HDB brings you three new Build-To-Order (BTO) projects – Orchid Spring @ Yishun, Vista Spring @ Yishun and Golden Daisy.

Orchid Spring @ Yishun and Vista Spring @ Yishun offers a range of contemporary homes nestled amid lush, spring-themed landscaping and abundant facilities. For shopping and dining, stroll over to the nearby Yishun Mall or enjoy the commercial facilities within Vista Spring @ Yishun. To experience the great outdoors, head over to the lush Yishun Park, Yishun Pond and Lower Seletar Reservoir Park. Choose from 2-, 3-, 4- and 5-room Standard flats.

Located in Bukit Batok, Golden Daisy offers 180 units of Studio Apartments that come in ready-to-move-in condition for those aged 55 years and above. Here, you are well-served by the range of retail options at the nearby Bukit Batok East Point. Nature spots within the town include Bukit Batok Nature Park and Bukit Batok Town Park (Little Guilin).

Apply online for your choice town and flat type by 7 Feb 2011. If you choose Yishun, you can pick flats in either Orchid Spring @ Yishun or Vista Spring @ Yishun during selection.

To find out more, visit our Build-To-Order Exhibition now on till 7 Feb 2011 at the Habitat Forum*, BizFour 3rd Storey, HDB Hub. You can also view the perspectives and sample finishes there. 3D models will be available for viewing during the selection exercise.

*Opening Hours: Mon to Fri, Chinese New Year’s Eve - 8am to 5pm; Sat - 8am to 1pm; 1st and 2nd day of Chinese New Year, Sun & Public Holidays – Closed.
Simple Steps to Owning Your Home

**Step 1: Submit Your Application**

- Interested applicants may submit their application through e-Sales > Build-To-Order Jan 11 > 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 (Bukit Batok or Yishun) and flat type. If you choose Yishun, you can pick flats in either Orchid Spring @ Yishun or Vista Spring @ Yishun during selection.
- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard).
- Apply by 7 Feb 2011 (Monday).

\[1\] You may check on the latest number of applications received at e-Sales > Build-To-Order Jan 11 > Apply Online > Flat Supply and Applications Received.

\[2\] 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 – 9am to 5pm, Sat – 9am to 1pm, 1st and 2nd day of Chinese New Year, Sun & Public Holidays – Closed.

\[3\] Eligibility conditions apply. Please refer to e-Sales > Eligibility to buy new HDB flat.

**Step 2: Select Your Flat**

- You will be informed of your balloted queue position in Feb 2011.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will start in Mar 2011.
- You will need to pay an option fee by cash/NETS/cheque. The option fee for each flat type is:

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Option Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio Apartment</td>
<td>$250</td>
</tr>
<tr>
<td>2-Room</td>
<td>$500</td>
</tr>
<tr>
<td>3-Room</td>
<td>$1,000</td>
</tr>
<tr>
<td>4/5-Room</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

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

**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.
Simple Steps to Owning Your Home

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.
  - 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 65 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 with the construction of the new flats once the desired take-up rate for the BTO project is met.

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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 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.

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

<table>
<thead>
<tr>
<th>Housing Developments</th>
<th>Estimated Completion Date</th>
<th>Estimated Delivery Possession Date (EDPD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Golden Daisy</td>
<td>Q4 2014</td>
<td>31 Mar 2015</td>
</tr>
<tr>
<td>Orchid Spring@Yishun</td>
<td>Q2 2014</td>
<td>30 Nov 2015</td>
</tr>
<tr>
<td>Vista Spring@Yishun</td>
<td>Q2 2014</td>
<td>31 Aug 2015</td>
</tr>
</tbody>
</table>

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.