

Delightful homes in the West



HDB brings you two new BTO projects in the West - **Corporation Tiara in Jurong West** and **Senja Gateway in Bukit Panjang**.

At Corporation Tiara, you can choose from 4-room and 5-room Premium flats. As for Senja Gateway, it houses Studio Apartments, 4-room and 5-room Standard flats. Be it transport, shopping, dining, entertainment or recreation, all the lifestyle conveniences you need are well within reach. In addition, there are abundant landscaped spaces within both developments.

Apply online for your choice town by **11 Aug 2010**.

To find out more, visit our Build-To-Order Exhibition, now on till 11 Aug 2010 at the Habitat Forum*, BizFour 3rd Storey, HDB Hub. You can view the perspectives and sample finishes there. 3D models will be available for viewing during the selection exercise.

*Opening Hours: Mon to Fri - 8am to 5pm; Sat - 8am to 1pm; Sun & Public Holidays – Closed.

Simple Steps to Owning Your Home



STEP 1: SUBMIT YOUR APPLICATION

- Interested applicants may submit their application¹ through e-Sales > Build-To-Order Jul 10 > [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 and Third Child Priority Scheme.
 - You will need to indicate your choice of town (Bukit Panjang or Jurong West) and flat type².
 - You will need to pay an administrative fee of \$10 by CashCard or credit card (Visa/MasterCard).
 - Apply by **11 August 2010 (Wednesday)**.
- 1a You may check on the latest number of applications received at e-Sales > Build-To-Order Jul 10 > 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](#).

STEP 2: SELECT YOUR FLAT³

- You will be informed of your balloted queue position in **Sep 2010**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats is expected to start in **Oct/Nov 2010**.
- 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
4/5-room flat	\$2,000

³ HDB will assess the applications received before deciding whether to proceed with the invitation of applicants for the selection of flats.

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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 ⁴

- 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.
 - First-timer buyers who qualify for the Staggered Downpayment Scheme need only pay a 10% downpayment – 5% in cash and 5% by CPF/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.

⁴ HDB will proceed to call tender to build the contract only if there is sufficient take-up of the flats for the contract.

STEP 5: MOVE INTO YOUR FLAT

- HDB will invite you to collect the keys to your flat when it is completed.⁵
- You will need to arrange to pay the balance of the selling price by 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.

⁵ The expected completion date and Estimated Delivery Possession Date (EDPD) for these BTO projects are:

BTO Project	Estimated Completion Date	Estimated Delivery Possession Date (EDPD)
Corporation Tiara	2Q 2014	30 Apr 2015
Senja Gateway	3Q 2014	30 Sep 2015

The actual completion date will depend on the progress of construction. The EDPD is an estimate of the date that HDB is required under the Agreement for Lease to deliver possession of the flat. Applicants will be informed of the actual Delivery Possession Date during the signing of the Agreement for Lease.