

# Catch your preferred lifestyle



HDB is pleased to announce two new Build-To-Order (BTO) projects – **Fernvale Ridge in Sengkang** and **Sembawang RiverLodge**.

Home to 3-, 4- and 5-room Standard flats, Fernvale Ridge in Sengkang offers a tranquil environment with modern conveniences within easy reach. Here, you are only a short walk from Fernvale and Layar LRT stations and Fernvale Point. In the town, you will find schools, numerous eateries, markets and shopping centres such as the bustling Compass Point. For motorists, they are well-served by the Tampines Expressway (TPE) and Central Expressway (CTE). Prices\* start from \$128,000 for a 3-room flat, \$216,000 for a 4-room flat and \$281,000 for a 5-room flat.

At Sembawang RiverLodge, you can choose from 3-room and 4-room Standard flats. Right within the development is an eating house, a supermarket and a childcare centre. Other retail, recreational and transportation offerings within easy reach include Sun Plaza, Jelutung Harbour Park and Sembawang MRT Station and bus interchange. Motorists are well-connected by the Seletar Expressway (SLE) and Bukit Timah Expressway (BKE). Prices\* start from \$128,000 for a 3-room flat and \$212,000 for a 4-room flat.

Apply online for your choice town by 29 Mar 2010.

To find out more, visit our Build-To-Order Exhibition now on till 29 Mar 2010 at the Habitat Forum\*\*, BizFour 3rd Storey, HDB Hub. You can also view the 3D models, perspectives, sample finishes and fittings there.

\*Prices indicated are for Singapore Citizen families. First-timer households comprising a Singapore Citizen and a Singapore Permanent Resident, i.e. SC/SPR households, will have to pay a \$10,000 premium on top of the selling price of the flat.

\*\*Opening Hours: Mon to Fri - 8am to 5pm; Sat - 8am to 1pm; Sun & Public Holidays - Closed.



## Simple Steps to Owning Your Home

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### STEP 1: SUBMIT YOUR APPLICATION

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- Interested applicants may submit their application<sup>1</sup> through e-Sales > Build-To-Order Mar 10 > [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<sup>2</sup> available, such as the Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.
  - You will need to indicate your choice for Fernvale Ridge or Sembawang RiverLodge and your desired flat type.<sup>3</sup>
  - You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
  - Apply by **29 Mar 2010 (Monday)**.
- <sup>1a</sup> You may check on the latest number of applications received at e-Sales > Build-To-Order Mar 10 > Apply Online > [Flat Supply and Applications Received](#).
- <sup>1b</sup> Those without Internet access can visit HDB Hub or any HDB Branch Office 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.
- <sup>2</sup> More information on priority schemes can be found at e-Sales > Eligibility > [Priority Schemes](#).
- <sup>3</sup> Different eligibility conditions apply for the different flat types. Please refer to e-Sales > [Eligibility to buy new HDB flat](#).

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### STEP 2: SELECT YOUR FLAT<sup>4</sup>

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- You will be informed of your balloted queue position in **May 2010**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats is expected to start in **July 2010**.
- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

Flat Type	Option Fee
3-room flat	\$1,000
4-/5-room flat	\$2,000

- <sup>4</sup> HDB will assess the applications received before deciding whether to proceed with the invitation of applicants for the selection of flats.

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### STEP 3: APPLY FOR MORTGAGE LOAN

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- Before signing the Agreement for Lease, buyers taking a mortgage loan must obtain the HDB Loan Eligibility Letter (HLE) from HDB<sup>5</sup> or a Letter of Offer from a bank/financial institution.
- <sup>5</sup> Apply for the HLE online through e-Sales > eServices > [Application for HDB Loan Eligibility \(HLE\)](#).



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## STEP 4: SIGN AGREEMENT FOR LEASE<sup>6</sup>

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- You will be invited to sign the Agreement for Lease within four months from your flat selection date.
- You will need to pay 10% of the selling price as downpayment and about 1% to 3% as legal and stamp fees 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.
- Buyers taking a loan from a bank/financial institution have to pay 20% of the selling price as downpayment - 5% in cash and the balance 15% by CPF/cash.

<sup>6</sup> HDB will proceed to call tender to build the contract only if there is sufficient take-up of the flats for the contract.

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## STEP 5: MOVE INTO YOUR FLAT

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- HDB will invite you to collect the keys to your flat when it is completed.<sup>7</sup>
- You will need to arrange to pay the balance of the selling price by a loan from HDB or a bank/financial institution, or by CPF/cash.

<sup>7</sup> The expected completion date and Estimated Delivery Possession Date (EDPD) for these BTO projects are:

BTO Project	Estimated Completion Date	Estimated Delivery Possession Date (EDPD)
Fernvale Ridge	2Q 2014	30 Apr 2015
Sembawang RiverLodge		

The actual completion date will depend on the progress of construction. The EDPD is an estimate of the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed of the actual Delivery Possession Date during the signing of the Agreement for Lease.