Idyllic Living Begins at Home

HDB brings you four new Build-To-Order (BTO) projects – Waterway Terraces II in Punggol, Anchorvale Cove in Sengkang, Hougang Parkview in Hougang and Montreal Ville in Sembawang. Choose from 3,185 units of 2-, 3-, 4- and 5-room flats. This is the largest supply in one BTO launch since 2002.

Refreshing lifestyles choices await residents at each of these developments. Be invigorated with waterfront living, or be revitalized by the lushness of nature close by. Whichever your choice, enjoy a wide range of amenities and facilities both within the development and in its neighbourhood.

For Premium flats, take your pick from Waterway Terraces II or Anchorvale Cove, where both developments house 3-, 4- and 5-room units. For Standard flats, choose from Hougang Parkview’s 3-, 4- and 5-room units, or Montreal Ville’s 2-, 3- and 4-room units.

Apply online for your choice town and flat type by 1 May 2011. Application period is one week.

To find out more, visit our Build-To-Order Exhibition now on till 30 Apr 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.

Check out the location and number of BTO flats coming your way in the next two months by clicking here.

*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 application through e-Sales > Build-To-Order Apr 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 (Punggol, Sengkang, Hougang and Sembawang) and flat type.
- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard).
- Apply by 1 May 2011 (Sunday). Application period is one week.

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1. You may check on the latest number of applications received at e-Sales > Build-To-Order Apr 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 – 8am to 5pm; Sat – 8am to 1pm; Sun & Public Holidays – Closed.
3. Eligibility conditions apply. Please refer to e-Sales > Eligibility to buy new HDB flat. Check your eligibility to buy a new flat using our new eService at e-Sales > Eligibility to buy a new HDB flat > Eligibility Questionnaire.

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**Step 2: Select Your Flat**

- You will be informed of your balloted queue position in May 2011.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will start in May 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>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>

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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

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.

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.

Step 5: Move Into Your Flat

HDB will invite you to collect the keys to your flat when it is completed.

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.

5 The Estimated Completion Date and waiting time for Waterway Terraces II, Anchorvale Cove, Hougang Parkview and Montreal Ville are:

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Waterway Terraces II</th>
<th>Anchorvale Cove</th>
<th>Hougang Parkview</th>
<th>Montreal Ville</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection Date*</td>
<td></td>
<td></td>
<td>Mar to Oct 2011</td>
<td></td>
</tr>
<tr>
<td>(Median Month of Selection)</td>
<td></td>
<td></td>
<td>(Aug 2011)</td>
<td></td>
</tr>
<tr>
<td>Estimated Completion Date</td>
<td>2nd Quarter 2015</td>
<td>4th Quarter 2014</td>
<td>2nd Quarter 2014</td>
<td>1st Quarter 2014</td>
</tr>
<tr>
<td>Estimated Waiting Time</td>
<td>44 to 47 months</td>
<td>36 to 41 months</td>
<td>30 to 35 months</td>
<td>30 to 32 months</td>
</tr>
</tbody>
</table>

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 31 May 2016 for Waterway Terraces II, 30 Nov 2015 for Anchorvale Cove, 30 Apr 2015 for Hougang Parkview and 31 Mar 2015 for Montréal Ville respectively. 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.