Come Home To Sweet Treats

Savour the sweet treats that HDB is bringing to you this month with seven new Build-To-Order projects – Keat Hong Mirage in Choa Chu Kang, Compassvale Mast and Rivervale Delta in Sengkang, Fengshan GreenVille in Bedok, Ghim Moh Edge in Queenstown, Joo Seng Green and Toa Payoh Crest in Toa Payoh.

Choose from 6,453 units of Studio Apartments, 3-, 4- and 5-room flats, and look forward to the bliss of owning your new home.

Apply online for your choice town and flat type by 27 Nov 2012. You may apply online anytime till end of the application period. All applications are processed through a computer ballot and not on a first-come first-served basis.

Check out the location and number of BTO flats coming your way in Jan 2013 by clicking here.

Nov 2012 BTO Prices

<table>
<thead>
<tr>
<th>Project</th>
<th>Flat Type</th>
<th>Selling Price (excluding Grants)</th>
<th>Selling Price (inclusive of Grants)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Non-Mature Towns/Estates</td>
<td></td>
</tr>
<tr>
<td>Keat Hong Mirage</td>
<td>3-room</td>
<td>From $146,000</td>
<td>From $111,000</td>
</tr>
<tr>
<td></td>
<td>4-room</td>
<td>From $243,000</td>
<td>From $228,000</td>
</tr>
<tr>
<td></td>
<td>5-room</td>
<td>From $317,000</td>
<td>From $307,000</td>
</tr>
<tr>
<td>Compassvale Mast &amp; Rivervale Delta</td>
<td>3-room</td>
<td>From $151,000</td>
<td>From $116,000</td>
</tr>
<tr>
<td></td>
<td>4-room</td>
<td>From $251,000</td>
<td>From $236,000</td>
</tr>
<tr>
<td></td>
<td>5-room</td>
<td>From $304,000</td>
<td>From $294,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mature Towns/Estates</td>
<td></td>
</tr>
<tr>
<td>Fengshan GreenVille</td>
<td>Studio Apartment</td>
<td>From $99,500</td>
<td>From $212,000</td>
</tr>
<tr>
<td>Ghim Moh Edge</td>
<td>Studio Apartment</td>
<td>From $113,000</td>
<td>From $280,000</td>
</tr>
<tr>
<td>Toa Payoh Crest</td>
<td>Studio Apartment</td>
<td>From $116,000</td>
<td></td>
</tr>
<tr>
<td>Joo Seng Green &amp; Toa Payoh Crest</td>
<td>3-room</td>
<td>From $270,000</td>
<td>From $240,000</td>
</tr>
<tr>
<td></td>
<td>4-room</td>
<td>From $361,000</td>
<td>From $346,000</td>
</tr>
</tbody>
</table>

Notes:
- Both Rivervale Delta (standard) and Compassvale Mast (premium) offer 3-4/5-room flats. Only applicants with gross monthly household income not exceeding $5,000 are eligible to be considered for the 3-room standard flats in Rivervale Delta.
- Joo Seng Green offers 3-4/room flats whereas Toa Payoh Crest offers SA and 3-4-room flats.
- For 3-room flats, assumed Additional CPF Housing Grant (AHG) of $30,000 and Special CPF Housing Grant (SHG) of $5,000.
- For 4-room flats, assumed AHG of $15,000.
- For 5-room flats, assumed AHG of $10,000.
- SHG applicable only to 2-Room and 3-Room Standard flats in the non-mature estates.
- Actual Grant amounts will vary based on income and choice of flat. Click here for more information about the various CPF Housing Grants available.
- Studio Apartments are sold on 30-year lease. Prices are inclusive of the elderly-friendly fittings and finishes.
- 3-4/5-room flats are sold on 99-year lease.
Simple Steps to Owning Your Home

Step 1: Submit Your Application

- Interested applicants may submit their application1 through e-Sales > Build-To-Order Nov 12 > 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 Ageing-in-Place Priority Scheme, Multi-Generation Priority Scheme, Married Child Priority Scheme, Third Child Priority Scheme and Tenants’ Priority Scheme.
- You will need to indicate your choice of town (Bedok, Choa Chu Kang, Queenstown, Sengkang or Toa Payoh) and flat type2. Due to difference in income ceiling, if you are interested in 3-room flats in Sengkang, you have to indicate your choice for Rivervale Delta (income ceiling for 3-room Standard flats is $5,000 per month) or Compassvale Mast (income ceiling for 3-room Premium flats is $10,000 per month).
- You will need to pay an administrative fee of $10 by CashCard or credit card (Visa/MasterCard). For applicants applying under the Multi-Generation Priority Scheme, the administrative fee payable for the combined application is $20.
- Apply by 27 Nov 2012 (Tuesday). Application period is one week. You may apply online anytime till end of the application period. All applications are processed through a computer ballot and not on a first-come first-served basis.

1 You may check on the latest number of applications received at e-Sales > Build-To-Order Nov 12 > Apply Online > Flat Supply and Applications Received. 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.
2 Eligibility conditions apply. Please refer to e-Sales > Eligibility to buy new HDB flat. Check your eligibility to buy a new flat > Online Eligibility Questionnaire.

Step 2: Select Your Flat

- You will be informed of your balloted queue position in mid-Dec 2012.
- Invited applicants will be given an appointment to select a flat.
- Selection of flats will commence by end Dec 2012.
- 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>$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.
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; or
  - If you have (i) an existing housing loan with either the bank or HDB; or (ii) your loan repayment period extends beyond the age of 65 years; or (iii) your loan repayment period is between 31 to 35 years, 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 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.

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 Keat Hong Mirage, Compassvale Mast, Rivervale Delta, Fengshan GreenVilla, Ghim Moh Edge, Joo Seng Green and Toa Payoh Crest are:

<table>
<thead>
<tr>
<th>Housing Development</th>
<th>Keat Hong Mirage</th>
<th>Compassvale Mast</th>
<th>Rivervale Delta</th>
<th>Fengshan GreenVilla **</th>
<th>Ghim Moh Edge</th>
<th>Joo Seng Green</th>
<th>Toa Payoh Crest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection Date*(Median Month of Selection)</td>
<td>Dec 2012 to May 2013 (Mar 2013)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Estimated Completion Date</td>
<td>3rd Qtr 2016</td>
<td>2nd Qtr 2016</td>
<td>2nd Qtr 2016</td>
<td>Group 1 4th Qtr 2017</td>
<td>Group 2 4th Qtr 2018</td>
<td>2nd Qtr 2017</td>
<td>1st Qtr 2016</td>
</tr>
<tr>
<td>Estimated Waiting Time</td>
<td>39 to 43 months</td>
<td>38 to 40 months</td>
<td>37 to 40 months</td>
<td>Group 1 54 to 58 months</td>
<td>Group 2 78 months</td>
<td>48 to 52 months</td>
<td>34 to 37 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) ** In Fengshan GreenVilla, there are different ECDs for the two groups of blocks of flats. Group 1 comprises Blocks 186A, 186B, 187A, 187D, 187A, and 186D while Group 2 comprises Blocks 186C and 186D. The estimated waiting time for the two blocks, i.e. Blocks 186C and 186D in Group 2 is much longer as the construction is affected by an existing surface carpark serving the existing residents along the Northern part of the site and the neighbourhood centre, which could only be demolished after the replacement MSCP is constructed/completed.

d) The Estimated Delivery Possession Date (EDPD) is as follows:
   (i) Keat Hong Mirage – 31 Aug 2017
   (ii) Compassvale Mast – 30 Apr 2017;
   (iii) Rivervale Delta – 30 Apr 2017;
   (iv) Fengshan GreenVilla:
      - Group 2: Block 186C & 186D - 31 Dec 2019;
   (v) Ghim Moh Edge – 31 May 2018;
   (vi) Joo Seng Green – 31 Jan 2017;

The EDPD is 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.
Disclaimer

i) All information, maps and plans in this brochure are the copyright of the HDB.

ii) The information provided in this brochure are not statements or representations of fact. They are not intended to form part of any offer or contract for the sale of the flats.

iii) Visual representations like pictures, art renderings, depictions, illustrations, photographs, drawings and other graphic representations and references are only artistic impressions. They are not representations of fact.

iv) The information on this project including but not limited to the dimensions, areas, plans, colour schemes, descriptions and specifications are subject to change or review without notice at HDB’s sole discretion or if required by the competent authorities.

v) HDB may at any time, without any notice and at its sole discretion, change any aspect of this project, including but not limited to the omission, amalgamation, increasing or reducing the number of communal facilities, amenities, colour schemes, design features and specifications shown.

vi) HDB will not entertain any request for alteration of the layout or specifications of a flat, to suit individual needs.

vii) HDB does not warrant the accuracy of the information and will not be responsible in any way for any inaccuracy or omission of information in the brochure or for any loss suffered by any person as a result of relying on the information.

viii) The floor areas are scaled strata areas.

ix) The proposed facilities, their locations and surrounding land-use shown in the maps and plans are indicative only and subject to change or review. These facilities may include other ancillary uses allowed under URA’s prevailing Development Control guidelines.

x) HDB reserves the right to use the void deck in any apartment block for facilities such as child care centres, elderly-related facilities, education centres, resident’s committee centres and such other facilities as HDB shall deem fit.