SITE SELECTION REPORT

Toa Payoh HDB Hub

500 LORONG 6 TOA PAYOH HDB HUB SINGAPORE 310500

TOA PAYOH CENTRAL · concept: Heartland / Value Cafe · data coverage: High — 18 of 18 signals computed · generated 2026-09-05

Executive overview

81.9 /100 **Conditional fit**

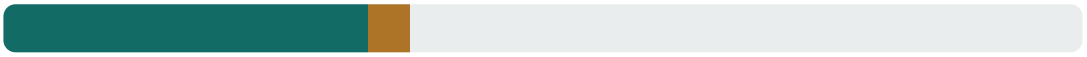
Heartland / Value Cafe

Market demand — Maximum contribution: 40 points



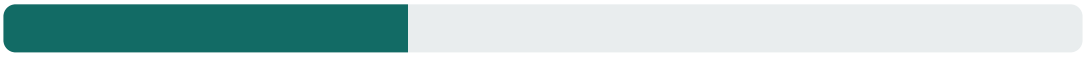
40.0 / 40

Accessibility — Maximum contribution: 15 points



13.5 / 15

School access — Maximum contribution: 15 points



15.0 / 15

Site & zoning — Maximum contribution: 15 points



13.4 / 15

Competitive headroom — Maximum contribution: 15 points

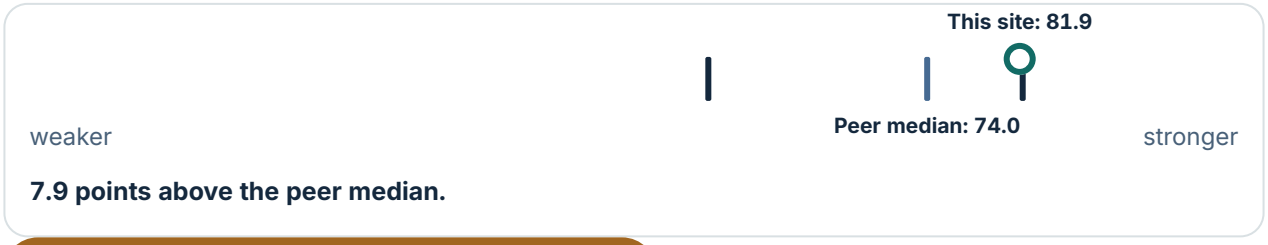


0.0 / 15

Every track shares one 0-40-point axis, so bar length is directly comparable across categories -- a smaller-maximum category always draws a shorter track. Teal = points earned, amber = headroom left, red = no points earned, grey = not assessed for this profile.

Top 25% of comparable Heartland / Value Cafe sites — benchmarked against 269 comparable sites sampled 2026-08-21.

Peer sites are random points in commercially-zoned areas scored with the same engine; medians are unweighted. The sample is a fixed dated snapshot — its shape can shift as the corpus grows.



7.9 points above the peer median.

Conditional — competitive headroom risk

Worth investigating for a value café. Competition is the main constraint.

This is a resident-led, high-frequency value-cafe opportunity whose central fit mechanism is the combination of dense nearby HDB population, school proximity, and exceptional transit access; the principal condition is whether the operator can differentiate among 22 measured competitors despite the zero competition score.

The primary demand mechanism is residents: the large 1km cumulative resident count and dense 500m-1km band most strongly support a local HDB-family base, while school proximity and transit add secondary student/commuter support. The data does not support a destination-visitor, tourist, or office-lunch play—those signals are absent or weak in the cross-concept scores.

Concept differentiation: The requested concept's 81.9 score is 6.7 points above the next-ranked Grab-and-Go/Commuter Cafe (75.2); this gap is commercially meaningful but not so large as to be decisive, since both formats benefit from the same transit and resident flow.

WHY IT COULD WORK

- Dense local demand (68,099 residents within 1km) plus exceptional transit (Toa Payoh station 42m away, 9 bus stops within 400m, 3 rail stations within 1km) creates a large daily catchment that matches the value cafe's high-frequency, resident-and-commuter breakfast/tea sales model.
- School proximity at 71.5 and a 49.3 zoning-suitability score, though below the 55 target floor, together suggest a plausible weekday family/student daytime layer around HDB Hub—subject to on-site verification of school-driven trade patterns.

WHAT COULD PREVENT IT

- High cafe-category pressure: Google detects 22 nearby cafe-category businesses within the measured radius; among the 20 named results, 8 directly comparable, 10 adjacent-format and 2 typed outside the measured category; 2 further detected results could not be individually classified.
- The value-led proposition depends on transaction volume; unit rent, achievable ticket and peak-hour throughput must be validated before commitment.

Next action: Proceed to a site visit and verify whether the risk flagged above is genuinely mitigable for this concept — do not commit on the desktop analysis alone.

Decision insights are generated automatically from the report's measured signals and model rules. They are not individually reviewed by a human consultant.

Data coverage — how many of the engine's signals could be computed for this site — is a measure of data completeness, not a judgement on whether to proceed.

PRIMARY CATCHMENT

MODELLED

19,052 residents

Density ~86th pct of 269 commercial peers · population signal 81.8/100 among all subzones

within 500m · modelled

TRANSIT

Exceptional score

9 bus stops within 400m · TOA PAYOH · 42m

COMPETITIVE PRESSURE

LIVE

High pressure score

22 cafe-category listings within 300m

competition score 0 / 100 · live

SITE & ZONING

Moderately suitable score

COMMERCIAL

zoning score 49.3 / 100

PRINCIPAL OPPORTUNITY

Resident Population Density is the strongest driver toward the value café concept — contributing 30.0 of a possible 30.0 points.

PRINCIPAL RISK

Competition holds the score back by 15.0 points (0.0 of a possible 15.0 earned).

This is a data-driven pattern observation based on the signals the engine measures, not investment advice. It does not consider your brand, operations, financing, or market knowledge — verify against a real site visit and your own numbers.

Location & accessibility

High accessibility — TOA PAYOH is reachable within a 0-5-min walk from the site, but actual interchange capture is unverified.



IMMEDIATE CATCHMENT

Residents (0-500m)	**19,052**
Residents (500m-1km)	**49,047**
Residents / km² (0-500m)	**24,258**

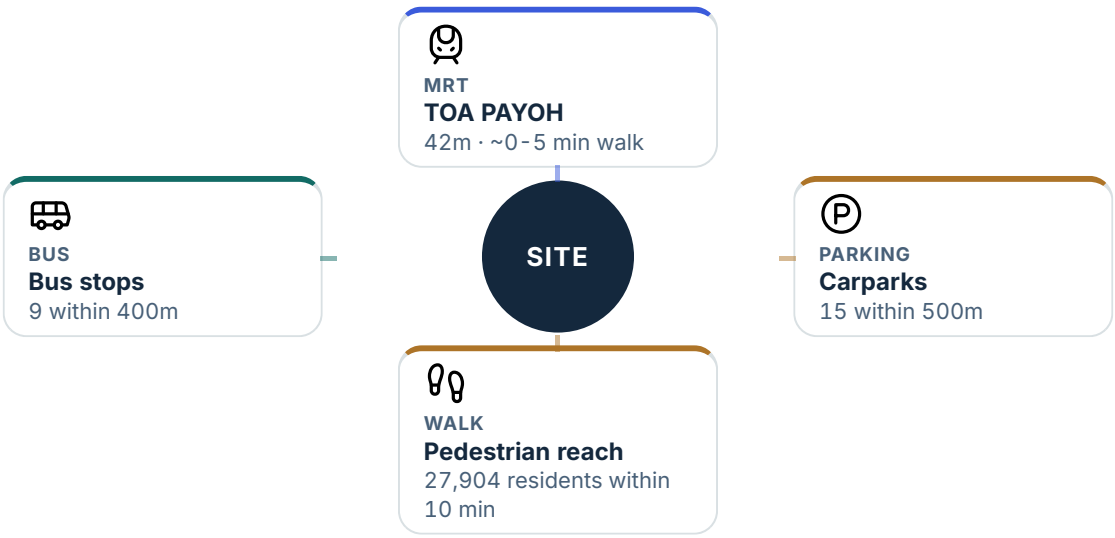
A dense immediate catchment — about 19,052 residents within the primary ring.

Residents are area-weighted estimates assuming uniform density within each subzone (Census 2020).

Verify on site: Walk the primary ring and confirm footfall at the site's main access points.

Site · Primary (0-500m) · Secondary (500m-1km) · Fringe (1-2km)

How people reach the site



Powered by OneMap · © Singapore Land Authority

Subzone **TOA PAYOH CENTRAL** Zone **COMMERCIAL**

Source: Map: OpenStreetMap contributors (ODbL) · Subzone boundaries: URA/SingStat

Trade-area catchment

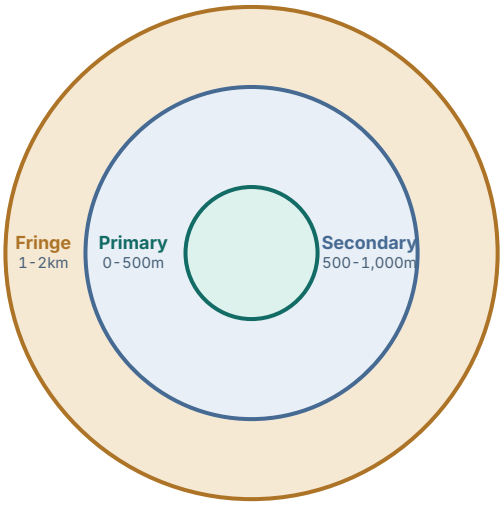
A dense residential catchment — about 19,052 residents within 500m.

Incremental values per ring — what lives in each band, not cumulative totals. Residents are an area-weighted estimate from subzone totals (estimated from subzone population totals assuming uniform density within each subzone).

Access anchor — TOA PAYOH, 42m

1 · RESIDENT CATCHMENT

Trade-area catchment at a glance



Primary · 0-500m

19,052
residents added

24,258/km²
density

Dense immediate catchment — most relevant to repeat and convenience visits.

Secondary · 500-1,000m

49,047
residents added

20,816/km²
density

Adds population plus schools and childcare — relevant to family and after-school demand.

Fringe · 1-2km

112,763
residents added

11,965/km²
density

Adds a large population base, but density and walk-in probability decline.

Schematic — rings not drawn to geographic scale (the outer ring spans 1-2km). Residents are incremental per band, area-weighted from Census 2020 subzone totals.

Per-ring detail — transport, schools, land use

PRIMARY RING
0-500m

19,052 residents

modelled

14 bus stops · 1 rail stations — TOA PAYOH (42m) · 4,600 carpark lots

24,258 residents/km² · 17.8 bus stops/km²

Dense immediate catchment — most relevant to repeat and convenience visits.
Primary local-access catchment (0-500m straight-line); actual walk-in origins and pedestrian volumes are not measured.

SECONDARY RING
500-1000m

49,047 residents

modelled

58 bus stops · 2 rail stations — BRADDELL (840m), CALDECOTT INTERCHANGE (993m) · 7,014 carpark lots

20,816 residents/km² · 24.6 bus stops/km²

Adds population plus schools and childcare — relevant to family and after-school demand.
Secondary surrounding catchment (500m–1km straight-line).

FRINGE RING
1000-2000m

112,763

residents modelled

118 bus stops · 2 rail stations — NOVENA (1,421m), MARYMOUNT (1,957m) · 18,439 carpark lots

11,965 residents/km² · 12.5 bus stops/km²

Adds a large population base, but density and walk-in probability decline.
Potential destination catchment (1–2km) — customer origins are not measured.

How the catchment changes: a circular residential catchment understates non-residential accessibility near a major interchange — transit riders can reach the site from beyond these rings.

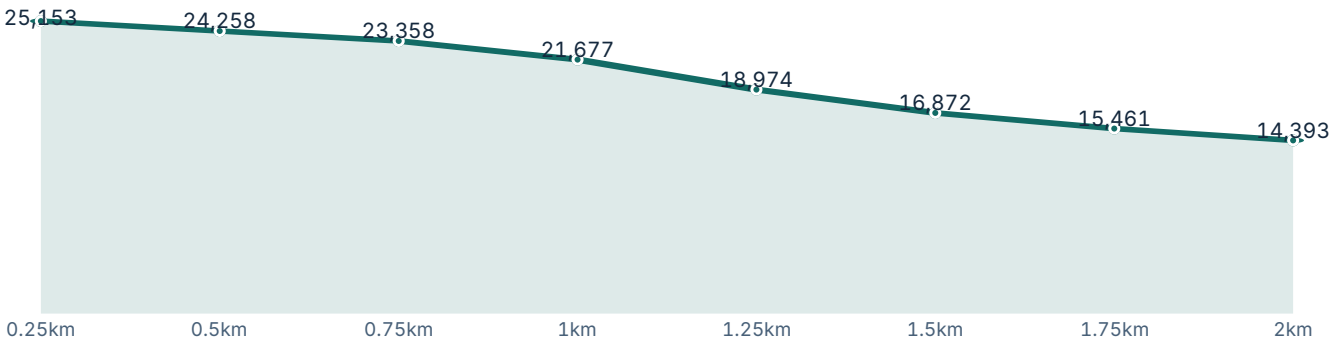
Resident density: 81.8/100 against all published Singapore subzones, and ~86th percentile among the 269 commercially zoned peer sites — the catchment is not among Singapore's very densest residential subzones, but it is unusually resident-dense for a commercially zoned peer site.

DECISION INSIGHT

The catchment is resident-dense: 68,099 people live within 1km, and the 500m-1km band alone holds 49,047 residents, so demand is likely strongest from immediate HDB blocks rather than far afield. Affluence ranks at the 23.3 percentile among the published planning areas—toward the lower end of the published planning-area income distribution—which suits a value-priced format but likely caps spend-per-head. The demand character is high-frequency, value-driven resident/family trade, with school and transit as secondary weekday feeders.

180,862 total residents within 2km across all three rings · 190 bus stops · 30,053 carpark lots

Resident density by distance from the site (residents per km², cumulative within each radius) — demand concentrates near the site and falls outward.



2 · WALKING REACH

Walk-time zones from the site's geocoded coordinate via OpenRouteService's pedestrian network — the summary is CUMULATIVE (within N minutes); the cards below are incremental bands (what lives in each zone).

Walkable reach exceeds the circular benchmark

27,904 cumulative residents within 10 min

27 transit nodes · 12 schools/childcare

Within a 10-minute walk the modelled pedestrian network reaches 27,904 residents — 104% of what an equal-area circle would hold. At this scale the network does not produce an unusually constrained catchment relative to that circle; actual entrance routes, crossings and indoor mall circulation remain unverified.

Reach percentage compares modelled walk reach against an equal-area circle; it is not capped at 100% (the modelled catchment can exceed the benchmark) and displayed values round to whole percentages.

0-5 MINUTES

mapped street network

6,468 residents

modelled

7 transit nodes · 4 schools/childcare · 786 carpark lots

25,306 residents/km² · 4 carparks · 0 anchors

Land use: other 26% · business 0% · commercial 40% · residential 32% · institutional 2%

5-10 MINUTES

mapped street network

21,436

residents modelled

20 transit nodes · 8 schools/childcare · 5,551 carpark lots

24,669 residents/km² · 18 carparks · 0 anchors

Land use: other 33% · business 9% · commercial 2% · residential 48% · institutional 7%

10-15 MINUTES

mapped street network

33,590

residents modelled

35 transit nodes · 16 schools/childcare · 5,416 carpark lots

21,724 residents/km² · 30 carparks · 0 anchors

Land use: other 32% · business 3% · commercial 4% · residential 56% · institutional 5%

Method and limitations: Computed from the site's geocoded coordinate on the OpenStreetMap path network. Does not account for building entrances, indoor mall circulation, escalators/lifts, or covered/elevated walkways — actual walk times inside large complexes may differ from what is shown here.

Cumulative walking reach

Walkable reach — 104% of an equal-area circle

Within 5 minutes	Within 10 minutes	Within 15 minutes
6,468 residents	**27,904** residents	**61,494** residents
7 transit · 4 schools	20 transit · 8 schools	35 transit · 16 schools

3 · LAND USE AND DEMAND CONTEXT

Share of land area by use within each ring — from URA zoning data (see Source below).

Residential use remains dominant from the primary ring through the fringe; commercial land is a minority share even at the site.

SITE PARCEL
COMMERCIAL
The site's own parcel is commercial — a station strip or retail pocket inside its wider catchment.

→

PRIMARY · 0-500M
Residential-led
Res 42% · Com 15%
Residential-led — repeat neighbourhood demand is the plausible primary driver.

→

SECONDARY · 500-1000M
Residential-led
Res 51% · Com 4%
commercial ▮ 10pts, residential ▮ 9pts vs inner
Residential-led — repeat neighbourhood demand is the plausible primary driver.

→

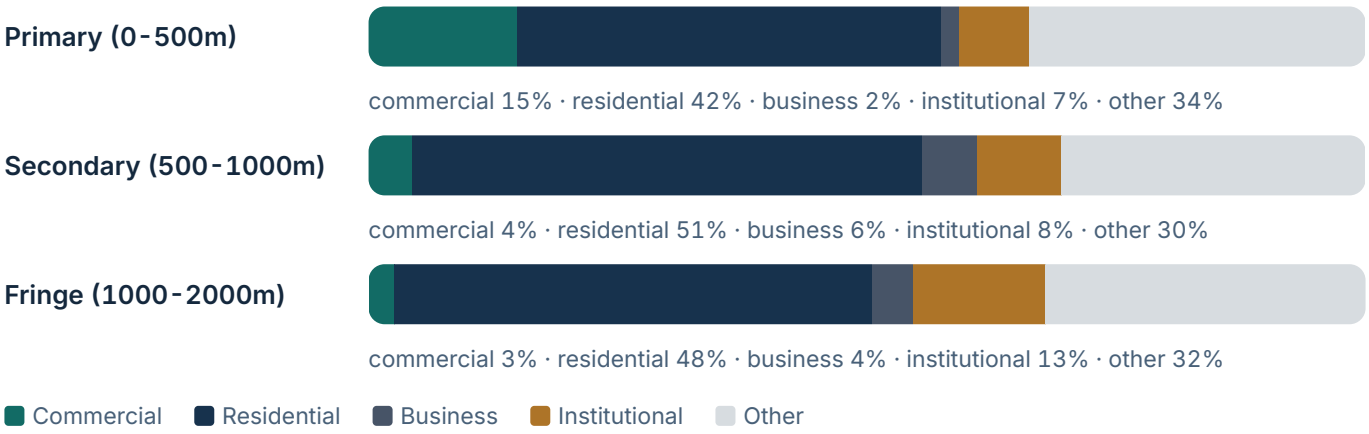
FRINGE · 1000-2000M
Residential-led
Res 48% · Com 3%
commercial ▮ 2pts, residential ▮ 3pts vs inner
Residential-led — repeat neighbourhood demand is the plausible primary driver.

Commercial-vs-residential balance: residential use leads throughout (42% vs 15% commercial in the primary ring) — demand here is neighbourhood-led.

Decomposed 'Other': at 0-500m the 'Other' share (34%) is mostly water (3%), reserve & other (1%), roads & transport (18%); at 500-1000m the 'Other' share (30%) is mostly water (2%), reserve & other (1%), roads & transport (22%); at 1000-2000m the 'Other' share (32%) is mostly water (3%), reserve & other (3%), roads & transport (21%). 'Other' is non-building land in the URA Master Plan 2025 — roads, transport infrastructure, water, open space, reserve sites and uncategorised land. It occupies real area but is not 'land-use character'.

Daypart hypothesis — an inference, not a measured fact. The residential-led mix points to repeat neighbourhood activity across daytime and evening hours; destination demand is more likely to depend on the transit connection than on the immediate land-use mix alone.

A peer land-use benchmark (comparable commercial sites) is not available from the current datasets — this section compares the site against its own surrounding rings instead.



4 · AFFLUENCE AND HOUSING

Affluence and housing profile

TOA PAYOH CENTRAL · Census 2020 dwelling type by subzone

Key conclusion: a lower-income resident base — planning-area household income is 10% below the median planning area, while HDB resale values sit around the middle of HDB towns.

SPENDING-POWER EVIDENCE — HOUSEHOLD INCOME

Median monthly household income — planning area vs median planning area

TOA PAYOH

$8,357 /month

planning-area median household income

10% below

$907 below

MEDIAN PLANNING AREA

$9,264 /month

median of 30 published planning areas

PLANNING-AREA INCOME RANK



7th-lowest among 30 published planning areas

23.3 percentile · Census 2020 employed-household income

HOW TO READ THIS COMPARISON

- Census 2020 — a 6-year-old vintage; it does not move with the current economy.
- Planning-area geography (the whole planning area), not subzone and not the catchment.
- Employed households — the published distribution is based on households with at least one employed person.
- This benchmarks the planning area's residents; it is not a direct measurement of the 500m/1km catchment, or of the site's visitors.

CUSTOMER & HOUSING COMPOSITION

Housing composition — share of residents



HDB 91.5%

Condo 7.8%

Other 0.7%

HDB room-type mix — % of HDB residents



1-2 room 8.7%

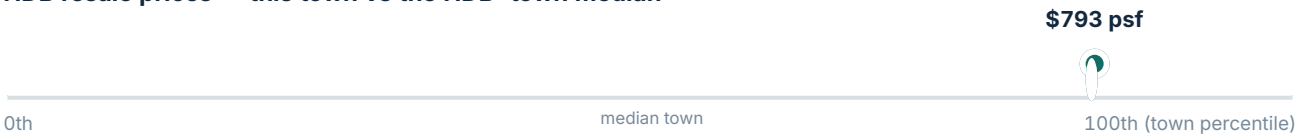
3-room 18.3%

4-room 42.3%

5-room/exec 30.7%

PROPERTY-MARKET EVIDENCE — HDB RESALE

HDB resale prices — this town vs the HDB-town median

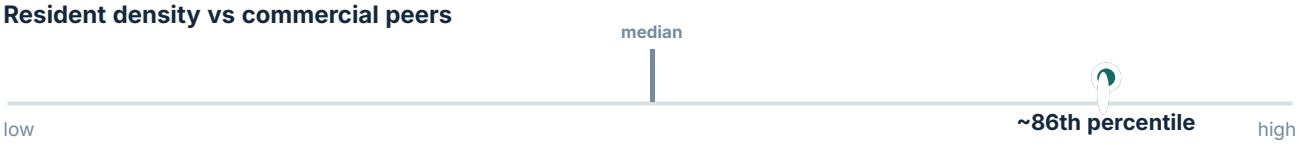


85th percentile — $134 psf (20.3%) above the median town's $659 psf.

Measurement: trailing-12-month transaction average; the town figure is Toa Payoh's average psf over 836 transactions; the benchmark is the median of the 26 HDB towns' average psf, towns equal-weighted.

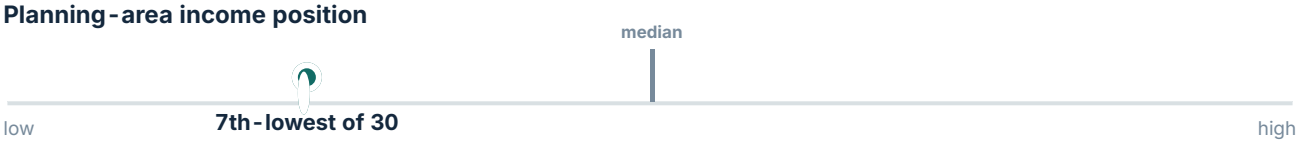
Commercial read

Resident density vs commercial peers



the site's 0-500m resident density among 269 commercially zoned peer sites

Planning-area income position



median employed-household income among 30 published planning areas (Census 2020)

The site has a substantial absolute residential catchment — 19,052 residents within 500m and 68,099 within 1km — although its modelled density sits at the 86th percentile of the 269-site commercial benchmark, with 92% of residents in HDB flats. Combined with lower relative affluence (23.3 percentile), this supports a value-volume positioning, while interchange traffic provides an additional non-resident demand source.

DECISION INSIGHT

The resident base supports value-volume positioning: planning-area income is 10% below the median planning area, with HDB resale values high relative to other towns ($793 psf, 85th percentile of the 26 HDB towns), indicating locational demand rather than stronger consumer spending power.

- Use accessible pricing, bundles and repeat-purchase formats.
- Don't treat the catchment as uniformly low-income — 8% of residents live in condos.
- Interchange traffic introduces demand not represented by resident-income data alone.

Source: Residents: SingStat Census 2020 (modelled allocation) · Transit: LTA · Carparks: HDB/URA · Anchors: curated/MOE/ECDA

Concept-fit assessment

Heartland / Value Cafe fits this site with a 81.9/100 match — the gap to the next concept is 6.7 points.

Five weighted categories sum to the 81.9/100 fit score. Expand a category to see its underlying signals.

How scoring works

The match is grouped into decision-facing categories; each bar shows points earned out of that category's possible weight, and they sum to 81.9/100. Fit % is how well the observed value matches this concept's ideal range — not the raw value itself; a low value can still earn full credit if the concept prefers it low. Points = Fit % × Weight, normalised so each category's rows sum to its bar.

Market demand — **40.0 / 40.0** — 100% of available — The size and spending power of the resident catchment

Signals behind market demand

Signal	Value (0-100)	Weight	Fit %	Direction	Points
resident population density (among all published Singapore subzones)	81.8	0.30	100%	strong	+30.0
	Dense resident population density is the primary demand engine: the value of 81.8 is a full fit for the ideal range and earns 30 of 40 Market-demand points. For a Heartland/Value Cafe, this supports the core thesis of high-frequency local residents, but execution still hinges on converting proximity into daily occasions.				
catchment affluence (among 30 published planning areas)	23.3	0.10	100%	weak	+10.0
	Catchment affluence at the 23.3 percentile among the published planning areas places this toward the lower end of the income distribution, which aligns with the value cafe's SGD 3-6 beverage / SGD 6-10 meal positioning but also signals a ceiling on premium add-ons. Bundle-led, low-ticket menu design should dominate.				

Accessibility — **13.5 / 15.0** — 90% of available — How easily customers can reach the site without a car

Signals behind accessibility

Signal	Value (0-100)	Weight	Fit %	Direction	Points
transit connectivity	90.0	0.15	90%	strong	+13.5

Transit connectivity at 90 is the site's strongest accessibility asset, adding commuter flow that could fill breakfast and takeaway slots. With Toa Payoh station 42m away and multiple bus stops, an operator should prioritise speed and grab-and-go counter design over table-service dwell.

School access **15.0 / 15.0** 100% of available School Proximity leads this category

Signals behind school access

Signal	Value (0-100)	Weight	Fit %	Direction	Points
school proximity	71.5	0.15	100%	strong	+15.0

School proximity at 71.5 is fully supportive and accounts for the School access points. This suggests a plausible weekday after-school/family occasion layer, though school-driven trade is a hypothesis to verify on the ground, not a measured fact.

Site & zoning **13.4 / 15.0** 89% of available Whether the site itself is retail-viable

Signals behind site & zoning

Signal	Value (0-100)	Weight	Fit %	Direction	Points
zoning suitability	49.3	0.15	90%	moderate	+13.4

Zoning suitability at 49.3 is below the 55 target floor, meaning the built-form compatibility is moderate rather than strong despite the 89.7% fit. A ground-floor or highly visible unit near the HDB Hub circulation is likely critical; this is an operating implication to confirm with the landlord.

Competitive headroom **0.0 / 15.0** 0% of available Room to enter given nearby competitors

Signals behind competitive headroom

Signal	Value (0-100)	Weight	Fit %	Direction	Points
competition level	0.0	0.15	0%	high competition (saturated)	+0.0

Competition level scores 0 of 15 possible points, with 22 measured operators in the area and a High pressure band. This is the binding constraint: the concept must differentiate on speed, value bundling, or a specific daypart rather than rely on location alone.

Total fit score — 81.9/100

Source: SingStat Census 2020 · LTA transit · URA Master Plan 2025 land use · MOE/ECDA · curated lists · Competition: Google Places Aggregate (count only, live)

Full signal coverage — which of the 18 signals influence this score

Every signal is computed for every site; only the ones this concept's profile weights actually move the match score. "Used" means weighted in the Heartland / Value Cafe profile; a computed-but-unweighted signal is diagnostic context, not a drag or a driver.

Signals used for this concept

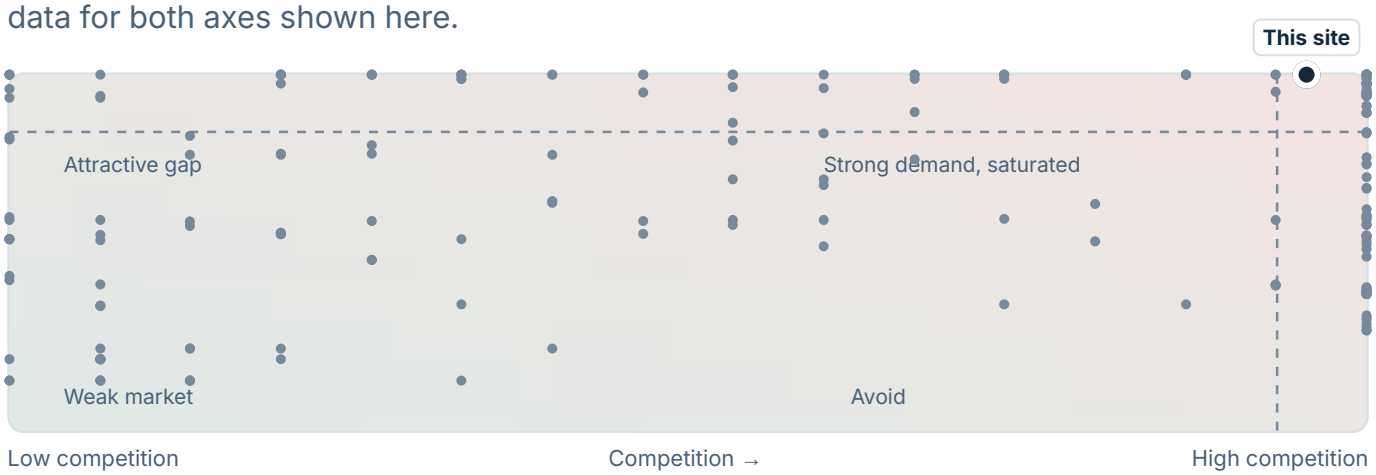
Signal	Computed	Concept weight	Reason
resident population density (among all published Singapore subzones)	Yes	0.30	weighted 0.30 in the Heartland / Value Cafe profile
catchment affluence (among 30 published planning areas)	Yes	0.10	weighted 0.10 in the Heartland / Value Cafe profile
zoning suitability	Yes	0.15	weighted 0.15 in the Heartland / Value Cafe profile
transit connectivity	Yes	0.15	weighted 0.15 in the Heartland / Value Cafe profile
school proximity	Yes	0.15	weighted 0.15 in the Heartland / Value Cafe profile
competition level	Yes	0.15	weighted 0.15 in the Heartland / Value Cafe profile

Additional diagnostic signals

Signal	Computed	Concept weight	Reason
tourist/heritage precinct	Yes		computed but not weighted in the Heartland / Value Cafe profile
tertiary-institution proximity	Yes		computed but not weighted in the Heartland / Value Cafe profile
hospital proximity	Yes		computed but not weighted in the Heartland / Value Cafe profile
park proximity	Yes		computed but not weighted in the Heartland / Value Cafe profile
office (daytime-worker) density	Yes		computed but not weighted in the Heartland / Value Cafe profile
childcare proximity	Yes		computed but not weighted in the Heartland / Value Cafe profile
mall proximity	Yes		computed but not weighted in the Heartland / Value Cafe profile
car access	Yes		computed but not weighted in the Heartland / Value Cafe profile

Signal	Computed	Concept weight	Reason
hotel proximity	Yes		computed but not weighted in the Heartland / Value Cafe profile
family-flat share	Yes		computed but not weighted in the Heartland / Value Cafe profile
multi-generation household share	Yes		computed but not weighted in the Heartland / Value Cafe profile
age-band mix (elderly / children / young-adult)	Yes		computed but not weighted in the Heartland / Value Cafe profile

Where this site sits vs **249** comparable Heartland / Value Cafe sites (grey dots; the solid dot is this site). x = competition pressure, y = market demand (% of available points). Dashed lines are the peer medians (93/100 pressure, 84% demand). **This site falls in the Strong demand, saturated quadrant.** Sampled 2026-08-21. Derived from the stored benchmark corpus at generation — not live. 269 sites are stored for this concept; 249 have complete data for both axes shown here.



Concept comparison

Concept fit — ranked tiers

PRIMARY FIT

1	**Heartland / Value Cafe** Driven by Resident Population Density · Competition Level the biggest drag **YOUR SELECTED FORMAT**	81.9
2	Grab-and-Go / Commuter Cafe Driven by Transit Connectivity · Competition Level the biggest drag	75.2
3	Premium / Specialty Cafe Driven by Transit Connectivity · Catchment Affluence the biggest drag	62.2

CREDIBLE ALTERNATIVE

4	Destination / Lifestyle Cafe Driven by Transit Connectivity · Tourist/Heritage Precinct the biggest drag	43.3

WEAK FIT

5	Office Lunch / CBD Cafe Driven by Transit Connectivity · Office (Daytime-Worker) Density the biggest drag	35.5
6	Student / Youth-Targeted Driven by Transit Connectivity · Tertiary-Institution Proximity the biggest drag	33.4

Principal opportunity versus principal risk



Headline comparison of the two largest drivers — not a net-score calculation.

Field observations

1

Observe flows

Entrance routes, queues and dayparts

> Verify on the ground whether the morning and lunch pedestrian flow between Toa Payoh station and HDB Hub actually passes the proposed unit, and whether breakfast (6-10) and lunch (11-14) counters can sustain rapid turnover; the report only provides proximity, not observed footfall or queue behaviour.

2

Test competitors

Speed, offers, seating and unmet occasions

> Test differentiation against the 8 direct competitors and 22 measured operators within 300 m: speed, offers, seating and unmet occasions.

3

Validate economics

Rent, ticket, throughput and margin

> Confirm unit economics, including rent, labour, and average ticket ceilings, because the 23.3 percentile affluence and High pressure competitive environment together imply tight margin tolerance that the report cannot measure.

DECISION INSIGHT

The Heartland/Value Cafe concept outranks the next profile by 6.7 points (81.9 vs 75.2 for Grab-and-Go/Commuter Cafe). This margin is commercially meaningful but not decisive, as both formats draw on the same transit-rich resident flow; the Heartland concept benefits from fuller alignment with resident population and school proximity ideal ranges, while the commuter format likely benefits from the same transit score. ...

Takeaway: A resident-first value cafe has the strongest modeled fit, but only if it can overcome 0/15 competition points.

Competitive landscape

High pressure — 22 nearby cafe-category businesses within 300m.

High pressure (0/100) 22 nearby cafe-category listings within 300m

Low | Typical (~4-10) | Saturated (15+)

High pressure means winning share, not just attracting demand.

The aggregate count measures broad cafe-category pressure. Of 20 nearby businesses identified within 300 m when this report was generated (5 Sep 2026), 8 are direct competitors, 10 adjacent and 2 outside the measured category. Business names appear only on the hosted web report, for 30 days after it is generated.

Data and classification notes

This report shows competitor intensity as a score plus a count. Named competitor listings — including category, rating, and price level — are available on the hosted web view only, where they are sourced live from Google Places and expire 30 days after generation; they are never included in the PDF or a saved copy, because Google's terms restrict using named Places data in retained documents.

Source: Competition count: Google Places Aggregate (300m), live at report generation — counts only, no named competitors shown

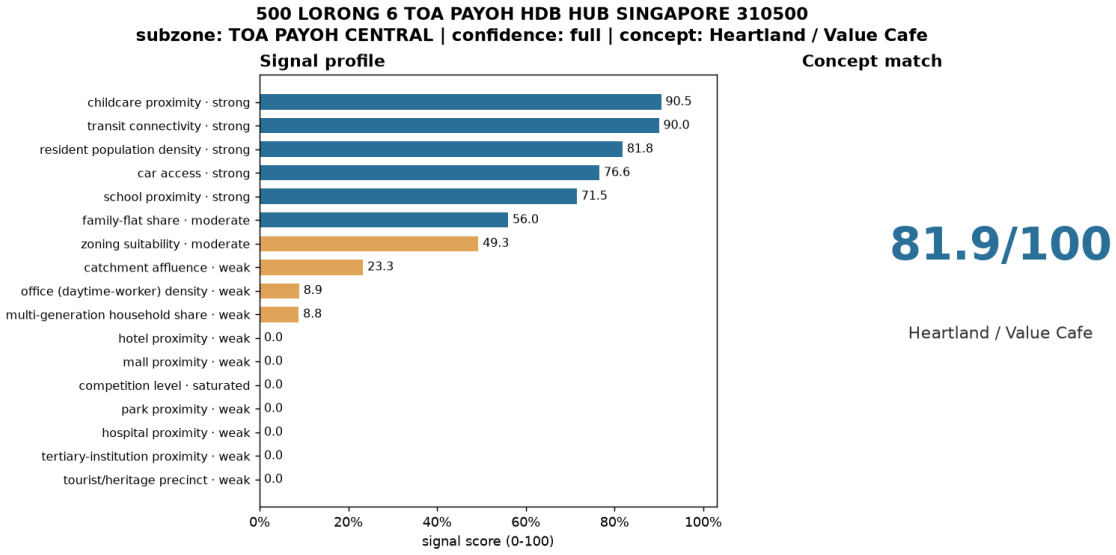
Signal observations and scores (0-100)

These are the underlying signal observations behind the contribution-chart categories above. Most are 0-100 percentiles or suitability measures against official Singapore statistics (SingStat Census 2020, URA Master Plan 2025 land use, gazetted 1 Dec 2025) — a fixed government-sourced reference, not a growing pool of past reports; a few are raw share observations (the age-band row shows subzone age shares as percentages). The overall match score is separately benchmarked against a frozen, dated sample of comparable sites where one exists (see the benchmark line in the executive overview) — not against this report or the sites that have been scored before. The Direction column explains what a score means for the decision (for example, competition is inverted: a low score means heavy competition). This section is the full audit trail — most readers only need the category chart above.

Signal	Score	Direction
resident population density	81.8	strong
tourist/heritage precinct	0.0	weak
catchment affluence	23.3	weak
zoning suitability	49.3	moderate
transit connectivity	90.0	strong
school proximity	71.5	strong
tertiary-institution proximity	0.0	weak
hospital proximity	0.0	weak
park proximity	0.0	weak
office (daytime-worker) density	8.9	weak
competition level	0.0	high competition (saturated)
childcare proximity	90.5	strong
mall proximity	0.0	weak
car access	76.6	strong

Signal	Score	Direction
hotel proximity	0.0	weak
family-flat share	56.0	moderate
multi-generation household share	8.8	weak
age-band mix (elderly / children / young-adult)	elderly 18.3% · children 13.8% · young-adult 17.8%	age-band shares (Census 2020)

Full signal-profile and concept-comparison chart (as computed by the engine):



Concept match: Heartland / Value Cafe

Concept	Match score
Heartland / Value Cafe	81.9

Trade-area catchment (cumulative)

Cumulative counts within each distance, for exact lookup.

Metric	Within 500m	Within 1km	Within 2km
Estimated residents	19,052	68,099	180,862

Metric	Within 500m	Within 1km	Within 2km
Bus stops	14	72	190
Rail stations	1	3	5
Carparks	15	61	150
Carpark lots	4,600	11,614	30,053
malls	0	0	1
parks	0	0	1
hotels	0	0	1
tertiary	0	0	3
childcare	8	29	78
hospitals	0	0	4
schools (K-12)	2	3	14

Nearest named anchors (full list)

Name	Type	Distance
Small Wonder Preschool Toa Payoh	Childcare centre	76 m
CHIJ SECONDARY (TOA PAYOH)	Primary/secondary school	427 m
Thomson Medical Centre	Hospital	1,039 m
Courtyard by Marriott Singapore Novena	Hotel	1,404 m
RAFFLES INSTITUTION	Junior college	1,535 m
MacRitchie Reservoir Park	Park	1,782 m
Junction 8	Mall	1,958 m

Decision insights are generated automatically from the report's measured signals and model rules. They are not individually reviewed by a human consultant. Decision insights are produced by an AI model (deepseek-v4-pro) at report generation from this report's own computed data — a data-driven pattern observation, not investment advice. The deterministic scores and analysis in this report are computed without AI.