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HOUGANG  
**PARKEDGE**  
Hougang

KEAT HONG  
**CLOURS**  
Choa Chu Kang

Oleander  
Breeze  
@ Yishun

KEBUN  
BARU  
COURT  
Ang Mo Kio

Tampines  
**GreenForest**  
Tampines

WHAMPOA  
**DEW**  
Kallang/Whampoa



*Homes for all your happily ever afters*

HDB brings you six enchanting new **Build-To-Order** projects.

Offering a total of 3,346 units of Studio Apartments, 3-, 4- and 5-room flats, choose the home that you want, for all your happily ever afters.

Check out the location and number of BTO flats coming your way in Mar 2013 by clicking [here](#).

**Apply online for your choice town and flat type by 4 Feb 2013.** You may apply online anytime till end of the application period. All applications are processed through a computer ballot and not on a first-come first-served basis.

[»» Apply Online Now](#)

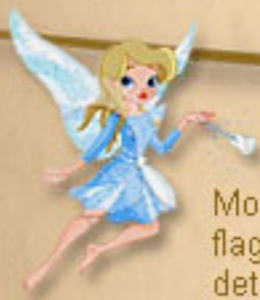
### Build-To-Order Jan 2013 Prices

Project	Flat Type	Selling Price (excluding Grants)	Selling Price (inclusive of Grants)
<b>Non-Mature Towns/Estates</b>			
Hougang ParkEdge	3-room	From \$165,000	From \$130,000
	4-room	From \$268,000	From \$253,000
	5-room	From \$334,000	From \$324,000
Keat Hong Colours	3-room	From \$140,000	From \$105,000
	4-room	From \$229,000	From \$214,000
	5-room	From \$298,000	From \$288,000
Oleander Breeze @ Yishun	3-room	From \$170,000	From \$135,000
	4-room	From \$264,000	From \$249,000
	5-room	From \$331,000	From \$321,000
<b>Mature Towns/Estates</b>			
Kebun Baru Court	4-room	From \$380,000	From \$365,000
	5-room	From \$482,000	From \$472,000
Tampines GreenForest	3-room	From \$191,000	From \$161,000
	4-room	From \$293,000	From \$278,000
Whampoa Dew	Studio Apartment	From \$105,000	-
	4-room	From \$385,000	From \$370,000

#### Notes:

- For 3-room flats, assumed Additional CPF Housing Grant (AHG) of \$30,000 and Special CPF Housing Grant (SHG) of \$5,000.
- For 4-room flats, assumed AHG of \$15,000.
- For 5-room flats, assumed AHG of \$10,000.
- SHG applicable only to 2-room and 3-room standard flats in the non-mature estates.
- Actual Grant amounts will vary based on income and choice of flat. Click [here](#) for more information about the various CPF Housing Grants available.
- Studio Apartments are sold on 30-year lease. Prices are inclusive of the elderly-friendly fittings/finishes.
- 3-/4-/5-room flats are sold on 99-year lease.





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## Simple Steps to Owning Your Home

### Step 1: Submit Your Application

- Interested applicants may submit their application<sup>1</sup> through e-Sales > Build-To-Order Jan 13 > [Apply Online](#).
- You are advised to obtain financing advice from HDB or a bank/financial institution on the loan amount you can borrow for the purchase of an HDB flat before submitting your application.
- If eligible, you can request for priority under the various [priority schemes](#) available, such as Multi-Generation Priority Scheme, Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme. First-timer applicants who are applying to buy a flat with a citizen child below the age of 16 at the time of application will be considered for priority under the Parenthood Priority Scheme (PPS). Applicants need not specially apply for this scheme.
- You will need to indicate your choice of town (Ang Mo Kio, Choa Chu Kang, Hougang, Kallang/Whampoa, Tampines or Yishun) and flat type<sup>2</sup>.
- You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard). For applicants applying under the Multi-Generation Priority Scheme, the administrative fee payable for the combined application is \$20.
- Apply by **4 Feb 2013 (Monday)**. Application period is **one week**. You may apply online anytime till end of the application period. All applications are processed through a computer ballot and not on a first-come first-served basis.

- 1 You may check on the latest number of applications received at e-Sales > Build-To-Order Jan 13 > Apply Online > [Flat Supply and Applications Received](#). Those without Internet access can visit HDB Hub or any HDB Branch where they will be assisted in the submission of their application. Operating hours: Mon to Fri – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.
- 2 Eligibility conditions apply. Please refer to e-Sales > [Eligibility to buy new HDB flat](#). Check your eligibility to buy a new flat > [Online Eligibility Questionnaire](#).

### Step 2: Select Your Flat

- You will be informed of your balloted queue position in **end-Feb 2013**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will commence by **early Mar 2013**.
- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

Flat Type	Option Fee
Studio Apartment	\$250
3-Room	\$1,000
4/5-Room	\$2,000

### Step 3: Apply For Mortgage Loan

- Before signing the Agreement for Lease, buyers taking a mortgage loan must obtain the [HDB Loan Eligibility Letter \(HLE\)](#) from HDB or a Letter of Offer from a bank/financial institution.





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#### Step 4: Sign Agreement For Lease

- You will be invited to sign the Agreement for Lease within four months from your flat selection date.
  - If you are taking a housing loan from HDB
    - You need to pay 10% of the selling price as downpayment by CPF or cash or both.
    - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 5% downpayment. The balance 5% is payable at the time of collecting keys to the flat.
  - If you are taking a housing loan from bank/financial institution
    - You need to pay 20% of the selling price as downpayment. The cash payment required will be subject to the prevailing regulations and guidelines in force from time to time by MAS and the respective banks and financial institutions. You may visit [HDB InfoWEB](#) for more details on taking a housing loan from banks.
    - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 10% downpayment. The balance 10% is payable at the time of collecting keys to the flat.
- Studio Apartment buyers need to pay 5% of the selling price as downpayment. Only buyers who are aged 55 and above may use the CPF savings in their Ordinary and Retirement accounts to buy the Studio Apartment after they have already set aside the full cash component of their Minimum Sum.
- You also need to pay about 1% to 3% as legal and stamp fees by CPF/cash.

#### Step 5: Move Into Your Flat

- HDB will invite you to collect the keys to your flat when it is completed.<sup>3</sup>
- You will need to arrange to pay the balance of the selling price with a loan from HDB or a bank/financial institution, or by CPF/cash.
- As there is no mortgage loan for Studio Apartment, the balance of the selling price is to be paid in full at this point by CPF/cash.

<sup>3</sup> The Estimated Completion Date and waiting time for Hougang ParkEdge, Keat Hong Colours, Oleander Breeze @ Yishun, Kebun Baru Court, Tampines GreenForest and Whampoa Dew are:

Housing Development	Hougang ParkEdge	Keat Hong Colours	Oleander Breeze @ Yishun	Kebun Baru Court	Tampines GreenForest	Whampoa Dew
Selection Date (Median Month of Selection)	Mar 2013 to Aug 2013 (Jun 2013)					
Estimated Completion Date	2nd Qtr 2016	4th Qtr 2016	3rd Qtr 2016	2nd Qtr 2017	2nd Qtr 2016	2nd Qtr 2017
Estimated Waiting Time	32 to 37 months	37 to 43 months	34 to 40 months	47 to 49 months	35 to 37 months	46 to 49 months
Estimated Delivery Possession Date	31 May 2017	31 Oct 2017	31 Jul 2017	31 May 2018	31 May 2017	30 Apr 2018

- a) The waiting time is computed based on the median month of selection exercise.
- b) The actual completion date will depend on the progress of the construction.
- c) The Estimated Delivery Possession Date is the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed the Actual Delivery Possession Date during the signing of the Agreement for Lease.





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## Disclaimer

- i) All information, maps and plans in this brochure are the copyright of the HDB.
- ii) The information provided in this brochure are not statements or representations of fact. They are not intended to form part of any offer or contract for the sale of the flats.
- iii) Visual representations like pictures, art renderings, depictions, illustrations, photographs, drawings and other graphic representations and references are only artistic impressions. They are not representations of fact.
- iv) The information on this project including but not limited to the dimensions, areas, plans, colour schemes, descriptions and specifications are subject to change or review without notice at HDB's sole discretion or if required by the competent authorities.
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- vi) HDB will not entertain any request for alteration of the layout or specifications of a flat, to suit individual needs.
- vii) HDB does not warrant the accuracy of the information and will not be responsible in any way for any inaccuracy or omission of information in the brochure or for any loss suffered by any person as a result of relying on the information.
- viii) The floor areas are scaled strata areas.
- ix) The proposed facilities, their locations and surrounding land-use shown in the maps and plans are indicative only and subject to change or review. These facilities may include other ancillary uses allowed under URA's prevailing Development Control guidelines.
- x) HDB reserves the right to use the void deck in any apartment block for facilities such as child care centres, elderly-related facilities, education centres, residents' committee centres and such other facilities as HDB shall deem fit.