



CRAFTING NEW BEGINNINGS

BUILD-TO-ORDER MAY 2013

Craft new beginnings in one of the eight new Build-To-Order projects – **EastBank @ Canberra**, **EastBrook @ Canberra** and **EastWave @ Canberra** in Sembawang, **Golden Mint** and **Hougang Crimson** in Hougang, **Keat Hong Crest** in Choa Chu Kang, **Spring Haven @ Jurong** in Jurong West, as well as **Woodlands Pasture I & II**.

Choose from 4, 900 units of Studio Apartments, 2-, 3-, 4- and 5-room Standard Flats.



Apply online for your choice town and flat type by 5 Jun 2013. You may apply online anytime till the end of the application period. All applications are processed through a computer ballot and not on a first-come first-served basis.

[Apply Online Now](#)

Build-To-Order May 2013 Prices

Project	Flat Type	Selling Price (excluding Grants)	Selling Price (including Grants)
Non-Mature Towns/Estates			
EastBrook @ Canberra	2-room	From \$82,000	From \$22,000
	3-room	From \$138,000	From \$103,000
EastBank @ Canberra, EastBrook @ Canberra & EastWave @ Canberra	4-room	From \$225,000	From \$210,000
EastBank @ Canberra & EastWave @ Canberra	5-room	From \$314,000	From \$304,000
Golden Mint	Studio Apartment	From \$76,000	-
Hougang Crimson	3-room	From \$171,000	From \$136,000
	4-room	From \$268,000	From \$253,000
Keat Hong Crest	3-room	From \$140,000	From \$105,000
	4-room	From \$240,000	From \$225,000
	5-room	From \$308,000	From \$298,000
Spring Haven @ Jurong	2-room	From \$94,000	From \$34,000
	3-room	From \$160,000	From \$125,000
	4-room	From \$260,000	From \$245,000
Woodlands Pasture I & II	3-room	From \$133,000	From \$98,000
	4-room	From \$223,000	From \$208,000
	5-room	From \$276,000	From \$266,000

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.
- Studio Apartments (SAs) are sold on 30-year lease, beginning from the date of key collection. Prices are inclusive of the elderly-friendly fittings/finishes. 50% of the Studio Apartments will be set aside for eligible elderly flat applicants if they apply for an SA in the same town as their current property, or to stay near/with their parents/married child under Studio Apartment Priority Scheme (SAPS).
- 2-/3-/4-/5-room flats are sold on a 99-year lease.



Simple Steps to Owning Your New Home

Step 1: Submit Your Application Online

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order May 13 > [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 Multi-Generation Priority Scheme, Married Child Priority Scheme, Third Child Priority Scheme, Tenants Priority Scheme, Studio Apartment Priority Scheme, Parenthood Priority Scheme (From the May 2013 sales launch, the Parenthood Priority Scheme is extended to first-timer married couples who are expecting a citizen child). The [Assistance Scheme for Second-timers \(divorced/widowed parents\)](#) is also available from May 2013 sales launch.
 - You will need to indicate your choice of town (Choa Chu Kang, Hougang, Jurong West, Sembawang and Woodlands) 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 **5 Jun 2013 (Wednesday)**. Application period is **one week**. You may apply online anytime till the end of the application period. All applications are processed through a computer ballot and not on a first-come first-served basis.
- 1 You may check on the latest number of applications received at e-Sales > Build-To-Order May 13 > Apply Online > [Flat Supply and Applications Received](#). Those without Internet access can visit HDB Hub or any HDB Branch 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: Book Your New Home

- You will be informed of your balloted queue position by **end Jun 2013**.
- Invited applicants will be given an invitation package with an appointment to book a flat.
- Selection of flats will commence by **mid Jul 2013**.
- 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 flat's selling price as downpayment by CPF and/or cash.
 - 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 a bank/financial institution
 - You need to pay 20% of the flat's selling price as downpayment. The cash payment required will be subject to the prevailing regulations and guidelines in force from time to time by MAS and the respective banks and financial institutions. You may visit HDB InfoWEB for more details on taking a housing loan from the banks.
 - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 10% downpayment. The balance 10% is payable at the time of collecting keys to the flat.
- Housing loans are not available for Studio Apartment buyers. Studio Apartment buyers need to pay 5% of the flat's selling price as downpayment by CPF/cash. Only buyers who are 55 years old 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 New Home

- 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 are no housing loans available for Studio Apartments, the balance of the flat's selling price is to be paid in full at this point by CPF/cash.

³ The estimated completion date, estimated waiting time and estimated delivery possession date for each project are:

Housing Development	Selection Date (Median Month of Selection)	Estimated Completion Date	Estimated Waiting Time*	Estimated Delivery Possession Date
EastBank @ Canberra	Jul 2013 to Dec 2013 (Oct 2013)	4Q 2016	35 to 39 months	31 Dec 2017
EastBrook @ Canberra		2Q 2017	42 to 45 months	30 Jun 2018
EastWave @ Canberra		1Q 2017	37 to 42 months	31 Jan 2018
Golden Mint		4Q 2016	34 to 39 months	31 Oct 2017
Hougang Crimson		4Q 2016	33 to 39 months	31 Oct 2017
Keat Hong Crest		1Q 2017	37 to 42 months	31 Jan 2018
Spring Haven @ Jurong		1Q 2017	37 to 42 months	31 Jan 2018
Woodlands Pasture I & II		2Q 2017	42 to 45 months	30 Jun 2018

- a) *The waiting time is computed based on the median month of selection exercise. The actual completion date will depend on the progress of the construction.
- b) The Estimated Delivery Possession Date 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, residents' committee centres, day activity centres and such other facilities as HDB shall deem fit.