

Matilda
EDGE

THE VERANDAH
@ Matilda

Waterway
VIEW

PUNGGOL

Khatib
COURT

Palm Breeze
@ YISHUN

Saraca Breeze
@ yishun

YISHUN

Additional
2-room flats
in 8 towns

Moments to remember



Home is often a place where moments of fun, love and joy are created and shared.

This September, HDB brings you six new Build-To-Order (BTO) projects – **Matilda Edge**, **The Verandah @ Matilda**, **Waterway View** in Punggol, as well as **Palm Breeze @ Yishun**, **Saraca Breeze @ Yishun** and **Khatib Court** in Yishun. These BTO projects offer a total of 4,156 units of Studio Apartments, 2-, 3-, 4-, 5-room and 3Gen flats.

Alternatively, you can also choose from 1,137 units of additional 2-room flats located across Bukit Panjang, Choa Chu Kang, Hougang, Jurong East/West, Punggol, Sembawang and Woodlands.

So be it a continuation of your life journey or the start of a new chapter, let more beautiful moments begin now.

Apply online by 2 Oct 2013.

- » For newly launched BTO projects, indicate your choice of town and flat type.
- » For additional 2-room flats, indicate your choice of town.

You may apply online anytime till the 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**

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

Sep 2013 BTO & Additional 2-room Flat Prices

Project	Flat Type #	Selling Price (Excluding Grants†)	Selling Price (Including Grants^)
BTO Projects in Non-Mature Estates			
Matilda Edge	2-room*	From \$81,000	From \$21,000
	3-room	From \$176,000	From \$126,000
	4-room	From \$279,000	From \$244,000
Waterway View	3-room	From \$181,000	From \$131,000
The Verandah @ Matilda & Waterway View	4-room	From \$293,000	From \$258,000
	5-room	From \$365,000	From \$355,000
Khatib Court	Studio Apartment	From \$83,000	-
	3-room	From \$193,000	From \$143,000
Palm Breeze @ Yishun and Saraca Breeze @ Yishun	3-room	From \$163,000	From \$113,000
	4-room	From \$258,000	From \$223,000
	5-room	From \$327,000	From \$317,000
Saraca Breeze @ Yishun	3Gen	From \$335,000	From \$325,000
Additional 2-room Flats^{&} in Non-Mature Estates			
Bukit Panjang Town	2-room	From \$106,000	From \$46,000
Choa Chu Kang Town	2-room	From \$105,000	From \$45,000
Hougang Town	2-room	From \$116,000	From \$56,000
Jurong East Town	2-room	From \$125,000	From \$65,000
Jurong West Town	2-room	From \$94,000	From \$34,000
Punggol Town	2-room	From \$99,000	From \$39,000
Sembawang Town	2-room	From \$82,000	From \$22,000
Woodlands Town	2-room	From \$90,000	From \$30,000

Notes:

* Come in two sizes of 35 sqm (Type 1) and 45 sqm (Type 2).

^ The assumed housing grants are meant for applicants applying as a family nucleus or two singles under the Joint Singles Scheme for 2-room flat:

a) 2-room flat: \$60,000 (comprising AHG of \$40,000 and SHG of \$20,000)

b) 3-room flat: \$50,000 (comprising AHG of \$30,000 and SHG of \$20,000)

c) 4-room flat: \$35,000 (comprising AHG of \$15,000 and SHG of \$20,000)

d) 5-room flat / 3Gen: \$10,000 (i.e. AHG)

The actual grant amounts vary based on income and choice of flat type. Click [here](#) for more information about the various CPF Housing Grants available.

Studio Apartments (SAs) are sold on a 30-year lease, beginning from the date of key collection. Prices are inclusive of the elderly-friendly fittings/finishes. 50% of the supply is set aside for the SA Priority Scheme under which eligible applicants can apply for an SA in the same town as or within 2 km from their current flat/property, or apply for an SA to live near or with parents/married child. 2-/3-/4-/5-room and 3Gen flats are sold on a 99-year lease.

& Prices of additional 2-room flats are inclusive of the OCS components where applicable, if the opt-in period has expired. For contracts where the opt-in period has not expired, the prices do not include the OCS components.

† Singles who apply under the Single Singapore Citizen Scheme will pay \$15,000 more than married couples. Eligible singles can also apply for AHG and SHG and the actual grant amounts vary based on income. Click [here](#) for more information about the various CPF Housing Grants available.



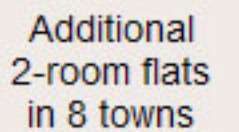


PUNGGOL





YISHUN



Simple Steps to Owning Your New Home

Step 1: Submit Your Application Online

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order Sep 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 the Multi-Generation Priority Scheme, Married Child Priority Scheme, Parenthood Priority Scheme, Studio Apartment Priority Scheme, Third Child Priority Scheme and Tenants Priority Scheme.
- If eligible, you can apply for the [Assistance Scheme for Second-timers \(divorced/widowed parents\)](#).
- If you are interested in the newly launched BTO projects, you will need to indicate your choice of town (Punggol or Yishun) and flat type². Due to difference in income ceiling, if you are interested in 3-room flats in Punggol, you have to indicate your choice for Matilda Edge (income ceiling for 3-room Standard flats is \$5,000 per month) or Waterway View (income ceiling for 3-room Premium flats is \$10,000 per month).
- If you are interested in the additional 2-room flats, you will need to indicate your choice of town (Bukit Panjang, Choa Chu Kang, Hougang, Jurong East/West, Punggol, Sembawang or Woodlands).
- You will need to pay an administrative fee of \$10 by credit card (Visa/MasterCard). Applicants who do not own a credit card, may come down to the HDB Hub at Toa Payoh to submit an application and buy a \$10 coupon as payment. For applicants applying under the Multi-Generation Priority Scheme, the administrative fee payable for the combined application is \$20.
- Apply by **2 Oct 2013 (Wednesday)**. Application period is **one week**. You may apply online anytime till the 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 Sep 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: Book Your New Home

- You will be informed of your balloted queue position by **early Nov 2013**.
- Invited applicants will be given an invitation package with an appointment to book a flat.
- Selection of flats will commence by **mid-Nov 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
2-Room	\$500
3-Room	\$1,000
4/5-Room/3Gen	\$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.

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 flat's selling price as downpayment by CPF and/or cash.
 - 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 a bank/financial institution
 - You need to pay 20% of the flat's 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.
- Housing loans are not available for Studio Apartment buyers. Studio Apartment buyers need to pay 5% of the flat's selling price as downpayment by CPF/cash. Only buyers who are 55 years old 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 New Home

- HDB will invite you to collect the keys to your flat when it is completed.³
- 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 are no housing loans available for Studio Apartments, the balance of the flat's selling price is to be paid in full at this point by CPF/cash.
- If you have booked a completed flat and are taking a mortgage loan from HDB, you will be invited to sign the Agreement for Lease and collect the keys to your flat at the same time.

³ The estimated completion date, estimated waiting time and estimated delivery possession date for each newly launched BTO project are:

Housing Development	Matilda Edge	The Verandah @ Matilda	Waterway View	Khatib Court	Palm Breeze @ Yishun	Saraca Breeze @ Yishun
Selection Date (Median Month of Selection)	Nov 2013 to Apr 2014 (Feb 2014)					
Estimated Completion Date	4th Qtr 2017	1st Qtr 2017	3rd Qtr 2017	2nd Qtr 2017	4th Qtr 2016	1st Qtr 2017
Estimated Waiting Time*	42 to 47 months	35 to 38 months	37 to 44 months	39 to 41 months	32 to 35 months	35 to 38 months
Estimated Delivery Possession Date	30 Nov 2018	28 Feb 2018	31 Jul 2018	30 Apr 2018	30 Nov 2017	31 Jan 2018

Notes:

- a) *The waiting time is computed based on the median month of selection exercise. The actual completion date will depend on the progress of the construction.
- b) 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.

For the additional 2-room flats:

Bukit Panjang

- Segar Grove: Construction has been completed. Lease will begin in 1 Dec 2014.
- Senja Parc View: Flats are under construction and expected to be completed by 4th Qtr 2014.

Choa Chu Kang

- Keat Hong Axis: Flats are under construction and expected to be completed by 1st Qtr 2016.
- Teck Whye Crest: Construction has been completed. Lease will begin in 1 Feb 2015.

Hougang

- Buangkok Vale: Construction has been completed. Lease will begin in 1 Feb 2015.

Jurong East/West

- Jurong East Court: Construction has been completed. Lease will begin in 1 Feb 2014.
- Teban Vista: Construction has been completed. Lease will begin in 1 Sep 2013.
- Boon Lay Meadow: Construction has been completed. Lease will begin in 1 May 2014.
- Spring Haven @ Jurong: Flats are under construction and expected to be completed by 1st Qtr 2017.

Punggol

- Punggol Crest: Construction has been completed. Lease will begin in 1 Dec 2014.
- Punggol Spectra: Construction has been completed. Lease will begin in 1 Apr 2014.
- Waterway Banks: Flats are under construction and expected to be completed by 4th Qtr 2014.

Sembawang

- Eastbrook @ Canberra: Flats are under construction and expected to be completed by 2nd Qtr 2017.
- Montreal Dale: Flats are under construction and expected to be completed by 1st Qtr 2014.
- Montreal Ville: Flats are under construction and expected to be completed by 4th Qtr 2013.
- Sembawang RiverLodge: Construction has been completed. Lease will begin in 1 May 2015.

Woodlands

- Woodlands Dew: Flats are under construction and expected to be completed by 1st Qtr 2014.

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.
- v) HDB may at any time, without any notice and at its sole discretion, change any aspect of this project, including but not limited to the omission, amalgamation, increasing or reducing the number of communal facilities, amenities, colour schemes, design features and specifications shown.
- 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, day activity centres and such other facilities as HDB shall deem fit.