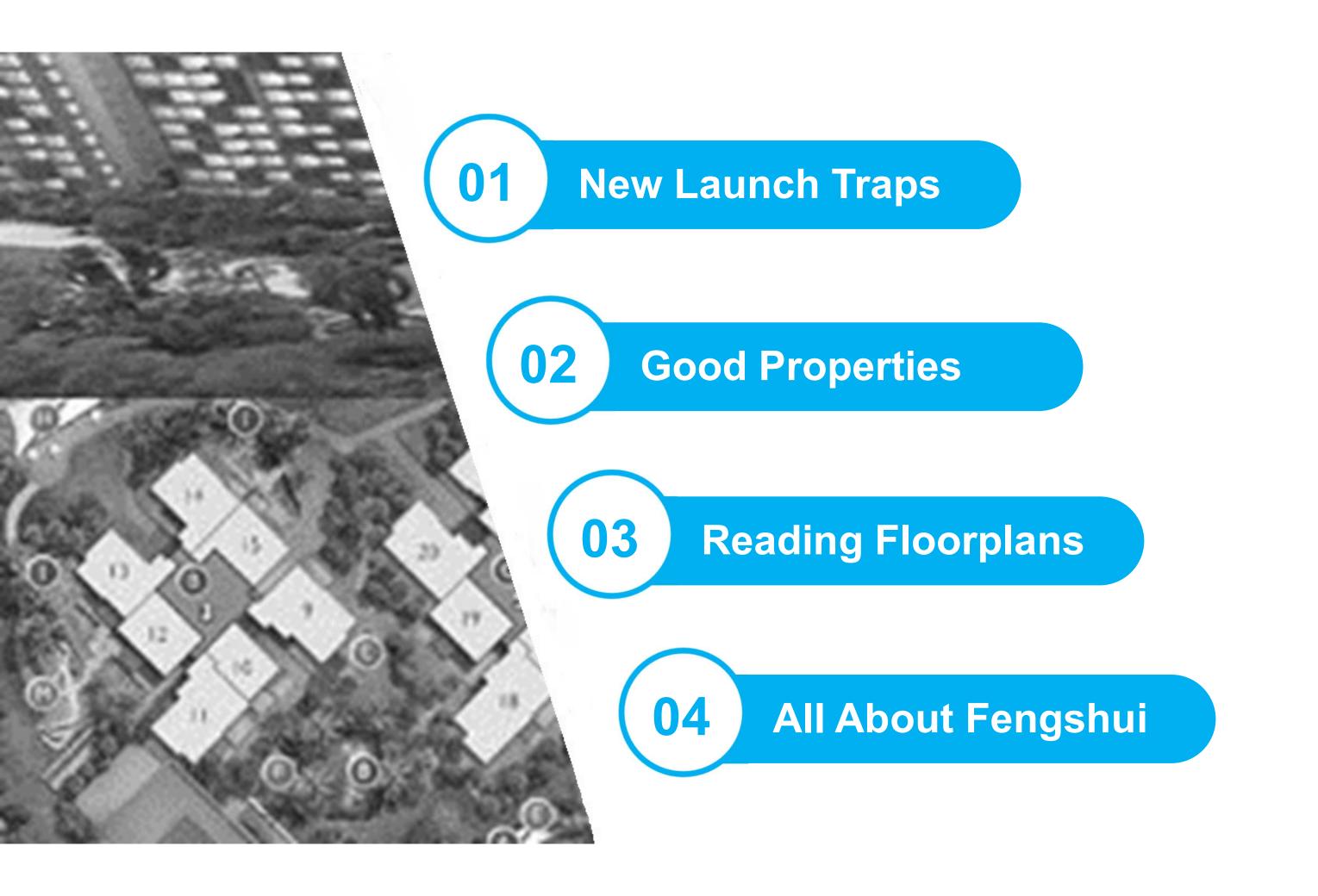


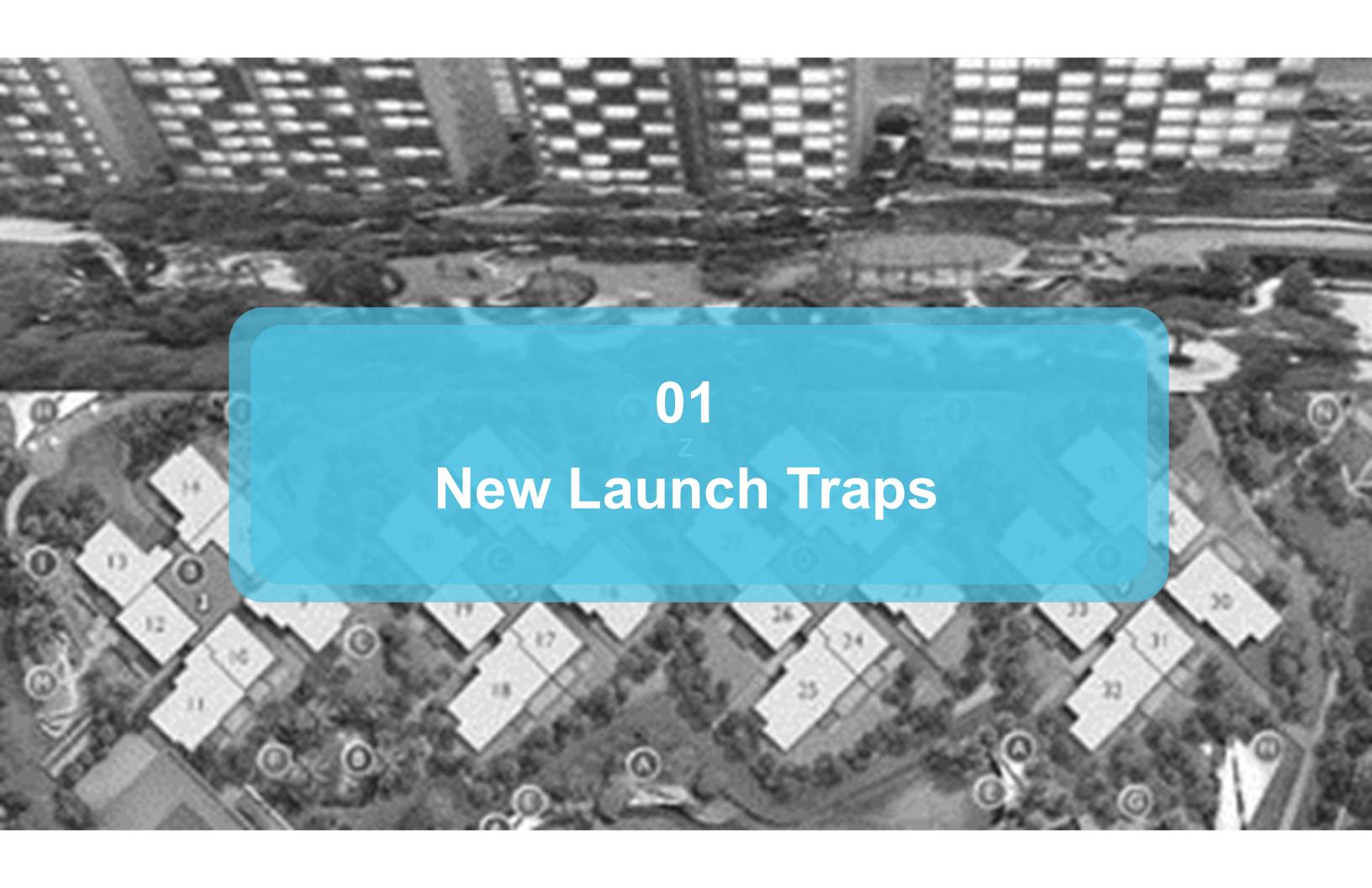
Finding good quality properties

- It is more an art than science
- Not about calculations, but observations
- Learn the concepts and apply in real life
- The more you practice, the better you are
- You decide which project or unit to buy

Guiding Principles

- 1. It is more than finding fault
- 2. It is not about being paranoia
- 3. Prevention is better than cure
- 4. Good quality property = well-being of residents
- 5. There is no 100% perfect property











My real-life property story

















Source: Oriental Daily

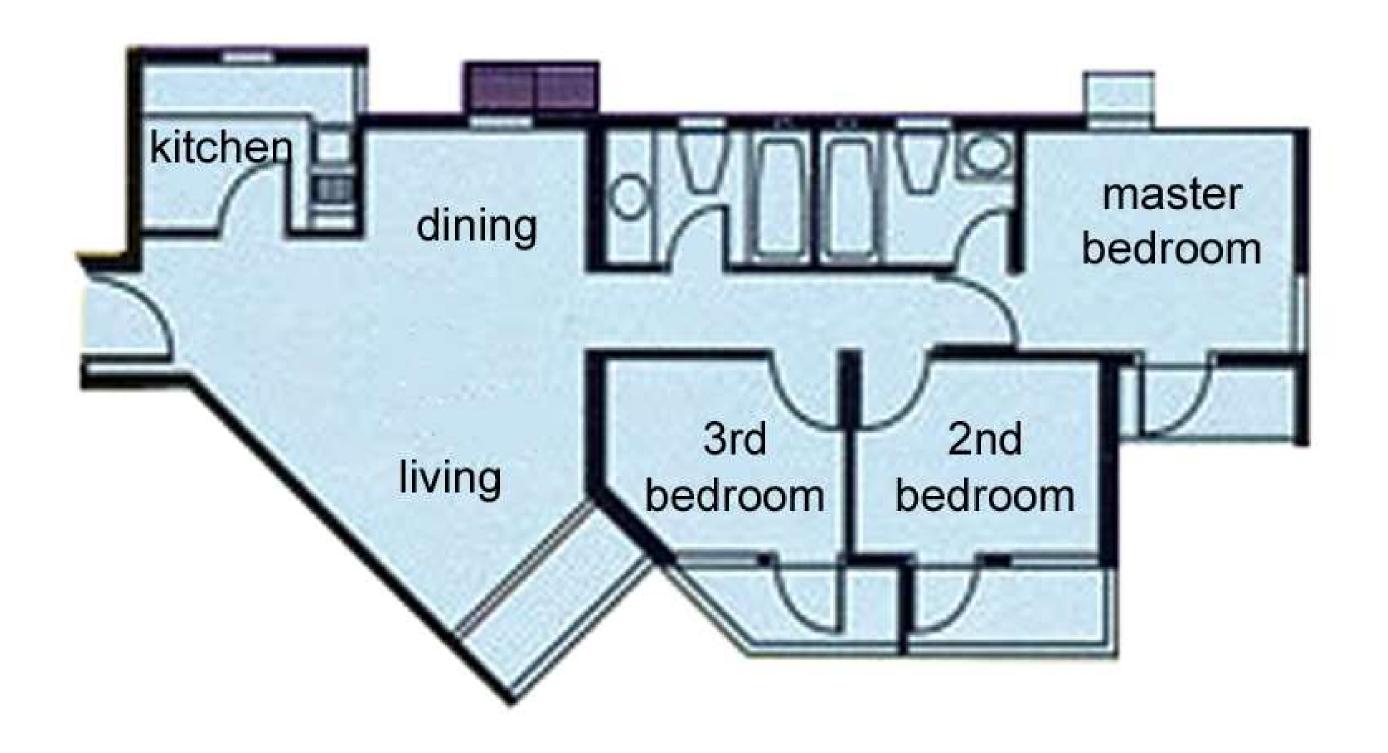
Source: Oriental Daily

Problems of mixed development

- Busy traffic, especially during weekends and festive seasons
- No exclusivity perceived in high-end development
- Security concerns sharing the same or nearby entrance or lift
- Bear risks of shop fire or theft
- Difficulty in obtaining consensus in a collective sale

Congestion at Woodleigh Residences and Mall carpark entrance leaves residents frustrated





66

You can't rely on images you see in a sales brochure.

They are for illustration only.

You can't be serious about things put up in a showflat.

They are there for display only.

You can't believe in everything a sales agent says.

They are for your reference only.

- Vina Ip, No B.S. Guide to Property Investment

Top 5 new launch gimmicks

- 1. Gather a crowd
- 2. Create urgency
- 3. Make some noise
- 4. Dangle a carrot
- 5. Promise good return



Photo: EdgeProp

3 sugarcoating layers in showflats

Top: Create the ambience

Middle: Make it spacious

Base: Re-define the size



3 common tricks in sales galleries

- 1. The follower trick
- 2. The jackpot trick
- 3. The 'now or never' trick





Rich people pay the money game to win.

Poor people pay the money game to not lose.

The pros play the property game to win.

The amateurs play the property game to not lose out.

- Vina Ip, No B.S. Guide to Property Investment

3 signs of deceit

- 1. Focusing on trivial things and ignoring the big questions
- 2. Saying things that are apparently right but actually wrong
- 3. Responding positively to all your requests without any proof or verification

The Straits Times, 13 September 1986,

The most affordable condominium living on the posh side of Katong.



Katong Park Towers

MEYER ROAD

MEYER ROAD

- 5 minutes drive to Shenton Way
- 1/4 % lower interest rates for the first 5 years.
- 10% renovation loans available in addition to 90% housing loan.

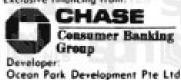
Viewing hours: 10am to 6pm daily

22 " betretted

Developer Ligance: ASSS + Advertisement Licance: 2917 + 97 Approval No. 6206/82 + Expected Date of Legal Completion: 3011211969 + Legalined 99 years + Lot No. 365 No. 659

Expected date of recent pessession: 14/11/8

Exclusive financing from:



The Straits Times, 13 September 1986

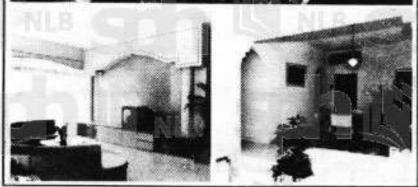
Country Club Living

At Very Affordable Prices

FARHORIZO NGARDENS







Conveniently located on the outskirts of Yio Chu Kang and Ang Mo Kio — FAR HORIZON GARDENS promises you country club living within a large expanse of specially landscaped environment.

Gardens with unique Chinese and oriental landscaping, rock gardens, waterfall fountains and a Victorian-style club-house with swimming pools, squash and tennis courts await all residents.

Our other features

- . Within 3-minute access to the Yio Chu Kano MRT Station
- Less than 2 km from the Pan Island Expressway (PIE)
- Ample nearby educational, shopping, food and entertainment facilities
- · Quality finishes to all units
- PUB piped-in gas supply
- All units with intercom direct to security control room, and CCTV in all lifts
- · Reasonable conservancy charges

Call 453-7048 or 453-7059 today!

No Restrictions On Foreigners SHOWFLATS OPEN 7 DAYS A WEEK

Developer

Far Horizon Construction Engineering (Pte) Ltd Showflats Tel: 4537048, 4537059

Sales Enquiries Singapore

International Hardware Electrical & Construction Co (Pte) Ltd 2 Jalan Lembah Kallang, Singapore 1233 Telex. Hrt. RS 26708 Cable. INHARDLEC. Tel. 2924329, 2924628, 2982900, 2982996 FAX. 2984327 IHE.

Attractive loans schemes available

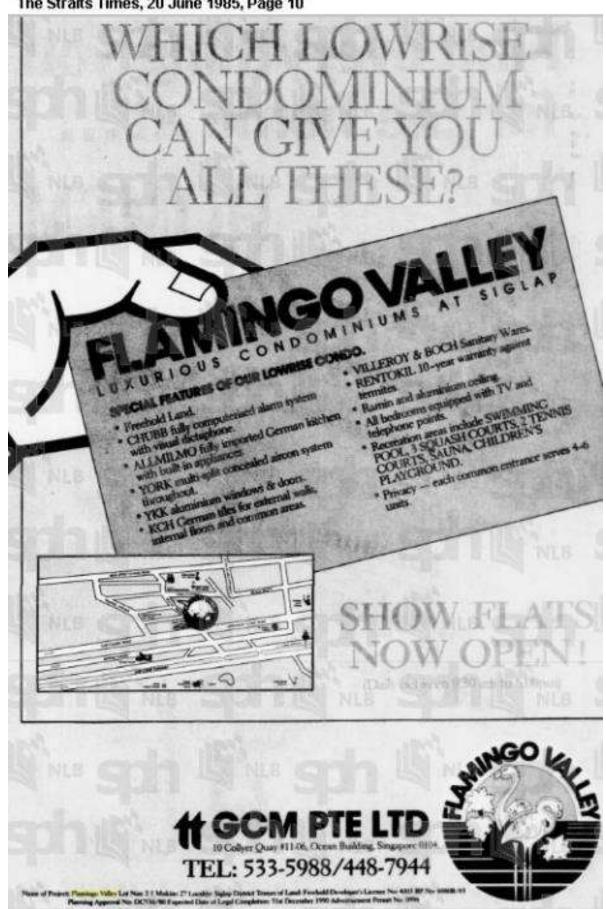
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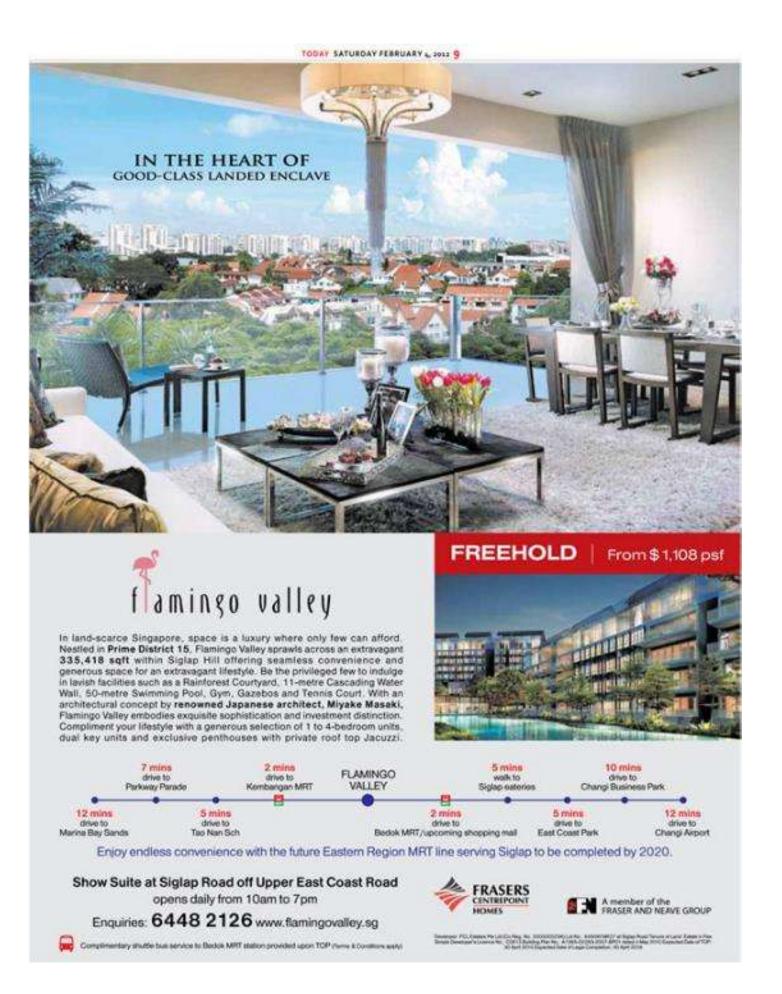


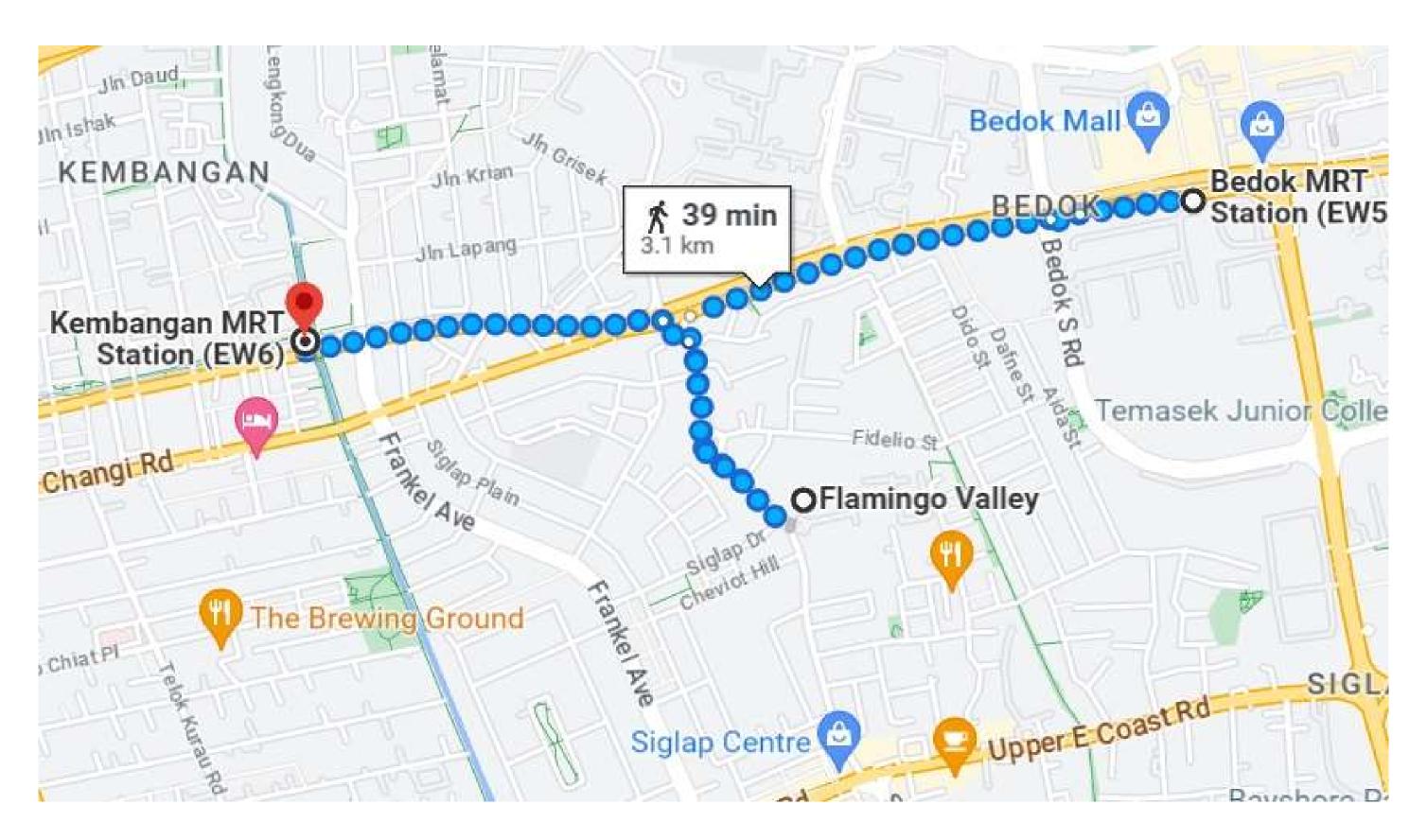
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The Straits Times, 20 June 1985, Page 10



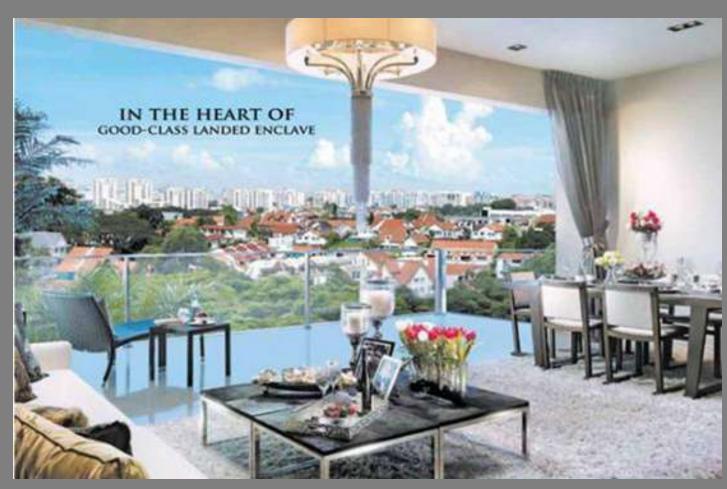












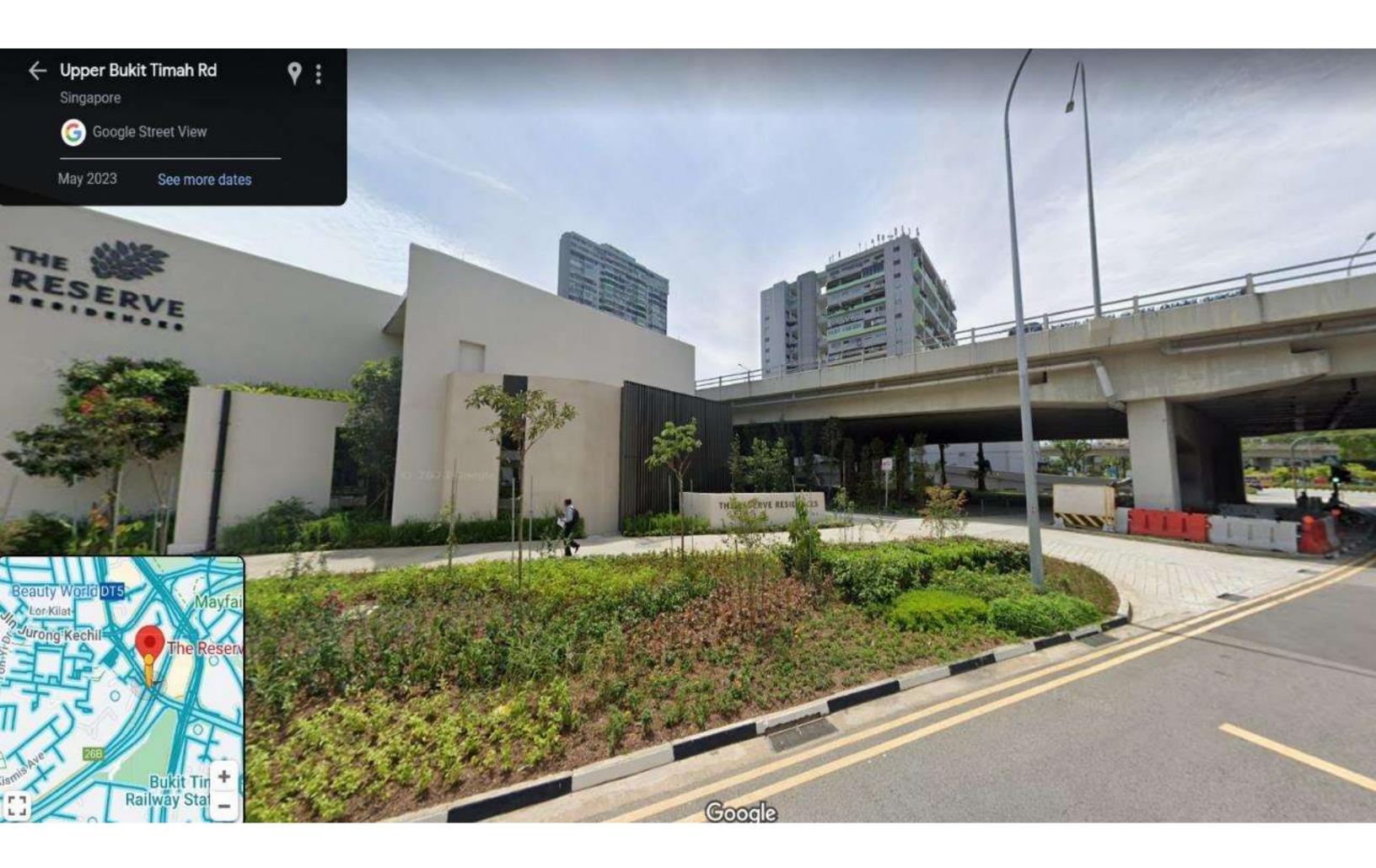
How to read a property brochure

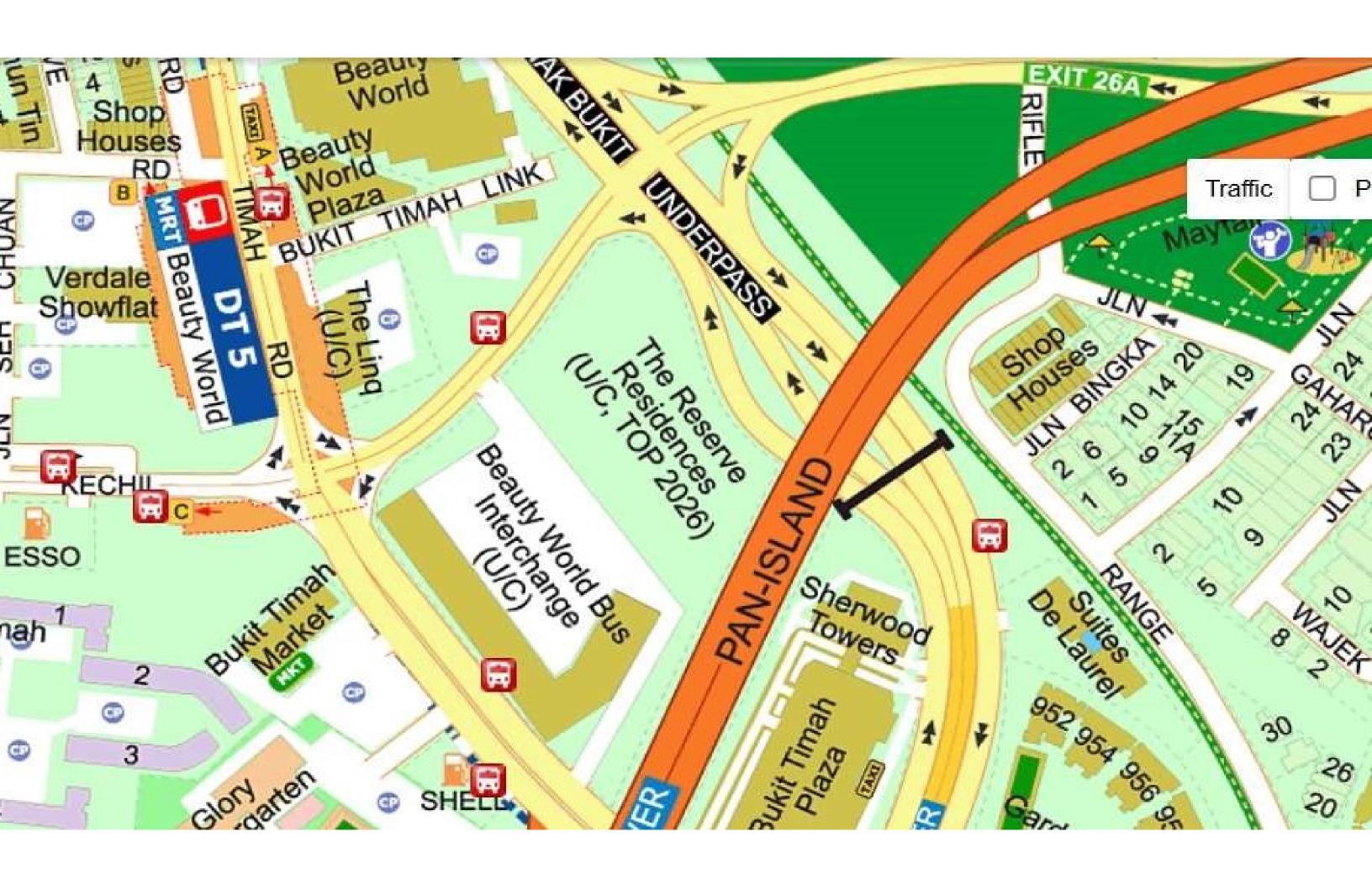
Property Ad	Past	Present
Emphasis	Factual	Visual
Images	Actual building and unit	Artists' impression only
Selling point	Facilities and furnishing	Lifestyle, dream and fantasy
Location	Precise	Vague
Pull factor	Financing	Incentives



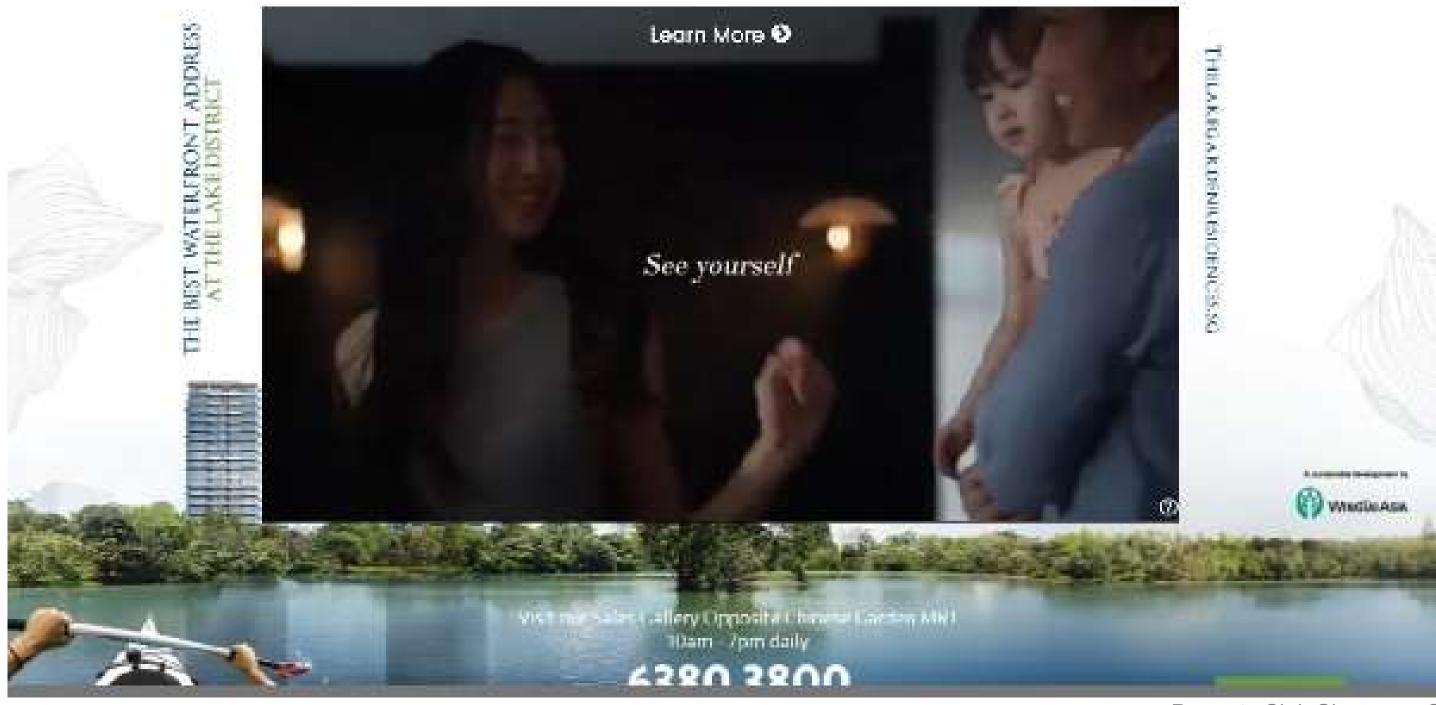














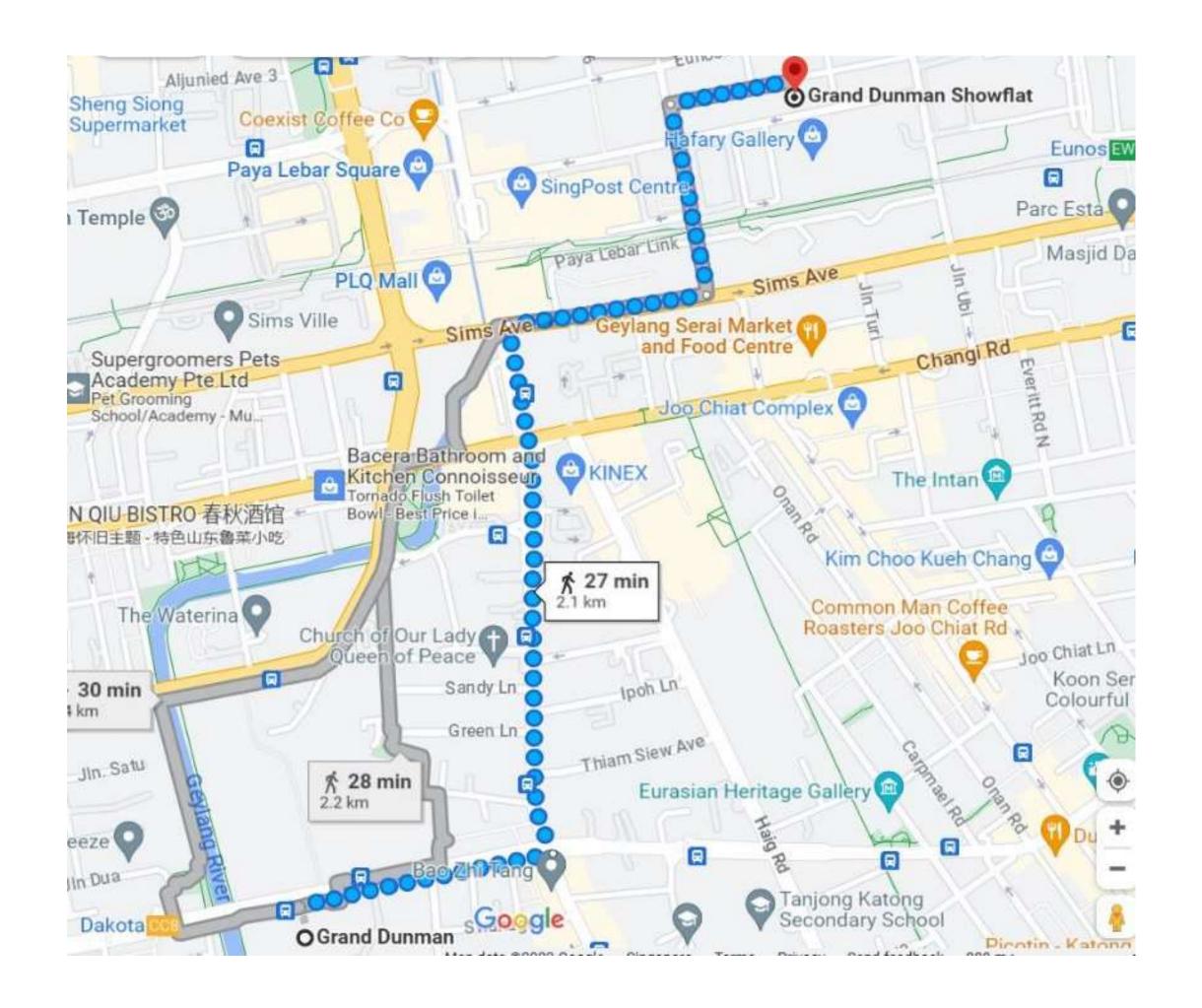
Property advertisements project buyers' aspirations into a dream home that is purported to fulfill their hopes.

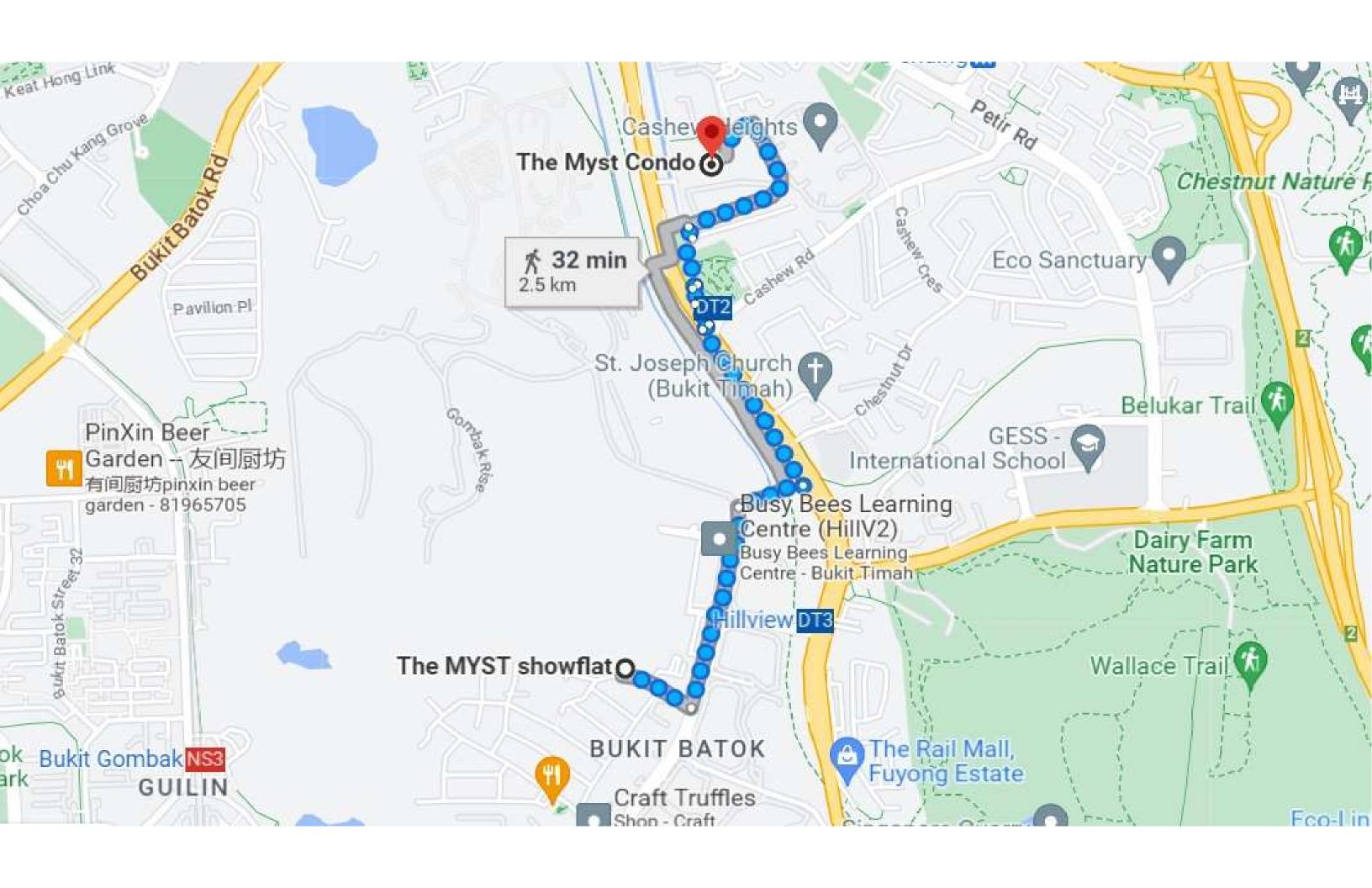
It is all about hyping up the feel good factor and creating the delusion of instant gratification.

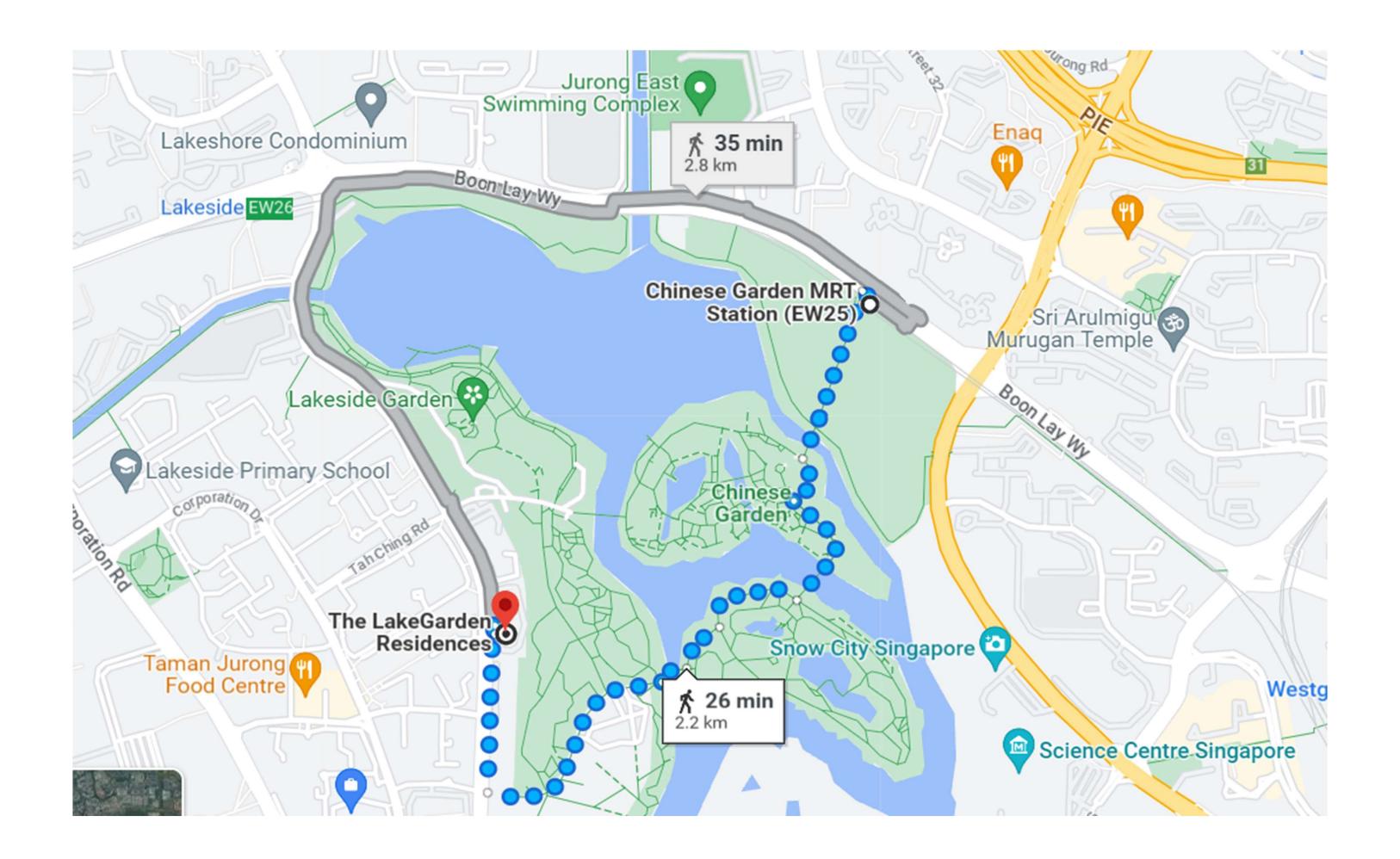
- Reader of Propertysoul.com

How to read a property brochure

- 1. Ignore the artists' impression images
- 2. Check the actual site/location
- 3. Look for the missing pieces
- 4. Verify future land use and development









You commit to buy the property and pay the agreed price, no matter what will happen to the market in the future.

Even if there is financial crisis or collapse of the property market, and the value of your property drops, you will still pay the original price."

- Vina Ip, No B.S. Guide to Property Investment



Sales gallery visit - 5-step process

- 1. Check project information before visit
- 2. Find the exact location and orientation
- 3. Select the preferable blocks and units
- 4. Check layout and furnishings
- 5. Fill in the missing information

How to read a sitemap

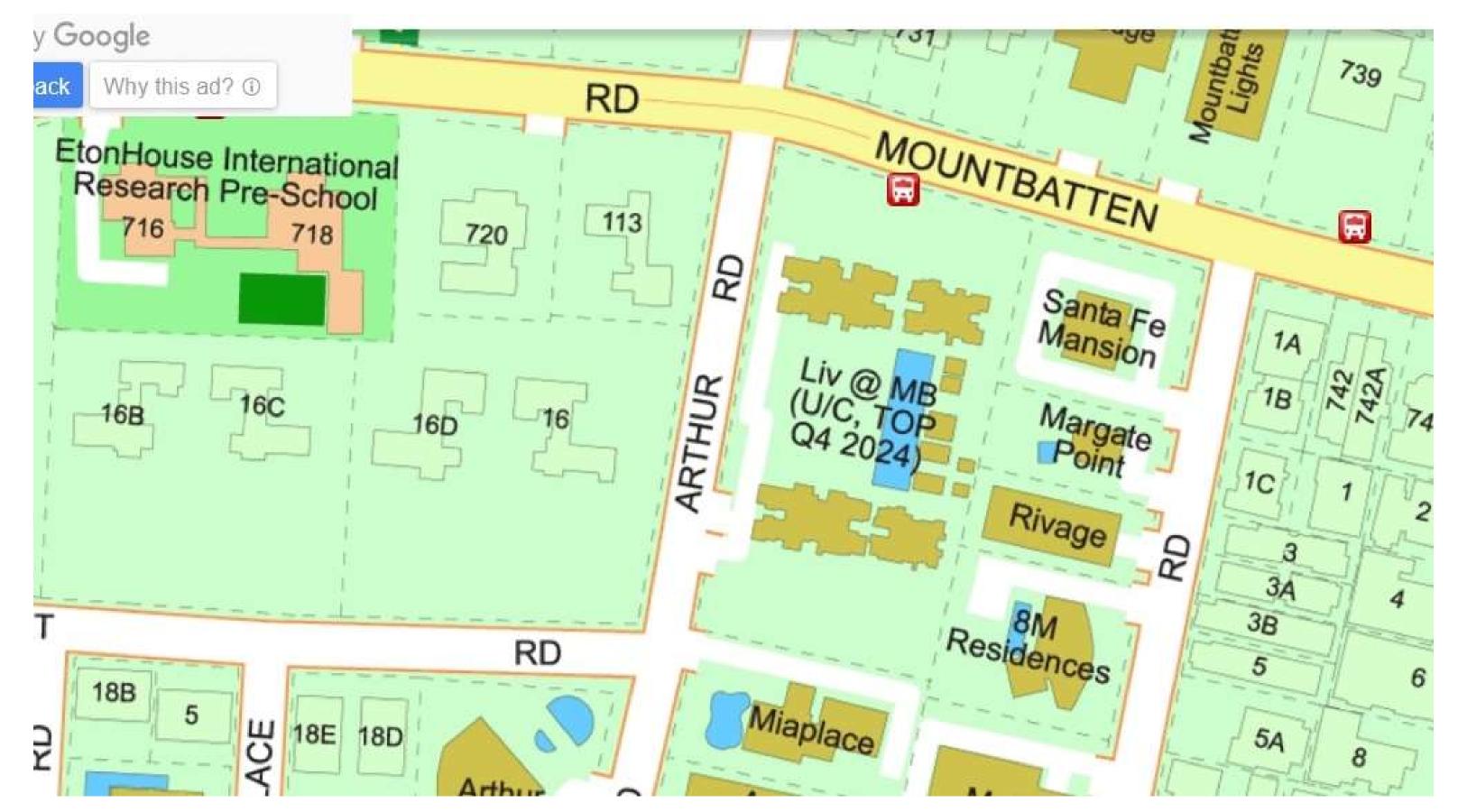
- 1. Know your orientation
- 2. Find out the direction and facing of each block
- 3. Check the layout and floorplans
- 4. Study the facilities nearby
- 5. Take note of undesirable objects



Unit mix

Unit Type	Estimated Size (sq ft)	No. of Units	Estimate % Of Units	
1-Bedroom	495 – 667	39	13%	
2-Bedroom	624 – 1,044	113	38%	
3-Bedroom	1,119 — 1,453	118	40%	
4-Bedroom	1,518 — 1,668	28	9%	
Total		298	100%	





Property Club Singapone @ 2023

LIV...MB SITE PLAN

- 1 The Garden Pavilion 1
- 2 The Pond
- 3 The Green
- 4 The Courtyard
- 5 The Playground
- 6 The Fitness Yard
- 7 The Garden Pavilion 2
- 8 The Forecourt
- 9 The Mountbatten Lawn
- 10 The Rainforest Villa
- 11 The Rainforest Jacuzzi
- 12 The Hammock Grove
- 13 The Beach Villa
- 14 The Wading Pool
- 15 The Garden Villa
- 16 The Play Pool
- 17 The Main Pool
- 18 The Jacuzzi Pool
- 19 The Water Beds
- 20 The Sun Deck
- 21 The Water Gym
- 22 The Dining Hall 1
- 23 The Dining Hall 2
- 24 The Mountbatten Hall
- 25 The Green Lawn
- 26 The Outdoor Gymnasium
- 27 The Indoor Gymnasium
- 28 The Grill
- 29 The Changing Room
- 30 The Open Yard
- 31 The Garden Trail
- 32 The Bicycle Yard

A The Bin Centre

- B The Substation
- C The Guard House
- D The Side Entrance



Layout	B1	B2	В3	B4
2-Bedroom	7			
2-Bedroom Deluxe			33 , 12	5 9

Layout	C1	C2	C 3	C4	C5
3-Bedroom	3, 15	1 (up to 10/F)			
3-Bedroom Deluxe			2 14	4 (up to 12/F)	(up to 12/F) (up to 10/F)

Group Discussion: Pick the best block

You have narrowed down your house hunting to one condominium project. The development model and/or site plan is in front of you

Pick the best block(s) of units and state the reasons of your choice

- The Myst
- LakeGarden Residences



SITE PLAN

ARRIVAL SANCTUARY

- Welcome Boulevard
- Arrival Court
- Sculptural Courtyard
- Grand Plaza
- Grand Drop-off
- Residential Services Counter
- 7 Water Cascades

GRAND SANCTUARY

- Grand Water Courtyard
- Grand Lawn
- 10 Swing Garden
- 11 Serenity Deck
- 12 Serenity Sunken Lounge

GRAND CLUB

- 13 Social Lounge
- 14 Function Roam (2rd Storey)
- 15 Outdoor Deck (2" Storey)

TRANQUIL SANCTUARY

- 16 Forest Lounge
- 17 Tranquil Pavilion
- 18 Relaxation Pavilion
- 19 Jogging Trail
- 20 Tranquil Lawn
- 21 Pets Lawn

LUSH SANCTUARY

- 22 Lush Sunken Lounge
- 23 Jet Pool
- 24 Kids Pool
- 25 Family Pool
- 26 Family Pool Deck
- 27 50m Infinity Pool
- 28 Gymnasium
- 29 Changing Room (with Steam Room)
- 30 Relaxation Pool Deck
- 31 Spa Alcove
- 32 Chill-out Lounge

LUSH CLUB

- 33 Private Dining
- 34 Entertainment Room
- 35 Co-working Lounge

SOCIAL SANCTUARY

- 36. Social Lawn
- 37 BBQ Pavilion
- 38 Sensory Garden
- 39 Wellness Lawn
- Outdoor Fitness
- 41 Forest Adventure
- 42 Lookout Lounge
- 43 Tennis Court (Basement 1)

ROAD

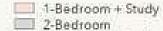
BUKIT

UPPER

- Forest Pavilion (2" Storey)
- 45 Party Pavilion (2nd Storey)
- 46 Social Pavilion (2nd Storey)
- 47 Treetop Walk (2rd Storey)

ANCILLARY

- Guardhouse
- Substation (Basement 1)
- Bin Centre (Basement 1)
- Ventilation Shaft
- Genset
- Entrance to Basement Carpark
- CD Water Tank (Roof)



- 2-Bedroom + Study
- 3-Bedroom

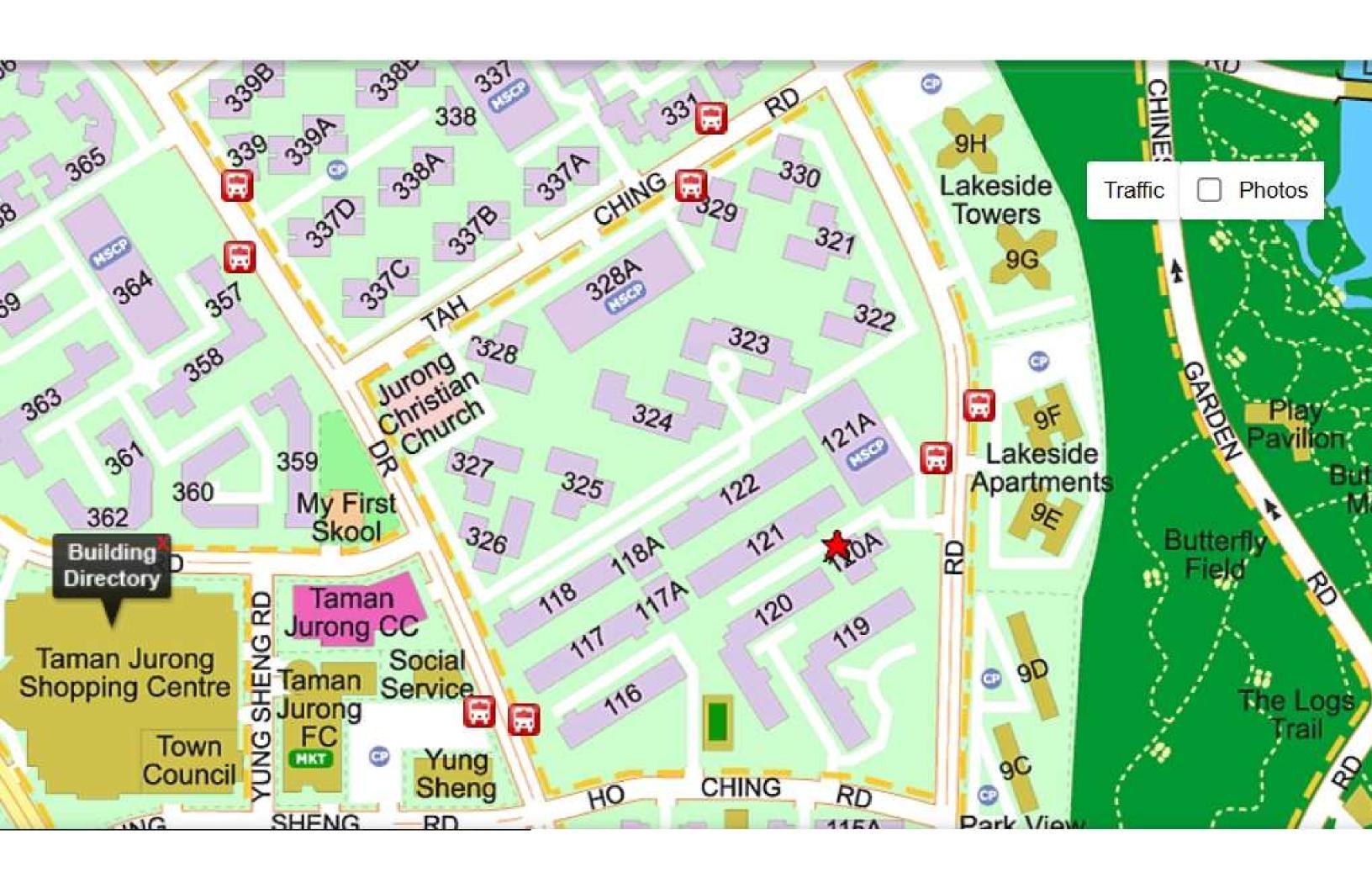
3-Bedroom Premium

3-Bedroom Premium + Study

4-Bedroom

5-Bedroom

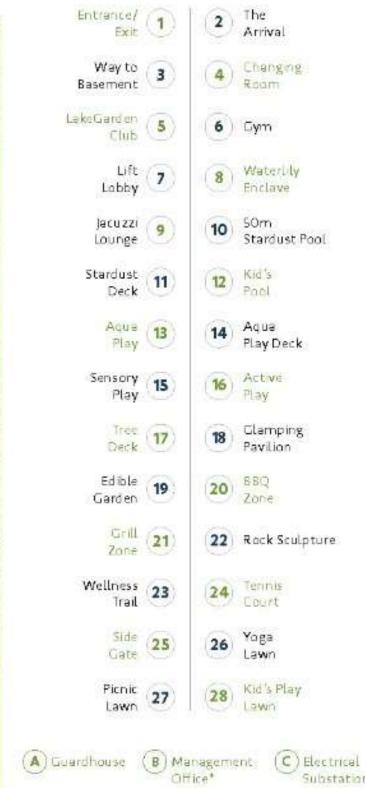




MAIN SITE PLAN







D Bin Centre* E Generator Set F Ventilation Shaft

Substation*



4 factors of a good property

- 1. Properties with a good location
- 2. Properties with good value
- 3. Properties with good rental return
- 4. Properties superior in some ways

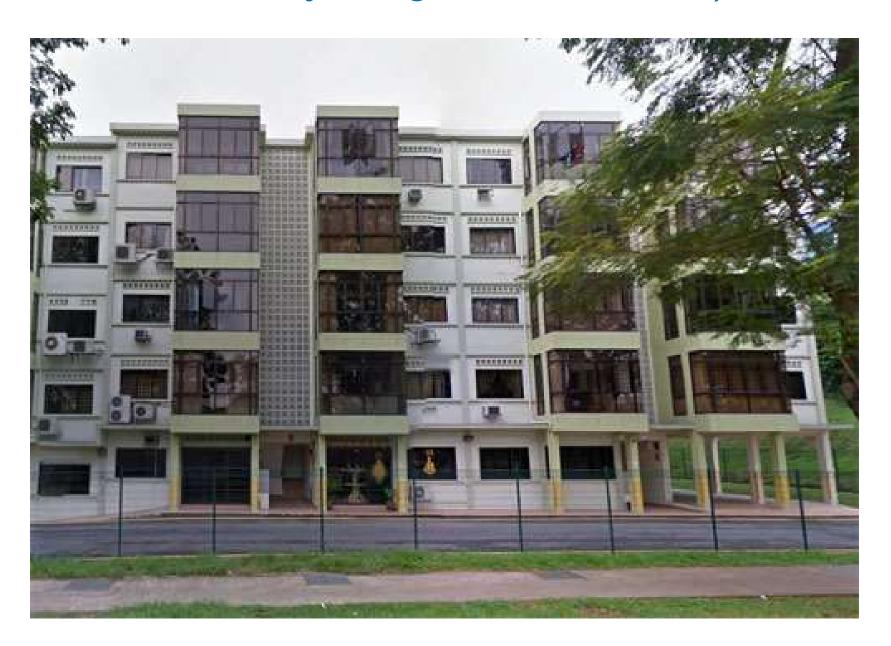
Definition of a good location

- 1. It is a good location for your family
- 2. It is a good location in a good district
- 3. It is a good location for its future potential

- Walk-up apartment
- Maisonette
- Shoebox unit
- Loft/Penthouse
- Cluster house/Townhouse

Walk-up Apartment (Novena Estate, Whitley Heights, Vista Park)

- Low management fee
- Quiet and private
- Inconvenient
- Niche market



Mansionette (Pine Grove, Royalville)

- Privacy for bedrooms
- Not elderly-friendly
- Stairwell in strata area
- Large void areas



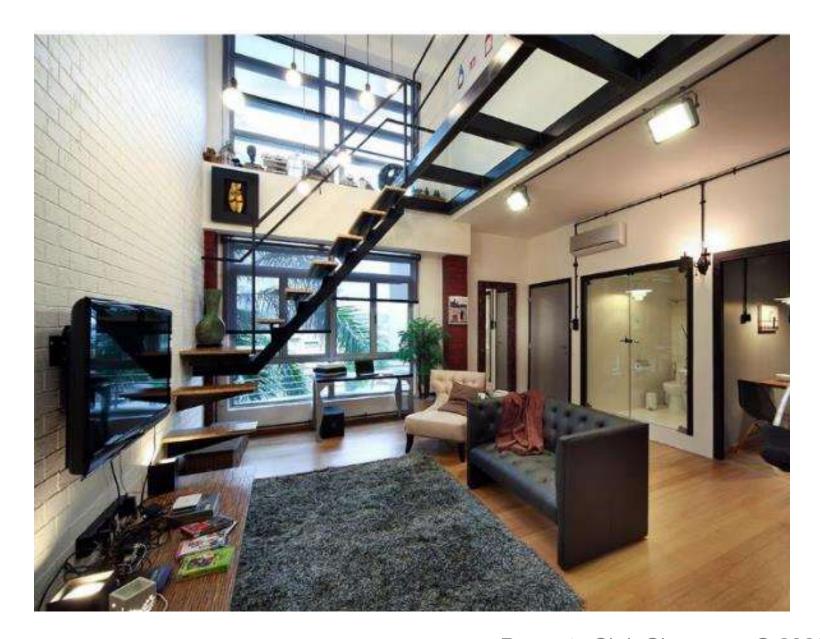
Shoebox Unit (City Gate, Jewel@Buangkok, Hillier)

- Showflat display vs actual unit
- Supply glut in the market
- High price per square foot
- The word SOHO is misleading
- Leasing problem as project ages



Penthouse/Loft (Miro, 26 Newton)

- Large void area
- High ceiling in small area
- Need more aircon and lighting
- Hassles in maintenance
- Penthouses are difficult to sell



Cluster House/Townhouse

(Parkwood Collection, Eleven@Holland)

- Landed with facilities
- High maintenance fee
- Small land area
- Enclosed environment





Property Club Singapore © 2023

Cluster House/Townhouse

MAKING DOLLARS & SENSE OF VOID AREAS IN A STRATA DEVELOPMENT

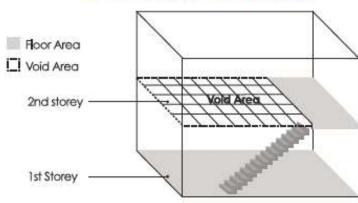
Buying a home is probably the biggest financial commitment for most of us. But do you know whether the property you are buying includes a Void Area?

WHAT IS VOID AREA?

A Void Area refers to the empty space above the floor in a strata unit but the area is included in the total saleable floor area of the strata unit. It is usually found in a property with a very high ceiling. The detailed breakdown of a strata unit's floor area is available in the Sale and Purchase (S&P) agreement. Some examples of Void Areas are void over staircase, or a double-volume living room within a maisonette.

See Graphic Illustration.

VISUALISING VOID AREA



WHERE ARE VOID AREAS FOUND?

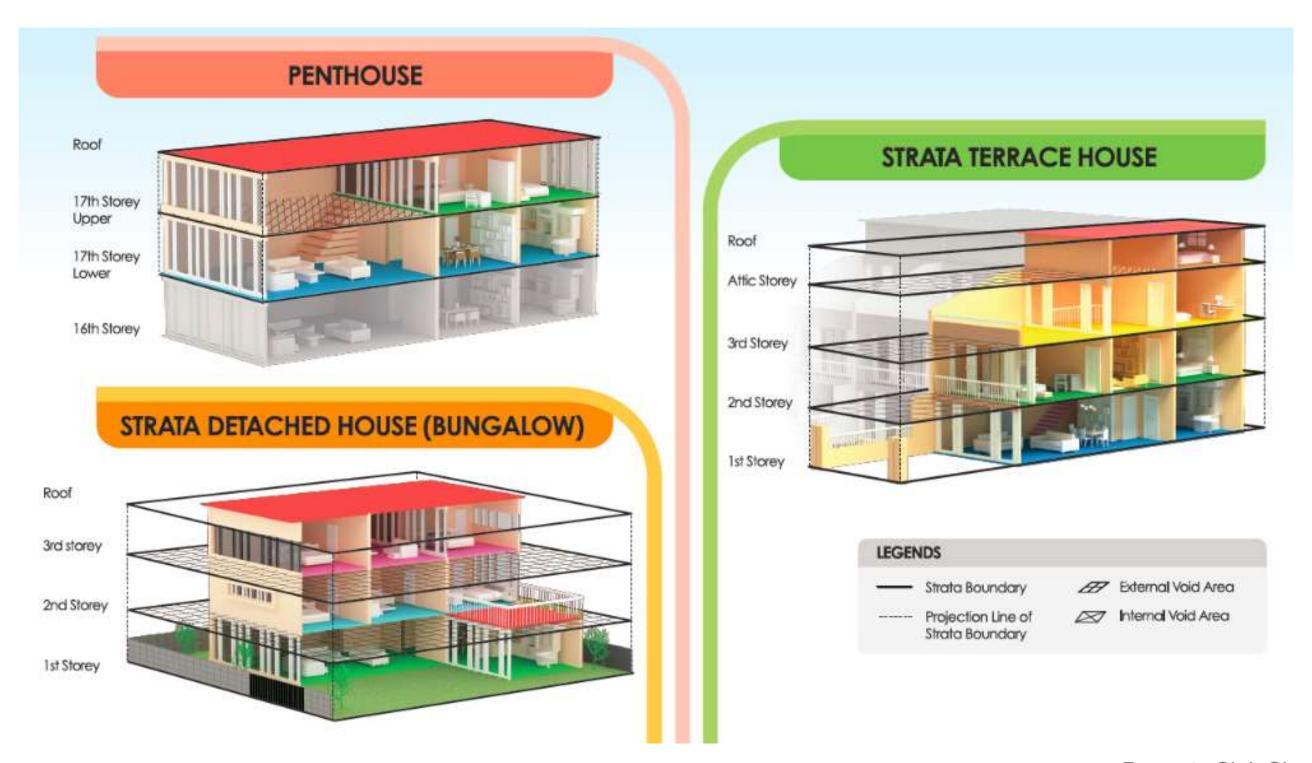
There are many different strata-titled housing options available in Singapore. Depending on building design, some strata units include Void Areas.

See Graphic Illustrations for more complex representations of Void Areas in

- i) a high rise Penthouse,
- ii) a strata detached house (bungalow) and
- iii) a strata terrace house



Cluster House/Townhouse



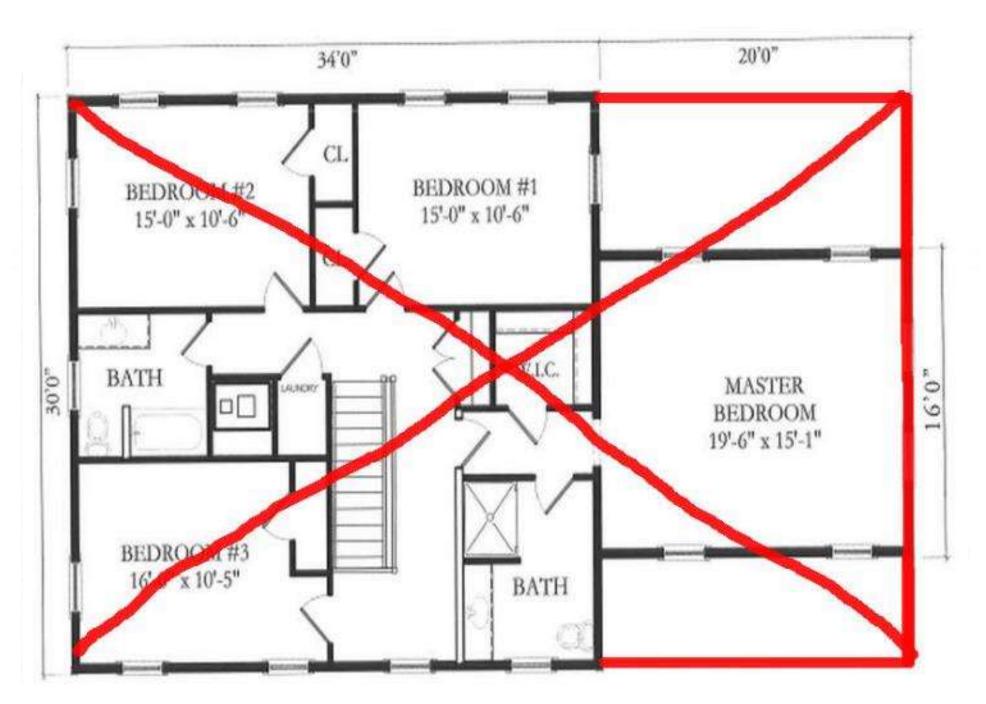
Total strata area of a house includes:

- Carpark lot
- PES
- Open roof terraces
- Stairwell
- Aircon ledges
- Planters/planta boxes
- Balconies
- Bay windows

Inclusion of all invisible and non-existent void areas means built-in area of 4,700 sq ft is actually 2,600 sq ft!



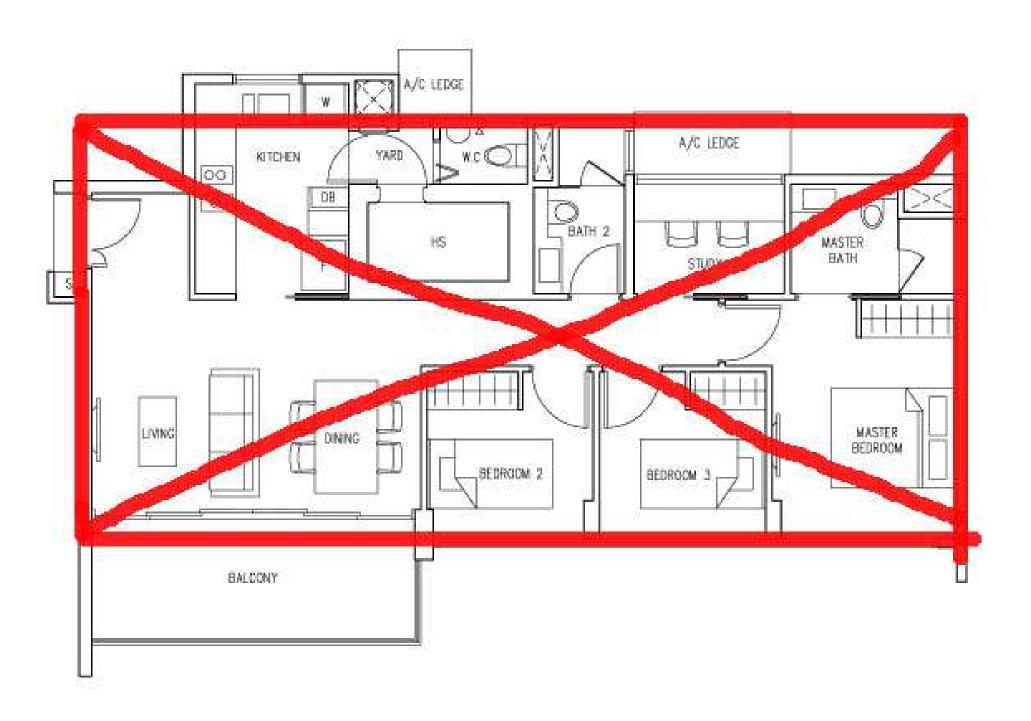
Centre point of an apartment



Centre point of an apartment



Centre point of an apartment



Exercise: Finding the centre point

1. Study the floorplans given

2. Fill up the missing sections and cut out the protruding sections to make a square/rectangular shape

3. Find the centre point of the floor plans

Interior checklist

- Front door
- Staircase
- Living room
- Dining room
- Bedroom
- Toilet
- Kitchen

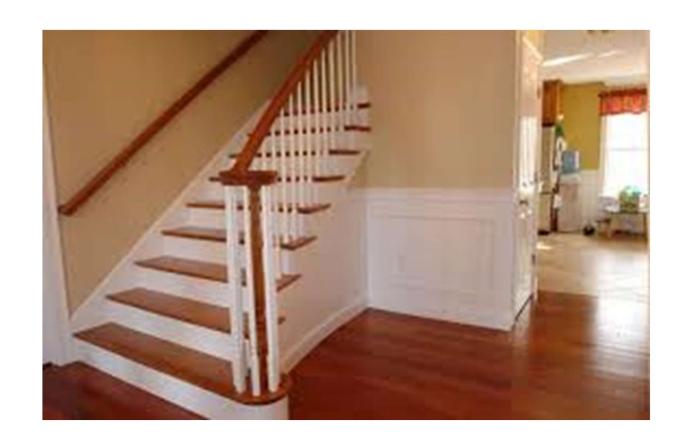
Front door (玄关)

- Bright, clean and good air circulation
- No roof, tree, electricity pylon, lamp post in front
- Not facing the lift directly
- Nothing behind to prevent it from open fully
- No pillar, edge of wall or beam
- No long corridor leading to main door
- Not facing bathroom, kitchen or back door
- Not facing balcony, altar or full-length mirror
- No bathroom directly above



Staircase

- No poorly-lit or low-ceiling stairway
- No spiral staircases like corkscrews
- Main door cannot face staircases
- No staircases from main door going straight to next floor
- No staircases in the middle of the house
- No holes between steps
- No different length and height of steps





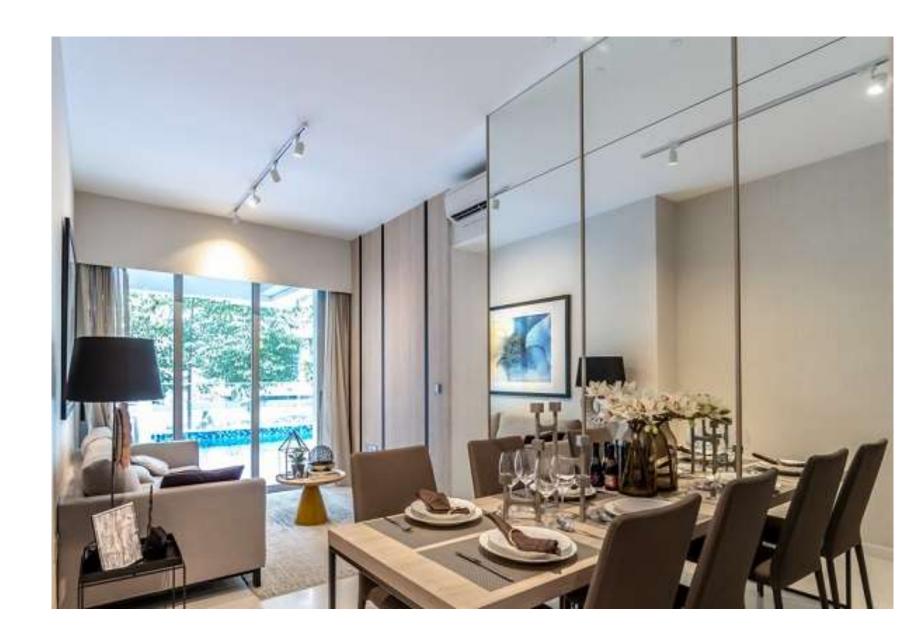
Living room

- Sofa must be supported by a wall
- No door or window behind sofa or chair
- No seat under a beam
- No sharp angle of any wall pointing to sitting area
- No corner of shelves pointing to sofa or chair
- No furniture obstructing path from front door
- No big mirror (affect qi circulation and impact harmony)
- Nice view looking outside windows



Dining room

- No toilet above
- Not too far from kitchen
- Dining set in the middle
- Dining table round in shape
- Chairs in even numbers
- No chair with door or window behind
- No ancestral portrait but food picture



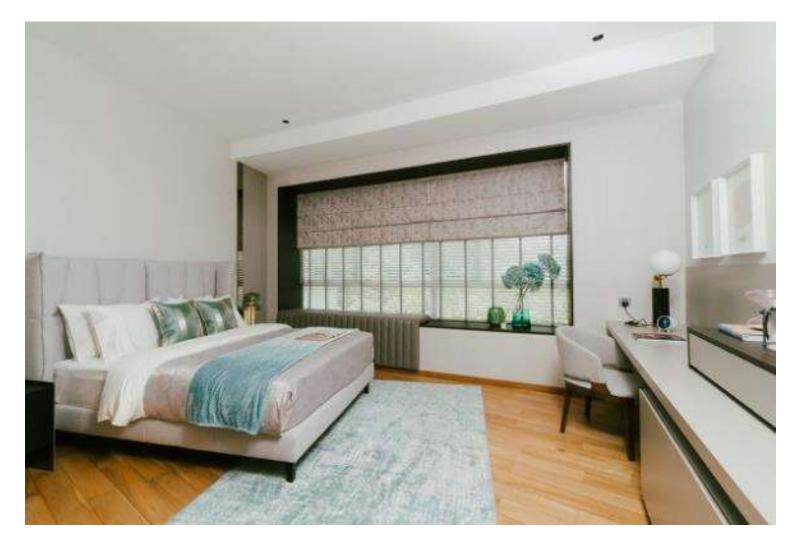
Bedroom

- Cannot be too bright
- Squarish in shape
- No slanted ceiling
- Not above or adjacent to kitchen
- No TV, computer and fish tank
- No full-length windows, especially with balcony
- Cannot have windows on three sides
- No dying or too much vegetation outside window

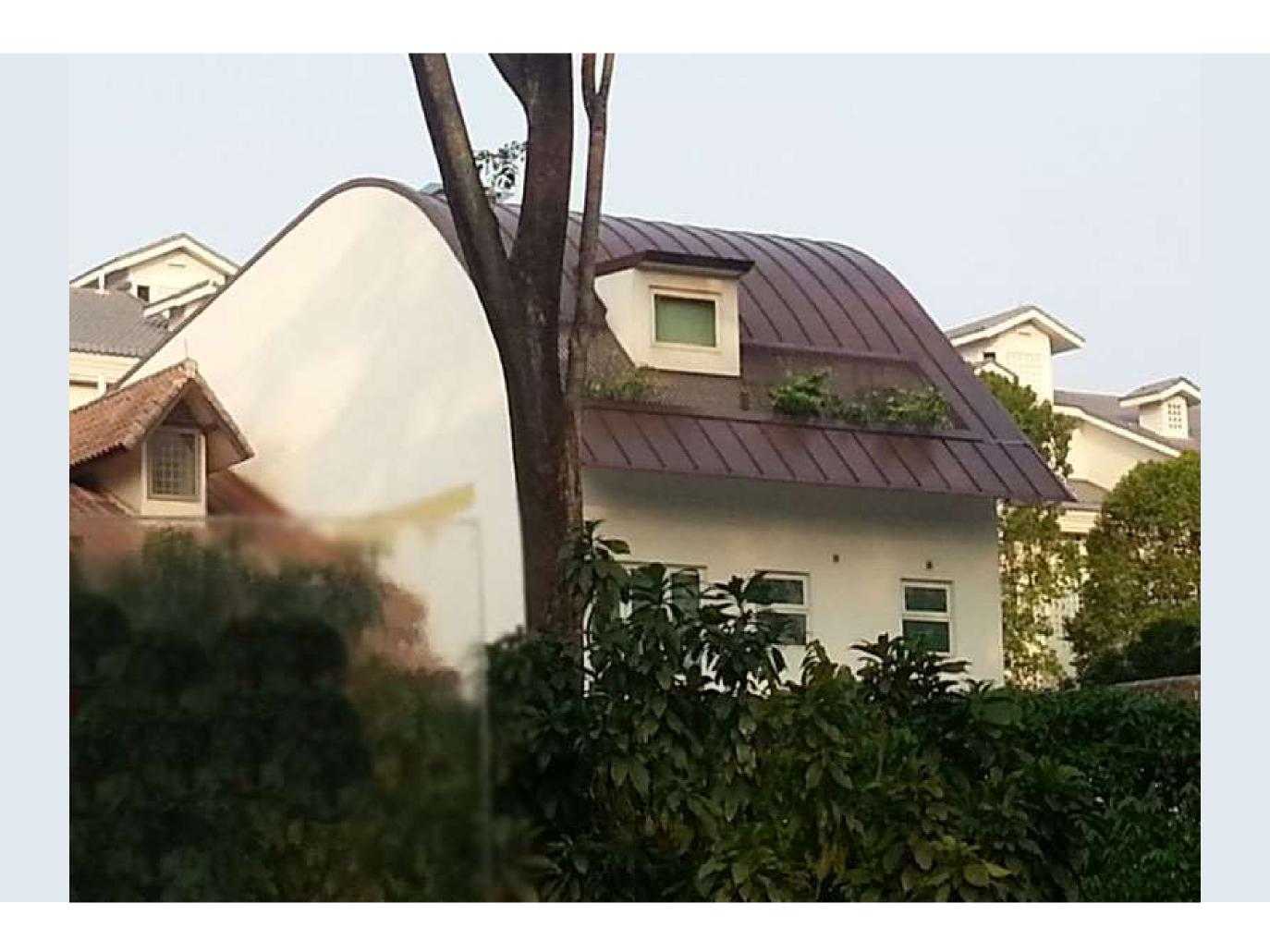


Bedroom – the bed

- Whole room visible from the bed
- No chandelier on top of bed
- No beam above the head
- Bed cannot face mirror
- Bed not facing the door or bathroom
- Solid wall, not door or window behind
- No kitchen stove or toilet bowl behind or above the bed







Bathroom

- Not in the middle of the house
- Close bathroom door in the bedroom
- Toilet bowl not facing the door
- No mirror reflecting the toilet bowl
- Toilet bowl not too close to bathtub
- No visible drainage system with foul water
- No leakage of water from sink, toilet bowl, ceiling and floor



Kitchen

- No electricity pylon outside kitchen
- No toilet above the kitchen
- No door behind food preparation table
- Stove backed by a wall, not in the middle of kitchen
- Stove not share a wall with, below or face the toilet
- Stove not in a dead corner, no beam above it
- Stove not next to the sink (separate fire and water)
- Store all knives, scissors, cutleries, tableware and cookware

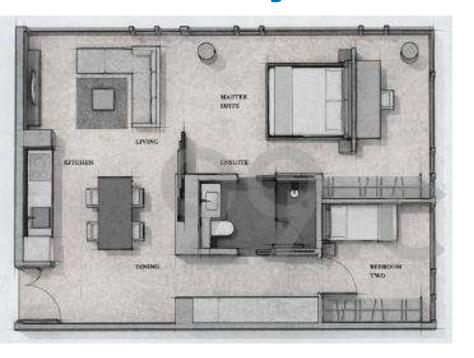


Exercise: Reading floorplans

1. Study the floorplans provided

2. State the good and bad points of each floorplan

Case study: Petit Jervois









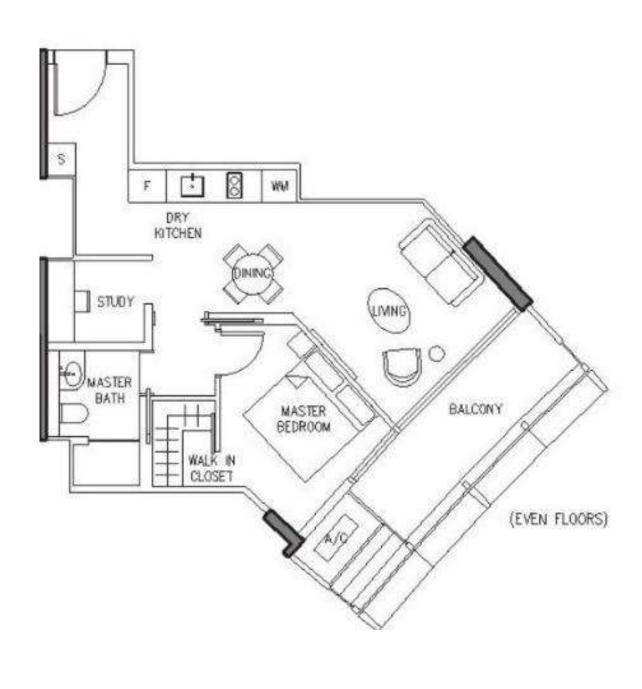




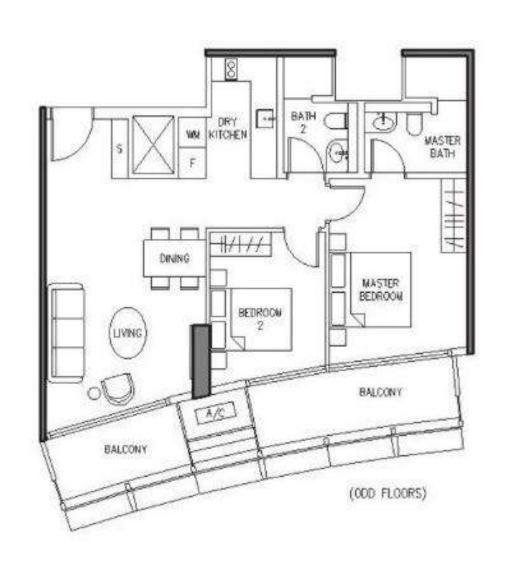
Case study: DUO Residences (1-bedroom, 1+1 study)

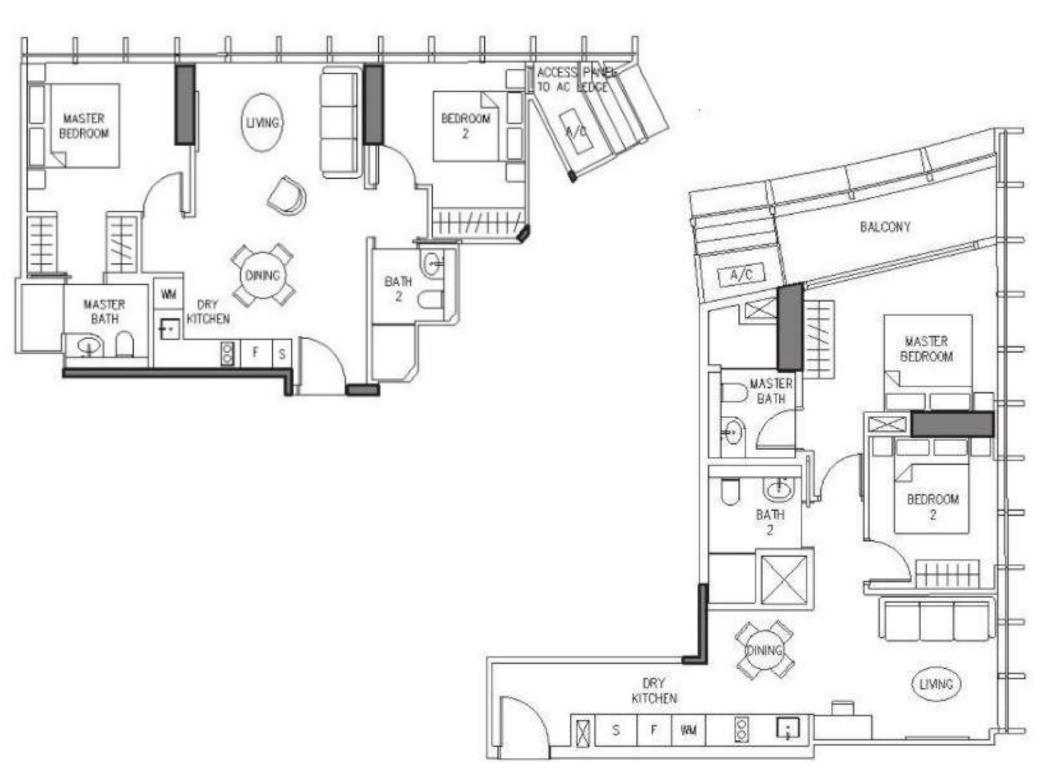




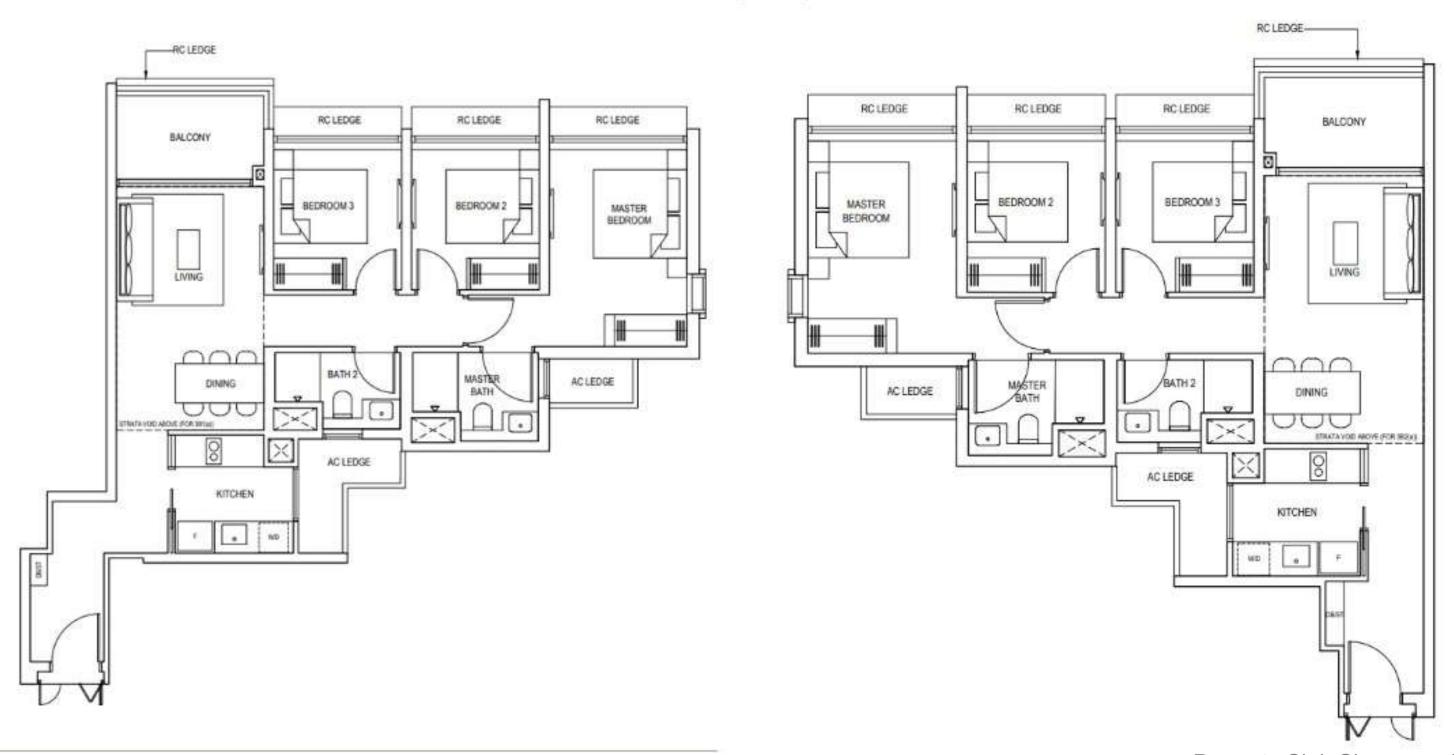


Case study: DUO Residences (2-bedroom)





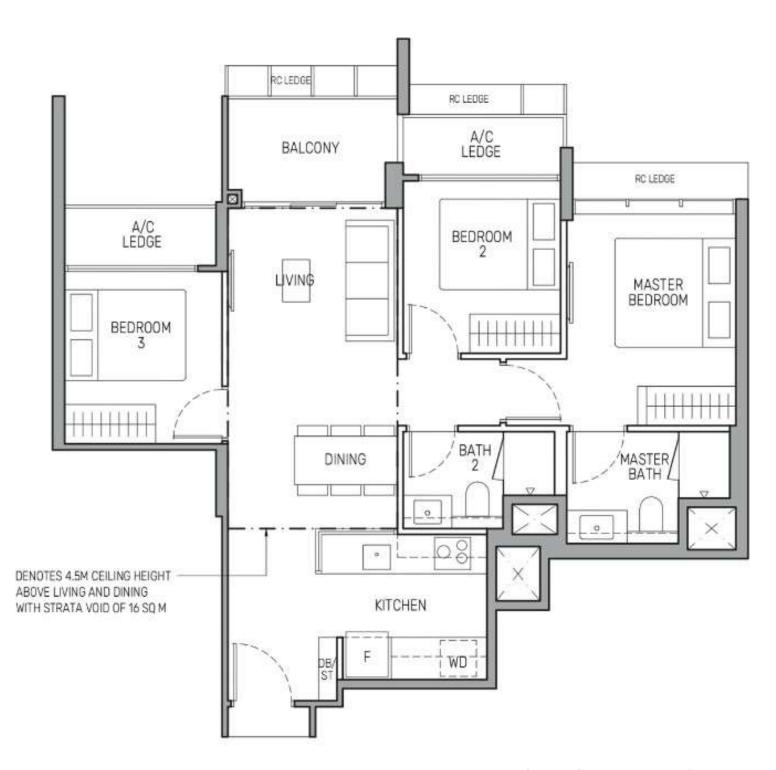
Case study: PineTree Hill (3-bedroom)



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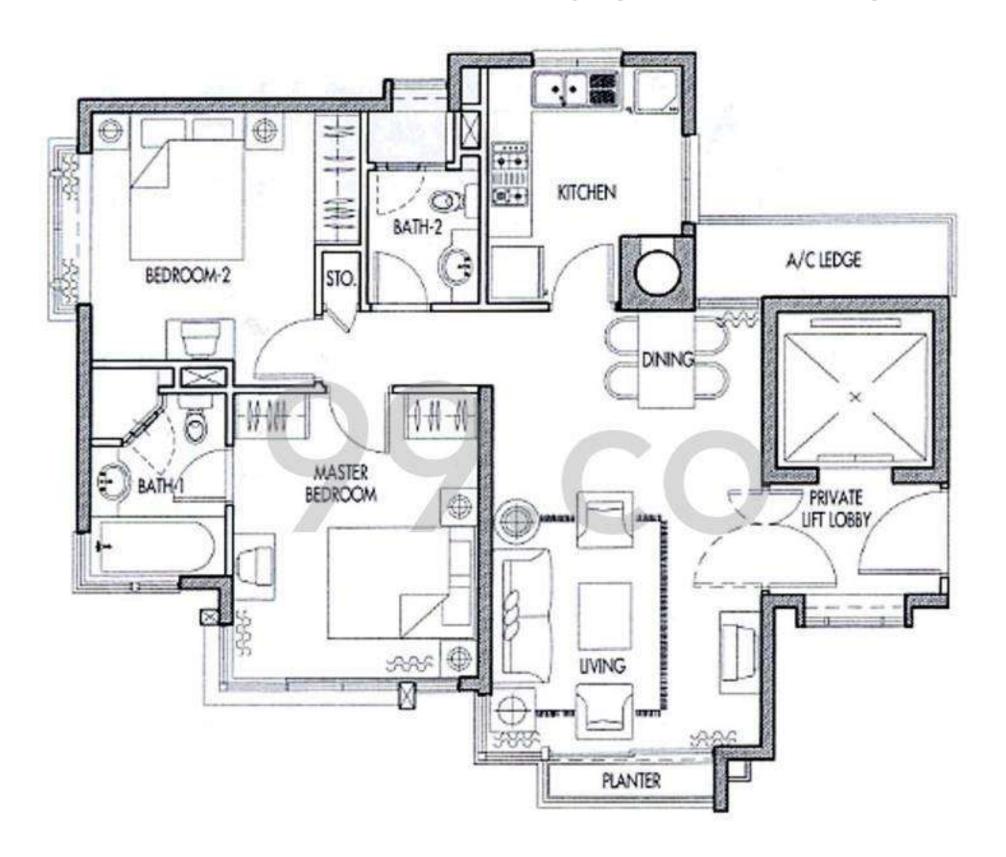
Case study: The Myst



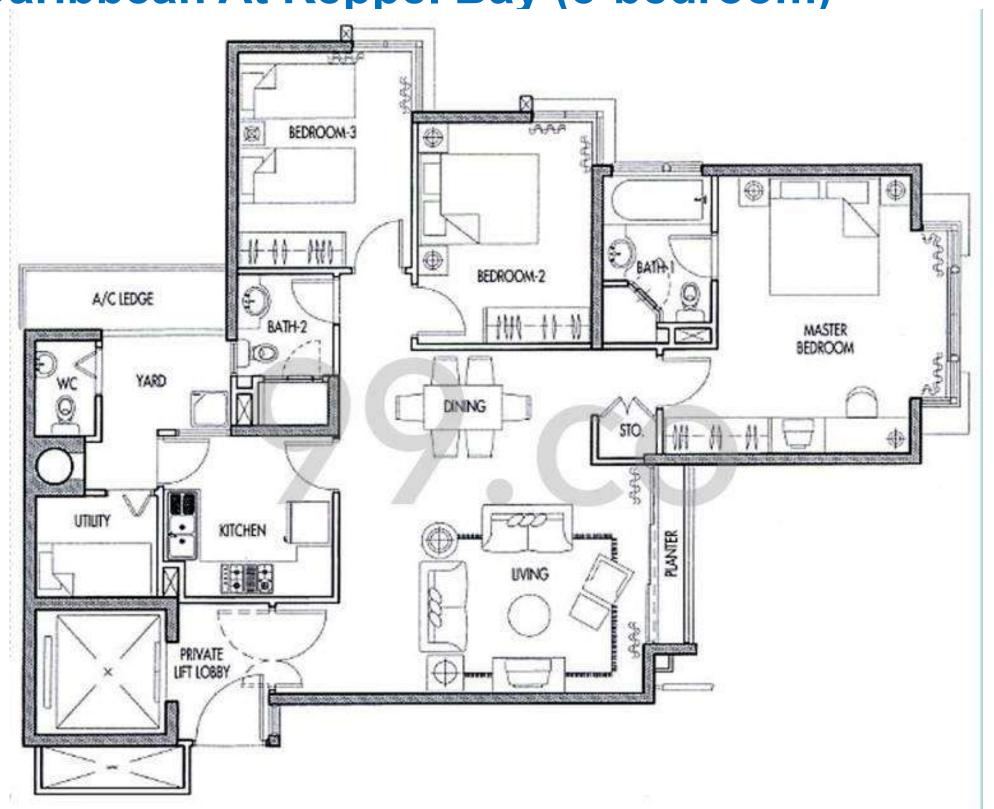


Property Club Singapore © 2023

Case study: Caribbean At Keppel Bay (2-bedroom)



Case study: Caribbean At Keppel Bay (3-bedroom)





- Ancient Chinese culture with both art and science
- Environment, architecture and interior design
- Qi (气) from heaven, earth and buildings
- Harness Sheng Qi (生气) and avoid Sha Qi (煞气)
- Harmony between nature and human for health and fortune

葬者乘生氣也。氣乘風則散,界水則止。 古人聚之使不散,行之使之有止,故謂之風水。

- 郭璞《葬經》

Qi is dispersed by the wind and collected at the boundaries of water

HERS

H ouse

E nvironment

R esident

S chedule





Schedule

20 years = 1 cycle

Period 7 1984 – 2003

Period 8 2004 – 2023

Period 9 2024 – 2043

When the period changes, the stars change. No house can be auspicious or inauspicious forever.

Exterior – good fengshui

Environment

Wind

Sunlight

Mountain

River



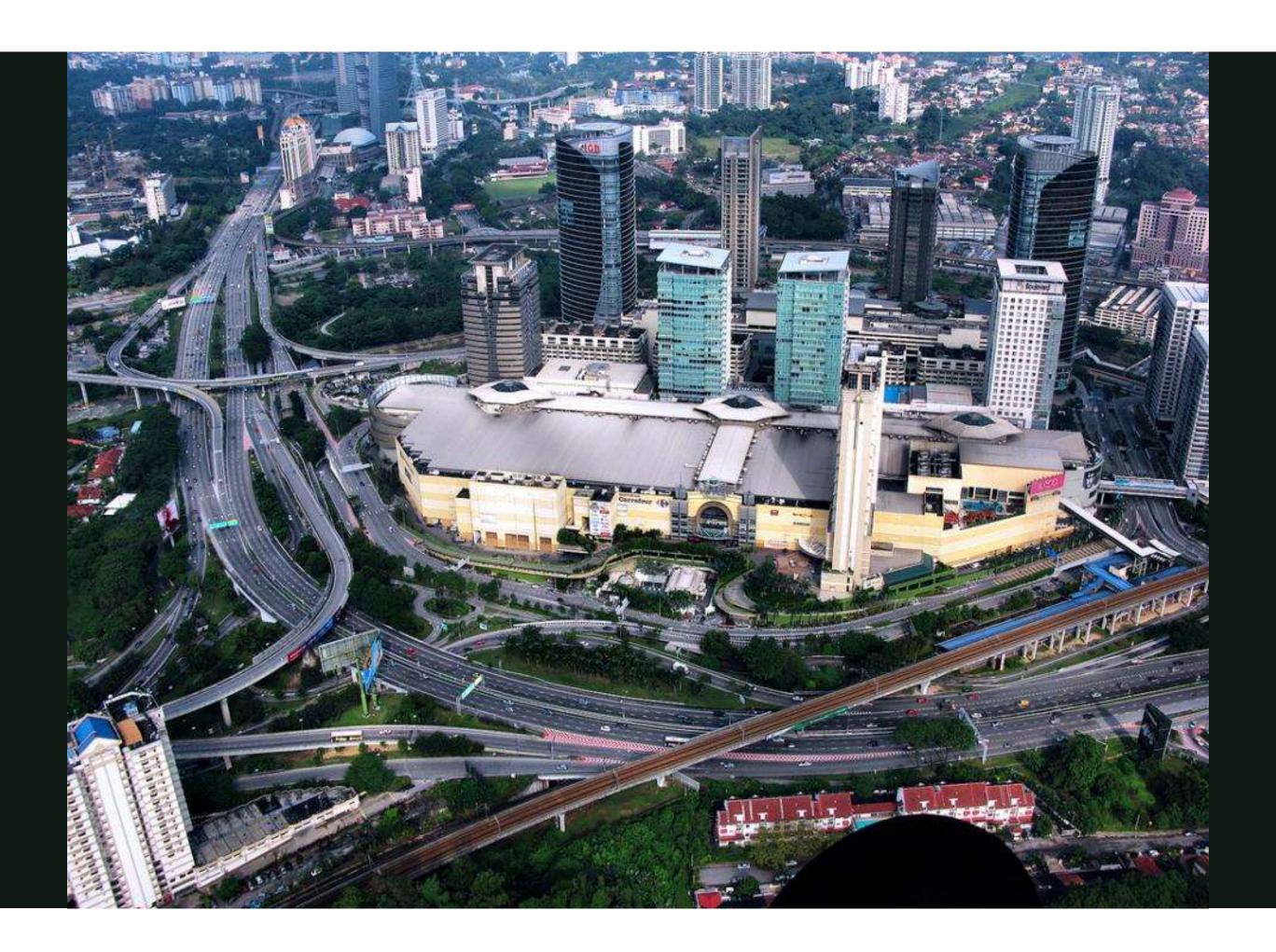
Exterior – good fengshui

- Bright and windy
- Front face south, back face north (坐北向南)
- Surrounded by mountains on 3 sides
- Open field or big garden in the south
- With green and luscious vegetation
- Face a serene lake or slow moving water
- Open and good view in front
- Land elevated at the back
- Built on slightly elevated ground
- Good quality soil and good drainage

Exterior – good fengshui

Jade Waistband (玉帶环腰)













Tips of picking a good fengshui condo

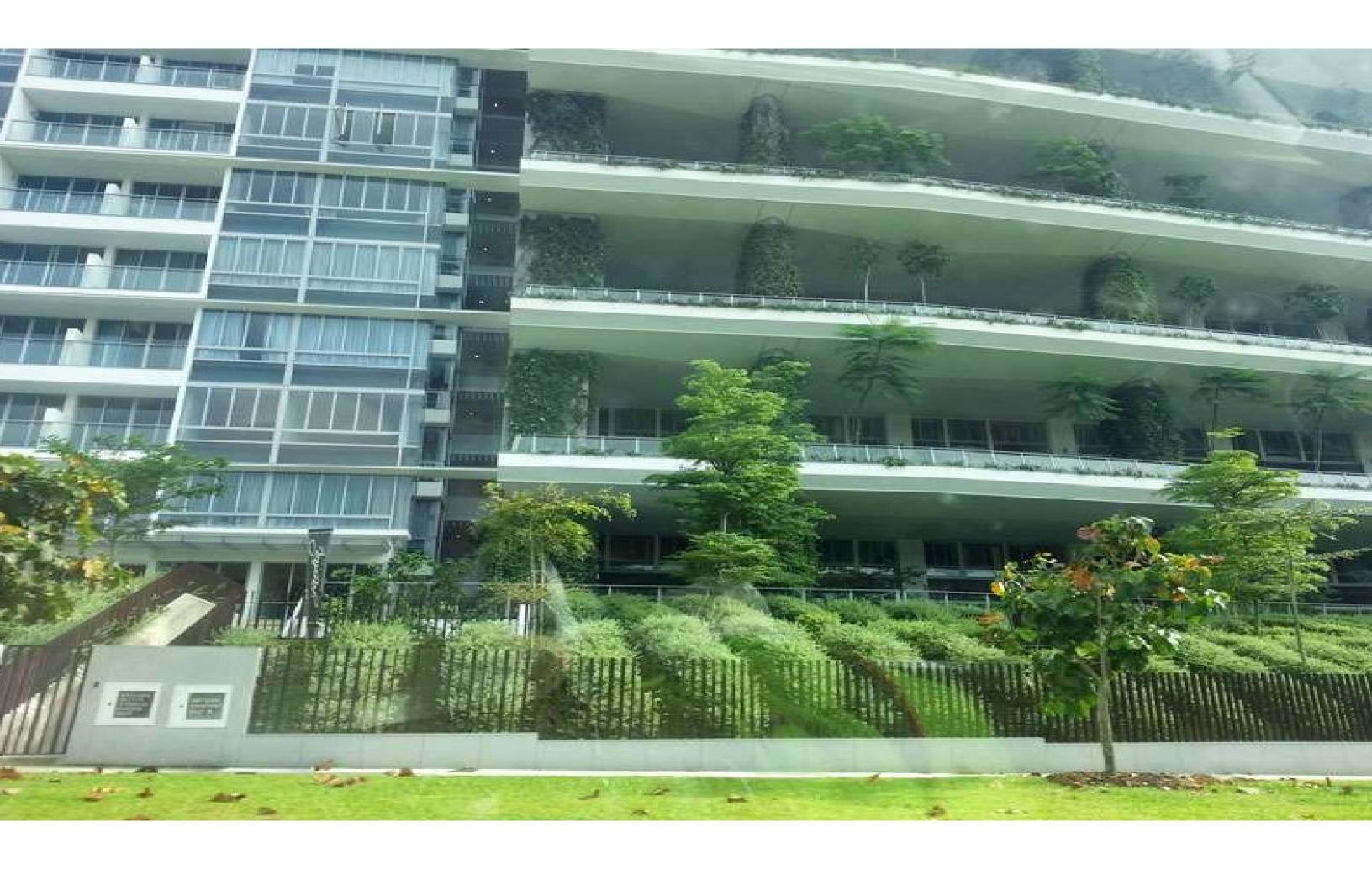
- Good land form and surroundings
- Development on undulating land
- Big entrance from a not too busy road
- Large foyer area between entrance and block
- Water feature at the entrance
- Curved rather than straight driveways
- Units on the mid floors





Property Club Singapore © 2023



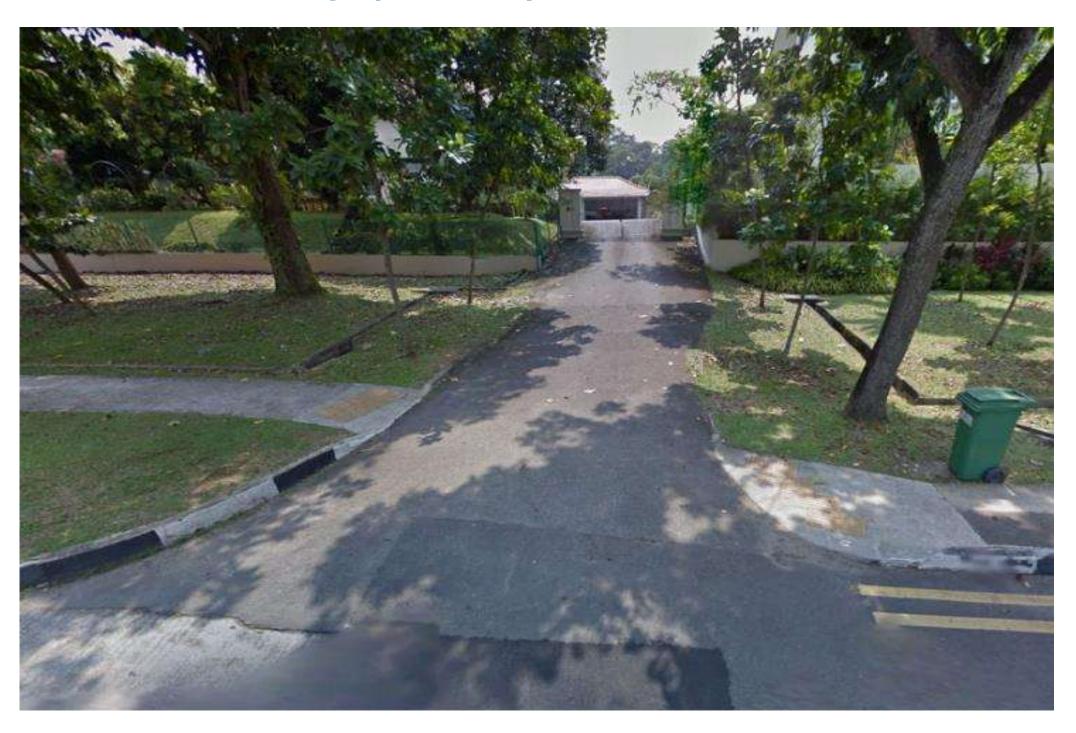




Exterior – bad fengshui: undesirable places

- Hospital
- Government Institutions
- Police/Fire Station/Army Camp, Prison
- Temple/Church
- School
- Power station, electricity pylon, mobile phone tower
- Airport, bus interchange, highway, train track
- Tomb, cemetery, funeral home
- Rubbish dump, garbage/refuse collection point
- Public toilet, slaughterhouse, abandoned house
- Petrol station

Dead End Alley (无尾巷)



T-junction





Y-junction and Scissors Sha (剪刀煞)



Reversed Bow Sha (反弓煞)

/Blade Sha (镰刀煞)

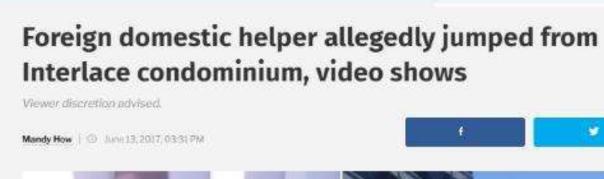


Flame Sha (火形煞)





Coffin Sha (棺材煞)





Heaven's Kill Sha (天斩煞) or Wall Blade



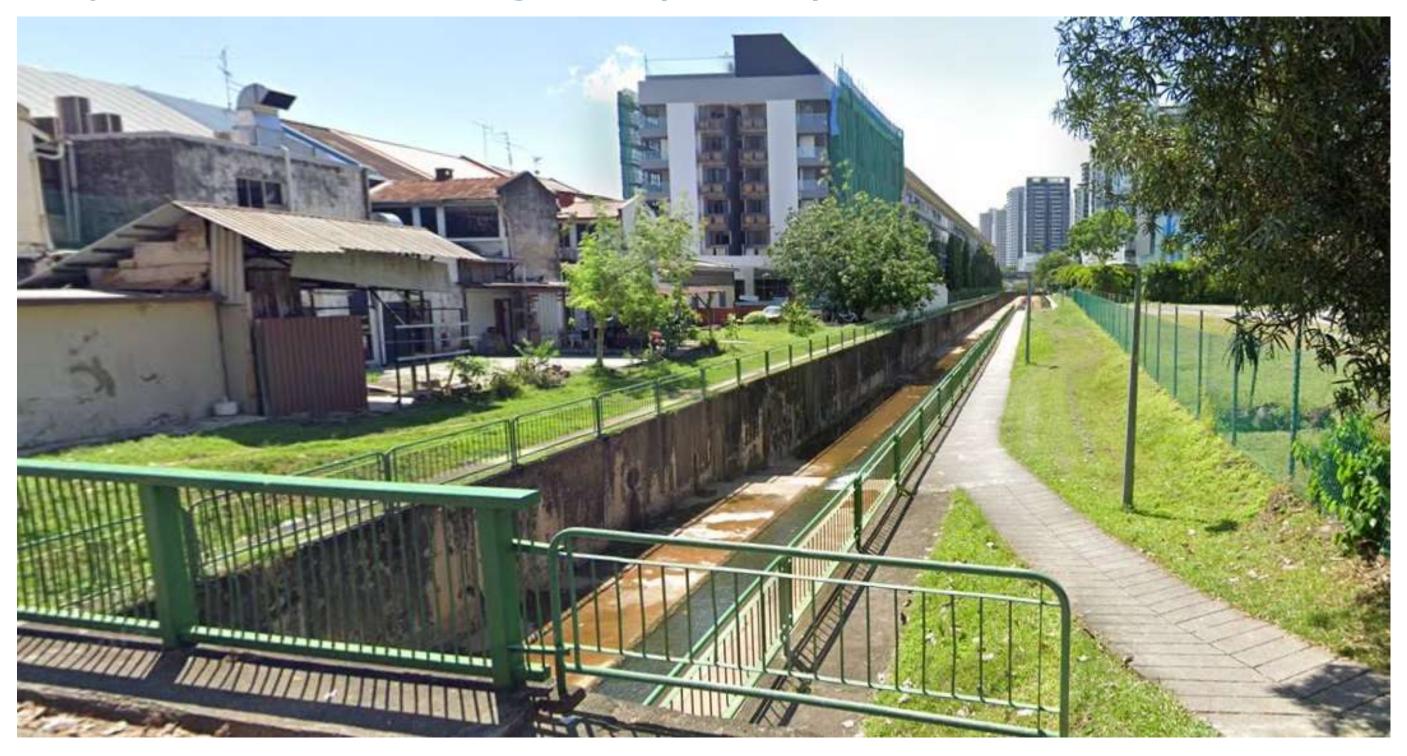


Reflection Sha (反光煞)





Adjacent canal/ditch/gutter (割脚水)





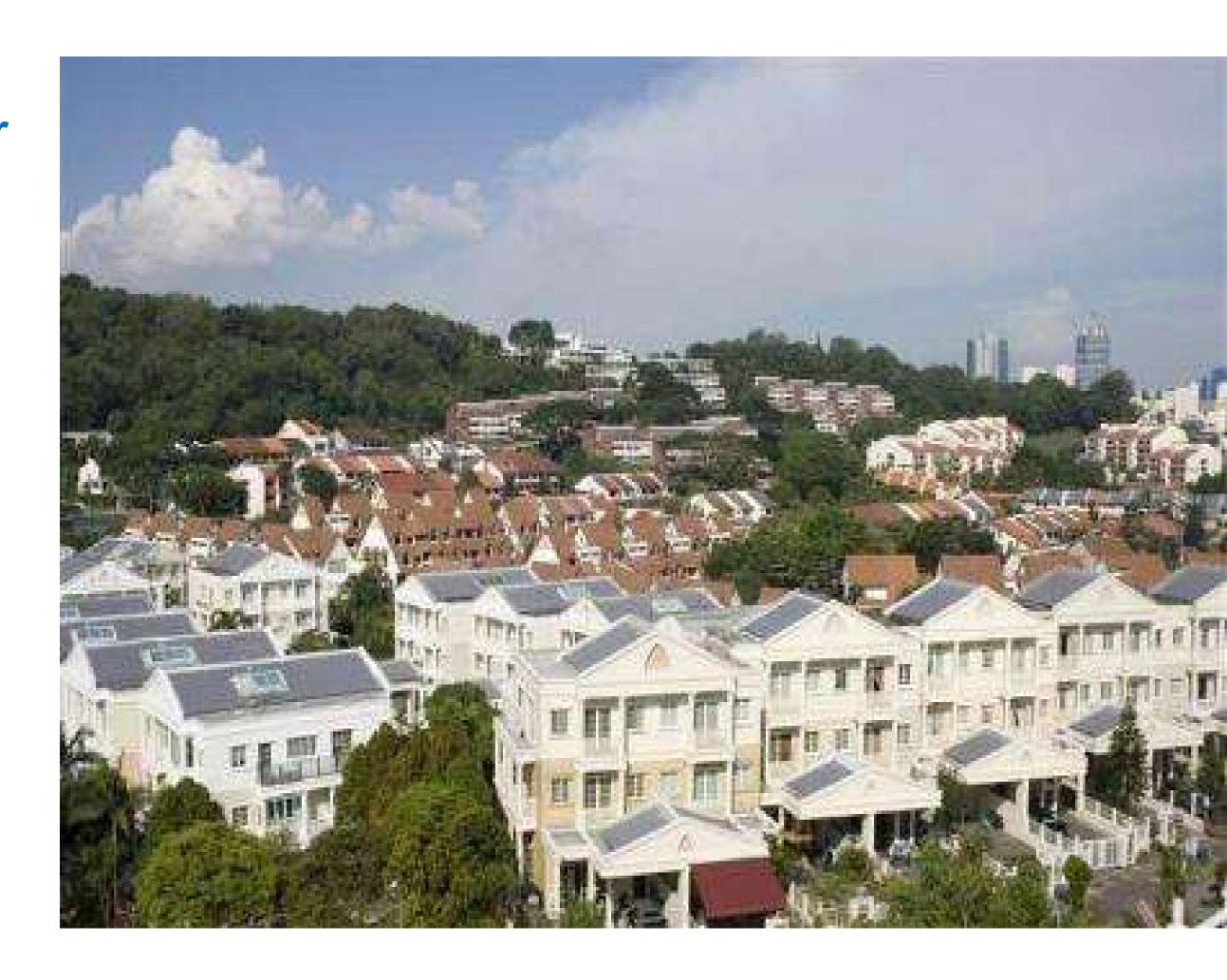
Piercing Sky Sha

(冲天煞)

Wind Sha (风煞)



House Corner Sha (屋角煞)



Roof Ridge Sha (屋脊煞)



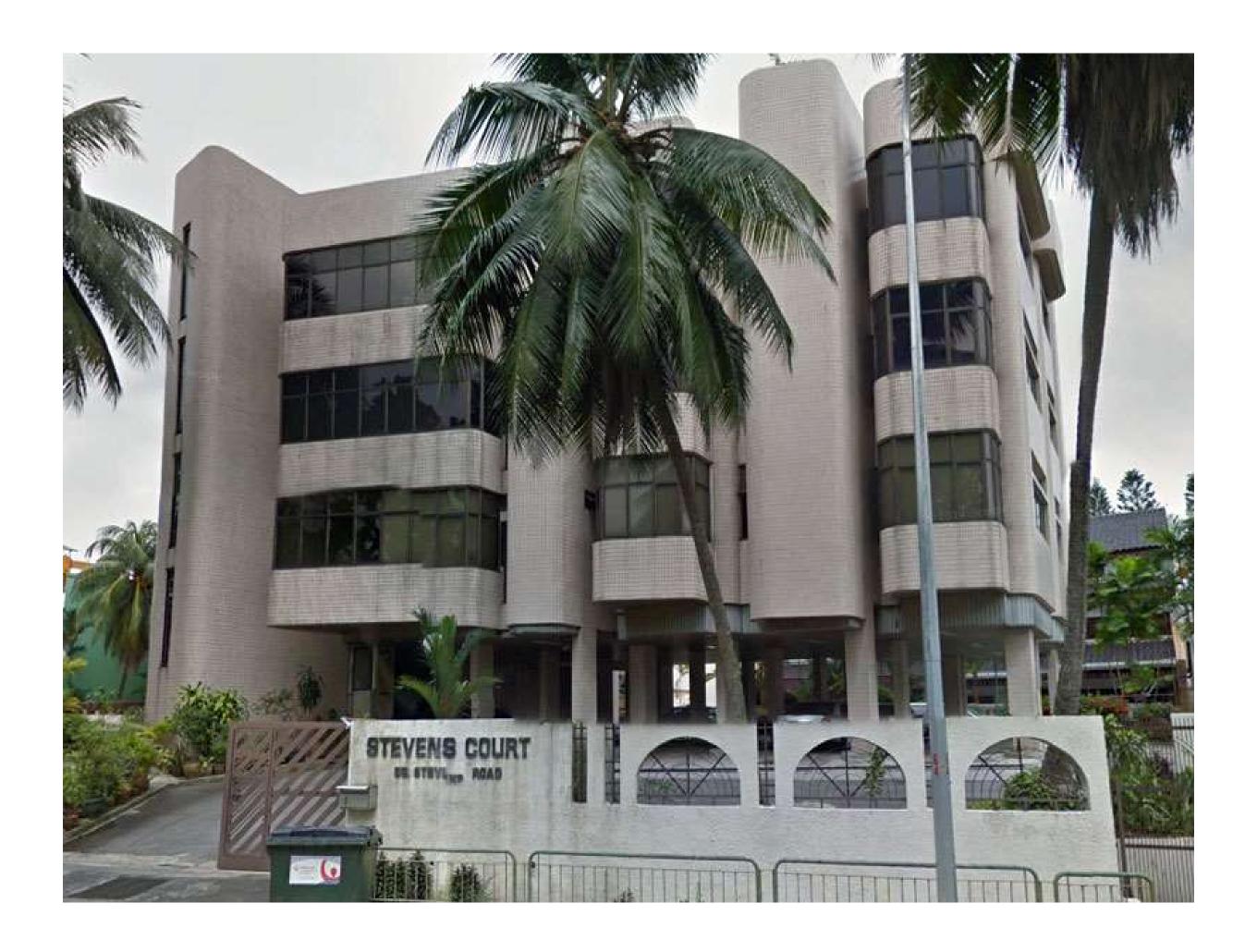
Centipede Sha (蜈蚣煞)

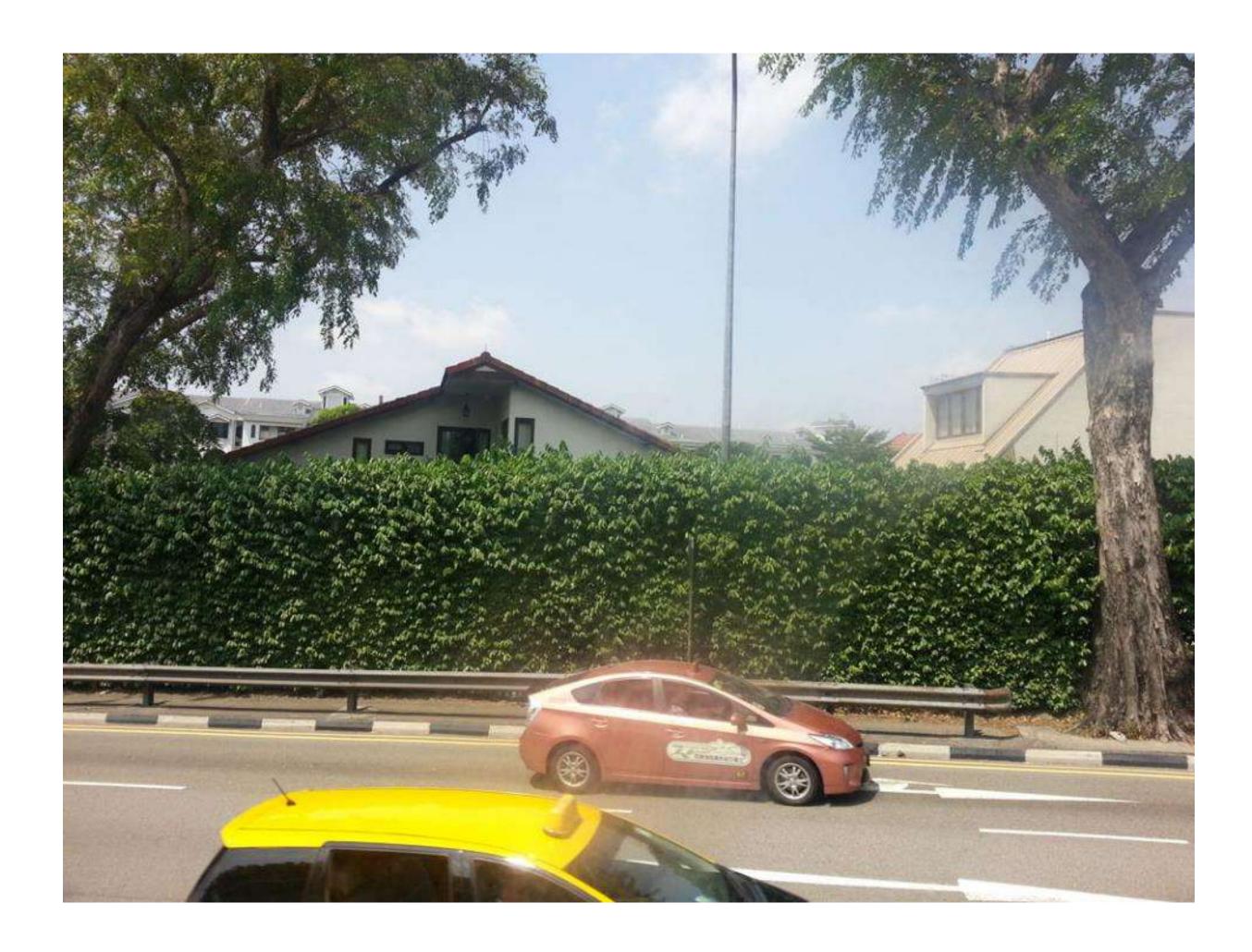


Railway Sha (地底穿心煞)









Group Discussion: Pick the best house

1. Study the map, environment, sitemap and house architecture

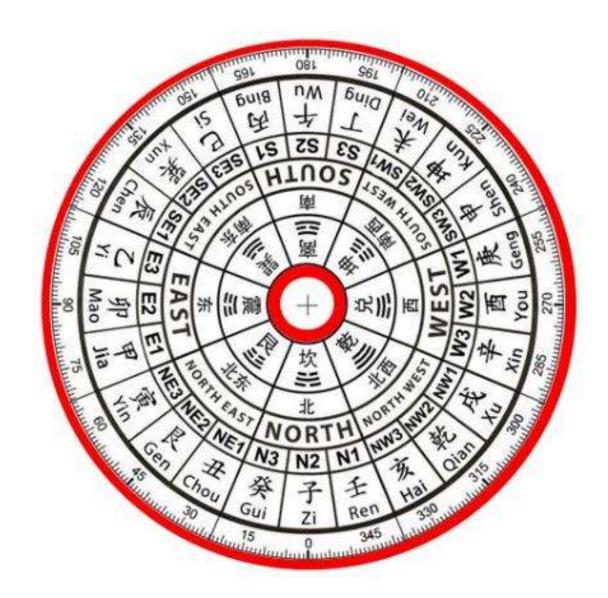
2. Prioritize your choice of preferable houses. State your reasons





Exercise: My Favourable Direction

Find your favorable directions according to your Gua number and the five elements



Gua Number

1. Add the two digits of birth year until a single digit.

e.g. Born in 1969
$$6+9=15$$
 $1+5=6$

2. Male =
$$10 - x$$

Female = $5 + x$
e.g. Born in 1969 Male = 4 Female = $11, 1 + 1 = 2$

3. If number is 5, male is 2, female is 8.

e.g. Born in 1972 Female =
$$5+(7+2) = 14$$
, $1+4=5->8$

4. Born from Feb 4, 2000

Male
$$= 9 - x$$

Female $= 6 + x$

The Trigrams – auspicious directions

			Auspicious Directions				
Gua	Trigram I	Element	Group	Best (Sheng Chi)	Health (Tien Yi)	Love (Yan Nian)	Personal Growth (Fu Wei)
1	Kan (坎)	Water	East	SE	Ε	S	Ν
2	Kun (坤)	Earth	West	NE	W	NW	SW
3	Zhen (震)	Wood	East	S	Ν	SE	Ε
4	Xun (巽)	Wood	East	N	S	Е	SE
6	Qian (乾)	Metal	West	W	NE	SW	NW
7	Dui (兑)	Metal	West	NW	SW	NE	W
8	Gen (艮)	Earth	West	SW	NW	W	NE
9	Li (离)	Fire	East	Е	SE	Ν	S

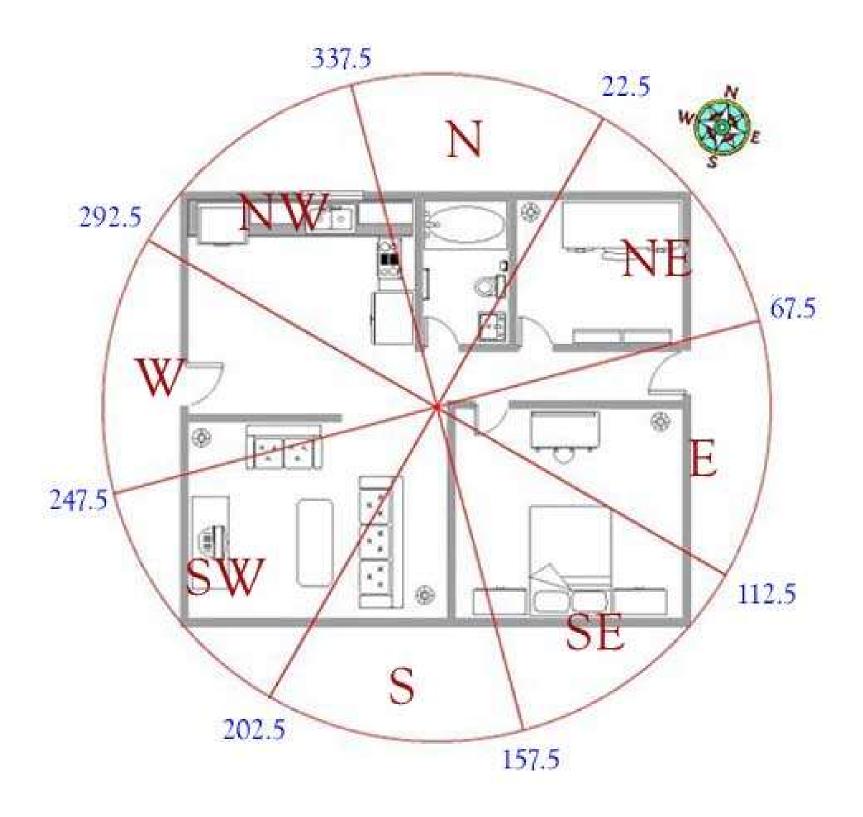
The Trigrams – auspicious directions

- West group vs. East group
 - West group main door facing NE, W, NW or SW
 - East group main door facing SE, E, N or S

- Sheng Chi (best position)
 - main door face this direction
 - bedroom located in this sector
 - bed placed in this location of the bedroom

The Trigrams – inauspicious directions

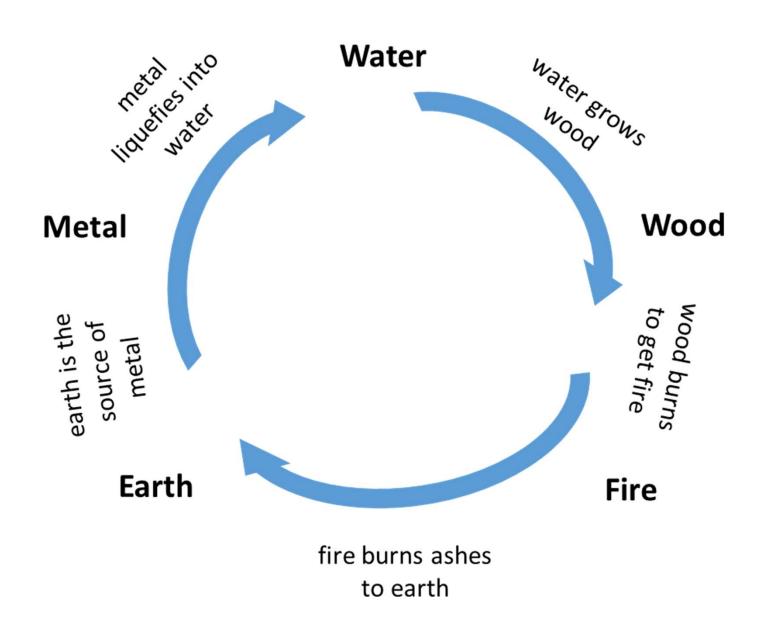
					Inauspid	cious Directions	
Gua	Trigram	Element	Group	Unlucky (Jue Ming)	6 Killings (Liu Sha)	5 Ghosts (Wu Gui)	Total Loss (Huo Hai)
1	Kan (坎)	Water	East	W	NW	NE	SW
2	Kun (坤)	Earth	West	Е	S	SE	N
3	Zhen (震)	Wood	East	SW	NE	NW	W
4	Xun (巽)	Wood	East	NW	W	SW	NE
6	Qian (乾)	Metal	West	SE	Ν	E	S
7	Dui (兑)	Metal	West	Ν	SE	S	Е
8	Gen (艮)	Earth	West	S	Ε	Ν	SE
9	Li (离)	Fire	East	NE	SW	W	NW



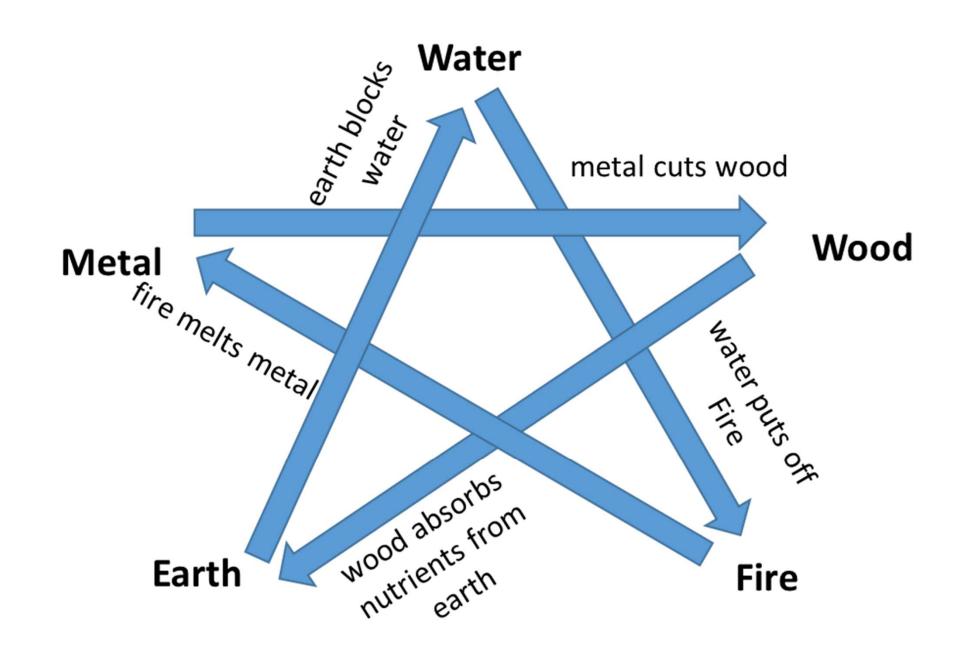
The Trigrams – inauspicious directions

Gua	Trigram	Direction	People	Body Parts
1	Kan (坎)	Ν	middle son	ear, blood, kidney
2	Kun (坤)	SW	mother	adbomen, stomach
3	Zhen (震)	Ε	eldest son	foot liver, hair, voice
4	Xun (巽)	SE	eldest daughter	thigh, intestine
6	Qian (乾)	NW	father, adult, elderly	head, bone, lung
7	Dui (兑)	W	youngest daughter	tongue, mouth, throat, lung
8	Gen (艮)	NE	youngest son, children	finger, toe, bone, nose, back
9	Li (离)	S	middle daughter	eye, heart

The five elements – production cycle (五行)



The five elements – destructive cycle (五行)



The five elements

Element	Metal	Wood	Water	Fire	Earth
Color	metallic	green	black dark blue	red	yellow, brown
Color of Producing Element	silver gold yellow	black dark blue	metallic silver gold	green	red
Shape	round, cicular, dome, arch, cylindrical	tall, upright rectangular	flowing wavy, freehand	triangular, pointed, sharp	low, squre, flat- top
Object	metal wind chime, metallic or electronic device	indoor plant	aquarium, inddor fountain	candle, electic light	rock, crystal
Picture	metallic object	trees or plants	mighty river or waterfall	flames	rock formation
Object	metal displays, clocks, chimes, bells	trees, plants, flowers	fish tank, water fountain	candles, lamps, burners	pottery, ceramics, pebbles

Yin vs Yang

Yin (阴)	Yang (阳)
feminine	masculine
water	fire
cool	warm
moon	sun
laid back	energetic
gloomy	upbeat

