

NEW HOMES, MORE CHOICES



YISHUN Premium Flats: 3-, 4-, 5-room



BUKIT PANJANG Premium Flats: 3-, 4-room

Artist's Impression



BUKIT PANJANG Standard Flats: 3-, 4-, 5-room



SENGKANG Standard Flats: 4-, 5-room



SENGKANG Standard Flats: 3-, 4-, 5-room

Artist's Impression



TAMPINES Studio Apartments



JURONG WEST Studio Apartments

Artist's Impression

HDB brings you seven new Build-To-Order (BTO) projects – **Yishun Natura** at Yishun, **Segar Meadows** and **Segar Palmview** at Bukit Panjang, **Anchorvale Isles** and **Fernvale Riverbow** at Sengkang, **Golden Carnation** at Tampines and **Golden Orchid** at Jurong West. Choose from 3,556 units of Studio Apartments, 3-, 4- and 5-room flats.

Thoughtfully designed, each development is nestled amid lush greenery and modern amenities. So come explore our range of new homes to find the one that suits you best.

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

Indicative Jul 2011 BTO Prices Inclusive of Grants

Flat Type	No. of Units	Indicative Selling Price (excluding Grants)	Estimated Price <i>Inclusive</i> of Grants
Studio Apt	381	From \$83,000	-
3-Room	459	From \$137,000	From \$102,000
4-Room	1,674	From \$217,000	From \$202,000
5-Room	1,042	From \$274,000	From \$264,000

Notes:

- (a) For 3-room flats, assumed Additional CPF Housing Grant (AHG) of \$30,000 and Special CPF Housing Grant (SHG) of \$5,000.
- (b) For 4-room flats, assumed AHG of \$15,000.
- (c) For 5-room flats, assumed AHG of \$10,000.
- (d) Actual Grant amounts will vary based on income and choice of flat. Click [here](#) for more information about the available Grants for new flats.



SIMPLE STEPS TO OWNING YOUR HOME



Step 1: Submit Your Application

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order Jul 11 > 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 of town (Yishun, Bukit Panjang, Sengkang, Tampines or Jurong West) and flat type². Due to difference in income ceiling, if you are interested in 3-room flats in Bukit Panjang, you have to indicate your choice for Segar Palmview (income ceiling for Standard 3-room flats is \$5,000 per month) or Segar Meadows (income ceiling for Premium 3-room flats is \$8,000 per month).
- You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
- Apply by **20 Jul 2011 (Wednesday)**. Application period is **one week**.

^{1a} You may check on the latest number of applications received at e-Sales > Build-To-Order Jul 11 > Apply Online > Flat Supply and Applications Received.

^{1b} 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.

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 **Aug 2011**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will start in **Aug 2011**.
- 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.

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 - 5% in cash and the balance 15% by CPF or cash or both.
 - If you have one or more outstanding housing loans at the time of applying for a housing loan from banks or financial institutions, you will have to pay 10% in cash and the balance 10% 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. Those who have existing housing loan(s) will have to pay 10% in 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.

Step 5: Move Into Your Flat

- 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 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.

³ The Estimated Completion Date and waiting time for Yishun Natura, Segar Meadows, Segar Palmview, Anchorvale Isles, Fernvale Riverbow, Golden Carnation and Golden Orchid are:

Housing Development	Yishun Natura	Segar Meadows	Segar Palmview	Anchorvale Isles	Fernvale Riverbow	Golden Carnation	Golden Orchid
Selection Date (Median Month of Selection)	Aug 2011 to Jan 2012 (Nov 2011)						
Estimated Completion Date	4th Quarter 2014	3rd Quarter 2014	4th Quarter 2014	2nd Quarter 2014	4th Quarter 2014	1st Quarter 2014	2nd Quarter 2014
Estimated Waiting Time	34 to 38 months	31 to 33 months	35 to 38 months	26 to 30 months	34 to 38 months	27 months	30 months

- 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 (EDPD) is 31 Dec 2015 for Yishun Natura, 31 July 2015 for Segar Meadows, 30 Nov 2015 for Segar Palmview, 31 May 2015 for Anchorvale Isles, 31 Dec 2015 for Fernvale Riverbow, 31 Jan 2015 for Golden Carnation and 30 Apr 2015 for Golden Orchid respectively. The EDPD is an estimation of 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.