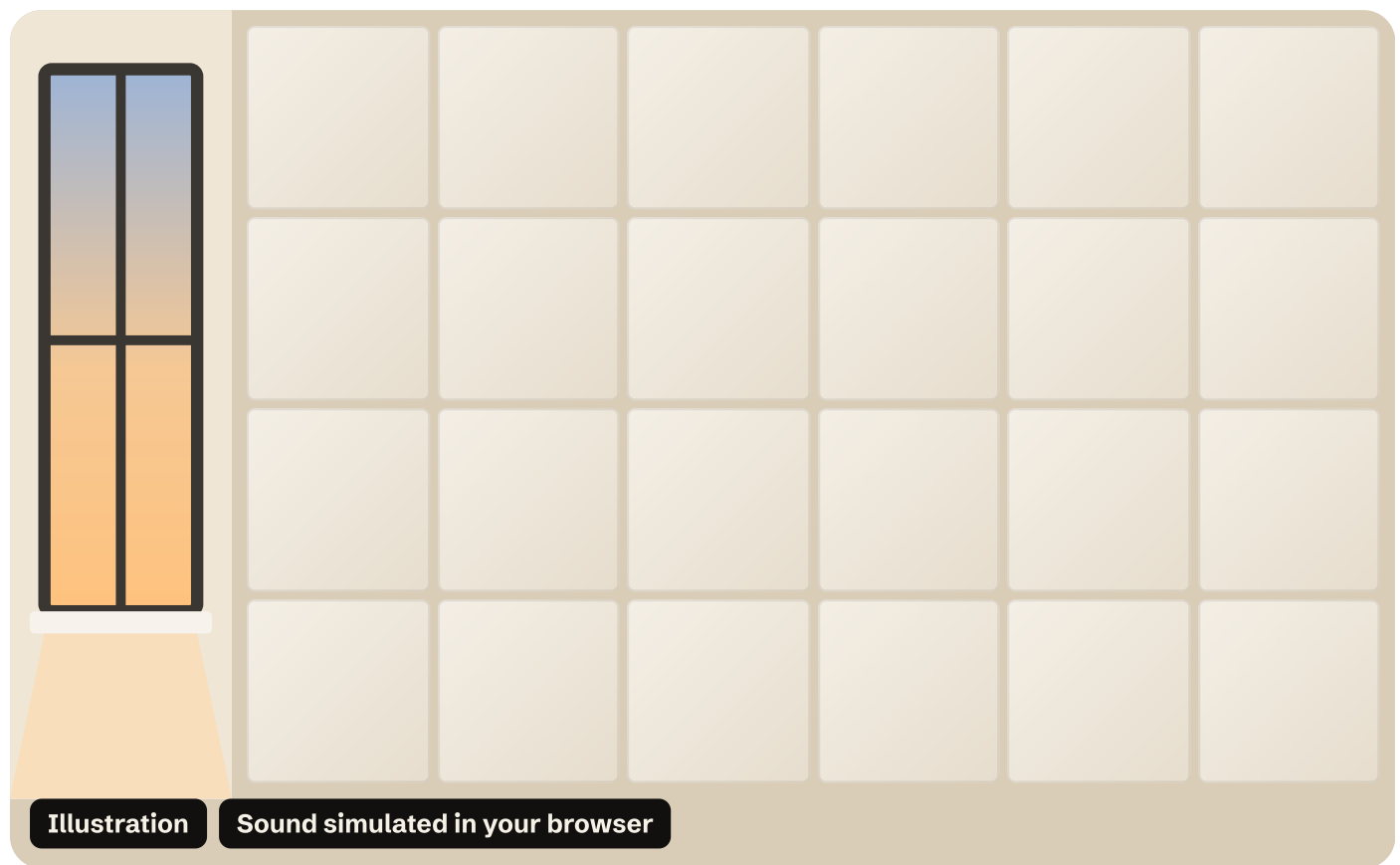
Karndean, Frequently asked questions •

undated, checked 29 Sep 2026

- Karndean, a vinyl maker, on stone and ceramic:
they can feel cold when the temperature drops.

The tap test

Find the hollow tiles before anything goes over them.



Ben · AI

Tap. Listen. A hollow sound means trouble. Mark it with tape.



Scan to open this page live.

At home, for real

Tap each tile, the middle and the corners, with a coin or the handle of a screwdriver. Most will sound solid. Put masking tape on any that sound hollow, and show them to whoever quotes. Loose tiles get fixed before anything is laid over them.

A tiling quality check: no hollow sound when tapped with a tapping rod. BCA, Good Industry Practices: Ceramic Tiling (3rd edition) · 2018

Before laying rigid core vinyl over tiles: fix any loose tiles. Karndean, 2G Rigid Core installation guidelines (Australia and New Zealand) · Aug 2023

Sources

BCA, Good Industry Practices: Ceramic Tiling (3rd edition) · 2018

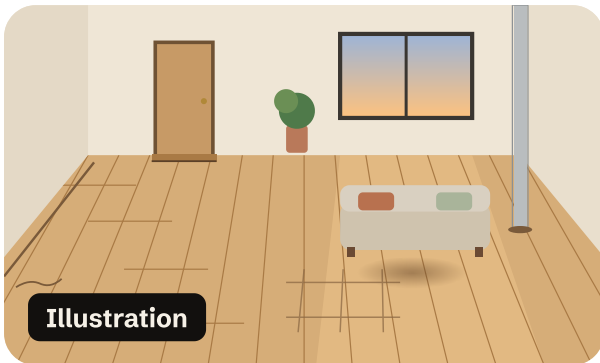
- A tiling quality check: no hollow sound when tapped with a tapping rod.

Karndean, 2G Rigid Core installation guidelines (Australia and New Zealand) · Aug 2023

- Before laying rigid core vinyl over tiles: fix any loose tiles.

Spot the five

One living room, five installation mistakes. Tap where you see one.



Scan to open this page live.

Show the five

1 Butted against the door frame

Door frames should be undercut, or a gap left, so the floor can move.

To allow for thermal expansion, door frames should either be undercut, or an expansion gap left. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

2 Tight around the pipe

Fixed objects need the gap too, pipes included.

The expansion gap goes around the room and all fixed objects, including pipes. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

3 No gap at the wall

The planks run tight into the wall. Karndean asks for at least 5 mm around the room, and 8 mm for areas over 100 m². Quick-Step asks for 8 mm for its rigid Alpha Vinyl.

A minimum expansion gap of 5 mm around the perimeter of the room; 8 mm for areas over 100 m². [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

Alpha Vinyl: leave an expansion gap of 8 mm on all sides of the floor. [Quick-Step, How to start laying a vinyl floor](#) · undated, checked 29 Sep 2026

4 A dip by the sofa

Makers limit how uneven the floor underneath can be. Karndean allows at most 5 mm over 3 m.

Unevenness in the subfloor: a maximum of 5 mm below the level over 3 m. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

5 Grout lines showing through

Grout lines wider or deeper than 5 mm should be levelled before the planks go down.

Level any grout lines with a width and/or depth of more than 5 mm. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

Sources

Karndean, Rigid Core plank and tile installation guide (USA) · Jan 2024

- A minimum expansion gap of 5 mm around the perimeter of the room; 8 mm for areas over 100 m².
- The expansion gap goes around the room and all fixed objects, including pipes.
- To allow for thermal expansion, door frames should either be undercut, or an expansion gap left.
- Level any grout lines with a width and/or depth of more than 5 mm.
- Unevenness in the subfloor: a maximum of 5 mm below the level over 3 m.

Quick-Step, How to start laying a vinyl floor · undated, checked 29 Sep 2026

- Alpha Vinyl: leave an expansion gap of 8 mm on all sides of the floor.

Removing floors in an HDB flat

Seven rules, in HDB's words where we can. If HDB's pages and ours differ, follow HDB's.



Ben • AI

Seven rules. Check each one against HDB's page before work starts.

1 Replacing floor finishes needs an HDB permit.

Replacement of floor finishes (ceramic, homogeneous, terrazzo, marble, parquet or timber, other tiles): permit required. [HDB, Building works guidelines](#) • checked 30 Sep 2026

2 Laying new floor finishes over the old ones with adhesive only needs no permit if, in HDB's words, there is "only 1 layer of existing floor finishes including cement screed", the new finish and its adhesive come to 13 mm or less, the floor trap isn't touched, and the work doesn't cause "backflow or lateral seepage into the bedroom".

Laying of floor finishes over existing finishes using adhesive only: no permit; only 1 layer of existing floor finishes including cement screed; thickness including adhesive must not exceed 13mm; no tampering of the floor trap; work should not result in backflow or lateral seepage into the bedroom. [HDB, Building works guidelines](#) • checked 30 Sep 2026

3 Laying vinyl, carpet or linoleum needs no permit.

HDB also lists laying parquet or timber flooring, including laminated or bamboo flooring, over existing finishes as needing no permit, if the floor isn't raised as a platform, no cement screed is used and nothing is hacked off.

Laying of vinyl finishes, carpet or linoleum: no permit required. [HDB, Building works guidelines](#) · checked 30 Sep 2026

Laying/ replacement of parquet/ timber flooring (also known as laminated or bamboo flooring): no permit; for flats with existing floor finishes, the laying of flooring over existing finishes should not involve raising the floor as a platform, usage of cement screed, or hacking/ removal of existing floor finishes. [HDB, Building works guidelines](#) · checked 30 Sep 2026

4 Removing floor finishes is a restricted renovation. It is allowed only from 9am to 5pm on weekdays: not on Saturdays, Sundays, public holidays or the eves of five of them.

HDB names the eves of New Year's Day, Chinese New Year, Deepavali, Hari Raya Puasa and Christmas Day. Other renovation work is allowed from 9am to 6pm on weekdays and Saturdays.

"Restricted renovations such as demolishing of walls, removing wall/ floor finishes, cutting of tiles and heavy and excessive drilling works, etc. can only be carried out between 9:00am and 5:00pm on weekdays only. Such works are not allowed on Saturdays, Sundays, Public Holidays and the eves of New Year's Day, Chinese New Year, Deepavali, Hari Raya Puasa and Christmas Day". [HDB, Renovation: important information](#) · checked 30 Sep 2026

General renovations: 9:00am to 6:00pm on weekdays and Saturdays. [HDB, Renovation: important information](#) · checked 30 Sep 2026

5 Demolishing walls or removing wall or floor finishes can't take more than 3 consecutive days.

Renovation contractors cannot take more than 3 consecutive days to demolish walls and/or remove wall and/or floor finishes. [HDB, Renovation: important information](#) · checked 30 Sep 2026

6 Your contractor can use only 2 of the handheld power tools on HDB's list, or their equivalent, at a time.

Renovation contractors can use only 2 of the handheld power tools on HDB's list, or their equivalent, at a given time. [HDB, Renovation: important information](#) · checked 30 Sep 2026

7

Use only contractors from HDB's Directory of Renovation Contractor (DRC), even for work that doesn't need HDB's approval.

Engage only contractors from the Directory of Renovation Contractor (DRC), including for works that do not require HDB's approval. [HDB, Renovation: important information](#) · checked 30 Sep 2026

Sources

HDB, Building works guidelines · checked 30 Sep 2026

- Replacement of floor finishes (ceramic, homogeneous, terrazzo, marble, parquet or timber, other tiles): permit required.
- Laying of floor finishes over existing finishes using adhesive only: no permit; only 1 layer of existing floor finishes including cement screed; thickness including adhesive must not exceed 13mm; no tampering of the floor trap; work should not result in backflow or lateral seepage into the bedroom.
- Laying of vinyl finishes, carpet or linoleum: no permit required.
- Laying/ replacement of parquet/ timber flooring (also known as laminated or bamboo flooring): no permit; for flats with existing floor finishes, the laying of flooring over existing finishes should not involve raising the floor as a platform, usage of cement screed, or hacking/ removal of existing floor finishes.

HDB, Renovation: important information · checked 30 Sep 2026

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- General renovations: 9:00am to 6:00pm on weekdays and Saturdays.
- Renovation contractors cannot take more than 3 consecutive days to demolish walls and/or remove wall and/or floor finishes.
- Renovation contractors can use only 2 of the handheld power tools on HDB's list, or their equivalent, at a given time.
- Engage only contractors from the Directory of Renovation Contractor (DRC), including for works that do not require HDB's approval.

Editorial. No store paid for this page, and it names none.

How to visit a flooring showroom

What to bring, what to do there, and what to ask before you leave.



Belle • AI

Before you go

- Take a photo of your living room at 5pm.
- Know your size: HDB 4-room, 85 sqm, or your own number.
- Wear shoes you can slip off.



Belle • AI

When you're there

- Stand on it without your shoes. Your feet will tell you what a photo can't.
- Look at the sample by a window, not only under the showroom lights.
- Ask to take a sample home and look at it at 5pm.



Ben • AI

What to ask

- The wear layer, in mm.

MSI: the wear layer ranges from 6 mil up to 30 mil. [MSI, The definitive guide to luxury vinyl flooring](#) · updated 10 Oct 2024

- What the core is made of.

MSI: its rigid core LVP and LVT are a blend of natural limestone and binding polymers. [MSI, Breaking down luxury vinyl flooring types](#) · 14 Nov 2023

- Whether the price is supplied and laid, and what's extra.
- The expansion gap the installer leaves, and where.

Karndean, for its rigid core: a minimum expansion gap of 5 mm around the room and all fixed objects. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) · Jan 2024

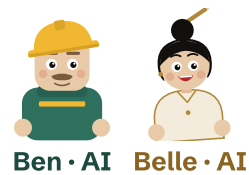
- The end date of any offer, in writing.



Shoes off. Stand on it.



Then write the answers down.



Stand on it, ask the five, write them in the passport.

Sources

MSI, The definitive guide to luxury vinyl flooring • updated 10 Oct 2024

- MSI: the wear layer ranges from 6 mil up to 30 mil.

MSI, Breaking down luxury vinyl flooring types · 14 Nov 2023

- MSI: its rigid core LVP and LVT are a blend of natural limestone and binding polymers.

Karndean, Rigid Core plank and tile installation guide (USA) · Jan 2024

- Karndean, for its rigid core: a minimum expansion gap of 5 mm around the room and all fixed objects.

Ask Ben & Belle

Two questions homeowners ask. We wrote these ones; real letters come later.

A question we wrote from what homeowners ask

“Vinyl is waterproof, right?”



Ben • AI

Water-resistant. Not waterproof. Water can get in at the joints and edges.



Belle • AI

So normal mopping is fine. Wipe spills up, and don't leave water standing.



Ben • AI Belle • AI

Mop, wipe, no puddles.

Water can still seep through the gaps or joints and get trapped beneath the flooring. Vinyl is water resistant, not waterproof, so normal mopping is fine.

[Home & Decor, 6 vinyl flooring myths](#) • 25 May 2026

If water is just left sitting there, underlying issues can still develop over time. [Home & Decor, 6 vinyl flooring myths](#) • 25 May 2026

A sealant may be used to protect the expansion gap at the edges from potential water exposure. [Karndean, 2G Rigid Core installation guidelines \(Australia and New Zealand\)](#) • Aug 2023

A question we wrote from what homeowners ask

“Will new vinyl stop my doors from closing?”



Ben • AI

It can. Laying over the old floor adds height. Door frames get undercut or a gap left, and every door checked.



Belle • AI

Check the wardrobe doors and sliding tracks too.



Ben • AI Belle • AI

Measure every door. Put any trimming on the quote.

To allow for thermal expansion, door frames should either be undercut, or an expansion gap left. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) • Jan 2024

Check door jambs to make sure the flooring has clearance once the installation is complete. [Mohawk, How to prepare for flooring installation](#) • undated, checked 29 Sep 2026

Door trimming is normally extra to our price band. [SGFloorFinder price bands](#) • our own table

Real letters will run only with the writer's permission, and without their name unless they ask for it.

Monli is our affiliate partner, and we earn a commission when you buy there. Our quote form offers a visit to their showroom, a free measure or an estimate by email.

Sources

Home & Decor, 6 vinyl flooring myths · 25 May 2026

- Water can still seep through the gaps or joints and get trapped beneath the flooring. Vinyl is water resistant, not waterproof, so normal mopping is fine.
- If water is just left sitting there, underlying issues can still develop over time.

Karndean, 2G Rigid Core installation guidelines (Australia and New Zealand) · Aug 2023

- A sealant may be used to protect the expansion gap at the edges from potential water exposure.

Karndean, Rigid Core plank and tile installation guide (USA) · Jan 2024

- To allow for thermal expansion, door frames should either be undercut, or an expansion gap left.

Mohawk, How to prepare for flooring installation · undated, checked 29 Sep 2026

- Check door jambs to make sure the flooring has clearance once the installation is complete.

SGFloorFinder price bands · our own table

- Door trimming is normally extra to our price band.

Real homes

Homes their owners let us show.

No real homes here yet.

We only show a real family's home when they've said yes in writing.
Everything else in this issue is a 3D render or an illustration, and it says so.



Ben • AI

We don't make up homes.



Belle • AI

When a family says yes, their floor goes here.

The Floor passport

Three questions from Belle, five checks from Ben. Print it or keep it on your phone, and take it to every quote.



Belle • AI

Answer my three before you visit anyone.



Ben • AI

Tick my five before you pay anyone.

1 What does your living room do at 5pm?

2 Who walks on it barefoot, and who has paws?

3 Will you still love it in ten years?

1 Every tile tapped, and the hollow ones fixed first.

No hollow sound when tapped with a tapping rod. [BCA, Good Industry Practices: Ceramic Tiling \(3rd edition\)](#) • 2018

Fix any loose tiles. [Karndean, 2G Rigid Core installation guidelines \(Australia and New Zealand\)](#) • Aug 2023

2 The wear layer, in mm, on the quote.

The clear wear layer protects the design and adds durability. [Mannington Commercial, What is rigid core LVT flooring?](#) • 1 Oct 2020

3 The expansion gap at walls, pipes and door frames.

Karndean, for its rigid core: a minimum expansion gap of 5 mm around the room and all fixed objects, including pipes; door frames undercut or a gap left. [Karndean, Rigid Core plank and tile installation guide \(USA\)](#) • Jan 2024

4 Skirting, taking up the old floor and door trimming, each on its own line.

New skirting, removing and disposing of the old floor, and door trimming are normally extra to our price band.

SGFloorFinder price bands · our own table

5 A small deposit and a written contract. CaseTrust firms cap the first deposit at 20%; pay in stages.

CaseTrust renovation firms: initial deposits are capped at a maximum of 20% of the total cost. [CASE, CaseTrust accreditation for renovation businesses](#) · modified 14 Apr 2026

CASE's advice, in CCCS's release: insist on a written contract, and negotiate for the deposit to be as low as possible and for progressive payment according to the project milestones. [CCCS, media release: CCCS publishes guide on fair trading practices for renovation industry](#) · 5 May 2022

Floor and tone _____

Wear layer (mm) _____

Core _____

Expansion gap (mm) _____

Quote total, supplied and laid _____

Offer ends _____

Deposit _____



Ben · AI



Belle · AI

Eight ticks, then sign.

BCA, Good Industry Practices: Ceramic Tiling (3rd edition) • 2018

- No hollow sound when tapped with a tapping rod.

Karndean, 2G Rigid Core installation guidelines (Australia and New Zealand) • Aug 2023

- Fix any loose tiles.

Mannington Commercial, What is rigid core LVT flooring? • 1 Oct 2020

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Karndean, Rigid Core plank and tile installation guide (USA) • Jan 2024

- Karndean, for its rigid core: a minimum expansion gap of 5 mm around the room and all fixed objects, including pipes; door frames undercut or a gap left.

SGFloorFinder price bands • our own table

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CASE, CaseTrust accreditation for renovation businesses • modified 14 Apr 2026

- CaseTrust renovation firms: initial deposits are capped at a maximum of 20% of the total cost.

CCCS, media release: CCCS publishes guide on fair trading practices for renovation industry • 5 May 2022

- CASE's advice, in CCCS's release: insist on a written contract, and negotiate for the deposit to be as low as possible and for progressive payment according to the project milestones.

Your floor could be in here

Shoes Off will run stories from firms that lay floors in Singapore. It starts with a free listing.

1 NOW

Claim your free listing on SGFloorFinder.

2 WHEN STORY PAGES OPEN

When story pages open, tell Belle about one floor you laid. Belle is our AI assistant: she asks the questions and drafts your page from your answers.

3 WHEN STORY PAGES OPEN

You edit and approve every word. A person on our team checks the page before it runs.

4 WHEN STORY PAGES OPEN

If it takes a paid slot or wins the free draw, it runs with ADVERTISEMENT at the top, in its own frame, with your firm as the author.

How pages are chosen, including a free draw, will be published on How this magazine works before the first story page runs.



Ben • AI

No rankings, no ratings. Your page says who wrote it.



Belle • AI

And I'll ask about the floor, not the sales pitch.

The back page

Ben, Belle and the doormat.

Illustration

A mat by the door. Loose grit makes fine scratches.

Shoes come off at the door. Sorted.



Ben • AI



Belle • AI

The aircon man. The delivery rider. Your aunt.

...Fine. A mat.



Ben • AI



Belle • AI

Non-rubber backing. The care guide says so.

You read care guides for fun.



Ben • AI



Belle • AI

That's our masthead.

Now it's our doormat.



Ben • AI



Belle • AI

SHOES OFF

Next: No. 02, The Rain Issue, with new pages every week from October.
Water-resistant, not waterproof.



Ben • AI Belle • AI

A mat at the door. Shoes off anyway.

Sources

Karndean, Cleaning and maintaining your vinyl floor · undated, checked 29 Sep 2026

- Regularly clean loose dirt and grit, which can cause fine scratches.
- Use mats with non-rubber backing at doorways to prevent dirt and debris from being tracked inside.

How this magazine works

What's paid, what isn't, and how we check what we print.

Who makes it

Shoes Off is published by SGFloorFinder, which is operated by Atanium Corporation. Ben and Belle are AI characters. Every line they say in the magazine is scripted, and a person on our team checks each page before it runs.

What the labels mean

ADVERTISEMENT	At the top of any page a firm or store wrote or paid for, on its own, with the page in its own frame and the firm or store as the author. There are none in Issue 01.
Advertising feature	In bold at the top of a paid feature that runs longer than one page.
Featured	A firm pays us for this placement.
Sponsored	A store pays us for this placement.
Partner	We earn a commission from them, and the line beside the label says so.
3D render	A room or a floor drawn by a computer. Not a photograph.
Illustration	Drawn for the magazine. Not a photograph.
A question we wrote	A letter we wrote from what homeowners ask. Not from a real reader.
Sound simulated	The tap test's sounds are made in your browser.
Editorial	Written by us. No firm or store paid for the page.
Ben • AI, Belle • AI	Ben and Belle are AI characters, not people.

What nobody can buy

A place in the cover story, Floor School, the face-off, the games, the rules or the letters. A ranking, a rating, or a word of praise from Ben or Belle. We don't rate anyone's work.

Prices

Every price is our price band times a size: the typical size for your home, or the size you set.

Supplied and laid, with standard installation. Major levelling or screeding, removing and disposing of the old floor, new skirting, special transition profiles, door trimming and other remedial work are normally extra, priced after a site inspection. Some products cost more. GST is added or included as the final quotation states.

Our price bands are set with Monli, our affiliate partner, and checked against published Singapore guides.

Partners

Monli is our affiliate partner, and we earn a commission when you buy there.

Our price bands are set with Monli. Every quote button in this issue opens our quote form, which offers a visit to Monli's showroom, a free measure or an estimate by email, and says so under the button.

Monli gets no page, pin or slot in this magazine by default. If it ever takes a page, it pays list price like any store, and the page says ADVERTISEMENT, Sponsored and Partner.

Readers never pay us. We earn from firms that pay us for their pages and placements, which are labelled, and a commission when you buy from our affiliate partners: Monli, and ANB Furnishing for trade buyers. No page in this issue sends you to ANB; any that does will say Partner.

The draw

"Drawn this month", a free draw among claimed firms and stores that have sent us a story, starts when story pages open. Its rules, including who runs it, how winners are picked, and when and where, will be published here before the first draw.

Sources and corrections

Every rule, number and trend has its source and a date: when it was published, or when we checked it. Makers' guides are quoted for what they say about their own floors; where one speaks about another kind of floor, the fact says so. Where HDB's page and ours differ, HDB's is right.

Spot a mistake? Email notify@sgffloorfinder.com with the page and what's wrong. We fix it on the page and add a dated note saying what changed.

What stays on your phone

Your Floor File, your flat size and the pages you've read are kept in this browser. We don't collect them. Tap a quote button and the link carries your home type and size into the quote form, which our privacy policy covers. Like any website, our server sees the address of each page you open. Safari may clear what's kept after 7 days without a visit; a copy on your Home Screen keeps its own.

A share link carries the pages and floors you saved and, only if you tick the box, your home type and size.

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