

# Unlock the joys of modern living



HDB presents **Punggol Emerald** and **Punggol Waves** – two new Build-To-Order (BTO) projects in the exciting Punggol town. Slated to be Singapore's first Eco-Town, Punggol integrates urban solutions and green spaces to bring you an alluring living environment. New leisure destinations such as the Punggol Promenade and a scenic waterway, aptly named My Waterway@Punggol, are currently being developed. With these amenities in place, Punggol is set to become a delightful waterfront town for all to enjoy.



*Punggol Promenade Groundbreaking Ceremony held on 15 Aug 2009*



*My Waterway@Punggol Groundbreaking Ceremony held on 18 April 2009*

Punggol Emerald offers a selection of Studio Apartments, 3-, 4- and 5-room Standard flats, while Punggol Waves come with a range of 3-room, 4-room and 5-room Standard flats.

Both Punggol Emerald and Punggol Waves are located near the proposed Town Centre, Punggol MRT/LRT station and bus interchange. Within easy reach are Punggol's shopping destinations, recreational offerings, dining spots, educational institutions and more. Motorists are well-served by the nearby Tampines Expressway and Kallang-Paya Lebar Expressway.

Apply online for your desired flat type by 3 May 2010. You may choose from either development during selection.

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

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



## A delightful mix



Punggol Emerald offers a choice of Studio Apartments, 3-room, 4-room and 5-room Standard flats. As for Punggol Waves, a selection of 3-room, 4-room and 5-room Standard flats is available.

Studio Apartments are designed specially to meet the needs of those 55 years and above. At a compact size of 35 sqm or 45 sqm, each apartment will be in a ready-to-move-in condition and come furnished with essentials such as elderly-friendly fixtures, ceramic floor tiles, wall tiles, built-in wardrobe, kitchen cabinets and more.

The 3-room, 4-room and 5-room Standard flats come with floor finishes in the kitchen, household shelter, service yard and bathrooms.

All units come with three-quarter height windows in the living/dining area.

The indicative price range of these Standard flats is tabulated below:

Housing Development (Contract)	Flat Type	Floor Area (sqm)	Internal Floor Area (sqm)	No of Units	Indicative Price Range @@
Punggol Emerald (PGW S2 C19) Standard Flats	Studio Apt	36	35	94	\$73,000 - \$80,000
		46	45	94	\$93,000 - \$102,000
	3-Room	67	65	96	\$166,000 - \$200,000
	4-Room	92	90	350	\$262,000 - \$323,000
	5-Room	112	110	222	\$333,000 - \$403,000
Punggol Waves (PGW S2 C15) Standard Flats	3-Room	67	65	105	\$150,000 - \$186,000
	4-Room	93	90	259	\$243,000 - \$301,000
	5-Room	113	110	209	\$330,000 - \$385,000

**Notes:**

- (a) Floor area refers to the estimated area of the whole apartment, inclusive of the area of air-conditioner ledge.
- (b) Internal floor area refers to the estimated area of the apartment computed based on the centre line of the apartment wall.
- (c) The indicative prices do not include the cost of optional components. Actual selling prices will vary according to the attributes of the individual units at the time of selection.
- (d) @@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.
- (e) Studio Apartments are sold on 30-year lease. Prices are inclusive of the elderly-friendly fittings/finishes.



## Affordability of a typical flat

Flat Type	Typical Selling Price	Applicants' Median Household Income	Eligible Additional Housing Grant	Monthly Instalment for 30-year Loan	Instalment to Income Ratio
3-Room	\$175,000	\$2,300	\$30,000	\$580	25%
4-Room	\$285,000	\$4,200	\$10,000	\$1,027	24%
5-Room	\$365,000	\$5,500	\$0	\$1,315	24%

## Optional Component Scheme (OCS)

You may opt to have full floor finishes and internal doors installed in your selected flat. The cost of installing these optional components will be added to the selling price of the flats.

Optional Component	Indicative Costs		
	3-Room	4-Room	5-Room
Flooring for living/dining room and bedrooms	\$2,200	\$3,250	\$4,000
Internal doors*	\$1,520	\$1,880	\$1,880

OCS is not applicable to Studio Apartments

\* 3-room flats: 4 internal doors (2 bedroom doors and 2 bathroom doors)

\* 4/5-room flats: 5 internal doors (3 bedroom doors and 2 bathroom doors)

## Estimated completion date

Punggol Emerald is expected to be completed in **2Q 2014** while Punggol Waves is expected to be completed in **1Q 2014**.

The actual completion date will depend on the progress of construction. The Estimated Delivery Possession Date (EDPD) is **31 May 2015 for Punggol Emerald** and **31 Mar 2015 for Punggol Waves**. 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.



# 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 Apr 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](#) available, such as the Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.
  - You will need to indicate your choice for your desired flat type<sup>2</sup>. You can choose from flats in either development during selection.
  - You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
  - Apply by **3 May 2010 (Monday)**.
- <sup>1a</sup> You may check on the latest number of applications received at e-Sales > Build-To-Order Apr 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> Eligibility conditions apply. Please refer to e-Sales > [Eligibility to buy new HDB flat](#).

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## STEP 2: SELECT YOUR FLAT<sup>3</sup>

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- You will be informed of your balloted queue position in **Jun 2010**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats is expected to start in **Aug 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
Studio Apartment	\$250
3-room flat	\$1,000
4/5-room flat	\$2,000

<sup>3</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 or a Letter of Offer from a bank/financial institution.



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

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- 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 - 5% in cash and the balance 15% by CPF or cash or both.
      - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 10% downpayment – 5% in cash and 5% by CPF/cash. The balance 10% is payable by CPF/cash 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.
- <sup>4</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>5</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.
  - 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>5</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)
Punggol Emerald	2Q 2014	31 May 2015
Punggol Waves	1Q 2014	31 Mar 2015

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.