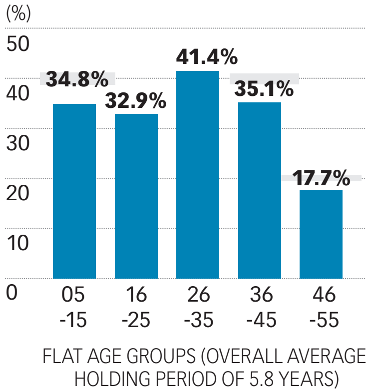
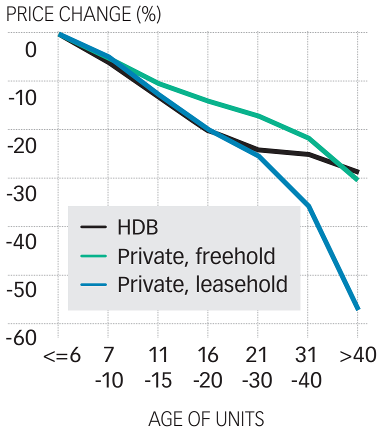
What the studies show

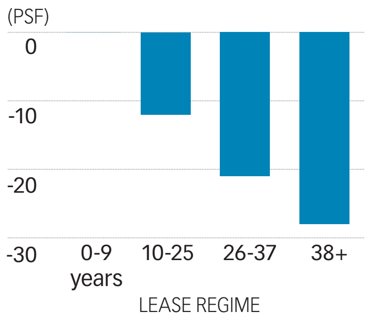
Study by SRX Property: Capital gains for different lengths of HDB leases



Study by NUS: Price change in types of homes as they age



Study by UrbanZoom: Median depreciation by lease length



Facts and figures

By 2030, **more than 400,000** HDB flats will be left with a remaining lease of 59 years or less.

About **90,000** of the total stock of about one million HDB flats are more than 40 years old.

Just **4%** of the housing stock has been selected for Sers since it began in 1995.

In 2017, the median resale prices of four-room flats with less than 60 years' lease remaining were **S$430,000** in the mature estates and **S$306,000** in the non-mature estates.

The Lease Buyback Scheme, introduced in 2009, has seen a relatively low take-up rate. As at Nov 2018, about **3,300** scheme applications have been completed.

The first batch of HDB flats with leases that will expire in about 50 years' time are located in **Geylang and Queenstown.**

81% of Singapore residents live in HDB flats. Over nine in 10 of these HDB residents own their own flat.

In 2017, **95.4%** of active CPF members* financed their flat purchases with their CPF savings.

A homeowner can use his CPF money if his age plus the number of years left on the remaining lease of the property is at least **80 years** but this is still subject to restrictions.

No CPF money can be used to buy a flat if the remaining lease is less than **30 years**

**These refer to those aged 21 and above who currently own public housing properties as at end-2017.*

Source: HDB, CPF