New homes capturing a new chapter in life

HDB brings you six new Build-To-Order (BTO) projects: Costa Ris and Golden Lily in Pasir Ris, Punggol ParcVista, Tampines GreenLeaf, Tampines GreenWood and Woodlands Peak. Choose from 3,957 units of Studio Apartments, 2-, 3-, 4- and 5-room Standard flats. This is the largest supply of BTO flats in a single launch, surpassing the supply of 3,186 BTO flats offered last month.

Boasting lush greenery and easy access to amenities, each development offers rejuvenating experiences for daily living. Start creating new memories with your loved ones in these exciting new homes!

Apply online for your choice town and flat type by 2 June 2011.

To find out more, visit our Build-To-Order Exhibition now on till 2 June 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

---

**Indicative May 2011 BTO Prices Inclusive of Grants**

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>No. of Units</th>
<th>Indicative Selling Price (excluding Grants)</th>
<th>Estimated Price Inclusive of Grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>SA</td>
<td>456</td>
<td>From $76,000</td>
<td>-</td>
</tr>
<tr>
<td>2-Room</td>
<td>353</td>
<td>From $120,000</td>
<td>From $80,000</td>
</tr>
<tr>
<td>3-Room</td>
<td>809</td>
<td>From $165,000</td>
<td>From $131,000</td>
</tr>
<tr>
<td>4-Room</td>
<td>1,530</td>
<td>From $264,000</td>
<td>From $249,000</td>
</tr>
<tr>
<td>5-Room</td>
<td>709</td>
<td>From $335,000</td>
<td>From $325,000</td>
</tr>
</tbody>
</table>

**Notes:**
(a) For 2-room flats, assumed Additional CPF Housing Grant (AHG) of $40,000. Special CPF Housing Grant (SHG) not applicable for flats located in mature estates.
(b) For 3-room flats, assumed AHG of $30,000 and SHG of $5,000.
(c) For 4-room flats, assumed AHG of $15,000.
(d) For 5-room flats, assumed AHG of $10,000.
(e) Actual Grant amounts will vary based on income and choice of flat. Click [here](#) for more information about the available Grants for new flats.
Simple Steps to Owning Your Home

**Step 1: Submit Your Application**

- Interested applicants may submit their application\(^1\) through e-Sales > Build-To-Order May 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 (Pasir Ris, Punggol, Tampines or Woodlands) and flat type\(^2\).
- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard).
- Apply by **2 Jun 2011 (Thursday)**. Application period is **one week**.

\(^1\) You may check on the latest number of applications received at e-Sales > Build-To-Order May 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.

---

**Step 2: Select Your Flat**

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

---

**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

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-time 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-time 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.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 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.

² The Estimated Completion Date and waiting time for Costa Ris, Golden Lily, Punggol Parc vista, Tampines GreenLeaf, Tampines GreenWood and Woodlands Peak are:

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Costa Ris</th>
<th>Golden Lily</th>
<th>Punggol Parc vista</th>
<th>Tampines GreenLeaf</th>
<th>Tampines GreenWood</th>
<th>Woodlands Peak</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection Date *</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Median Month of Selection)</td>
<td></td>
<td></td>
<td></td>
<td>Jun to Dec 2011</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Completion Date</td>
<td>3rd Quarter 2014</td>
<td>4th Quarter 2013</td>
<td>2nd Quarter 2014</td>
<td>3rd Quarter 2014</td>
<td>2nd Quarter 2014</td>
<td>3rd Quarter 2015</td>
</tr>
<tr>
<td>Estimated Waiting Time</td>
<td>31 to 35 months</td>
<td>28 months</td>
<td>31 to 34 months</td>
<td>33 to 37 months</td>
<td>31 to 34 months</td>
<td>48 months</td>
</tr>
</tbody>
</table>

³ 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 Aug 2015 for Costa Ris, 31 Dec 2014 for Golden Lily, 31 May 2015 for Punggol Parc vista, 31 July 2015 for Tampines GreenLeaf, 31 May 2015 for Tampines GreenWood and 30 Sep 2016 for Woodlands Peak respectively. The EDPD is an estimation of the date that HDB is required under the Agreement for Lessee to deliver possession of the flat. Applicants will be informed the Actual Delivery Possession Date during the signing of the Agreement for Lessee.