



PLB | WEBINARS

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NEW LAUNCH

INVESTMENT PLAYBOOK

MAXIMISING RETURNS IN 2025

Q A



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01

Hi Melvin, foreigner want to buy, but 60%?

Foreigners buying property in Singapore face a 60% ABSD and typically get 50-60% loan financing, though some may secure up to 75% LTV based on financial profile. This means high upfront capital is needed, so careful planning is essential. Alternatives like trust structures or company purchases exist but come with legal and tax considerations. Given the hefty ABSD, it's crucial to focus on high-appreciation properties or strong rental yield to maximise returns.



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02

So Kopar at Newton should be a good quantum play cos other properties older or new have high psf and quantum, what do you think'?

Kopar at Newton offers a relatively competitive entry point in the Core Central Region (CCR), with an average PSF of \$2,640, according to data sourced from Rea-Insights. It is therefore lower than some recent new launches such as Pullman Residences (\$3,000+ PSF) and Klimt Cairnhill (\$3,500+ PSF). Its 1BR (\$1.45M) and 2BR (\$1.73M) units are positioned as more accessible options for buyers seeking a District 9 property. The project's proximity to Newton MRT (~5-min walk) adds to its appeal for both owner-occupiers and investors, with potentially strong rental demand.

However, factors such as its 99-year leasehold tenure, upcoming supply in the Newton/Novena area, and broader market conditions could influence its long-term appreciation potential. While its pricing remains competitive within the current market landscape, future demand will depend on how buyers weigh location, tenure, and overall market trends. For those prioritising a balance between quantum and location, Kopar at Newton may be worth considering, subject to individual investment objectives and risk tolerance.



03

What about for Irwell Hill Residence, same theory?

Irwell Hill Residences, a 99-year leasehold CCR project, is priced higher than Kopar at Newton (~\$2,800 - \$3,100 PSF) but remains competitive for District 9. With 1BR units (\$1.45M - \$1.6M) and 2BR units (\$1.9M - \$2.3M), it offers a relatively accessible entry into the prime market. Its proximity to Great World MRT and strong rental appeal, especially among expatriates, enhance its investment potential.

While its leasehold tenure may impact long-term appreciation, its central location and rental demand could support short-to-mid-term yields. Buyers will need to weigh modern amenities and convenience against tenure considerations when assessing its long-term value.

04

Can you please share your thoughts on investing in Lentor 3 bedders? And is a 2,230 PSF a good buy for 1,055 sqft?

At \$2,230 PSF for 1,055 sqft (~\$2.35M), the unit is moderately priced within Lentor's market, sitting between Latoria (asking median price of \$2,075 PSF) and Lentor Hills (asking median price of \$2,380 PSF). Data sourced from PropertyGuru.

The area ongoing transformation and MRT accessibility will support long-term demand, though future supply may cap appreciation. If buying for own stay, the price is reasonable, but for investment, consider potential resale competition and market conditions.



05

As a single potential looking for a partner, is waiting to get married better then looking for an investment property as a solo?

If you can afford it, buying solo lets you build equity early, earn rental income, and take charge of your investment. However, you'll shoulder the mortgage alone and may have to give up BTO eligibility if you decide to buy a home with a future partner. Waiting to buy with a spouse means higher combined affordability, lower financial risk, and access to BTO or EC options, but there's always the chance that property prices rise while you wait. If you're investment-focused, buying solo can be a smart move; if you prefer more financial flexibility and shared responsibility, waiting might be the better choice. Either way, it's about finding the right balance between financial planning and life plans. All the best!!

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