HDB brings you seven new Build-To-Order (BTO) projects – Yishun Natura at Yishun, Segar Meadows and Segar Palmview at Bukit Panjang, Anchorvale Isles and Fernvale Riverbow at Sengkang, Golden Carnation at Tampines and Golden Orchid at Jurong West. Choose from 9,556 units of Studio Apartments, 3-, 4- and 5-room flats.

Thoughtfully designed, each development is nestled amid lush greenery and modern amenities. So come explore our range of new homes to find the one that suits you best.

Check out the location and number of BTO flats coming your way by clicking [here](#).

### Indicative Jul 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>Studio Apt</td>
<td>381</td>
<td>From $133,000</td>
<td>-</td>
</tr>
<tr>
<td>3-Room</td>
<td>459</td>
<td>From $127,000</td>
<td>From $102,000</td>
</tr>
<tr>
<td>4-Room</td>
<td>1,574</td>
<td>From $217,000</td>
<td>From $202,000</td>
</tr>
<tr>
<td>5-Room</td>
<td>1,042</td>
<td>From $274,000</td>
<td>From $264,000</td>
</tr>
</tbody>
</table>

**Notes:**
(a) For 3-room flats, assumed Additional CPF Housing Grant (AHG) of $30,000 and Special CPF Housing Grant (SHG) of $5,000.
(b) For 4-room flats, assumed AHG of $15,000.
(c) For 5-room flats, assumed AHG of $10,000.
(d) Actual Grant amounts will vary based on income and choice of flat. Click [here](#) for more information about the available Grants for new flats.
**Step 1: Submit Your Application**

- Interested applicants may submit their application through e-Sales > Build-To-Order Jul 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 (Yishun, Bukit Panjang, Sengkang, Tampines or Jurong West) and flat type. Due to difference in income ceiling, if you are interested in 3-room flats in Bukit Panjang, you have to indicate your choice for Segar Palmview (income ceiling for Standard 3-room flats is $5,000 per month) or Segar Meadows (income ceiling for Premium 3-room flats is $8,000 per month).
- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard).
- Apply by **20 Jul 2011 (Wednesday)**. Application period is **one week**.

1. You may check on the latest number of applications received at e-Sales > Build-To-Order Jul 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.

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**Step 2: Select Your Flat**

- You will be informed of your balloted queue position in **Aug 2011**.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will start in **Aug 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>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)](https://www.hdb.gov.sg) 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 6% 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 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.  

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.

The Estimated Completion Date and waiting time for Yishun Natura, Segar Meadows, Segar Palmview, Anchorvale Isles, Fernvale Riverbow, Golden Carnation and Golden Orchid are:

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Yishun Natura</th>
<th>Segar Meadows</th>
<th>Segar Palmview</th>
<th>Anchorvale Isles</th>
<th>Fernvale Riverbow</th>
<th>Golden Carnation</th>
<th>Golden Orchid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection Date (Median Month of Selection)</td>
<td>Aug 2011 to Jan 2012 (Nov 2011)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Waiting Time</td>
<td>34 to 38 months</td>
<td>31 to 33 months</td>
<td>35 to 38 months</td>
<td>25 to 30 months</td>
<td>34 to 38 months</td>
<td>27 months</td>
<td>30 months</td>
</tr>
</tbody>
</table>

- 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.
- The Estimated Delivery Possession Date (EDPD) is 31 Dec 2015 for Yishun Natura, 31 July 2015 for Segar Meadows, 30 Nov 2015 for Segar Palmview, 31 May 2015 for Anchorvale Isles, 31 Dec 2015 for Fernvale Riverbow, 31 Jan 2015 for Golden Carnation and 30 Apr 2015 for Golden Orchid 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.