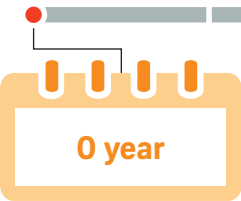
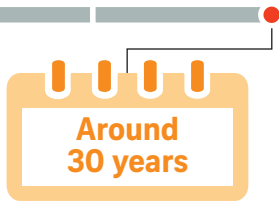


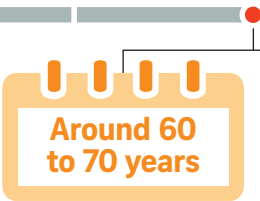
Life of a HDB flat



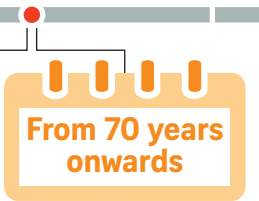
The lease of a new 99-year leasehold HDB flat starts.



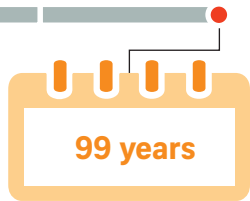
- Older flats will go through a round of home improvement works, such as toilet upgrading, known as HIP I.
- The programme has been expanded to include another 230,000 flats built up to 1997.
- About 450,000 flats have been upgraded under older programmes.



- Flats will go through HIP II, another round of upgrading, in order to keep them safe and liveable while helping them to retain their value as leases run down.
- Upgrading for the first batch under HIP II will start in about 10 years' time.



Residents whose flat leases are running out can vote on whether to let the Government buy back their homes and use the proceeds to buy another place, under the Voluntary Early Redevelopment Scheme.



Leases expire and land eventually returns to the state