

# MAXIMIZING YOUR PROPERTY INVESTMENT



**Analyzing HDB  
Appreciation And The Right  
Time To Upgrade To A Condo**

# FAQ

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**Is 2023 still a good time to buy private resale condo given that the prices of condos are at the highs? Given that the government is pushing out so many new launches and HDBs, would it dampen the demand, in turn resulting in a decrease in condo prices due to demand being met with the upcoming supply?**

We have helped clients make profitable property decisions even when the overall price index is coming down. What matters most is in choosing the right property that has good growth attributes and disparity gap that can help you build and preserve your wealth. We do this using MOAT analysis.

The launch of BTOs is to ensure that HDB prices can grow at a more sustainable pace so that HDBs can be affordable. The government can control supply and pricing and in turn have a more direct influence of HDB prices.

For private properties, more supply of land sale are also introduce, however because its a free market, the developers may not bid for the land if there find that the location do not have pent up demand. Hence giving rise to more opportunities in the private sector. It is important to tread carefully in private segment, so as to avoid owning a non performing and unprofitable property.

For HDB owners, it will be a good time to consider the switch due to the strong appreciation from your HDBs that allows you to switch to a better portfolio without injecting your own funds.

If you will like an analysis to see if its safe for you to upgrade, you can come for our complimentary 45 min consult. We have also advised against upgrading on multiple occasions if our clients are not in the prudent financial position to do so. You can sign up **here**.



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## 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](#).



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