

Sale of Home Ownership Scheme Flats 2017
Application Guide for White Form Applicants

White Application Form (White Form) for ‘Sale of Home Ownership Scheme (HOS) Flats 2017’ is for the use of applicants falling under the following categories:

- (a) Households living in private housing;**
- (b) Family member(s) of households living in public rental housing (PRH) or any subsidised housing scheme units under the Hong Kong Housing Authority (HA) or the Hong Kong Housing Society (HS); and**
- (c) Flat owners and their authorised family member(s) under the Tenants Purchase Scheme (TPS) within 10 years from the date of Assignment for the purchase of their TPS flats from the HA.**

Before filling in the application form, please read carefully this Application Guide and make reference to the guidance notes for completing the application form at paragraph 7 and the template at Annex C. At the time of submitting the application form, applicants are ONLY required to submit (a) the original copy of the completed application form; (b) copies of their Hong Kong identity Card or Birth Certificate (for persons aged below 11); and (c) a crossed cheque or cashier’s order for payment of application fee. Proofs for income, asset value and family member’s relationship are not required at the time of submitting the application form. The HA will, according to the random order generated by the computer based on ballot result, notify the applicant and family member(s) listed in Part I in writing to submit relevant supporting documents within a specified period for detailed vetting. Please retain this Application Guide for future reference.

1. Application Category

- (a) One-person applicants (Note 1).
- (b) Family applicants (i.e. a composition of two or more persons). If applying as a family, all family members listed on the application form must be living with the applicant at the time of application. Their relationship should belong to one of the following categories:
 - (i) husband and wife (with marriage certificate issued on or before the closing date of application, i.e. 12 April 2017);
 - (ii) parent(s) and child(ren), (including step child(ren) or adopted child(ren), supporting documents should be submitted upon the request of the HA);
 - (iii) grandparent(s) and grandchild(ren);
 - (iv) other relatives.

Families in categories (i) and (ii) are nuclear families. Families in categories (iii) are non-nuclear families but they will be regarded as nuclear families if supporting documents can be provided to prove that the parents of the grandchild(ren) are deceased, or if both grandparents are included in the application with either one as the applicant. Families in categories (iv) are non-nuclear families.

2. Eligibility Criteria

- 2.1 **The applicant must be at least 18 years old and must have lived in Hong Kong for at least seven years on the closing date (12 April 2017) of application, and his/her stay in Hong Kong is not subject to any conditions of stay (except the condition on the limit of stay).**
- 2.2 The applicant and the family member(s) listed in Part I of the application form must meet the eligibility criteria of the application from submission of the application form up to the date of signing the Agreement for Sale and Purchase (ASP) for the purchase of an HOS flat. Those who are found ineligible will have their applications cancelled immediately, and the application fees paid will not be refunded.
- 2.3 Each person can only be listed in one application form under this sale exercise. **Spouses of married persons must be included in the same application form**, unless supporting documents are submitted to prove that they are legally divorced, or the spouses do not have the right to land in Hong Kong (Note 1) or are deceased. Any separate

Note 1: One-person applicant includes: unmarried person, divorcee, widow/ widower and married person whose spouse does not have the right to land in Hong Kong. If a one-person female applicant has been pregnant for 16 weeks on the closing date of application (12 April 2017), the unborn child will be counted as a member of the household and the application will be regarded as family category provided that a valid medical certificate specifying the period of pregnancy shall be submitted upon the request of the HA. In connection with the right to land in Hong Kong, any person who has the right to land subject to certain conditions of stay (except those concerning the limit of stay) is not deemed to have the right to land in Hong Kong.

applications submitted by a married couple will be regarded as duplication. The HA will check in detail for duplicate applications. **Should duplicate applications be found, all related applications will be null and void. The application fees paid will not be refunded.**

- 2.4 If there is any family member under 18 years old, his/ her parent(s) or legal guardian must also be included in the same application form (Note 2).
- 2.5 The total monthly household income and the total net asset value in respect of the applicant and his/ her family members should meet the limits (please refer to Annex A concerning the calculation method of the income and assets, and the requisite documents to be submitted) as follows :

Household size	Total monthly household income limit (HK\$) (Note 3)	Total net household asset value limit (HK\$)
1 person	26,000 (27,400)	850,000
2-9 persons	52,000 (54,700)	1,700,000
10 persons or above	52,440 (55,200)	1,700,000

- 2.6 Neither the applicant nor any member of the family has, during the period from 24 months preceding the closing date (i.e. 13 April 2015) for submitting the application and up to the time of purchase of a flat under the current sale exercise:
- (a) owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
 - (b) entered into any agreement (including preliminary agreement) to purchase any domestic property in Hong Kong; or
 - (c) owned more than 50% of the shares in a company which directly or through a subsidiary company owned any domestic property; or
 - (d) been a beneficiary of any domestic property (including land) in Hong Kong; or
 - (e) assigned any domestic properties in Hong Kong or any interest in such properties (the date of assignment means the date of execution of the Deed of Assignment), or
 - (f) withdrawn from any company which owned any domestic property in which the applicant/ family member owned more than 50% of the shares.

Domestic properties include any domestic property, uncompleted private domestic property, rooftop structures approved by the Buildings Authority, domestic building lots and small house grants approved by the Lands Department in Hong Kong.

- 2.7 Neither the applicant nor any member of the family has received housing subsidies described in paragraph 3 below.
- 2.8 Flat owners and their authorised family members under the HA's TPS for less than 10 years (from the date of Assignment of his/ her TPS flat with the HA) can apply for the purchase of a flat under the current sale exercise, with no restriction on income and net asset limits and domestic property ownership but subject to the following conditions:
- (a) The applicant must apply as a family unit. The applicant can be the owner/ joint-owner/ family member of the relevant TPS flat.
 - (b) The purchase of a flat under the current sale exercise is conditional upon the owner(s) being able to complete the sale of the TPS flat currently owned and occupied within three months from the date of signing the ASP for the purchase of an HOS flat, or within the one-off extension of three months as may be granted by the HA before attending the formalities for the completion of the sale and purchase and paying the balance of the purchase price of the flat purchased. In case the TPS flat remains unsold after a lapse of three months or within such extended period as granted by the HA, the respective ASP shall be null and void and the deposit paid for purchasing the HOS flat will be refunded without interest after deduction of administrative and legal charges by the HA. The HA may re-sell the flat to other applicants. **Please note: the applicant and his/ her family member(s) shall be responsible for any expenses incurred from the sale of the TPS flat. They shall arrange accommodation on their own during the period from the completion of the sale of the TPS flat that they are occupying to the intake of the flat purchased by them. The HA and the Housing Department (HD) shall not be held responsible for any expenses or loss so incurred.**
 - (c) Even if the applicant or the family member(s) listed in the application own(s) two TPS flats, only one HOS flat under this sale exercise may be purchased. Upon successful purchase of an HOS flat, they must sell both of their TPS flats in compliance with paragraph 2.8(b) within the specified period.
- 2.9 Applicants who were unsuccessful in previous applications under the HA/HS/Urban Renewal Authority(URA)'s subsidised housing schemes may apply, provided that they meet the eligibility criteria. Should PRH applicants also apply for the current sale exercise, during the application period, their PRH applications will not be affected.

Note 2: Divorcee/legal guardian must be granted the custody of the family member under 18 years old by court. For joint custody order, the physical care and control of the underaged member have to be granted.

Note 3: Statutory contributions under the Mandatory Provident Fund (MPF) Scheme are deductible from a household's income for the purpose of vetting the applicant's eligibility. The equivalent income limits with the statutory MPF contribution included are shown in brackets in the table.

If applicants or family members listed in the White Form are on the Tenancy Agreement of PRH, they should have their names deleted from the Tenancy Agreement upon the execution of the Deed of Assignment in respect of the HOS flat purchased under this application.

3. **Ineligible Applicants**

- 3.1 Those who have purchased a flat or have obtained a loan or subsidies under the following subsidised home ownership schemes, as well as their spouses (including the spouses of purchasers and loan/subsidies receivers who were unmarried at that time) :
- (a) HOS;
 - (b) Private Sector Participation Scheme (PSPS);
 - (c) Green Form Subsidised Home Ownership Pilot Scheme (GSH);
 - (d) Middle Income Housing Scheme (MIHS) (Melody Garden);
 - (e) Mortgage Subsidy Scheme (MSS);
 - (f) Buy or Rent Option (BRO);
 - (g) HOS Secondary Market Scheme (SMS);
 - (h) Home Purchase Loan Scheme (HPLS)/ Home Assistance Loan Scheme (HALS);
 - (i) TPS (applicable to those who have purchased a flat under TPS for over ten years);
 - (j) any subsidised housing schemes administered by the HS (including loan/subsidies under any subsidised housing schemes);
 - (k) any subsidised housing schemes administered by the URA.
- Even though the relevant owner/borrower has sold the flat or repaid the loan, he/ she, as well as his/ her spouse, are not eligible to apply.
- 3.2 Within two years after the date of execution of the Deed of Assignment for the purchase of a flat under paragraph 3.1, the crucial members (Note 4) of 2-person families are not eligible to apply (unless they get married or are permitted to receive the housing benefits provided by their employers). Other family members will not be bound by this restriction provided that they meet the eligibility criteria.
- 3.3 Member of the Civil Servants' Co-operative Building Society or any housing scheme of a similar nature or a lessee under any Government Built Housing Scheme.
- 3.4 Kowloon Walled City clearerees who have received the Government compensation set at HOS price level and their spouses listed on the clearance register (including the spouses of clearerees who were unmarried at the time of receiving the compensation).
- 3.5 Clearerees who had opted to receive cash allowance/ ex-gratia payment granted by the HD/ URA and are therefore not allocated any form of PRH shall not apply within two years after the receipt of the allowance.
- 3.6 Qualified households affected by land resumption and clearance required under the Hong Kong section of Guangzhou-Shenzhen-Hong Kong Express Rail Link project and the Liantang/ Heung Yuen Wai Boundary Control Point and Associated Works, who had chosen the "ex-gratia cash allowance-only" option shall not apply within three years after the receipt of the allowance.
- 3.7 Households affected by the Ming Wah Dai Ha Redevelopment Project of the HS who had opted for special cash allowance in lieu of rehousing shall not apply within two years from the date of termination of their respective tenancies.
- 3.8 **The HA reserves the right to reject applications after scrutiny, and the application fees will not be refunded.**

4. **Priority Scheme for Families with Elderly Members**

All White Form **nuclear families** (please refer to paragraph 1(b)) with at least one elderly member aged 60 or above will have priority in flat selection above nuclear families without elderly members if they opt to join the 'Priority Scheme for Families with Elderly Members'. In addition to the eligibility criteria for ordinary White Form applicants, they have to comply with the following requirements:

- 4.1 The elderly member must have reached the age of 60 on the closing date of application (12 April 2017) and live with the applicant.
- 4.2 The elderly member must become an owner or a joint owner of the purchased flat. He/ She should have the mental capacity (if necessary, the HA may require the elderly member to provide a recent medical proof) to understand the nature and effect of all documents relating to the application and legal documents, such as ASP / Deed of Assignment and so on, which he/ she signs.
- 4.3 If the elderly member is married, his/ her spouse must also be included in the same application unless supporting documents are submitted to prove that they are legally divorced, or the spouse does not have the right to land in Hong

Note 4: A crucial member is a member, other than the owner, included in an application form to fulfill the eligibility criteria of the minimum number of two qualified persons for family.

Kong (Note 1) or is deceased.

- 4.4 The applicant must sign a joint declaration with the elderly member at the time of signing the ASP, undertaking that they are willing to live together in the purchased flat.
- 4.5 Except for permanent departure, death or other compassionate reasons recommended by the Director of Social Welfare, the name of the elderly member cannot be deleted from the record of owners kept by the HD in future.

5. Applying for Other Subsidised Housing Schemes at the Same Time

Should the applicant and/ or other family member(s) listed in Part I of the application form :

- 5.1 also apply for other subsidised housing schemes and more than one applications are successful, they can only opt for one of the schemes and all other application(s) has/have to be cancelled.
- 5.2 **If successfully acquire a flat under other subsidised housing schemes and become owner(s) or member(s) of the acquired flat, he/ she/ they is/ are required to delete his/ her/ their name(s) from the application under this sale exercise. Accordingly, the HA will re-assess the eligibility of applicants under the application and the priority for flat selection. Besides, if the deletion results in a change of the application category from family applicant to one-person applicant, income and asset limits, and the order of priority for flat selection will be based on the arrangements for one-person applicants.**
- 5.3 successfully acquire a flat under this sale exercise, the application(s) for PRH (including Interim Housing (IH)) from the applicant and/ or other family member(s) will be cancelled and no PRH flat (including IH) will be allocated.

6. Obtaining the Application Form

- 6.1 From 23 March 2017 to 12 April 2017, Application Forms, Application Guides, Sales Booklets for flats for sale under this sale exercise can be obtained at the following venues (during office hours) or downloaded from the following website :
 - (a) HOS Sales Unit of the HA (HOS Sales Unit) (Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon);
 - (b) Estate Offices and District Tenancy Management Offices of the HA;
 - (c) Rental Estate Offices of the HS;
 - (d) Home Affairs Enquiry Centres of the Home Affairs Department;
 - (e) Sham Shui Po Housing Information Centre (2/F, Podium, Un Chau Shopping Centre, Un Chau Estate, Kowloon); and
 - (f) Website: www.housingauthority.gov.hk/hos/2017.

7. Guidelines on Completing the Application Form

- 7.1 Before filling in the application form, applicants should read this Application Guide carefully so as to understand the eligibility criteria, guidelines for completing the application form, application details, etc. Please also make reference to the template at Annex C.
- 7.2 Applicants should fill in the application form in English block letters and Chinese (if applicable) with a black or blue ball pen. **Applicants and relevant family member(s) should sign against amendments, if any. No correction materials such as correction fluid or tapes for obliteration should be used.**
- 7.3 Please refer to Annex A of the Application Guide for calculation methods of income and net asset value, and documents required (not applicable to flat owners under TPS).

8. Payment of Application Fees

Application fee of **HK\$200** should be paid by a crossed cheque (**the cheque can be issued by applicants or other persons**) or cashier's order. The cheque or cashier's order should be made payable to **"HONG KONG HOUSING AUTHORITY"**. The HKIC number and contact telephone number of the applicant should be written at the back of the cheque or cashier's order. Please make reference to Annex C of this Application Guide. **Application fee paid is non-refundable. If the cheque or cashier's order is dishonoured for whatever reasons, the application will be cancelled automatically.**

9. Submission of Application Form

- 9.1 The application period is from 30 March 2017 to 12 April 2017. The closing time is 7 p.m. on 12 April 2017. **Applicants should submit (a) completed application form; (b) copies of identity document; and (c) a crossed cheque or cashier's order for application fee of HK\$200 made payable to "HONG KONG HOUSING AUTHORITY" by post or by hand to the HOS Sales Unit** (The office hours of the HOS Sales Unit during the application period are 8:00 a.m. – 7:00 p.m., from Monday to Sunday (including public holidays); address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon). **Applications submitted before or after the application period will not be accepted. For submission by mail, the submission date is determined by the postmark. Applications which are delivered belatedly or returned to the applicants due to insufficient postage will not be processed.**
- 9.2 Other supporting documents (such as income, asset and relationship proof, etc.) as mentioned in Annex B (Checklist of supporting documents) of the Application Guide are only required to be submitted upon the HA's notification after ballot.

10. Change in Particulars of the Submitted Information

- 10.1 Any changes in the particulars (including but not limited to income, net asset value and ownership of domestic property) of the applicant and/or any family members listed in Part I of the application form or the family circumstances (including but not limited to marital status) should be reported in writing to the HA (address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon) with supporting documents so that the HA can reassess the eligibility of the application and the priority for flat selection. Application number should be quoted in the correspondence. Should there be any changes in the personal particulars or family circumstances which render them ineligible, the application will be cancelled and the HA and the HD shall not be responsible for any loss or claims arising therefrom. The application fees paid will not be refunded and cannot be transferred to other parties.
- 10.2 Request for addition or deletion of member(s) listed in the application form will not be accepted, except for addition of family member(s) due to birth, marriage or the applicant's spouse/child(ren) aged under 18 being granted permission to stay in Hong Kong; or for deletion of family member(s) due to death, divorce or having successfully acquired a flat under other subsidised housing schemes and become an owner or member of the acquired flat as mentioned in paragraph 5. Should the request for addition of family member(s) be approved, the application category will still be based on the position as at the closing date of application. Should the request for deletion of member be approved which results in a change of the application category from family applicant to one-person applicant, assessment of income and asset will be based on the limits for one-person applicant. The HA will reassess the eligibility and priority for flat selection based on the latest information.

11. Application Handling Procedures

- 11.1 Upon receipt of the application forms, the HA will notify the applicants in writing of their application numbers, which should be quoted in all correspondence in future.
- 11.2 The HA will conduct a ballot to determine the sequence of the last two digits of application numbers held by applicants. Based on the ballot result, the HA will randomly generate the order of all applicants within different application categories by computer. Results of the ballot and order for detailed vetting will be displayed in the venues and website stipulated in Paragraph 6.1.
- 11.3 After the ballot, the HA will issue letters to the prioritized applicants notifying them to submit the supporting documents as mentioned in Annex B of the Application Guide to the HA **within 10 working days for detailed vetting to determine whether individual applicants meet the eligibility criteria and their priority for flat selection. If the invited applicants fail to submit the supporting documents within the specified period, or are confirmed to be ineligible after detailed vetting by the HA, their applications will be cancelled.** Where a document to be submitted is not in Chinese or English, a Chinese or English translation must be attached with the name and official capacity (if any) of the translator stated. All photocopies submitted by the applicant must be clear and legible, otherwise delay in processing the application may be caused.
Note: There is no guarantee that applicants notified to submit supporting documents would be invited for flat selection in this sale exercise. Whether individual eligible applicants would be invited for flat selection in this sale exercise is subject to their priority for flat selection and the sales situation.
- 11.4 The HA may invite the applicants for an interview if necessary. At the interview, applicants may be required to provide other supporting documents to prove that they still meet the eligibility criteria. If the vetting procedures are impeded, the vetting results and priority for flat selection will be affected or delayed.
- 11.5 The HA will issue Flat Selection Notifications to eligible applicants according to the number of flats available in this sale exercise and their priority for flat selection.

12. Flat Allocation and Priority for Flat Selection

- 12.1 The quota allocation ratio between Green Form and White Form applicants is 50:50. If the allocated quota for Green Form applicants for a particular application category is not fully utilised, the remaining quota will be allocated to White Form applicants of the same application category and vice versa. (For example, if the allocated quota for Green Form applicants under the "Priority Scheme for Families with Elderly Members" is not fully utilised, the remaining quota will be allocated to White Form applicants under the "Priority Scheme for Families with Elderly Members" and vice versa.)
- 12.2 The HA sets a quota of 600 flats for applicants applying under the "Priority Scheme for Families with Elderly Members" (300 flats for Green Form applicants, 300 flats for White Form applicants). If families applying under this category fail to obtain a quota, they will still have the opportunity to purchase under other family categories. If the 600 quota has not been fully consumed after all applicants applying under the "Priority Scheme for Families with Elderly Members" have been invited for flat selection, the unused quota will be allocated to the "Other Family/Other Nuclear Family/Other Non-nuclear Family" category of the Green Form and White Form queues on an equal basis. If an applicant under the "Priority Scheme for Families with Elderly Members" has successfully selected and signed ASP for a flat, the relevant quota will be treated as consumed. Any quota released due to later rescission of flat from this application category will not be allocated back to another applicant under the "Priority Scheme for Families with

Elderly Members”. Upon completion of the relevant procedures for cancellation of ASP by the HA, the rescinded flat will be released for selection by applicants on the next flat selection day according to the order of flat selection priority.

12.3 The HA also sets aside 100 flats (50 flats for Green Form applicants, 50 flats for White Form applicants) for one-person applicants. One-person applicants will be invited to select the remaining 100 flats, irrespective of size, after family applicants have selected their flats. In case the 100 flats are not fully consumed after all one-person applicants have been invited to select flat, the remaining flats will be allocated back to “other family” categories in the ratio of 50:50 between Green Form and White Form applicants. If there are more than 100 flats remaining after all family applicants have been invited to select flat, all remaining flats will be allocated to one-person applicants for their selection in the ratio of 50:50 between Green Form and White Form applicants. If a one-person applicant has successfully selected and signed ASP for a flat, the relevant reserved flat will be treated as taken up. Any flat released due to later rescission of flat from this application category will not be allocated back to another one-person applicant. Upon completion of the relevant procedures for cancellation of ASP by the HA, the rescinded flat will be allocated back to “other family” applicants for selection according to their priority order.

12.4 The flat selection order of different categories of applicants is as follows:

Green Form Applicants	White Form Applicants
(1) Family applicants applying under the ‘Priority Scheme for Families with Elderly Members’	(1) Nuclear family applicants applying under the ‘Priority Scheme for Families with Elderly Members’
(2) Other family applicants	(2) Other nuclear family applicants
(3) One-person applicants	(3) Non-nuclear family applicants
	(4) One-person applicants

12.5 All “family” applicants and “one-person” applicants will be allocated an ordinary order of priority for flat selection randomly generated by computer according to the ballot result. Family applicants who join the “Priority Scheme for Families with Elderly Members” will be allocated an additional order of priority for flat selection randomly generated by computer according to the ballot result, i.e. a total of two order of priority will be allocated to them.

12.6 The HA will invite eligible applicants of different categories for flat selection according to the order of priority as stated in Paragraph 12.4. Family applicants who join the “Priority Scheme for Families with Elderly Members” will be invited for flat selection first. If applicants concerned fail to purchase a flat under the quota of that application category, the HA will invite them for flat selection again when their order of priority under the “Other Family/Nuclear Family” turns up, provided that flats are available for selection under that category.

12.7 In executing flat selection order, the ratio between ordinary Green Form and White Form applicants will be 1:1. In other words, for every two applicants on the priority list, the order will be: (a) one Green Form applicant; (b) one White Form applicant.

12.8 If PRH tenants rehoused through the Express Flat Allocation Scheme exercise apply within three years from the date of tenancy commencement of their PRH units by using Green Form, they will be treated as if they were White Form applicants in terms of flat selection priority and will be put under the White Form queue. Any flats purchased by this category of Green Form applicants will be counted against the White Form quota. Upon taking over of their purchased flats, this category of Green Form applicants, similar to other Green Form applicants, have to surrender their PRH units to the HA.

13. Arrangement for Flat Selection

13.1 After detailed vetting, the HA will invite eligible applicants in writing to the HOS Sales Unit at an appointed time to select their flats and complete all the purchasing formalities according to their priority for flat selection. The applicants must continue to meet all eligibility criteria when they go through the purchasing formalities, or else their applications will be cancelled and the flat selected by them will be taken back and the application fees paid will not be refunded. When going through the flat purchasing formalities, applicants are required to sign a declaration declaring that all the information provided in the application form is true and correct, and report any changes (including but not limited to income, net asset value, ownership of domestic property, marital status and family composition) which may have occurred since the date of application (if applicable).

13.2 Flat Selection Notifications will be issued according to the application category and the order of priority. Applicants who fail to keep their appointment will lose their eligibility for flat selection and their flat selection priority will be taken up by others lower in the queue. The application fees paid will not be refunded. If an applicant needs to change his/ her appointment (the appointment can only be postponed but cannot be advanced), he/ she has to seek the HA’s prior approval in writing. Change of appointment can only be effected upon approval of the HA, the applicant’s order of priority for flat selection will be deferred accordingly. The HA and the HD will not guarantee that there will be available quota or flat for selection under the category that the applicant belongs to after change of the appointment.

- 13.3 If an applicant turns up at the HOS Sales Unit at the appointed time but fails to purchase a flat while stock still lasts, he/ she will be deemed as giving up his/ her chance of flat selection. The applicant will not be given another chance for flat selection again under the same application category. The application fee paid will not be refunded.
- 13.4 After a flat has been selected, an applicant has to sign the ASP within the same day. Should an applicant who has selected a flat fail to turn up at the HOS Sales Unit to sign the relevant ASP by 5:00 pm within the same day of flat selection, he/ she will be deemed as giving up the selected flat. The flat shall be taken back for selection by other applicants according to their priority. The applicant concerned will not be given another chance for flat selection under the same application category. The application fee paid will not be refunded.
- 13.5 After the execution of the ASP, if the purchaser is proved to be ineligible for the current sale exercise, the ASP already signed will be cancelled and all fees and charges paid in respect of the application/ purchase will not be refunded.

14. Ownership Arrangement

- 14.1 The applicant must become the owner of the flat purchased. The applicant, however, may choose to share the ownership with one of the adult family members listed in the application form provided that the ownership is in the form of joint tenancy not inheritable by a third party. This family member is required to turn up in person with the applicant at the HOS Sales Unit for completion of necessary formalities.
- 14.2 Applicants joining the 'Priority Scheme for Families with Elderly Members' must share the ownership of the flat with one of the elderly members, although they may also choose one of the adult members listed in the same application form as a joint owner at the same time. The elderly member concerned and the family member concerned (if applicable) are also required to turn up in person at the HOS Sales Unit together with the applicant for completion of relevant formalities.

15. Paying Purchase Price and Obtaining Legal Title to the Flats

- 15.1 Although the purchasers will sign the ASP before the staff of the HA, the staff will only interpret the contents of the ASP to the purchasers and attest their signing of the ASP. The staff will not give the purchasers any legal advice on the ASP or any other matters in connection with the transaction.
- 15.2 The purchaser must, at the time of signing the ASP at the HOS Sales Unit, make a deposit of not less than 10% of the purchase price to the HA. After the **Occupation Permit** for the building(s) concerned has been issued, the HA's appointed solicitor will notify the purchasers in writing to complete the remaining conveyancing formalities and pay the balance of the purchase price within the specified period of time.
- 15.3 The purchaser is advised to engage a separate firm of solicitors of his/ her choice to act for him/ her in relation to the transaction. However, the contents of the conveyancing documents will be determined by the HA. **Please note that the solicitors appointed by the HA are acting for the HA only and will not be able to protect the purchaser's interest.** If the purchaser instructs a separate firm of solicitors, that firm of solicitors will be able to give independent advice to the purchaser at every stage of the purchase. If the purchaser does not instruct a separate firm of solicitors of his/ her choice to act for him/ her in his/ her completion of the purchase, he/ she will execute the assignment at the office of the solicitors of the HA. The solicitors of the HA will only interpret the contents of the assignment to him/ her and attest his/ her execution, and will not act as the purchaser's solicitors in the transaction, and will not advise the purchaser on the ASP or any other matters in connection with the transaction. In such cases, the legal costs to be paid to the HA's appointed solicitors for executing the transaction shall be borne by the purchaser (not by the HA). The solicitors of the HA, not acting for the purchaser in the transaction, will not be able to protect the purchaser's interest.

16. Mortgage Arrangement

- 16.1 Purchasers should assess one's own financial capability and eligibility for mortgage before entering into purchasing formalities. After signing the ASP, a purchaser requiring a mortgage loan to pay the balance of the purchase price should apply to a bank or financial institution on the approved list, which is available from the HOS Sales Unit, for a mortgage loan on special concessionary terms specified by the HA. The conditions are subject to final approval by the bank or financial institution concerned. The participating banks or financial institutions on the list have entered into a Deed of Guarantee with the HA. Some of the mortgage terms are as follows:
 - (a) loan amount not exceeding the balance of the purchase price after deposit;
 - (b) maximum repayment period of 25 years; and
 - (c) interest rate at a maximum of the Best Lending Rate quoted by the bank or financial institution concerned minus 0.5% per annum.

If the purchaser wishes to mortgage with other bank/ financial institution which has not entered into a Deed of Guarantee with the HA, the purchaser is required to obtain prior approval from the Director of Housing for such mortgage arrangement. Otherwise, relevant provisions of the Housing Ordinance (Cap. 283) will be contravened. The purchaser is reminded to allow sufficient time to apply to HD for processing of the relevant approval in order to avoid any possible delay in the mortgage arrangement and an administrative fee is required for the concerned application.

- 16.2 A purchaser may also obtain a loan to cover the balance of the purchase price under a mortgage from his/ her employer who offers a bona fide staff housing mortgage loan scheme provided that prior approval from the Director of Housing is obtained.

- 16.3 Except with the approval of the Director of Housing, the purchaser shall not secure any other form of mortgage financing or refinancing, including increasing the amount of the mortgage loan. For details, please contact the HOS Sales Unit.
- 16.4 If the purchaser, who has mortgaged the flat purchased to a participating bank or financial institution that has entered into a Deed of Guarantee with the HA, defaults on mortgage payments before paying off the mortgage loan, the bank or financial institution concerned will sell the flat. Should the sale proceeds of the flat fail to cover the full outstanding balance of the mortgage and all the interest, legal costs, administration fees, etc. payable under the mortgage, the bank or financial institution will, pursuant to the Deed of Guarantee, make a claim against the HA for the payment of all the above arrears that the purchaser owes. The HA shall then under the Deed of Guarantee pay the same to the bank or financial institution. In relation to the payments made by the HA to the bank or financial institution, the HA will then recover such payments and the interest from the purchaser.

17. Fees and Charges to be Paid Upon Purchasing a Flat

- 17.1 The purchaser, when completing the formalities of purchasing a flat, is required to pay fees including but not limited to the following:
- (a) All stamp duties payable (Note 5);
 - (b) Registration fees for registration of the deeds in the Land Registry;
 - (c) Legal costs:
 - (i) The purchaser, unless appointing his/ her own solicitors, is required to pay the legal costs of the solicitors appointed by the HA. The fee rate charged by the HA's appointed solicitors for the sale and purchase of HOS flats will be made known later (Note: The HA's appointed solicitors are acting for the HA only and not for the purchasers);
 - (ii) If the purchaser appoints his/ her own solicitors, he/ she is only required to pay the legal costs of his/ her solicitors;
 - (d) The fees for certified copies of the deeds (including the Government lease, the Deed of Mutual Covenant and other relevant title deeds);
 - (e) In the event of the purchaser failing to complete the transaction by the specified date in accordance with the ASP, the HA shall, without prejudice to any other remedy, be entitled to demand and receive from the purchaser payment of interest on the balance of the purchase price at the rate of 2% per annum above the Best Lending Rate as announced by the Hongkong and Shanghai Banking Corporation Limited;
 - (f) Debris removal fee (if any), decoration deposit (if any) and special fund (if any); and
 - (g) Management fee and management fee deposit.
- 17.2 If the purchaser requires a mortgage loan to finance the purchase of the flat, he/ she is also required to pay:
- (a) The registration fee for registration of the mortgage deed in the Land Registry; and
 - (b) Legal costs of the solicitors acting for the bank or the financial institution offering the loan for the mortgage arrangements. (Note: If the bank or the financial institution appoints also the HA's appointed solicitors to handle the mortgage arrangements, the solicitors will charge a separate fee.)

18. Special Restrictions on Purchasers and Their Family Members

All the HOS flats sold under the current sale exercise are subject to certain conditions, most of which are stipulated in the Housing Ordinance (Cap. 283). The main conditions include the following:

- 18.1 **Application for other housing subsidies** – successful HOS flat purchasers and their spouses (including the future spouses of one-person applicants) under the current sale exercise will be debarred from all subsidised housing schemes administered by the HA, the HS or the URA in future.
- 18.2 If the applicant and/or family members listed in Part I of the application form is/are on the household register of PRH, or household record of other subsidised housing schemes, he/ she/ they shall move out from such unit and have his/ her/ their name deleted from the respective household register or record within 60 days upon taking over of the flat purchased under the current sale exercise.
- 18.3 **Mortgage** –the purchaser may secure a first mortgage to cover the balance of the purchase price of the flat only as provided in paragraphs 16.1 and 16.2 above. Except with the approval of the Director of Housing, the purchaser shall not secure any other form of mortgage financing or refinancing, or increase the amount of the mortgage loan prior to the payment of premium.
- 18.4 **Use** - the flats should be used only for residential purposes and for occupation by the purchaser and the family members listed in the application form. Only the spouse and child(ren) aged under 18 of the owner or joint-owner are allowed to add to the household register of the HOS flat in future.
- 18.5 **Occupation** – According to Section 25 and 22 of the Housing Ordinance (Cap. 283), staff of the HD are empowered to require owners or occupiers to provide particulars about the use and occupation of the flat, and to enter and inspect the

Note 5: The HA is not responsible for stamp duties related matters. Purchasers may call the Inland Revenue Department at 2594 3202 or browse its website (www.ird.gov.hk/eng/faq/index.htm) for details.

flat. Any owner or occupier who refuses to provide the particulars required shall be guilty of an offence and liable on conviction to a fine at Level 4 as specified in Schedule 8 of the Criminal Procedure Ordinance (Cap. 221) and to imprisonment for 3 months; any owner or occupier who makes a false statement shall also be guilty of an offence and liable to a fine at Level 5 as specified in the same Schedule and to imprisonment for 6 months. (Note: As at the date of printing the application form for the current sale exercise, the maximum fines at Level 4 and Level 5 are HK\$25,000 and HK\$50,000 respectively.)

18.6 **Deletion of record** – deletion of crucial members (Note 4) of 2-person families can only be effected after the purchase of a flat for two years (as from the date of execution of the Deed of Assignment), unless they get married or are permitted to receive the housing benefits provided by their employers.

18.7 **Assignment or letting -**

(a) The flat shall not be assigned by the purchaser to any other person or organisation before executing the Deed of Assignment. If a purchaser would like to cancel the ASP and if the HA agrees to the same, a sum equivalent to 5% of the purchase price will be retained by the HA as consideration for cancellation of the ASP. Besides, the purchaser is required to pay or reimburse the HA for all legal costs, charges and disbursements (including stamp duty, if any) in connection with or arising from the cancellation of the ASP.

(b) A purchaser who wishes to assign or let the flat after the date of execution of the Deed of Assignment will be subject to the terms of the Deed of Assignment and the provisions in the Housing Ordinance (Cap. 283) and its subsequent amendments. **The HA will not buy back the HOS flats sold under this sale exercise.** Flat owners have the option to assign or let their flats in the open market subject to payment of a premium to the HA or from the third year onwards from the date of first assignment (Note 6) sell their flats to eligible purchasers under the SMS (Note 7) without payment of a premium.

The premium which the owner is required to pay is calculated based on the prevailing market value of the flat without alienation restrictions, and the difference between the purchase price of the flat and its initial market value as specified in the first assignment (Note 6) or latest assignment (for a resale flat) between the HA and the purchaser. In other words, the premium is calculated by applying the original discount of the purchase price to the prevailing market value.

Purchasers should take note that the market value used to calculate the discount at the time of purchase is the market value prevailing at the date of the ASP. The sale price of flats in the current sale exercise, once fixed, will remain unchanged throughout the sale period. As there is normally a time lag of a few months between the fixing of the sale price and the signing of the ASP, during which the market value of a flat may fluctuate according to the market conditions, the actual discount rate at the time of signing the ASP may be different from that when the price was fixed. The actual discount at the time of signing the ASP will be adopted for calculation of the premium.

Please refer to the HA/HD website (www.housingauthority.gov.hk) for details of the premium payment procedures.

18.8 **Unlawful alienation or parting with possession** – any unlawful letting or conveyance of the flat purchased under the current sale exercise or any agreement for such letting or conveyance or purported letting or conveyance shall be void. Any person who alienates, lets, conveys, charges, or parts with possession of the flat or enters into an agreement to do so in breach of the Housing Ordinance (Cap. 283), commits an offence and is liable to a fine of HK\$500,000 and to imprisonment for one year.

19. Important Notes

19.1 Any application which contains false or incorrect information statement or representation will be cancelled, that any ASP executed for flat purchased as a result of providing false or misleading information shall be rescinded and all sums paid as deposit under the relevant ASP will be forfeited and any administrative fees paid will not be refunded. The decision of the HA and the HD on such false or incorrect information statement or representation shall be final.

19.2 Under Section 26(2) of the Housing Ordinance (Cap. 283), any person who makes any false statement or provides any information to the HA in respect of an application for purchasing a flat which he knows to be false or misleading as to a material particular shall be guilty of an offence and liable on conviction to a fine of HK\$500,000 and imprisonment for 1 year. According to Section 26A of the Housing Ordinance (Cap. 283), where a court convicts a person of an

Note 6: The date of first assignment should not be construed as the date of completion of individual court. For flats offered in the current sale exercise, the date of first assignment refers to the date of the first deed of assignment of a particular flat from the HA to a purchaser.

Note 7: The implementation of the SMS is to allow the owners of flats under the HOS, PSPS, GSH, TPS, MSS and BRO to sell their flats without the need for payment of premium from the third year onwards from the date of first assignment to tenants of PRH estates under the HA or the HS, authorised residents of IH under the HA, holders of Green Form Certificates issued by the HD/URA, recipients of RAES, HD Estate Assistant grade staff who are holders of the Letter of Assurance issued by the HD, successful applicants under the scheme of “Extending the HOS Secondary Market to White Form Buyers”, or other eligible persons.

offence under Section 26 (2) of the Housing Ordinance (Cap. 283), the Court shall order either (a) that the flat be transferred to the HA or the HA's nominee; or (b) the offender forfeit to the HA a sum equivalent to the difference between the purchase price and the market value of the flat without any restriction as to alienation as at the date of the conviction.

- 19.3 If the court convicts another person under Section 26(2) of the Housing Ordinance (Cap. 283) in connection with the purchase of a flat by the purchaser, the Court may, according to Section 26B of the Housing Ordinance (Cap. 283), order either (a) that the flat be transferred to the HA or the HA's nominee; or (b) the purchaser to forfeit to the HA a sum equivalent to the difference between the purchase price and the market value of the flat without any restriction as to alienation as at the date of the order.

20. Notes on Collection of Personal Data

- 20.1 The personal data collected in this application form are used for processing applications under the current sale exercise and other matters pertaining to the enforcement of the Housing Ordinance (Cap. 283) or land lease related issues. The information provided may also be used by the HA and the HD for conducting statistical surveys and researches and to contact the applicants for such purposes. The personal data in the application form, including the declaration by the applicant and his/ her family members authorising the collection and comparison/ checking of their personal data, are provided by the applicant and his/ her family members on a voluntary basis. However, if insufficient information is provided, the HA and the HD may not be able to process the application. In that case, the application fee paid will not be refunded.
- 20.2 The personal data provided by the applicant and his/ her family members in the application form will be used by the HA and the HD for the purpose of preventing the applicant and his/ her family members from enjoying double housing benefits and for the purposes of carrying out the checking/ verification and matching procedures. Such procedures include: (a) vetting the application and determining the eligibility of the applicant, (b) checking whether the applicant has applied for other subsidised housing schemes, (c) giving approval under the current sale exercise and handling any subsequent changes in family circumstances, property ownership, mortgage arrangements, sale of property, etc. and (d) the data are also used to prevent the purchaser and his/ her spouse from participating in any other subsidised housing schemes administered by the HA/ HS/ URA in future.
- 20.3 When assessing the eligibility of the applicant and his/ her family member(s), the HA and the HD may compare and match the personal data provided in the application form with the relevant personal data collected (manually or otherwise) for other purposes in order to ascertain whether such information is false or misleading, and may take appropriate action against the person(s) concerned on the basis of the result of the data comparison and matching. The applicant and his/ her family member(s) should also authorise the HA and the HD to verify and match the information concerned with other government departments (including but not limited to the Land Registry, Companies Registry, Immigration Department and Inland Revenue Department), public/ private organisations/ companies (including but not limited to the HS, the URA, banks and financial institutions), or the employers concerned. Furthermore, the applicant and his/ her family member(s) should agree that any government departments (including but not limited to the Land Registry, Companies Registry, Immigration Department and Inland Revenue Department), public/ private organisations/ companies (including but not limited to the HS, the URA, banks and financial institutions), or the employers concerned may disclose the applicant's and his/ her family members' personal data in their possession to the HA and the HD for the purpose of comparing and matching the information provided in this application form. The information provided may also be used by the HA and the HD for conducting statistical surveys and researches. The applicant and his/ her family member(s) should also agree that the HA and the HD may pass the application form and the supporting document(s) submitted to the HA's data processing service contractor for data processing in connection with his/ her application, and that the information provided will be passed to the HA Hotline/ HOS Sales Hotline/ 1823 for answering his/ her enquiries.
- 20.4 For the purposes stated above, the HA and the HD may disclose the personal data provided by the applicant and his/ her family member(s) in the application form to other government departments (including but not limited to the Land Registry, Companies Registry, Immigration Department and Inland Revenue Department), and to employers concerned or relevant public/ private organisations/ companies (including but not limited to the HS, the URA, banks and financial institutions) or check such data with these parties.
- 20.5 The personal data provided in the application form are for application under the current sale exercise. Pursuant to the Personal Data (Privacy) Ordinance (Cap. 486), the applicant and his/ her family member(s) are entitled to request access to or correction of the personal data stated in the application form. Where necessary, such requests should be made in writing and directed by post or fax (fax no. 2761 6363) to the Departmental Data Protection Officer of the HA Headquarters, 33 Fat Kwong Street, Kowloon. A fee may be charged for the request for access to personal data.

21. Warning

Applicants should note that fees payable to the HA for the current sale exercise is mentioned in paragraph 8 of this Application Guide. If they are approached by any person who offers to provide assistance in return for remuneration, they should report to the Independent Commission Against Corruption (ICAC) without delay. Attempted bribery is also an offence in law. The HA will refer the case to the ICAC for investigation and cancel the application irrespective of whether such person has been prosecuted or convicted of the relevant offence.

22. Contact Us

For enquiries on application details of the current sale exercise, please call HA Sales Hotline on 2712 8000 (handled by 1823), or write to the HOS Sales Unit at Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon or browse the following websites:

- (a) www.housingauthority.gov.hk/hos/2017; and
- (b) Choi Hing Court website: www.housingauthority.gov.hk/hos/2017/ChoiHing
- (c) Ngan Ho Court website: www.housingauthority.gov.hk/hos/2017/NganHo
- (d) Ngan Wai Court website: www.housingauthority.gov.hk/hos/2017/NganWai
- (e) Sheung Chui Court website : www.housingauthority.gov.hk/hos/2017/SheungChui
- (f) Ching Chun Court website: www.housingauthority.gov.hk/hos/2017/ChingChun
- (g) Mei Pak Court website: www.housingauthority.gov.hk/hos/2017/MeiPak
- (h) Mei Ying Court website: www.housingauthority.gov.hk/hos/2017/MeiYing
- (i) Wang Fu Court website: www.housingauthority.gov.hk/hos/2017/WangFu

Sale of Home Ownership Scheme Flats 2017
Calculation Method of Income and Net Asset Value, and Documents Required
(Not Applicable to Flat Owners under TPS)

Note:

By the time of submitting the application form, only copies of identity documents are required. Submission of other supporting documents such as income, asset and relationship proof is not required. The HA will, according to the random order generated from ballot result by computer, notify the applicant and family member(s) listed in Part I of the application form to submit relevant supporting documents within specified period for detailed vetting.

1. Income

- (i) The applicant and all family members (including those aged below 18 and with income) are required to declare the average monthly income.

If there is no income by the time of submitting application form :

- Those without any income in the past 12 months should enter “Nil” in the column of “Total Monthly Income”.
- Those who were employed for part of the time over the past 12 months should convert their total income into a monthly average and declare it as their average monthly income. (For example, if he/ she was unemployed in the past two months, he/ she should calculate the average monthly income for the past 12 months by dividing the total income for the 10 months prior to becoming unemployed by 12.)
- Students should submit a photocopy of the latest student identification document.

- (ii) Deductible items/ exclusions:

These include employees’ contributions to the Mandatory Provident Fund (MPF) (at the statutory rate of 5% with a cap of HK\$1,500) / provident fund, alimony payments (capped at the amount determined by the court), contributions under the Surviving Spouses’ and Children’s Pensions Scheme/ Widows and Orphans Pension Scheme, education grants and scholarships, and Community Care Fund, old age and disability allowances received from the Government, etc.

- (iii) The types of income that should be declared, calculation method and documents required are as follows:

Sources of Income	Calculation Method (Please refer to paragraph 1(ii) for deductible items/ exclusions)	Supporting Documents (To be submitted upon the request of the HA after ballot)
Income from employment	<p>Including monthly salary, bonus/ double pay, commission/ allowance and accommodation</p> <p>1. Monthly Salary</p> <ul style="list-style-type: none"> ● Those who earn a regular salary should calculate their income using their present salary before tax. ● Those who are paid on an occasional basis should declare their average monthly income received over the 6-month period prior to the date of submission of their application. (For example, supposing the date of submission is 30 March 2017, the average monthly income is calculated by dividing the total income received over the period from 1 September 2016 to 28 February 2017 by 6 months.) ● If there is income change for those who are paid on an occasional basis between the submission of application form and their invited flat selection date, they should declare their average monthly income received over the 6-month period prior to the date of flat selection. (For example, supposing the date of flat selection is 30 July 2017, the average monthly income is calculated by dividing the total income received over the period from 1 January 2017 to 30 June 2017 by 6 months.) ● Those who have transferred to another job during the past 6 months are required to declare only the income received from the current employer. (For example, if a person who has transferred to another job 2 months ago is currently earning a regular income, he/ she is required only to declare his/ her present salary. If the person is now employed on an occasional basis, he/ she should declare the average monthly income by dividing the total income received over the past 2 months from the current employer by 2 months.) ● If those who are newly employed have no MPF contribution 	<ul style="list-style-type: none"> ● The original of the Employee’s Income Certificate (at Annex D) with the signature of the employer/ person in charge of the company and the applicable tax documents. The Employee’s Income Certificate form may be photocopied for use where necessary. ● Copy of the salary statement or income proof for a period of 12 months prior to the closing date of application if failing to provide the Employee’s Income Certificate. ● Copy of rental statement for the accommodation.

	<p>deducted from their income, they should calculate their income on the basis of their actual income received in the particular month.</p> <p>2. Bonus/ Double Pay and Commission/ Allowance</p> <ul style="list-style-type: none"> ● Year-end bonus/ double pay: The bonuses and double pay received on a regular or occasional basis from current employer in the year preceding the closing date of application should be declared after being converted into a monthly average. (For example, if the double pay received over the period is HK\$12,000, the monthly average is HK\$12,000/ 12 months = HK\$1,000.) There is no need to include the monthly average of such income as the year-end bonus, double pay, etc. received from the previous employer over the past year. ● Non year-end bonus/ double pay and allowances (For example, housing allowance, travelling allowance, food allowance, medical allowance, education allowance, hardship allowance (obnoxious duties), etc.) : All commissions and various allowances received on a regular or occasional basis over the past 6 months should be declared after being converted into a monthly average. (For example, if the total overtime allowance over the period from 1 September 2016 to 28 February 2017 is HK\$3,600, the monthly average is HK\$3,600/6 months = HK\$600.) If a person's total household income exceeds the income limit after the irregular income received over the past 6 months has been converted into a monthly average, he/ she may convert the irregular income received over the past 12 months into a monthly average. <p>3. Accommodation</p> <ul style="list-style-type: none"> ● Any accommodation provided by the employer of the applicant or any family member(s) listed in Part I of the application form is also deemed as a portion of the monthly income. It is calculated as follows: <ul style="list-style-type: none"> (i) Free accommodation - the contributory portion is calculated at 10% of the average monthly total personal income. (ii) Accommodation at a rent lower than the market level - the contributory portion is calculated at 10% of the average monthly total personal income less the rent payable to the employer. It will be taken as '0' if the balance is negative. 	
Income from self-employment	<ul style="list-style-type: none"> ● Business operators: Income includes: profits from business activities (if loss, the income should be "0"), salary (may deduct the 5% statutory rate of MPF with a cap of HK\$1,500), dividends or gratuities receivable by shareholders and private expenses. (a) For business with 1 year: the monthly average income earned over the 12 months prior to the submission of the application (e.g. 1 March 2016 to 28 February 2017). If loss, the income should be calculated as "0". (b) For business less than 1 year: the monthly average income earned during the corresponding period (e.g. if business commenced on 1 April 2016, the total net profits received over the period from 1 April 2016 to 28 February 2017 should be divided by 11 months). If loss, the income should be calculated as "0". ● Self-employment without business registration: (a) Working with 1 year: the monthly average income earned over the 12 months prior to the submission of application. (b) Working with less than 1 year: the monthly average income during the corresponding period. 	<ul style="list-style-type: none"> ● A copy of a valid business registration certificate/ hawker licence (in case of hawking) and applicable tax documents. ● The business financial statement for a period of 12 months prior to the closing date of application. Auditor's Report should also be submitted in case of limited company. ● Hawkers/ Fishermen/ Unlimited companies/ Business operators without business registration certificates/ absence of supporting documents, income and expenditure supporting proofs should be provided. The HA may request applicants/ members to sign relevant declaration forms during vetting period.
Rental income	<ul style="list-style-type: none"> ● Monthly rental income from the letting of land, parking spaces and properties solely or jointly owned in and outside Hong Kong (excluding domestic properties in Hong Kong), including the income 	<ul style="list-style-type: none"> ● Relevant supporting documents on the average monthly rental

	<p>from subletting as a principal tenant, has to be declared. Both the rates and government rent payable per month are deductible from the monthly rental income, and a further 20% of the remaining sum is also deductible for meeting expenses.</p> <ul style="list-style-type: none"> ● If the property or land is vacant, its monthly rental income should be calculated by deducting rates and government rent from the monthly equivalent of the ratable value of 2016/17, and a further 20% of the remaining sum for meeting expenses. ● For properties jointly owned with others, the income calculated as above should be adjusted on a pro rata basis according to the share of interest. 	<p>income. If properties are left vacant, a copy of the latest demand note for rates and government rent should be provided.</p>
Other income	<ul style="list-style-type: none"> ● Alimony and child maintenance, financial provision/ financial support from children/ relatives not listed on the application form, pensions/ dependent pensions under the Surviving Spouses' and Children's Pensions Scheme, scholarship given as remuneration to be taxable, etc.: <ul style="list-style-type: none"> (a) Regular amount: amount received in 1 calendar month prior to declaration. (b) Irregular amount: average monthly amount received over the 6 calendar months prior to declaration. ● Any interest/ bonus/ dividend received from fixed term deposits and transactions of any nature, such as shares, insurance, funds, etc.: average monthly amount received over the last 6 calendar months. <ul style="list-style-type: none"> (a) Any interest/ bonus received from savings or investment-linked insurance policies: average monthly amount received over the last 12 calendar months. (b) Any other income (include profits gained from the sale of properties or shares in Hong Kong, China and overseas, shares, etc.): average monthly income over the past 12 months. 	<ul style="list-style-type: none"> ● Alimony: copy of Court Order; ● Interest from shares and fixed term deposits: copy of supporting documents for relevant investment; ● Pension: Copy of pension statement; and ● Relevant supporting documents.

2. Net Asset Value

- (i) The applicant and all family members (including those aged below 18) are required to declare the net asset value.
- (ii) Deductible items/ exclusions:
Applicants or family members who have received the compensation for loss of earning power due to injuries sustained at work, traffic and other accidents may claim deduction from their own assets values for the amount of compensation received. The nature of compensation, the organisation from which this compensation is issued and the amount they have received for that purpose have to be stated. (To provide relevant receipts, insurance policy, etc.)
- (iii) The types of asset that should be declared, calculation method and documents required are as follows:

Assets	Calculation Method (Please refer to paragraph 2 (ii) for deductible items/ exclusions)	Supporting Documents (To be submitted upon the request of the HA after ballot)
Land	<ul style="list-style-type: none"> ● For land in and outside Hong Kong such as land held by way of government grants or Letters "A"/ "B" land exchange entitlements, the net value is calculated by deducting the outstanding mortgage amount from the asset value as at the date immediately before the date of declaration. ● In the case of joint ownership, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> ● A copy of the latest valuation report of the land. ● A copy of proof of land owner. ● Copies of relevant mortgage documents.
Landed properties	<ul style="list-style-type: none"> ● For landed properties of any uses (including ancestral houses) in and outside Hong Kong, which are completed or for pre-sale, or which are the subject matter of a sale and purchase agreement, the net value is calculated by deducting the outstanding mortgage amount from the asset value as at the date immediately before the date of declaration. ● In the case of joint ownership, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> ● A copy of the latest valuation report of the landed properties. ● A copy of proof of the ownership of landed properties. ● Copies of relevant mortgage documents.
Vehicle	<ul style="list-style-type: none"> ● For private cars, vans, light vans, lorries, coaches, taxis, public light buses, container tractors and trailers, motorcycles, etc., the net value is calculated by deducting the outstanding hire purchase repayment and depreciation from the sum of purchase price and the residual values of vehicle 	<ul style="list-style-type: none"> ● A copy of vehicle registration document (photocopies of the front and back).

	<p>registration fee and insurance premium as at the date of declaration. Depreciation: 60% initial depreciation allowance on down payment of vehicle and payment of the principal by installments in current year, and 30% annual depreciation on the residual value.</p> <p>Formula: $[(Purchase\ price - outstanding\ mortgage) \times (1-60\%)] \times (1-30\%)^n + (residual\ values\ of\ vehicle\ registration\ fee\ and\ insurance\ premium\ as\ at\ the\ date\ of\ declaration)$</p> <p>n = number of year of purchase – 1 (Note: purchased less than 1 year is also counted as 1 year)</p> <ul style="list-style-type: none"> ● If a vehicle is for the private use or exclusive use of a transportation business, the net asset value should be declared in the field of (3) Vehicles of Part III of the application form. ● If a vehicle is owned by a business other than that of transportation, say a lorry of a hardware store, its value should be incorporated in the net asset value of the entire business under (6) “Business undertakings”. 	<ul style="list-style-type: none"> ● Relevant vehicle purchase agreement, registration document, the hire purchase agreement which shows repayment schedule for the months of February 2017 and March 2017, the valid insurance policy and payment receipts as at 1 March 2017, etc.
Taxi/ Public light bus licences	<ul style="list-style-type: none"> ● The net value is derived by deducting the outstanding mortgage amount from the market value as at the date immediately before the date of declaration. ● If the licence is co-owned, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> ● A copy of the licence. ● Copies of relevant mortgage documents. ● If hired out, the relevant documents and income proof.
Investments	<ul style="list-style-type: none"> ● These include listed shares, bonds, commodity futures, gold, paper gold, certificates of deposits, deposits with brokers, mutual fund, unit trust fund, savings or investment-linked insurance schemes, etc. Their cash values are determined by the unit closing price on the day preceding the submission of the application, or the most recent unit closing price. 	<ul style="list-style-type: none"> ● Documentary proof of relevant investments and their values.
Business undertakings	<ul style="list-style-type: none"> ● These include interests in business of sole proprietorship, partnership and limited companies. The net value of business assets is based on items in the latest audited account/ provisional account, including net book value of plant and machinery, stock in hand, accounts receivable, balance of bank accounts, cash in hand, residual value of vehicles, market value of landed properties, etc., less various liabilities. ● If the business is in the form of partnership or a limited company, only the current net value of the interest held needs to be declared. 	<ul style="list-style-type: none"> ● A copy of a valid business registration certificate. ● In case of hawking, a copy of the relevant hawker licence is required. ● A copy of relevant financial report.
Deposits at bank, cash in hand and others	<ul style="list-style-type: none"> ● Deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies on the day preceding the submission of the application. In case of joint account, the balance of amount should be divided equally according to the number of people holding the joint account. ● Cash in hand includes local currency in the value of HK\$5,000 or above and foreign currencies of the same value. Cash amounts should be rounded off to the nearest HK\$100. The amount that has been withdrawn or can be withdrawn from MPF/ Provident Fund. ● Outstanding loans to others on the date of declaration in both local and foreign currencies. ● Unspent amount of the payments from the Government under the “Scheme \$6,000” and Community Care Fund will be counted as an asset after 12 months from the date of receipt of the amount. 	<ul style="list-style-type: none"> ● Copies of bankbook (must show the bank account number at first page); ● The latest monthly bank statement and the screenshot picture from e-banking (must show the bank account number); ● Copies of the fixed deposits statement; or ● Copies of relevant supporting document.

3. If necessary, the HA may invite the applicant or his/ her family member(s) listed in Part I of the application form for an interview and to provide evidence to prove that they meet the eligibility criteria for the application.

Checklist of supporting documents
Sale of Home Ownership Scheme Flats 2017

- Attention :
1. By the time of submitting the application form, applicants and their family members are ONLY required to submit the copies of Hong Kong Identity Card or Birth Certificate (for persons aged below 11). Submission of other supporting documents (listed in the following table) such as income, asset and relationship proof will be required upon the request of the HA after ballot.
 2. Where a document to be submitted is not in Chinese or English, a Chinese or English translation must be attached with the name and official capacity (if any) of the translator stated. All photocopies must be clear and legible, otherwise delay in processing the application may be caused.

Documents to be submitted at the time of submitting application form

1. General documentary proof for applicant and family members	
Identity documents of individual family members	A copy of Hong Kong Identity Card (for persons aged 11 or above). A copy of Birth Certificate (If not born in Hong Kong, please provide a certificate on approval of stay in Hong Kong with the entry date printed on it). A copy of One-way Permit or passport (for persons residing in Hong Kong for less than 7 years, documents permitting them to enter Hong Kong with the stamp showing the date of entry are required).
If a name shown in the application form is different from that shown in the supporting documents	A copy of deed poll, notary public certificate or documents issued by the Registration of Persons Office.

Documents to be submitted upon the request of HA after ballot

1. General documentary proof for applicant and family members	
Documentary proof of relationship	A copy of Birth Certificate, notary public certificate or documents issued by the Registration of Persons Office. A copy of the adoption documents issued by the relevant authorities for adopted child(ren).
Documents on marital status for married persons	A copy of Certificate of Marriage. For a marriage registered in Mainland but without the relevant document, a copy of the notary public certificate. For customary marriage celebrated in Hong Kong, the original of a statutory declaration. For the spouse of an applicant/ a family member who has no right to land in Hong Kong, a declaration specifying the same together with copies of the certificate of marriage and the identity document issued in the place of residence.
Divorced persons, single parented persons or widowed persons	A copy of court order of divorce (for proceedings in Hong Kong, the certificate of making Decree Nisi Absolute (Divorce) (Form 6 or 7B)). For applications including children under the age of 18, a copy of the court order for the custody of children. For separated cohabitants, the female is required to submit a declaration specifying the date of separation after co-habitation and the arrangement for the custody of children; the male is required to submit a copy of the court order for the custody of children. For deceased spouse, a copy of the death certificate.
Pregnant for 16 weeks or more	A copy of medical proof issued by registered doctors/ Chinese medicine practitioners to certify the expected date of delivery.
2. Income proof for applicant and family members (Please refer to Para. 1 in Annex A of Application Guide)	
Salaried employee (with a regular employer)	The original of Employee's Income Certificate at Annex D of Application Guide and the appropriate taxation documents.
Salaried employee (with no regular employer)	Copies of relevant supporting documents.
Self-employed persons	Copies of relevant supporting documents.
Where applicant or family member(s) are on retirement, unemployed or without any employment	Copies of relevant supporting documents. For students without income, a copy of the latest student identification document.
Leased/ Vacant properties	Copies of demand notes for rates and government rent. For leased properties, proof of average monthly rental income is required.
Other sources of income (dividends, bonuses, dividends/ giving-outs of insurance policies, regular interest on fixed deposits, pension, contributions from relatives, etc.)	Copies of relevant supporting documents.
3. Net asset value proof for applicant and family members in and outside Hong Kong (Please refer to Para. 2 in Annex A of Application Guide)	
Land	A copy of the latest valuation report of the land. A copy of proof of land owner. Copies of the relevant mortgage documents. A declaration specifying the usage of the land, together with copies of the relevant documents and income proof for any leased land.
Landed properties: referring to properties owned or under agreements for sale and purchase, e.g. overseas residential properties, local or overseas commercial retail shops, industrial premises/ parking spaces, etc.	A copy of the latest valuation report of the properties. A copy of the proof of the ownership of landed properties. Copies of the relevant mortgage documents. A declaration specifying the usage of the landed properties, together with copies of the relevant documents and income proof for any leased landed properties.
Vehicles: such as private cars and commercial vehicles	A copy of vehicle registration document (including photocopies of the front and back).
Taxi/ Public Light Bus Licences	A copy of the licence. A copy of the relevant mortgage documents. A copy of relevant documents and income proof for any such leased vehicles.
Investments: such as Mutual Fund, Unit trust fund, listed shares, deposits with brokers, commodity futures product, paper gold, certificates of deposits, insurance policies and bonds	A copy of relevant supporting documents.
Business undertakings: such as sole proprietorship, partnership or limited companies and all business assets held	A copy of valid business registration certificate. In case of hawking, a copy of the hawker licence. A copy of relevant financial statements.
Deposits at bank, cash in hand and others: for example, deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies, cash in hand in both local currency and foreign currencies, outstanding loans to others in both local and foreign currencies.	Copies of bankbook or the latest monthly bank statement. Copies of the fixed deposits statement. Copies of relevant supporting document.



Sale of Home Ownership Scheme Flats 2017 Application Form (White Form)

Part I Particulars of the applicant and all family members who will live with the applicant upon purchase of a flat Please mark the box '☐' as '■' as appropriate.

Table with columns for Applicant, Member, Member, Member. Rows include Chinese Name, English Surname/Given Name, HKIC No., Birth Certificate No., Date of Birth, Sex, Relationship with Applicant, Marital Status, Pregnant for 16 weeks, and Contact Tel. No.

Please fill in the information according to HKIC or Hong Kong Birth Certificate.

Please mark the box '☐' as '■' according to the status of individual member.

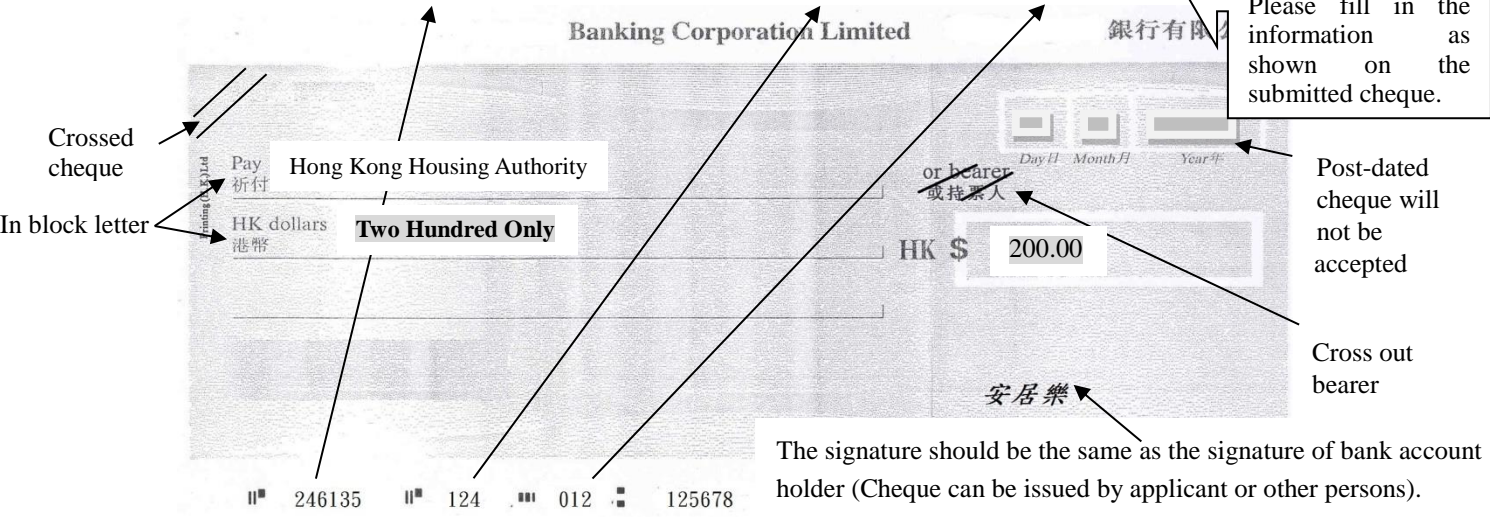
Please provide contact telephone no.

Part II Record of payment of the application fee (to be completed by applicant)

(The identity card number and contact tel. no. of the applicant should be written at the back of the cheque or cashier's order.)

Cheque/Cashier's Order No. 2 4 6 1 3 5 Bank Code 1 2 4 Branch Code 0 1 2

Cheque No., Bank Code and Branch Code in this template are for reference only. Please fill in the information as shown on the submitted cheque.



The signature should be the same as the signature of bank account holder (Cheque can be issued by applicant or other persons).

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To : Housing Manager/Sales,
Home Ownership Scheme Sales Unit
Podium Level 1, Hong Kong Housing Authority
Customer Service Centre,
3 Wang Tau Hom South Road, Kowloon.

Annex D

Hong Kong Housing Authority
Sale of Home Ownership Scheme Flats 2017
Employee's Income Certificate

- Attention: (i) An employee may submit a photocopy of this form to his/ her employer for completion.
(ii) Please fill in English block letters (and Chinese if applicable) with a black/ blue ball pen.
(iii) Please do not use correction materials to make any corrections or else this employee's income certificate will be invalidated. Should it be necessary to do so, please cross out the erroneous information and fill in the correct information, which should be countersigned by the signatory of this certificate with the company chop affixed.
(iv) Please indicate 'Nil' in all columns not applicable to the employee or cross them out.

I/ We confirm that *Mr./ Miss/ Ms. _____ (H.K.I.C. No: _____), is an employee in my/ our firm since _____ (date) holding the post of _____.
His/ her income before deduction of contribution for Mandatory Provident Fund (MPF)/ Provident Fund (PF), if any, for the past six months (Note 1) is as follows:

Month/ Year	Basic salary	Overtime allowance	Other allowance/ incentives (Note 2)	Non year-end bonuses or commission	Contribution to a MPF/ PF (Note 3)	Net income after contribution to a MPF/ PF has been deducted

Note 1: For example, if the application date is 30 March 2017, the employer should declare the employee's income for the period from September 2016 to February 2017.

Note 2: Includes but not limited to travelling allowance, hardship allowance (obnoxious duties), housing allowance, food allowance, education allowance etc.

Note 3: Please declare the 5% statutory contribution to a MPF/ PF, but do not include any contribution made voluntarily by the employee.

Other than the above income, in the past 12 months, the employee *was paid/ was not paid as follows:

Other income	HK\$ (After deducting the statutory contribution to MPF/ PF)	Paid Date
* Year-end double pay/ year-end bonus/ other year-end gratuity		
* Year-end double pay/ year-end bonus/ other year-end gratuity		

Our firm *has/ has not furnished Employer's Return in respect of the income of the above-named employee to the Inland Revenue Department.

*The employee broke his/ her service for the period from _____ to _____.

*There is no break of his/ her service. He/ She has resigned (Effective date : _____).

I understand that under Section 26(2) of the Housing Ordinance (Cap. 283), if I knowingly make in this certificate any false or provide any misleading information to the Hong Kong Housing Authority in respect of the employee's application for purchase of a Home Ownership Scheme flat, I shall be guilty of an offence and liable on conviction to a fine of HK\$500,000 and imprisonment for one year.

Signature of Employer/

Person in Charge _____

Name of Signatory _____

(in Block Letters)

Designation of Signatory _____

(Company Chop)

Office Address _____

Name of Company : _____

Office Tel. _____

(Please use Block Letters)

Date _____

* Please delete as appropriate

Please tear-off this page for use by employer