

## Frequently Asked Questions

### A – Sale of Green Form Subsidised Home Ownership Scheme Flats 2019

#### Q1: What are the requirements on applying GSH 2019?

A1: Subject to detailed eligibility criteria on age, family composition, residence rule, etc. to be announced by the Housing Authority (HA) prior to the launch of each sale exercise, the following categories of persons are eligible for Green Form status in buying Green Form Subsidised Home Ownership Scheme (GSH) flats:

- (a) Households of the HA's PRH estates or households of HS's Group A rental estates (**the date of commencement of their PRH or rental estates tenancies must be on or before the closing date 9 January 2020**) (not applicable to tenants under conditional tenancies of HA, tenants allocated PRH units through the HA's Express Flat Allocation Scheme within three years from the date of commencement of their tenancies or monthly licencees of HA Transitional Rental Housing units or households of HS's Group B Rental Estates, tenants allocated rental units through the HS's Express Flat Allocation Scheme For Group A Rental Estates (2019) within three years from the date of commencement of their tenancies or monthly licencees of HS Transitional Rental Housing units) –
  - (i) Households of PRH units should apply together with all family members listed in the tenancy/ fixed-term licence and have their eligibility verified by their respective Estate Offices/ District Tenancy Management Offices. (Please contact relevant Estate Offices/ District Tenancy Management Offices direct for details.) ;
  - (ii) The applicant or any member of the family has not breached any clause of the Tenancy Agreement/ any terms and conditions of their fixed-term licence of their PRH unit, has not accrued 16 or more valid points under the Marking Scheme for Estate Management Enforcement in Public Housing Estates, and has not been issued Notice-to-Quit to terminate the tenancy/ fixed-term licence, whether appeal procedure is in progress or not; and
  - (iii) HA tenants occupying two or more PRH units may apply according to the following rules:
    - Households consisting of one nuclear family will be allowed to buy only one flat under this sale exercise;

- Households consisting of two or more nuclear families will be allowed to split and submit separate applications on the conditions that –
  - (1) endorsement of their application forms has been given by their respective Estate Offices/ District Tenancy Management Offices; and
  - (2) at most only two flats under the subsidised housing schemes may be purchased (including flats bought with loans/ subsidies granted under the Home Purchase Loan Scheme (HPLS), Home Assistance Loan Scheme (HALS) or flats previously bought under the Home Ownership Scheme (HOS), the Private Sector Participation Scheme (PSPS), the Green Form Subsidised Home Ownership Pilot Scheme/ GSH, the HOS Secondary Market Scheme (SMS), the Mortgage Subsidy Scheme (MSS), the Tenants Purchase Scheme (TPS), the Buy or Rent Option (BRO) or other subsidised housing schemes administered by the HS and URA.)
  
- (b) Persons falling into one of the following categories who are holders of valid Green Form Certificates issued by the Housing Department (HD)/ Urban Renewal Authority–
  - (i) PRH applicants who have passed the detailed vetting and whose eligibility for allocation of PRH has been established;
  - (ii) Persons under Civil Service Public Housing Quota or Special One-off Housing Allocation for Junior Civil Servants whose eligibility has been established;
  - (iii) Clearees affected in clearance exercises initiated by the Government and victims of natural disasters whose PRH eligibility has been established;
  - (iv) Clearees affected in urban renewal projects whose PRH eligibility has been established;
  - (v) PRH residents whose eligibility for allocation of PRH flat has been established due to divorce/ splitting; and
  - (vi) Former PRH tenants holding a Letter of Assurance issued by the HD whose eligibility for allocation of the PRH flat has been established.
  
- (c) Staff of the EA grade who hold a valid LA issued by the HD and meet the following criteria:
  - (i) Staff of the EA grade who have obtained a LA under the special arrangement of phase 4 must still meet the requirements concerning not owning domestic property applicable at the time of application for the LA when they purchase a flat by means of the LA;

- (ii) Staff of the EA grade who have obtained a LA under the special arrangement of phase 5 must still meet the requirements concerning: (1) not owning domestic property; (2) residence rule applicable to family members; (3) maximum salary point of family members who are civil servants applicable at the time of application for the LA when they purchase a flat by means of the LA; or
- (iii) Staff of the EA grade who have obtained a LA under the special arrangement set out in the memo issued by the Chief Executive Officer/ Management on 1.2.2000 and 25.3.2002, and by the Senior Executive Officer/ Estate Management on 23.5.2005 must still meet all the relevant requirements set out in the above memos and all their appendices [including the requirement of not owning domestic property] when they purchase a flat by means of the LA.

(d) RAES recipients may apply provided that they or any member of the family have not breached any clause of their Rent Allowance Agreement.

**Q2: May applicant and/ or other family member(s) listed in Part I of the application form apply simultaneously for other subsidised housing schemes?**

A2: The applicant and/ or other family member(s) listed in Part I of the application form may do so provided that they meet the eligibility criteria of other schemes. If more than one application is successful, they can only opt for one, and have to cancel all other applications.

**Q3: What is ‘Priority Scheme for Families with Elderly Members’?**

A3: To strengthen the support for families with elderly member(s), families consisting of two persons or above, with at least one elderly member aged 60 or above will be accorded priority in flat selection if they join the ‘Priority Scheme for Families with Elderly Members’. They have to comply with the following requirements:

- (i) The elderly member must have reached the age of 60 on the closing date of application and must be a family member listed in the PRH tenancy/ rental estate tenancy/ fixed-term licence or GFC and live with the applicant.
- (ii) 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 Hong Kong Housing Authority (HA) may require the elderly member to provide a recent

medical proof) to understand the nature and effect of all application documents relating to this sale exercise and legal documents, such as Agreement for Sale and Purchase(ASP) / Deed of Assignment and so on, which he/ she signs;

- (iii) 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 Kong or is deceased;
- (iv) 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;
- (v) 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 Housing Department (HD) in future; and
- (vi) Having opted to join this Scheme, the applicant may not alter his/ her decision afterwards or else his/ her application will be cancelled.

**Q4: When will HA invite applications?**

A4: HA will invite applications from 27 December 2019 to 9 January 2020. The closing time is 7 p.m. on 9 January 2020\*. Applications submitted before or after the application period will not be accepted. For submission by post, 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. Online applicants must complete the application and payment of application fee before the closing time. The closing time will be in accordance with the Application System.

\* The closing time is applicable to Green Form Subsidised Home Ownership Scheme Sales Unit and online application. The closing time of other form receiving offices shall follow their respective office hours.

**Q5: How can applicant submit the application?**

A5: Applicants may choose either one of the following ways to submit application:

- Online application ;
- By hand ; or
- By post

Attention:

- Online application: applicants must complete the online application and pay the application fee through the HA website: [www.housingauthority.gov.hk/gsh/2019](http://www.housingauthority.gov.hk/gsh/2019). Online application opening time is 8 a.m. on 27 December 2019 and closing time is 7 p.m. on 9 January 2020 (Applicants must complete the application and payment of application fee before the closing time. The closing time will be in accordance with the Application System). To ensure successful submission before the deadline, applicants are advised to submit the application **as early as possible**. After submitting an on-line application, the applicant and his/her family member(s) (if any) listed in the application form is/are necessary to sign on the application form. Staff of respective Estate Office/District Tenancy Management Offices/Rental Estate Office will contact the applicant upon receipt of their online application for the arrangement.
- By hand: the closing time is applicable to Green Form Subsidised Home Ownership Scheme Sales Unit. The closing time of other form receiving offices shall follow their respective office hours.
- By post: 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.

**Q6: Is it necessary to pay any application fees?**

A6: Applicant of this sale exercise is required to pay a one-off application fee of **HK\$250**. The application fee of HK\$250 should be paid by crossed cheque (the cheque can be issued by the applicant or other persons) or cashier's order made payable to 'Hong Kong Housing Authority' at the time of submission of application form. Other mean of payment method including payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheques will not be accepted. Application fee paid is non-refundable and non-transferrable. If the cheque or cashier's order is dishonoured for whatever

reasons, the application will be cancelled automatically.

**Q7: How to pay the application fee?**

A7: For online application, applicants are required to pay the application fee by credit card (VISA, Mastercard, JCB or UnionPay銀聯) online.

For application by post/by hand, applicants are required to pay the application fee by a crossed cheque (the cheque can be issued by applicants or other persons) or cashier's order.

Other payment method such as: payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheques will not be accepted.

Application fee paid is non-refundable and non-transferrable. If the cheque or cashier's order is dishonoured for whatever reasons, the application will be cancelled automatically.

**Q8: What is duplicated application?**

A8: Should any person be found listed on more than one application form, the applications will be considered as duplication. If the applicant and/or family member(s) listed in Part I of the application form is/are married, his/her/their spouse(s) must also be included in the same application form. Any separate applications submitted by a married couple will be regarded as duplication. Should duplicate applications be found, all related applications will be null and void. The application fee paid is non-refundable and non-transferrable.

**Q9: Where should the paper application forms be submitted after completion?**

A9: Applicants should submit (i) the original copy of the completed application form; (ii) a crossed cheque or cashier's order for application fee of HK\$250 made payable to "HONG KONG HOUSING AUTHORITY"(Please write down the HKID number and contact telephone number of the applicant at the back of the cheque/cashier's order. Payment at convenience store, Post-dated cheque, cash, gift cheque, postal order and electronic cheques will not be accepted.); and (iii) the original copy of a Green Form Certificate [applicable to Sale of Green Form Subsidised Home Ownership Scheme Flats Only] or Letter of Assurance (if

applicable) in the manner as specified below:

<p>(a) Applicants who are residing in PRH units</p>	<p>They are required to submit during office hours their completed application forms to their respective Estate Offices/ District Tenancy Management Offices for verification of eligibility. The Estate Offices/ District Tenancy Management Offices will forward the verified and endorsed application forms, together with the crossed cheque or cashier's order for payment of the application fee, to the GSH Sales Unit.</p>
<p>(b) Applicants who are residing in Rental Estates of the HS</p>	<p>They are required to submit the completed application forms to their respective Rental Estate Offices during office hours for verification of eligibility. After Rental Estate Office's endorsement on the application form, applicants are required to submit the application forms, together with a crossed cheque or cashier's order for payment of the application fee, by post or by hand during the above specified office hours to the GSH Sales Unit.</p>
<p>(c) Applicants holding valid "GFC – Applicable to Sale of Green Form Subsidised Home Ownership Scheme Flats Only"</p>	<p>The completed application forms and a crossed cheque or cashier's order for payment of the application fee, together with the original copy of the "GFC –Applicable to Sale of Green Form Subsidised Home Ownership Scheme Flats Only", should be submitted by post or by hand during the above specified office hours to the GSH Sales Unit.</p> <p>[Note: Proofs for income, asset value and family member's relationship are NOT required at the time of submitting this application form. Please keep details of your income and breakdown of assets to substantiate your declared income and assets for the HA's further vetting in future if required. The HA will, according to the random order generated by computer from ballot result, notify the applicant and family member(s) listed in application form in writing to submit an "Income and Asset Declaration Form" and relevant supporting documents within a specified period for detailed vetting.]</p>

(d) Staff of the HD EA Grade holding a valid LA issued by the HD	The completed application forms, together with a crossed cheque or cashier's order for payment of the application fee, and the original copy of the LA, should be submitted during office hours to the Estate Offices/ District Tenancy Management Offices which manage their respective departmental quarters.
(e) RAES recipients	The completed application forms, together with a crossed cheque or cashier's order for payment of the application fee, should be submitted during office hours to the Rent Allowance for the Elderly Scheme dedicated team at Applications Sub-section, Podium Level 2, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon.

**Q10: How to apply for change in particulars of the submitted information?**

A10: The applicant and the family members listed in Part I of the application form must meet the eligibility criteria of the application under the sale exercise from submission of the application form up to the date of signing the ASP. Any changes in the particulars [including but not limited to income, net asset value and ownership of domestic property (not applicable to PRH tenants)] 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 GSH Sales Unit of the HA (Address: 1/F, Pioneer Place, 33 Hoi Yuen Road, Kwun Tong, Kowloon. For ease of identification, please mark "GSH 2019" on the envelope) 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.

Applicant requesting 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. If the applicant household is a sitting PRH household, prior approval for addition/deletion of family members has to be obtained from the respective estate office/DTMO before submission of an application to the GSH Sales Unit of the HA. 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 (if applicable) 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 of the applicant.

**Q11: What is Quota Allocation and Priority in Flat Selection?**

A11: The HA sets a quota of 1,100 flats for applicants applying under the “Priority Scheme for Families with Elderly Members”. If families applying under this category fail to obtain a quota, they will still have the opportunity to purchase under “Other Family Applicants” category. If the 1,100 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 Applicants” category. 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.

The HA also sets aside 400 flats for one-person applicants. One-person applicants will be invited to select the remaining 400 flats, irrespective of size, after family applicants have selected their flats. In case the 400 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. If there are more than 400 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. 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.

Application Categories	Quota/ Number of Flats
(a) Families applying under the ‘Priority Scheme for Families with Elderly Members’	1100
(b) One-person applicants	400

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

- (1) Family applicants living in PRH estates who are affected by HA’s announced clearance programme(s) and where the target clearance date(s) is/are after the launch date of this sale exercise (i.e. for family applicants living in Mei Tung House and Mei Po House of Mei Tung Estate and Blocks 9, 10, 11 and 13 of Pak Tin Estate) (The tenants, who allocated the flats of Block 13 in Pak Tin House as well as Mei Po House and Mei Tung House in Mei Tung Estate under Special Letting Arrangement for Vacant Flats in 2018, will not be given absolute priority in flat selection)
- (2) Family applicants applying under the ‘Priority Scheme for Families with Elderly Members’
- (3) Other family applicants
- (4) One-person applicants living in PRH estates who are affected by HA’s announced clearance programme(s) and where the target clearance date(s) is/are after the launch date of this sale exercise (i.e. for one-person applicants living in Mei Tung House and Mei Po House of Mei Tung Estate and Blocks 9, 10, 11 and 13 of Pak Tin Estate)
- (5) One-person applicants

All “family” 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.

The HA will invite eligible applicants of different categories for flat selection according to the order of priority as stated in the above paragraph. Family or one-person applicants living in PRH estates affected by the HA's clearance programme are allowed to select flats before families or one-person applicants respectively.

If family applicants who join the "Priority Scheme for Families with Elderly Members" 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" turns up, provided that flats are available for selection under that category.

PRH tenants rehoused through the Express Flat Allocation Scheme exercise can only apply after three years from the date of tenancy commencement of their PRH units. Upon signing the deed of assignment of their purchased flats, this category of applicants have to surrender their PRH units to the HA.

Flat selection priority order is subject to relevant sales arrangements issued by the HA from time to time. In case of dispute, the HA's decision shall be final.

**Q12: How do eligible applicants choose their flats?**

A12: Under normal circumstances, the HA, after detailed eligibility vetting, will invite eligible applicants in writing to the GSH Sales Unit at an appointed time to select their flats and complete all the purchasing formalities according to their priority for flat selection. If required, the HA may also arrange applicants to undergo eligibility vetting on their appointed day of flat selection. In the latter situation, the HA will notify the applicants in advance when sending out the flat selection invitation letters. 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 all fees paid (including the deposit) 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).

Flat Selection Notifications will be issued according to the application category and 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 GSH Sales Unit 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.

During individual flat selection sessions on the flat selection days, after registration of all applicants (including the elderly member(s) aged 60 or above of families joining the "Priority Scheme for Families with Elderly Members"), the attending applicants will be arranged to enter the flat selection room according to their flat selection priority. Applicants should take note of the latest information on flats available for selection displayed at the screens of the GSH Sales Unit. For all applicants who have been arranged to enter the flat selection room, selection of flat is on "first select first served" basis (subject to acknowledgement by computer). If a particular flat is selected by more than one applicants at the same time, the priority for selecting the flat will be determined by the applicant's order of priority after registration in that flat selection session.

If an applicant turns up at the GSH 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.

After a flat has been selected, normally 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 GSH Sales Unit to sign the relevant ASP within the specified time, he/ she will be deemed as giving up the selected flat. The flat shall be taken back for selection by

other applicants on the next flat selection date 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.

After the execution of the ASP, if the purchaser is proved to be ineligible, the ASP already signed will be cancelled and all fees and charges paid (including deposit) in respect of the application/ purchase will not be refunded.

During the flat selection period, 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.

Arrangement of flat selection is subject to relevant sales arrangement issued by the HA from time to time. In case of dispute, the HA's decision shall be final.

**Q13: What kind of ownership is allowed?**

A13: 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 GSH Sales Unit for completion of necessary formalities.

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 GSH Sales Unit together with the applicant for completion of relevant formalities.

If an applicant or any family member who intend to become a joint-owner (including the elderly member) is not able to turn up in person to complete the relevant formalities, he/she is required to obtain prior written approval from the GSH Sales Unit and sign a valid Power of Attorney at a solicitors firm to authorise a family member aged 18 or above listed on the GSH application form

to complete the purchase on his/her behalf. If the applicant is the only person listed in the application form, he/she may authorise another relative to complete the purchase on his/her behalf, provided the authorised person is aged 18 or above and is holding a valid Power of Attorney.

**Q14: How to pay the purchase price and Obtaining Legal Title to the Flats?**

A14: Before the signing of the ASP, all purchasers are urged to appoint a firm of solicitors of their choice to advise them on matters relating to the purchase of a flat under the GSH, such as future resale restrictions, stamp duties, etc., and to act for them in relation to their purchase of the flat. The firm of solicitors will be able to give advice to them at every stage of the purchase.

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.

The purchaser must, at the time of signing the ASP at the GSH Sales Unit, bring along with him/ her cashier's order(s) in the sum of **HK\$40,000** made payable to "HONG KONG HOUSING AUTHORITY" for paying the deposit (not less than 5% of the purchase price). If the amount of such cashier's order(s) is less than 5% of the purchase price, any outstanding balance should be paid by a personal cheque upon signing of the ASP (payment in cash will not be accepted).

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.

If the price of the GSH flat is over one million dollars, purchasers must appoint a separate firm of solicitors of their choice to act for them in relation to the transaction. Such firm of solicitors should not be HA's solicitors. If the price of the GSH flat does not exceed one million dollars, purchasers may either appoint a separate firm of solicitors of their choice to act for them in relation to the transaction; or appoint the HA's solicitors to act for them in relation to the transaction.

If the purchasers appoint a separate firm of solicitors to act for them in relation to the transaction, that firm of solicitors will be able to give independent advice to them at every stage of the purchase. The purchasers have to pay the legal costs and expenses of their own solicitors. Purchasers are required to notify HA the name and contact details of their appointed solicitors within reasonable time before completion or other time to be specified by HA. If the purchasers appoint the HA's solicitors to act for them in relation to the transaction, the solicitors will act jointly for the HA and the purchasers. Purchasers are required to pay all legal costs and expenses of the solicitors for completion of the sale and purchase.

**Q15: What are the fees and charges to be paid upon purchasing a flat?**

A15: 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;
- (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 HA's appointed solicitor to be agreed between the purchaser and the HA's appointed solicitor for the sale and purchase of a GSH flat. (Note: The HA's appointed solicitors for GSH are acting jointly for the HA and the purchasers. If a conflict of interest arises between the HA and the purchaser, HA's solicitors may not be able to protect the purchaser's interests);
  - (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 Hong Kong and Shanghai Banking Corporation Limited;
- (f) Debris removal fee (if any), decoration deposit (if any) and special fund (if any); and

- (g) Management fee, management fee deposit and the levy payable (if any) and penalty (if any) as prescribed by the Property Management Services Authority.

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.)

**Q16: What about mortgage arrangements?**

A16: 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 GSH 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.

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.

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 GSH Sales Unit.

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.

**Q17: What are the alienation restrictions for the owner of the sale of GSH flats at Dip Tsui Court and Tsing Fu Court?**

A17: A purchaser who wishes to assign or let the flat after becoming an owner of a flat at Dip Tsui Court / Ching Fu Court, under the Deed of Assignment will be subject to the terms of the Deed of Assignment and the terms, covenants and conditions contained in the Government lease. The HA will not buy back or nominate a buyer (except HOS Secondary Market) to buy the flats sold at Dip Tsui Court / Ching Fu Court. The following alienation restrictions will apply to the owners for the sale of GSH flats at Dip Tsui Court / Ching Fu Court:

- (a) Within the first two years from the date of the first Deed of Assignment of the flat from the HA to an owner (first assignment), the owner has to sell the flat in the HOS Secondary Market to a GF buyer nominated by the HA without payment of premium and at a price not more than the original purchase price under the first assignment.
- (b) Between the third to the tenth year from the date of first assignment, the

owner may sell the flat in the HOS Secondary Market to a GF buyer nominated by the HA without payment of premium and at his/her own negotiated price.

- (c) After ten years from the date of first assignment:
  - (i) the owner may sell the flat in the HOS Secondary Market to a GF buyer nominated by the HA without payment of premium and at his/her own negotiated price.
  - (ii) the owner may also sell the flat in the open market after payment of premium.

**Q18: What are the alienation restrictions for the flat owner at Lai Tsui Court in GSH 2019?**

A18: If a purchaser has successfully purchased a resale flat of Lai Tsui Court under this sale exercise, the alienation restrictions and procedures for GSH 2018 will apply to the sale of the flat:

- (a) Within the first two years from the date of first assignment, the owner has to assign the flat to a GF buyer nominated by the HA at the original purchase price.
- (b) Between the third to the fifth year from the date of first assignment, the owner may offer to sell the flat to the HA, or sell the flat in the HOS Secondary Market to a GF buyer nominated by the HA without payment of premium and at his/her own negotiated price. If the owner offers to sell the flat to the HA, the flat is to be assigned to a GF buyer nominated by the HA at the price assessed by the Director of Housing (which is the market price as assessed by the Director of Housing at the time when the offer to sell the flat to the HA was made, less the original discount when the flat was purchased from the HA) in accordance with the procedures and requirements as from time to time stipulated by the HA.
- (c) After five years from the date of first assignment:
  - (i) the owner may sell the flat in the HOS Secondary Market to a GF buyer nominated by the HA without payment of premium and at his/her own negotiated price.
  - (ii) the owner may also sell the flat in the open market after payment of premium.

The above information is for reference only and shall be subject to the terms and conditions of the Agreement for Sale and Purchase/Deed of Assignment executed

with the HA after successful selection of a flat. For more information, please refer to the Application Guide.

## **Frequently Asked Questions**

### **B - Streamlined Application Arrangements for Green Form (GF) Applicants**

#### **Q1: What is Streamlined Application Arrangements for GF applicants?**

A1: Valid applicants of Home Ownership Scheme (HOS), when they apply for HOS, are allowed to opt for carrying over their GF applications to the next SSF exercise immediately after the HOS sale exercise without having to submit a separate application and pay the application fee.

#### **Q2: What is the Streamlined Application Arrangements in 2019?**

A2: In 2019, the next HA's Subsidised Sale Flat (SSF) Sale Exercise immediately following the HOS 2019 refers the Sale of Green Form Subsidised Home Ownership Scheme Flats 2019 (GSH 2019). If the GF applicants who wish to carry-over their applications to the next SSF immediately after HOS 2019 had already indicated consent in the HOS 2019 application form for the carry-over, their valid GF applications of HOS 2019 will be carried over to GSH 2019. The applicants do not need to submit a separate application and pay the application fee for GSH 2019. The HA will notify the applicants in writing that their applications have been carried over to GSH 2019 and their application numbers before the application period (for online application, such notification will be sent to the applicants by emails). If the applicants submit another GSH 2019 application, it will be treated as a duplication of application.

Applications cancelled under HOS 2019 will not be carried over to GSH 2019. The HA will notify the applicants in writing before the application period. If the applicants would like to apply for GSH 2019 and meet the eligibility criteria, they should submit a new application and pay the application fee.

Information submitted in the application form of HOS 2019 will be used to verify the applicants' eligibility criteria and priority for flats selection in GSH 2019. If the family composition of the applicants has been changed, they are required to inform HA soonest possible so that the HA can update their family particulars. If the changes will affect the applicants' household category and priority for flat selection, such as from a one-person household to a family household, or from a

general family to a family applying under the “Priority Scheme for Families with Elderly Members (FEP)”, applicants are required to inform the HA in writing during the stipulated application period of GSH 2019, HA will then change the priority for flat selection accordingly. If there are any unexpected changes in family composition after the stipulated period, applicants are also required to inform the HA as soon as possible, so that the HA can consider the need for changing their priority for flat selection.

The HOS 2019 and the GSH 2019 are two separate sale exercises; the carry-over of application will not affect their application of HOS 2019. Applicants who have successfully purchased a flat under HOS 2019, their carry-over of GSH 2019 applications will be cancelled immediately.

**Q3: What are valid GF applications under HOS 2019?**

A3: Those HOS 2019 GF applicants who are provided with application numbers and have not yet purchased HOS flats or the application numbers have not been cancelled (those GFC holders whose GFC should be still valid and not yet expired) are regarded as valid GF applications.

**Q4: If I am a GF applicant under HOS 2019, will I receive any notification concerning the Streamlined Application Arrangements?**

A4: You will receive a notification letter (for online applications, application numbers will be sent to applicants by email) in late December 2019 informing you that your valid HOS 2019 GF application is carried over to GSH 2019. The letter will be printed with an application number for balloting. The application number should also be quoted in all correspondence in future.

If your application was cancelled under HOS 2019, the application will not be carried over to GSH 2019. The HA will notify you in writing before the application period. If you would like to apply for GSH 2019 and meet the eligibility criteria, you should submit a new application and pay the application fee.

**Q5: If I did not indicate consent in the HOS 2019 application form for carry-over of the application to the next SSF exercise but I now want to join the GSH 2019, what should I do?**

A5: You can submit on-line application through the HA website [www.housingauthority.gov.hk/gsh/2019](http://www.housingauthority.gov.hk/gsh/2019) or submit paper application and pay the application fee according to the ways of submission as stated in the Application Guide on or before 9.1.2020.

**Q6: Can I request to change the applicant of GSH 2019 under the Streamlined Application Arrangements?**

A6: Yes. You are required to inform us during the stipulated application period of GSH 2019. If there are any unexpected changes in family composition after the stipulated period, you are also requested to inform us as soon as possible, so that we can consider the need for changing your priority for flat selection.

**Q7: If I have not opted for joining the FEP in HOS 2019, can I opt for joining the FEP in GSH 2019?**

A7: Yes. You should fulfill the eligibility of joining FEP and you are required to inform us during the stipulated application period of GSH 2019. Requests submitted after the stipulated application period will not be considered.

**Q8: If I successfully purchased a HOS flat, will my carried over GSH 2019 application still valid?**

A8: If you have successfully purchased a flat under HOS 2019, your carried-over application will be cancelled and vice versa.

**Q9: If I was a one person family during the application period of HOS 2019 but I am now pregnant for more than 16 weeks, what should I do?**

A9: If a one person female applicant has been pregnant for 16 weeks on the closing date of application (i.e. 9.1.2020), the applicant is required to inform us as soon as possible. GSH Sales Unit will change the application from 1-person family to other family category. GSH Sales Unit will request the applicant to provide a valid medical proof issued by registered doctors/Chinese medicine practitioners

to certify the expected date of delivery for verification later.

**Q10: What are the consequences if I indicated consent in the HOS 2019 application form for carry-over of the application to the next SSF exercise but I submitted the GSH 2019 application form again?**

A10: Your carry-over application and the new application will be regarded as duplicated applications. Should duplicated applications be found (no matter online or paper application), all related applications will be cancelled and the application fee will not be refunded.

**Q11: How can I know whether my HOS 2019 application is successfully carried over to GSH 2019?**

A11: The GSH Sales Unit will send you a notification letter informing you the application number of GSH 2019 (for online application, application number will be sent to you by email). Your application and those new GSH applications received during the GSH application period will be included in the same GSH balloting exercise.

**Q12: Will applications carried over to GSH 2019 or new applications of GSH 2019 be carried over to HOS 2020?**

A12: No. Only valid HOS GF applicants will be allowed to opt for applying in the next SSF exercise immediately after the HOS sale exercise without having to submit a separate application and pay the application fee. Therefore, applications carried over from HOS 2019 to GSH 2019 or new applications of GSH 2019 will not be carried over to HOS 2020.

**Q13: What should I do if I have not received the notification letter or email up to this moment?**

A13: You can contact your respective Estate Office/District Tenancy Management Office or the HA Sales Hotlines at 2712 8000 for enquiry.