



## Fresh adventures for everyday living

This month, HDB brings you five new Build-To-Order (BTO) projects – Sunshine Gardens in Choa Chu Kang, Fernvale Lea in Sengkang, Waterway Sunbeam in Punggol, Tampines GreenTerrace and Tampines Alcoves. Indulge in fresh experiences at these places, which include cycling by the waterfront and strolling in a scented garden.

With a total of 3,923 units of Studio Apartments, 2- 3-, 4- and 5-room flats to choose from, you can now look forward to many fun-filled moments close to home!



Choa Chu Kang - 1,528 Standard Flats: Studio Apartments, 3-,4-,5-room



Sengkang - 1,150 Standard Flats: 2-,3-,4-,5-room



Punggol - 661 Standard Flats: 3-,4-,5-room



Tampines - 295 Standard Flats: 3-,4-room



Tampines - 289 Standard Flats: Studio Apartments, 3-room

All images are Artist's Impressions

Apply online for your choice town and flat type by 17 Jan 2012.

Visit our exhibition<sup>1</sup>, now on till 17 Jan 2012 at HDB Hub, Sales Display Area<sup>2</sup> (Atrium, 1st storey). View the perspectives and sample finishes for the BTO projects there.

Check out the location and number of BTO flats coming your way in Mar 2012 by clicking [here](#).

<sup>1</sup> Opening Hours: Mon to Fri – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.

<sup>2</sup> 3D models for the BTO projects will be available for viewing during the selection exercise.



## Jan 2012 BTO Prices

Project	Flat Type	Selling Price (excluding Grants)	Selling Price (inclusive of Grants)
Sunshine Gardens	Studio Apartments	From \$77,000	-
	3-room	From \$146,000	From \$111,000
	4-room	From \$229,000	From \$214,000
	5-room	From \$295,000	From \$285,000
Fernvale Lea	2-room	From \$83,000	From \$23,000
	3-room	From \$145,000	From \$110,000
	4-room	From \$234,000	From \$219,000
Waterway Sunbeam	5-room	From \$283,000	From \$273,000
	3-room	From \$152,000	From \$117,000
	4-room	From \$257,000	From \$242,000
Tampines GreenTerrace & Tampines Alcoves	5-room	From \$340,000	From \$330,000
	Studio Apartments	From \$86,000	-
	3-room	From \$183,000	From \$153,000
	4-room	From \$292,000	From \$277,000

### Notes:

- Tampines GreenTerrace offers 3-/4-room flats whereas Tampines Alcoves offers studio apartments and 3-room flats.
- For 2-room flats, assumed Additional CPF Housing Grant (AHG) of \$40,000 and Special CPF Housing Grant (SHG) of \$20,000.
- For 3-room flats, assumed AHG of \$30,000 and 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.

## 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 12 > [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 (Choa Chu Kang, Sengkang, Punggol or Tampines) and flat type<sup>2</sup>.
- You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
- Apply by **17 Jan 2012 (Tuesday)**. Application period is **one week**.

<sup>1a</sup> You may check on the latest number of applications received at e-Sales > Build-To-Order Jan 12 > 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](#). 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 **Feb 2012**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will commence by **Feb 2012**.
- 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	\$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.<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 Sunshine Gardens, Fernvale Lea, Waterway Sunbeam, Tampines GreenTerrace and Tampines Alcoves are:

Housing Development	Sunshine Gardens	Fernvale Lea	Waterway Sunbeam	Tampines GreenTerrace	Tampines Alcoves
Selection Date* (Median Month of Selection)	Feb 2012 to July 2012 (May 2012)				
Estimated Completion Date	2nd Qtr 2015	3rd Qtr 2015	2nd Qtr 2015	3rd Qtr 2014	3rd Qtr 2014
Estimated Waiting Time	34 to 38 months	36 to 41 months	35 to 38 months	25 to 29 months	27 to 29 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 as follows:
  - (i) Sunshine Gardens – 31 May 2016;
  - (ii) Fernvale Lea – 31 Jul 2016;
  - (iii) Waterway Sunbeam – 31 May 2016;
  - (iv) Tampines GreenTerrace – 31 Aug 2015;
  - (v) Tampines Alcoves – 30 Sep 2015

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.