

Freehold Property Investment Strategy

**BUILDING WEALTH  
AND PRESERVING  
ASSETS WITH A  
\$4M-\$8M BUDGET**

**FAQ**

01

**What do you think about D5 freehold landed? I have a 4 million budget.**

D5 Freehold Landed are primarily in 2 zones, one in Pasir Panjang and one in West Coast. Pasir Panjang landed homes definitely has its draw points with its proximity to MRT station, nature parks, city fringe location and proximity to NUS. With the new MRT stations to be completed in circle line in 2025, it will further increase convenience and accessibility to the Central Business District. You can also look forward to the Greater Southern Waterfront transformation if you have a 15 year holding period. Homes here are hard to come by as we seldom see homes come up for sale.

02

**With govenment new property tax starting this year, higher quantum property will need to pay much higher property price (e.g Semi-D ) whereas the lower quantum is not with value say \$8M will easily paid, what I mean the lower quantum property will not be affected so much in the property tax paid.**

Properties that are of higher value will have higher annual values resulting in higher property tax rate. From an invesment standpoint, the returns will be worth paying the minor increase in property tax. With the current cooling measures, the most tax efficient way to build your property portfolio will be to go higher in property value rather than acquiring more smaller properties and pay additonal buyer stamp duty.

03

**How about shophouses please?**

Today's webinar focus is on Freehold Residential properties. Shophouses are definitely a viable option as well. We may cover it in the future.

04

**Thanks for your generous sharing. Can you share some of your key considerations on assessing exit factors in 5-8 years' time? For example, the demand data you showed is a snapshot (2022) of what property classes are in greater demand currently, so question is how do you assess demand and affordability of future buyers? What is in demand (or affordable) now may not be in the future. Thanks.**

In PLB, we use our Landed Moat Analysis to determine if a landed property is a good buy.

In 7 Factors of Increasing Buyer Audiences, we look out for attributes that future buyer will want in their home. In 7 Factors of Increasing Price Acceptability, we use PLB's disparity analysis to determine the correct price to enter. We also use 7 Factors of Reducing Unexpected Outcomes to avoid undesired outcomes that make for an easier exit. All these combine allow us to own a landed property that will be attractive in the eyes of future buyers making it for an easier exit. For Condos, we also have PLB condo analysis where we look at the score of exit audience and volume of transactions as factors for ease of exit. Landed properties will continue to be in high demand due to the plateauing supply and evergreen demand from owners who prefer a lower density living and freedom of configuration in high rise Singapore with increasing population. As for condos and apartments, we continuous look at the number of additional units for each bedroom type coming up along with the popularity of existing supply in the resale market and volume of transactions to determine what bedroom types have a higher gap in terms of demand and supply to determine potential profitability and ease of exit.





PROPERTY  
**LIMBROTHERS**  
Real Estate With Integrity

**Thank you for taking part in our PLB Webinar  
and we hope you had an insightful time.**

If you would like to have more of your personal questions answered, you can read more of our articles **here**. If you are more of a visual person, you can follow our Nuggets On The Go (NOTG) series on YouTube in the link **here**. Alternatively, you can have a more personalised experience by speaking to our consultants. You can reach out to us directly **here**.



PROPERTY  
**LIMBROTHERS**  
Real Estate With Integrity