Waterway Ridges is located along My Waterway@Punggol and Edgefield Plains. The development comprises seven residential blocks ranging from six to 18 storeys in height, offering 832 units of 3-, 4- and 5-room Premium flats.

With its excellent location along the waterway and undulating skyline of residential blocks inspired by mountain ranges, the development is named "Waterway Ridges" and designed like a picturesque landscape painting of mountains and rivers.

Waterfront Living

At Waterway Ridges, enjoy good water frontage with My Waterway@Punggol and its tributary embracing two sides of the development. Residential blocks of varying heights are designed to cascade down towards the waters, maximising views out to the waterway.

Right in the heart of the development is a lush central courtyard with playgrounds, fitness stations, precinct pavilions and rest shelters. Here, both the young and old can gather to have fun, keep fit and interact. Roof gardens are sited atop the multi-storey carpark block as well as the residential block fronting the tributary, offering alternative areas for rest and relaxation. A Residents’ Committee Centre is provided within Waterway Ridges as an added convenience for the residents.

More recreational facilities can be found at the adjacent common green fronting My Waterway@Punggol. Besides playgrounds and fitness stations, this common green boasts an amphitheatre, a large multi-purpose lawn and a jogging track. Here, one can jog, play or unwind, all while enjoying scenic views of the waters.
At Waterway Ridges, HDB and PUB will jointly implement the first large scale integration of Active, Beautiful, Clean Waters or ABC Waters design features, in a public housing development to create an eco-friendly urban landscape.

Residents here will get to enjoy a unique landscape that flows with the rhythm of our natural environment. This is achieved by a comprehensive network of rain gardens and vegetated swales meandering through the development. Designed as beautiful landscaped gardens and open lawns, they will be filled up temporarily with water during rain to form beautiful features before the water is discharged into the drainage system. These features not only cleanse rainwater through the use of plants and help the waterway stay clean and healthy, but they also improve the aesthetics of the surrounding landscape and enhance biodiversity of the area.

Eco-Friendly Design

Waterway Ridges is designed to fulfill the vision of establishing Punggol as an Eco-Town. To support this vision, the development comprises numerous eco-friendly features:

- Sustainable and recycled products are used in certain parts of the development
- Separate refuse chutes are provided for recyclable wastes
- Motion sensor lights are installed at common staircases to reduce energy consumption
- A rainwater harvesting system is provided to store rainwater for washing of common areas
- Bicycle stands are provided to encourage use of these environmentally friendly forms of transport
Bounded by My Waterway@Punggol and Edgefield Plains, Waterway Banks consists of nine residential blocks of eight to 18 storeys high. Choose from 1,016 units of 2-, 3- and 4-room Standard flats.

Located at a gentle bend of the waterway and housing an exciting array of commercial and recreational facilities, this new development will inject life to the banks of the waterway. This is also the reason behind the name Waterway Banks.
Array of Facilities

As you walk down My Waterfront@Punggol, it will be hard to miss Waterway Banks as it makes an impressive eco-statement with two beautiful sky terraces. Located on the 13th storey of two residential blocks, these garden terraces offer tranquil spaces with breathtaking views towards the waterway and common green. In addition, the development stands out with its rhythmic skyline, created by the varying heights and curved roof designs of its residential blocks.

Heading towards Waterway Banks from the waterfront, you will chance upon a landscaped common green located right next to the development. Shelters provided here serve as ideal lookout points towards the waterway while a large adventure playground will become a popular destination for the kids.

Within Waterway Banks, lush green courtyards lie amid the development blocks, housing various facilities for both the young and old. Here, adults and the elderly can choose to work out at the fitness stations, while children can take to the playgrounds for their fun and games. Resting shelters are provided for those who prefer a quieter, personal time. Landscaping at the roofs of the multi-storey carpark and two residential blocks offer visual relief for those staying above. A childcare centre and a two-storey commercial block housing an eating house, a supermarket and some shops, are provided within the development to bring greater convenience to all residents.

Eco-Friendly Design

In line with plans to develop Punggol as an Eco-Town, Waterway Banks feature eco-friendly designs. Come and be part of this sustainable environment that is created for all to enjoy:

- Sustainable and recycled products are used in certain parts of the development
- Separate refuse chutes are provided for recyclable wastes
- Motion sensor lights are installed at common staircases to reduce energy consumption
- A rainwater harvesting system is provided to store rainwater for washing of common areas
- Bio-swales are designed in the landscape to help maintain the quality of surface runoff from rainwater prior to discharge into the drainage system
- Bicycle stands are provisioned to encourage use of these environmentally friendly forms of transport

For all the FIRSTS you’ve shared, and many more to come
Exciting Developments at the Waterfront Town

My Waterway@Punggol officially opened with much fanfare on 23 Oct 2011. This extensive new amenity houses an exciting array of facilities along its banks, comprising pedestrian and cycling paths, footbridges, viewing platforms, play areas, and of course, plenty of lush landscaping. At Waterway Ridges and Waterway Banks, you will get to enjoy all these and more with My Waterway@Punggol located right at your doorstep. Choose to jog, stroll, play or simply unwind, right by the waterside.

Within Punggol Town, more nature spots are available with Lorong Halus Wetland, Coney Island, Punggol Promenade, Punggol Reservoir and Serangoon Reservoir all located within easy access. Punggol Plaza is the destination to head to for shopping, dining and leisure delights. You can log on to Where2Shop@HDB to find out more about the heartland shops located there. Look forward to more buzz and excitement coming your way when the proposed Town Centre and sports complex are completed.

From both Waterway Banks and Waterway Ridges, residents are merely a five minute drive from Tampines Expressway (TPE), and a short walk away from Damai LRT and Oasis LRT stations. Both LRT stations are linked to Punggol MRT station and the bus interchange. Schools found in the vicinity include Horizon Primary School, Punggol Secondary School, Edgefield Primary School, Greendale Primary and Secondary School.
Enchanting homes

Waterway Ridges offers 3-, 4- and 5-room Premium flats. These units come with full height windows in the living/dining area and three-quarter height windows in the bedrooms. Some 4- and 5-room units have balconies provided at the living/dining area and/or corner windows in the main bedroom.

Waterway Banks offers 2-, 3- and 4-room Standard flats. These units come with three-quarter height windows in the living/dining area. Some 4-room units have corner windows in the main bedroom.

Choose from flats in either development during selection. Due to differences in ceiling height, if you are interested in 3-room flats in Punggol, you have to indicate your choice for Waterway Banks (income ceiling for 3-room Standard flats is $5,000 per month) or Waterway Ridges (income ceiling for 3-room Premium flats is $10,000 per month).

The indicative price range of these flats is tabulated below.

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Flat Type</th>
<th>Floor Area (sqm)</th>
<th>Internal Floor Area (sqm)</th>
<th>No. of Units</th>
<th>Indicative Price Range ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterway Banks (Standard Flats)</td>
<td>2-Room</td>
<td>44</td>
<td>42</td>
<td>158</td>
<td>$85,000 - $111,000</td>
</tr>
<tr>
<td></td>
<td>3-Room</td>
<td>65</td>
<td>62</td>
<td>252</td>
<td>$150,000 - $190,000</td>
</tr>
<tr>
<td>Waterway Ridges (Premium Flats)</td>
<td>3-Room</td>
<td>87 - 88</td>
<td>65</td>
<td>224</td>
<td>$188,000 - $220,000</td>
</tr>
<tr>
<td>Waterway Ridges (Premium Flats)</td>
<td>4-Room</td>
<td>90 - 93</td>
<td>87 - 90</td>
<td>958</td>
<td>$257,000 - $359,000</td>
</tr>
<tr>
<td>Waterway Ridges (Premium Flats)</td>
<td>5-Room</td>
<td>112 - 113</td>
<td>110</td>
<td>245</td>
<td>$351,000 - $445,000</td>
</tr>
</tbody>
</table>

Notes:
(a) Waterway Ridges offers 3/4/5-room flats whereas Waterway Banks offers 2/3/4-room flats.
(b) Floor area refers to the estimated area of the whole apartment, inclusive of the area of air-conditioner ledge.
(c) Internal floor area refers to the estimated area of the apartment computed based on the centre line of the apartment wall.
(d) The indicative prices do not include the cost of optional components. Actual selling prices will vary according to the attributes of the individual units at the time of selection.

Financing a flat (Waterway Ridges)

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Typical Selling Price</th>
<th>Applicants' Median Household Income</th>
<th>Eligible Additional CPF Housing Grant</th>
<th>Nett Selling Price (less grants)</th>
<th>Monthly Installment for 30-year Loan</th>
<th>Instalment to Income Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-Room</td>
<td>$210,000</td>
<td>$2,500</td>
<td>$30,000</td>
<td>$180,000</td>
<td>$837</td>
<td>25%</td>
</tr>
<tr>
<td>4-Room</td>
<td>$250,000</td>
<td>$4,300</td>
<td>$10,000</td>
<td>$215,000</td>
<td>$1,131</td>
<td>25%</td>
</tr>
<tr>
<td>5-Room</td>
<td>$400,000</td>
<td>$5,800</td>
<td>$0</td>
<td>$400,000</td>
<td>$1,441</td>
<td>25%</td>
</tr>
</tbody>
</table>

Financing a flat (Waterway Banks)

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Typical Selling Price</th>
<th>Applicants' Median Household Income</th>
<th>Eligible Additional CPF Housing Grant</th>
<th>Eligible Special CPF Housing Grant*</th>
<th>Nett Selling Price (less grants)</th>
<th>Monthly Installment for 30-year Loan</th>
<th>Instalment to Income Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-Room</td>
<td>$100,000</td>
<td>$1,300</td>
<td>$40,000</td>
<td>$20,000</td>
<td>$170,000</td>
<td>$1,200</td>
<td>9%</td>
</tr>
<tr>
<td>3-Room</td>
<td>$175,000</td>
<td>$2,500</td>
<td>$30,000</td>
<td>$0</td>
<td>$205,000</td>
<td>$1,510</td>
<td>20%</td>
</tr>
<tr>
<td>4-Room</td>
<td>$290,000</td>
<td>$4,300</td>
<td>$10,000</td>
<td>NA</td>
<td>$285,000</td>
<td>$1,023</td>
<td>24%</td>
</tr>
</tbody>
</table>

* Applicants with monthly household incomes not exceeding $2,250 may qualify for the Special CPF Housing Grant if they apply for a 2-room or 3-Room flat at Waterway Banks.
### Prices of Waterway Ridges and Resale Comparables in the Vicinity

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Waterway Ridges (Internal floor area)</th>
<th>Prices of Resale Flats</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-Room</td>
<td>$100,000 - $320,000 (95 sqm)</td>
<td>-</td>
</tr>
<tr>
<td>4-Room</td>
<td>$200,000 - $350,000 (98 sqm)</td>
<td>$455,000 - $489,000 (92 - 93 sqm)</td>
</tr>
<tr>
<td>5-Room</td>
<td>$551,000 - $645,000 (110 sqm)</td>
<td>$502,000 - $590,000 (115 - 112 sqm)</td>
</tr>
</tbody>
</table>

**Notes:**
(a) The 4-room and 5-room resale comparables consist of premium flats of about 8 to 9 years old. They are located near to Waterway Ridges. The differences in the attributes between the resale comparables and the subject contract should be taken into account when making comparisons.
(b) There are no comparable 3-room resale flats in the vicinity.

### Prices of Waterway Banks and Resale Comparables in the Vicinity

<table>
<thead>
<tr>
<th>Flat Type</th>
<th>Waterway Banks (Internal floor area)</th>
<th>Prices of Resale Flats</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-Room</td>
<td>$85,000 - $111,000 (42 sqm)</td>
<td>-</td>
</tr>
<tr>
<td>3-Room</td>
<td>$100,000 - $139,000 (52 sqm)</td>
<td>-</td>
</tr>
<tr>
<td>4-Room</td>
<td>$207,000 - $329,000 (67 sqm)</td>
<td>$410,000 - $469,000 (90 sqm)</td>
</tr>
</tbody>
</table>

**Notes:**
(a) The 4-room resale comparables consist of standard flats of about 8 - 11 years old. They are located near to Waterway Banks. The differences in the attributes between the resale comparables and the subject contract should be taken into account when making comparisons.
(b) There are no comparable 2-room and 3-room resale flats in the vicinity.

### Optional Component Scheme

These flats come with floor finishes in the kitchen, household shelter, service yard and bathrooms. For added convenience, you may opt to have floor finishes in the living/dining room and bedrooms and/or internal doors installed in your selected flat. The cost of installing these optional components will be added to the selling price of the flat.

<table>
<thead>
<tr>
<th>Project</th>
<th>Optional Component</th>
<th>2-Room</th>
<th>3-Room</th>
<th>4-Room</th>
<th>5-Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterway Ridges</td>
<td>Flooring for living/dining room and bedrooms</td>
<td>NA</td>
<td>$4,600</td>
<td>$7,100</td>
<td>$6,800</td>
</tr>
<tr>
<td></td>
<td>Internal doors*</td>
<td>NA</td>
<td>$2,320</td>
<td>$2,890</td>
<td>$2,890</td>
</tr>
<tr>
<td>Waterway Banks</td>
<td>Flooring for living/dining room and bedrooms</td>
<td>$2,100</td>
<td>$3,200</td>
<td>$4,800</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>Internal doors*</td>
<td>$550</td>
<td>$2,280</td>
<td>$2,830</td>
<td>NA</td>
</tr>
</tbody>
</table>

**Notes:**
* Bi-fold bathroom doors are provided for 2-room flats and they are non-optimal.*
* 2-room flats: 1 internal door (1 bedroom door).*
* 3-room flats: 4 internal doors (2 bedroom doors and 2 bathroom doors).*
* 4-room flats: 5 internal doors (2 bedroom doors and 2 bathroom doors).*
* 5-room flats: 5 internal doors (3 bedroom doors and 2 bathroom doors).*

### Optional Component Scheme

Starting from the Nov 2011 BTO exercise, HDB will extend the Optional Component Scheme (OCS) option for flooring to Premium flat buyers. This means buyers who choose Waterway Ridges have a choice to either install their own flooring, or use HDB's flooring.

These flats at Waterway Ridges and Waterway Banks come with floor finishes in the kitchen, household shelter, service yard and bathrooms. For added convenience, you may opt to have floor finishes in the living/dining room and bedrooms and/or internal doors installed in your selected flat. The cost of installing these optional components will be added to the selling price of the flat.

<table>
<thead>
<tr>
<th>Project</th>
<th>Optional Component</th>
<th>2-Room</th>
<th>3-Room</th>
<th>4-Room (with balcony)</th>
<th>5-Room</th>
<th>5-Room (with balcony)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterway Ridges</td>
<td>Flooring for living/dining room and bedrooms</td>
<td>-</td>
<td>$4,560</td>
<td>$7,100</td>
<td>$6,500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Internal doors*</td>
<td>-</td>
<td>$2,226</td>
<td>$2,800</td>
<td>$2,800</td>
<td></td>
</tr>
<tr>
<td>Waterway Banks</td>
<td>Flooring for living/dining room and bedrooms</td>
<td>$2,100</td>
<td>$3,200</td>
<td>$4,800</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Internal doors*</td>
<td>$550</td>
<td>$2,280</td>
<td>$2,830</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**Notes:**
* Bi-fold bathroom doors are provided for 2-room flats and they are non-optimal.*
* 2-room flats: 1 internal door (1 bedroom door).*
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* 4-room flats: 5 internal doors (2 bedroom doors and 2 bathroom doors).*
* 5-room flats: 5 internal doors (3 bedroom doors and 2 bathroom doors).*

### Estimated Completion Date and Waiting Time

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Waterway Ridges</th>
<th>Waterway Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection Date*</td>
<td>End-Dec 2011 to Jan 2012 (Mar 2012)</td>
<td></td>
</tr>
<tr>
<td>Estimated Completion Date</td>
<td>2nd Qtr 2015</td>
<td>4th Qtr 2014</td>
</tr>
<tr>
<td>Estimated Waiting Time</td>
<td>37 to 40 months</td>
<td>31 to 34 months</td>
</tr>
</tbody>
</table>

**Notes:**
* The waiting time is computed based on the median month of selection.
* The actual completion date will depend on the progress of the construction.
* The Estimated Completion Date (ECDP) is 31 May 2016 for Waterway Ridges and 30 Nov 2015 for Waterway Banks. The ECDP 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 by the sale. Delivery Possession Date during the signing of the Agreement for Lease.
Typical Layout Plans

TYPICAL 3-ROOM FLOOR PLAN
APPROX. FLOOR AREA 88 sqm
(Inclusive of Internal Floor Area 85 sqm and Air-Con Ledge)

TYPICAL 4-ROOM FLOOR PLAN
APPROX. FLOOR AREA 93 sqm
(Inclusive of Internal Floor Area 90 sqm and Air-Con Ledge)

TYPICAL 4-ROOM FLOOR PLAN WITH BALCONY
APPROX. FLOOR AREA 93 sqm
(Inclusive of Internal Floor Area 90 sqm and Air-Con Ledge)

TYPICAL 5-ROOM FLOOR PLAN
APPROX. FLOOR AREA 113 sqm
(Inclusive of Internal Floor Area 110 sqm and Air-Con Ledge)

TYPICAL 5-ROOM FLOOR PLAN WITH BALCONY
APPROX. FLOOR AREA 113 sqm
(Inclusive of Internal Floor Area 110 sqm and Air-Con Ledge)

The coloured floor plans are not intended to demarcate the boundary of the flat.
Samples of Furnished Layout Plans

TYPICAL 3-ROOM FLOOR PLAN
APPROX. FLOOR AREA 68 sqm
(Inclusive of Internal Floor Area 65 sqm and Air-Con Ledge)

TYPICAL 4-ROOM FLOOR PLAN
APPROX. FLOOR AREA 93 sqm
(Inclusive of Internal Floor Area 90 sqm and Air-Con Ledge)

TYPICAL 4-ROOM FLOOR PLAN WITH BALCONY
APPROX. FLOOR AREA 93 sqm
(Inclusive of Internal Floor Area 90 sqm and Air-Con Ledge)
Samples of Furnished Layout Plans

TYPICAL 5-ROOM FLOOR PLAN
APPROX. FLOOR AREA 113 sqm
(Inclusive of Internal Floor Area 110 sqm and Air-Con Ledge)

TYPICAL 5-ROOM FLOOR PLAN WITH BALCONY
APPROX. FLOOR AREA 113 sqm
(Inclusive of Internal Floor Area 110 sqm and Air-Con Ledge)
Typical Layout Plans

TYPICAL 2-ROOM FLOOR PLAN
APPROX. FLOOR AREA 44 sqm
(Inclusive of Internal Floor Area 42 sqm and Air-Con Ledge)

TYPICAL 3-ROOM FLOOR PLAN
APPROX. FLOOR AREA 65 sqm
(Inclusive of Internal Floor Area 62 sqm and Air-Con Ledge)

TYPICAL 4-ROOM FLOOR PLAN
APPROX. FLOOR AREA 80 sqm
(Inclusive of Internal Floor Area 87 sqm and Air-Con Ledge)

The coloured floor plans are not intended to demarcate the boundary of the flat.
Samples of Furnished Layout Plans

**TYPICAL 2-ROOM FLOOR PLAN**
APPROX. FLOOR AREA 44 sqm
(Inclusive of Internal Floor Area 42 sqm and Air-Con Ledge)

**TYPICAL 3-ROOM FLOOR PLAN**
APPROX. FLOOR AREA 55 sqm
(Inclusive of Internal Floor Area 52 sqm and Air-Con Ledge)

**TYPICAL 4-ROOM FLOOR PLAN**
APPROX. FLOOR AREA 90 sqm
(Inclusive of Internal Floor Area 87 sqm and Air-Con Ledge)