



*What they want...*

This month, HDB brings you seven new Build-To-Order (BTO) projects – **Keat Hong Axis** in Choa Chu Kang, **Punggol Opal** and **Waterway Cascadia** in Punggol, **Clementi Gateway**, **Depot Heights** and **Telok Blangah Ridgeview** in Bukit Merah and **GreenTops @ Sims Place** in Geylang.

Choose the home that you want from this new release of 4,191 units of Studio Apartments, 2-, 3-, 4- and 5-room flats, and transform it into the perfect place for you and your family.



**Choa Chu Kang** | 1,130 Standard Flats:  
2-, 3-, 4- & 5-room



**Punggol** | 526 Standard Flats:  
2-, 3- & 4-room



**Punggol** | 1,009 Premium Flats:  
3-, 4- & 5-room



**Clementi** | 278 Standard Flats:  
3- & 4-room



**Bukit Merah** | 418 Standard Flats:  
Studio Apartments, 3- & 4-room



**Bukit Merah** | 492 Standard Flats:  
3- & 4-room



**Geylang** | 338 Standard Flats:  
Studio Apartments, 3-room

*All images are Artist's Impressions*

Apply online for your choice town and flat type by **6 Aug 2012**.

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





## July 2012 BTO Prices

Project	Flat Type	Selling Price (excluding Grants)	Selling Price (inclusive of Grants)
<b>Non-Mature Towns/Estates</b>			
Keat Hong Axis	2-room	From \$99,000	From \$39,000
	3-room	From \$151,000	From \$116,000
	4-room	From \$243,000	From \$228,000
	5-room	From \$309,000	From \$299,000
Punggol Opal	2-room	From \$104,000	From \$44,000
Punggol Opal & Waterway Cascadia	3-room	From \$178,000	From \$143,000
	4-room	From \$289,000	From \$274,000
Waterway Cascadia	5-room	From \$390,000	From \$380,000
<b>Mature Towns/Estates</b>			
Clementi Gateway	3-room	From \$301,000	From \$271,000
	4-room	From \$430,000	From \$415,000
Depot Heights	Studio Apartments	From \$115,000	-
Depot Heights & Telok Blangah Ridgeview	3-room	From \$285,000	From \$255,000
	4-room	From \$430,000	From \$415,000
GreenTops @ Sims Place	Studio Apartments	From \$114,000	-
	3-room	From \$284,000	From \$254,000

**Notes:**

- Punggol Opal (standard) offers 2-/3-/4-room flats whereas Waterway Cascadia (premium) offers 3-/4-/5-room flats. Only applicants with gross monthly household income not exceeding \$5,000 are eligible to be considered for the 3-room standard flats in Punggol Opal.
- Depot Heights offers studio apartments and 3-/4-room flats whereas Telok Blangah Ridgeview offers 3-/4-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.
- Studio Apartments are sold on 30-year lease. Prices are inclusive of the elderly-friendly fittings/finishes.
- 2-/3-/4-/5-room flats are sold on 99-year lease.



## 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 Jul 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, Multi-Generation Priority Scheme, Married Child Priority Scheme, Third Child Priority Scheme and Tenants' Priority Scheme.
- You will need to indicate your choice of town (Choa Chu Kang, Punggol, Clementi, Bukit Merah or Geylang) and flat type<sup>2</sup>. Due to difference in income ceiling, if you are interested in 3-room flats in Punggol, you have to indicate your choice for Punggol Opal (income ceiling for 3-room Standard flats is \$5,000 per month) or Waterway Cascadia (income ceiling for 3-room Premium flats is \$10,000 per month).
- 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 **6 August 2012 (Monday)**. Application period is **one week**.

<sup>1</sup> You may check on the latest number of applications received at e-Sales > Build-To-Order Jul 12 > Apply Online > [Flat Supply and Applications Received](#). 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 **Aug 2012**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will commence by **end Aug/Sep 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 Keat Hong Axis, Punggol Opal, Waterway Cascadia, Clementi Gateway, Depot Heights, Telok Blangah Ridgeview and GreenTops @ Sims Place are:

Housing Development	Keat Hong Axis	Punggol Opal	Waterway Cascadia	Clementi Gateway	Depot Heights	Telok Blangah Ridgeview	GreenTops @ Sims Place
Selection Date* (Median Month of Selection)	End Aug/Sep 2012 to Jan 2013 (Nov 2012)						
Estimated Completion Date	1st Qtr 2016	4th Qtr 2015	3rd Qtr 2016	3rd Qtr 2016	3rd Qtr 2016	1st Qtr 2016	4th Qtr 2015
Estimated Waiting Time	37 to 41 months	35 to 38 months	43 to 47 months	46 to 47 months	46 to 47 months	38 to 41 months	36 to 38 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) Keat Hong Axis – 31 Mar 2017;
  - (ii) Punggol Opal – 30 Nov 2016;
  - (iii) Waterway Cascadia – 30 Aug 2017;
  - (iv) Clementi Gateway – 30 Sep 2017;
  - (v) Depot Heights – 30 Sep 2017;
  - (vi) Telok Blangah Ridgeview – 31 Mar 2017;
  - (vii) GreenTops @ Sims Place – 30 Nov 2016

The EDPD is 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.