

Build-To-Order March 2012



All images are Artist's Impressions

This month, HDB brings you a generous serving of eight Build-To-Order (BTO) projects – **Skyline I @ Bukit Batok**, **Skyline II @ Bukit Batok**, **Fajar Hills** in Bukit Panjang, **Clementi Ridges**, **MacPherson Residency** in Geylang, **Ping Yi Greens** in Bedok, **Golden Kismis** in Bukit Timah and **Golden Clover** in Toa Payoh.

With 4,153 units of Studio Apartments, 2-, 3-, 4- and 5-room flats spread across seven towns, these wholesome homes are set to whet your appetite.

Apply online for your choice town and flat type by **3 Apr 2012**.

Mar 2012 BTO Prices

Project	Flat Type	Selling Price (excluding Grants)	Selling Price (inclusive of Grants)
Non-Mature Towns/Estates			
Skyline I @ Bukit Batok & Skyline II @ Bukit Batok	3-room	From \$200,000	From \$170,000
	4-room	From \$301,000	From \$286,000
	5-room	From \$408,000	From \$398,000
Fajar Hills (Bukit Panjang)	3-room	From \$144,000	From \$109,000
	4-room	From \$240,000	From \$225,000
	5-room	From \$306,000	From \$296,000
Mature Towns/Estates			
Clementi Ridges	3-room	From \$322,000	From \$292,000
	4-room	From \$438,000	From \$423,000
	5-room	From \$550,000	From \$540,000
MacPherson Residency (Geylang)	3-room	From \$285,000	From \$255,000
	4-room	From \$417,000	From \$402,000
Ping Yi Greens (Bedok)	2-room	From \$174,000	From \$134,000
	3-room	From \$281,000	From \$251,000
	4-room	From \$400,000	From \$385,000
Golden Kismis (Bukit Timah)	Studio Apartments	From \$104,000	-
Golden Clover (Toa Payoh)	Studio Apartments	From \$94,000	-

Notes:

- 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



Fajar Hills



MacPherson Residency

PING YI GREENS



Step 1: Submit Your Application

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order Mar 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 Ageing-in-Place Priority Scheme ^{New}, Multi-Generation Priority Scheme ^{New}, Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.
- You will need to indicate your choice of town (Bedok, Bukit Batok, Bukit Panjang, Bukit Timah, Clementi, Geylang and Toa Payoh) and flat type².
- You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard). For applicants applying under the Multi-Generation Priority Scheme, the administrative fee payable for the combined application is \$20.
- Apply by **3 Apr 2012 (Tuesday)**. Application period is **one week**.

^{1a} You may check on the latest number of applications received at e-Sales > Build-To-Order Mar 12 > 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 **mid-Apr 2012**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will commence **by end Apr/early May 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.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 Skyline I @ Bukit Batok, Skyline II @ Bukit Batok, Fajar Hills, Clementi Ridges, MacPherson Residency, Ping Yi Greens, Golden Kismis and Golden Clover are:

Housing Development	Skyline I @ Bukit Batok	Skyline II @ Bukit Batok	Fajar Hills	Clementi Ridges	MacPherson Residency	Ping Yi Greens	Golden Kismis	Golden Clover
Selection Date* (Median Month of Selection)	Apr to Sep 2012 (Jul 2012)							
Estimated Completion Date	2nd Qtr 2016	1st Qtr 2017	4th Qtr 2015	3rd Qtr 2016	4th Qtr 2015	4th Qtr 2015	3rd Qtr 2015	3rd Qtr 2015
Estimated Waiting Time	46 to 47 months	53 to 56 months	37 to 41 months	46 to 50 months	40 to 41 months	37 to 41 months	38 months	36 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) Skyline I @ Bukit Batok – 30 Jun 2017 and Skyline II @ Bukit Batok – 28 Feb 2018;
 - (ii) Fajar Hills – 30 Nov 2016;
 - (iii) Clementi Ridges – 31 Jul 2017;
 - (iv) MacPherson Residency – 31 Oct 2016;
 - (v) Ping Yi Greens – 31 Oct 2016;
 - (vi) Golden Kismis – 31 Aug 2016;
 - (vii) Golden Clover – 31 Jul 2016

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.

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, resident's committee centres and such other facilities as HDB shall deem fit.