

Sale of Home Ownership Scheme Flats 2020

White Form Secondary Market Scheme 2020

Amendment to Application Form/ Application Guide/Sales Booklet/Sales Leaflet

Note: This note should be read together with the following Application Documents:

- Sale of Home Ownership Scheme Flats 2020 (HOS 2020) (White Form) / White Form Secondary Market Scheme 2020 (WSM 2020) Application Form (Rev 6/2020);
- HOS 2020 (Green Form) Application Form (Rev 6/2020);
- HOS 2020 Application Guide for White Form Applicants;
- HOS 2020 Application Guide for Green Form Applicants;
- WSM 2020 Application Guide;
- HOS 2020 Sales Booklet (Kai Cheung Court) (Printing Date: 23 June 2020);
- HOS 2020 Sales Booklet (Choi Wo Court) (Printing Date: 23 June 2020) ;
- HOS 2020 Sales Booklet (Kam Chun Court) (Printing Date: 23 June 2020) ;
- HOS 2020 Sales Booklet (Shan Lai Court) (Printing Date: 23 June 2020);
- HOS 2020 Re-sale Flats Sales Leaflet (Hoi Lok Court and Yu Tai Court) (Printing Date: 23 June 2020); and
- HOS 2020 Re-sale Flats Sales Leaflet (Hoi Tak Court, Kam Fai Court, Sheung Man Court, Yuk Wo Court and Yung Ming Court) (Printing Date: 23 June 2020)

Amendment to Application Documents

<p>1. (i) HOS 2020 (White Form) / WSM 2020 Application Form (Rev 6/2020); and (ii) HOS 2020 (Green Form) Application Form (Rev 6/2020);</p>
<ul style="list-style-type: none"> ● Application period: 10 September 2020 to 7 October 2020 (The closing time is 7 p.m. on 7 October 2020) ● Online application opening time is 8 a.m. on 10 September 2020 and closing time is 7 p.m. on 7 October 2020 ● Closing date of application is 7 October 2020 ● 24 months immediately preceding the closing date of application is from 8 October 2018 to 7 October 2020 ● Date for signature should be within the application period from 10 September 2020 to 7 October 2020
<p>2. (i) HOS 2020 Application Guide for White Form Applicants; (ii) HOS 2020 Application Guide for Green Form Applicants; and (iii) WSM 2020 Application Guide</p>
<ul style="list-style-type: none"> ● From 10 September 2020 to 7 October 2020, Application Form, Application Guide, Sales Booklets/Sales Leaflets for flats for sale under this sale exercise can be obtained at designated venues (during office hours of respective offices) ● From 3 September 2020 to 7 October 2020, Application Form, Application Guide, Sales Booklets/Sales Leaflets for flats for sale under this sale exercise can be downloaded from the website ● Sham Shui Po Housing Information Centre will be closed ● Application period is from 10 September 2020 to 7 October 2020. The closing time is 7 p.m. on 7 October 2020 ● Online application opening time is 8 a.m. on 10 September 2020 and closing time is 7 p.m. on 7 October 2020 ● Closing date of application is 7 October 2020

- For households of the HA 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 7 October 2020
- If a one-person female applicant has been pregnant for 16 weeks, the expected delivery date must be on or before 24 March 2021 on the closing date of application (i.e. 7 October 2020)
- 24 months immediately preceding the closing date of application is from 8 October 2018 to 7 October 2020
- Annex B/D - Employee's Income Certificate: the employer should declare the employee's income for the period from 04/2020 to 09/2020 and the employee's other income in the past 12 months (from 10/2019 to 9/2020)

Income

1. Income from employment

- Those who earn a regular salary should calculate their income as at 30 September 2020 using their basic salary before tax plus the average monthly regular and irregular commission and allowance from 1 April 2020 to 30 September 2020 plus the average monthly income of year-end bonus and double pay received from 1 October 2019 to 30 September 2020 less total statutory employee's contribution to MPF/ Provident Fund from 1 April 2020 to 30 September 2020
- Those who are paid on an occasional basis, they should calculate their average monthly income for the period from 1 April 2020 to 30 September 2020 (a) serving the employer for 6 calendar months, they should declare their average monthly income by dividing the total income received over the period from 1 April 2020 to 30 September 2020 by 6 months plus the year-end bonus and double pay from 1 October 2019 to 30 September 2020 by 12 months less total statutory employee's contribution to MPF/ Provident Fund from 1 April 2020 to 30 September 2020 by 6 months; (b) serving the employer for less than 6 calendar months, the average monthly income is calculated by dividing the total income received from 1 April 2020 to 30 September 2020 to corresponding months or days of service period less the average of total statutory employee's contribution to MPF/ Provident Fund from service period divided by corresponding months or days of service period
- Year-end bonus/ double pay: The bonuses and double pay received on a regular or occasional basis from current employer for the period from 1 October 2019 to 30 September 2020 should be declared after being converted into a monthly average
- Non year-end bonus/ double pay and allowances: All commissions and various allowances received on a regular or occasional basis for the period from 1 April 2020 to 30 September 2020 should be declared after being converted into a monthly average
- If a person's total household income exceeds the income limit after the irregular income received for the period from 1 April 2020 to 30 September 2020 has been converted into a monthly average, he/ she may convert the irregular income received for the period from 1 October 2019 to 30 September 2020 into a monthly average
- Copy of the salary statement or income proof for a period of 12 calendar months (i.e. from 1 October 2019 to 30 September 2020) if failing to provide the Employee's Income Certificate and a copy of the applicable tax documents

2. Income from self-employment

- Business operators :
 - (a) For business with 1 year: the monthly average income earned over the 12 calendar months from 1 October 2019 to 30 September 2020 should be declared
 - (b) For business less than 1 year: the monthly average income earned during 1 October 2019 to 30 September 2020 should be declared

- Self-employment without business registration :
 - (a) Working with 1 year: the monthly average income earned over the 12 calendar months from 1 October 2019 to 30 September 2020 should be declared
 - (b) Working less than 1 year: the monthly average income earned during 1 October 2019 to 30 September 2020 should be declared
- 3. Other income
 - Alimony and child maintenance, financial provision/ financial support from children/ relatives not listed on the application form, the guaranteed monthly annuity payment under annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), pensions/ dependent pensions under the Surviving Spouses' and Children's Pensions Scheme, scholarship given as remuneration to be taxable, etc.:
 - (a) Regular amount: amount received in September 2020
 - (b) Irregular amount: average monthly amount received over the 6 calendar months i.e. 1 April 2020 to 30 September 2020
 - Any interest/ bonus/ dividend received from fixed term deposits and transactions of any nature, such as shares, funds, annuity, etc.: average monthly amount received over the 6 calendar months from 1 April 2020 to 30 September 2020
 - Any interest/ bonus received from savings or investment-linked insurance policies: average monthly amount received over the last 12 calendar months i.e. 1 October 2019 to 30 September 2020

Net Asset Value

The applicant and all family members (including those aged below 18) are required to declare the net asset value as at 9 September 2020 (including assets in and outside Hong Kong)

- 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 9 September 2020
- For landed properties of any uses (including ancestral houses) (The White Form applicant and all family members must not own domestic properties in Hong Kong) 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 9 September 2020
- Vehicle - 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 registration fee and insurance premium as at 9 September 2020. (A copy of vehicle registration document (both front and back sides). Copies of relevant vehicle purchase agreement, registration document, the hire purchase agreement which shows repayment schedule for the months of August 2020 and September 2020, the valid insurance policy and payment receipts as at 1 September 2020, etc.)
- Taxi/ Public light bus licences - The net value is derived by deducting the outstanding mortgage amount from the market value as at 9 September 2020
- Investments - The value of these investment instruments is determined by the unit closing price as at 9 September 2020, or the most recent unit closing price (whichever is the latest)
- Deposits at bank, cash in hand and others –
 - The applicant and/or his/ her family member(s)'s asset and bank account(s) under applicant's or his/ her family member(s)' would be regarded as total household asset as at 9 September 2020
 - Deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies as at 9 September 2020

- Cash in hand as at 9 September 2020 includes local currency in the value of HK\$5,000 or above and foreign currencies of the same value. Outstanding loans to others as at 9 September 2020 in both local and foreign currencies

- 3. (i) HOS 2020 Sales Booklets (Kai Cheung Court, Choi Wo Court, Kam Chun Court and Shan Lai Court) (Printing Date: 23 June 2020) ;**
(ii) HOS 2020 Re-sale Flats Sales Leaflets (Hoi Lok Court and Yu Tai Court) (Printing Date: 23 June 2020); and
(iii) HOS 2020 Re-sale Flats Sales Leaflets (Hoi Tak Court, Kam Fai Court, Sheung Man Court, Yuk Wo Court and Yung Ming Court) (Printing Date: 23 June 2020)

- Application Period: 10 September 2020 to 7 October 2020
- Closing Time: 7 pm on 7 October 2020
- Tentative Date of Ballot: January 2021 (Exact date to be announced)
- Tentative Date for commencement of Flat Selection: June 2021 (Exact date to be announced)
- During the period from 10 September 2020 to 7 October 2020, application forms, application guides, sales booklets/sales leaflets can be obtained at designated venues
- During the period from 3 September 2020 to 7 October 2020, application forms, application guides, sales booklets/sales leaflets can be downloaded from the website below
www.housingauthority.gov.hk/hos/2020
- Sham Shui Po Housing Information Centre will be closed
- The occupation document (i.e. Occupation Permit) of Choi Wo Court has been obtained. For Estimated Material Dates of other developments under HOS 2020, please refer to the update (if any) announced by the HA
- Exhibition gallery at HA Customer Service Centre in Lok Fu will be closed. Public may visit the designated website of the HA (www.housingauthority.gov.hk/hos/2020) where information on this sale exercise, a video on building models and doll houses of Kai Cheung Court, Choi Wo Court, Kam Chun Court and Shan Lai Court are available for viewing
- Firm(s) of solicitors acting for the vendor:

Kai Cheung Court	:	W. K. To & Co.
Choi Wo Court	:	Gary Mak, Dennis Wong & Chang
Kam Chun Court	:	Ford, Kwan & Co.; Wilkinson & Grist; Chu & Lau; Ho & Wong; Raymond T. Y. Chan, Victoria Chan & Co.; Gary Mak, Dennis Wong & Chang
Shan Lai Court	:	Kao, Lee & Yip; Ford, Kwan & Co.; Chu & Lau; Ho & Wong; Raymond T. Y. Chan, Victoria Chan & Co.

**Sale of Home Ownership Scheme Flats 2020
Application Guide for White Form Applicants**

Point to Note -

The provisional reference price set out in the Sales Booklet/ Sales Leaflet of Sale of Home Ownership Scheme (HOS) Flats (HOS 2020) is just provisional figures for reference by applicants before the finalization of the discount rate and average selling prices. As a one-off special arrangement, the Hong Kong Housing Authority (HA) would finalise the discount rate and average selling prices for HOS 2020 when the median monthly household income of non-owner occupier households for April to June 2020 is available in late August 2020. Should the relevant income figure drop, the discount rate would be adjusted upward, meaning that the average selling prices will be adjusted downward; but in case the relevant income figure goes up, HA would not adjust the discount rate downward, meaning that the average selling prices will not be adjusted upward.

Before filling in the application form, applicants should read carefully this Application Guide for White Form Applicants (Application Guide) to understand the eligibility criteria and application details. Each person can only be listed in one application form of this sale exercise (either online/ paper application for White Form or Green Form), otherwise will be regarded as duplicate applications. Any duplicate application will render all applications null and void, and the application fee paid is non-refundable and non-transferrable under any circumstances. Please make reference to the guidelines on completing the application form at Paragraph 7 and the template at Annex C. Regarding whether those who had received housing subsidies before are eligible to apply in this sale exercise, please refer to Paragraph 3 of this Application Guide. After submitting the Application Form, please keep this Application Guide for future reference.

White Application Form (White Form) for HOS 2020 is for the use of the following applicants only:

- (a) Households living in private housing;
- (b) Family member(s) of households living in public rental housing (PRH) under the HA or Rental Estates under the Hong Kong Housing Society (HS), or any subsidised housing scheme units; and
- (c) On the closing date of application for this Scheme, 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.

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

- (a) **online application**: applicants should complete the online application form and pay the application fee of HK\$250 by a valid credit card (VISA, MasterCard, JCB or UnionPay) of the applicant or another person through the HA website: www.housingauthority.gov.hk/hos/2020. For details, please refer to the said website; or
- (b) **by post/by hand**: applicants should submit the original copy of the completed application form, together with copies of their Hong Kong Identity Card or Hong Kong Birth Certificate (for persons aged below 11) and a crossed cheque or cashier's order for payment of application fee (HK\$250). Other means of payment (such as payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheques) will not be accepted.

Applicants can only submit application through either one of the above ways. If an online application is successfully submitted, the applicant and/ or his/ her family member(s) listed in the application form should not submit the application form again by post or by hand, or vice versa. Each person can only be listed in one application form of this sale exercise, otherwise will be regarded as duplicate applications. Any duplicate application, no matter online/ paper application will render all applications null and void, and the application fee paid is non-refundable and non-transferrable under any circumstances.

Proofs for income, asset value and family member's relationship are NOT required at the time of submitting this application form. The copies of the proof of identity are required to submit by an online applicant if necessary. 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. After submitting the Application Form, please keep this Application Guide for future reference. The HA will, according to the random order generated by computer from ballot result, notify the prioritised applicants in writing to submit an "Income and Asset Declaration Form" within a specified period. The applicant and family member(s) listed in the application form have to declare detailed income and assets and submit relevant supporting documents for detailed vetting.

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, the relationship between the applicant and family members should belong to one of the following categories:
 - (i) **Nuclear Families**
 - (1) husband and wife (with marriage certificate issued on or before the closing date of application, i.e. 12 August 2020);
 - (2) parent(s) and child(ren), (including step child(ren) or adopted child(ren), supporting documents should be submitted upon the request of the HA (Note 2).
 - (ii) **Non-nuclear Families**
 - (3) grandparent(s) and grandchild(ren); and
 - (4) other relatives.

Families in categories (3) 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 of the grandparents as the applicant.

2. Eligibility Criteria

- 2.1 **The applicant must be at least 18 years old and must become the owner of the flat purchased, and must have lived in Hong Kong for at least seven years on the closing date (i.e. 12 August 2020) of application. The applicant and his/ her family member(s) listed in the application form are not subject to any conditions of stay in Hong Kong (except the condition on the limit of stay). Person(s) not having the right to land in Hong Kong cannot be included in the application form (Note 1).**
- 2.2 **From submission of the application form up to the date of signing the Agreement for Sale and Purchase (ASP) for the purchase of a HOS flat, the total monthly household income and total net household asset value and family status of the applicant and the family member(s) listed in the application must meet the eligibility criteria of the application.** Those who are found ineligible will have their applications cancelled immediately, and the application fee paid is non-refundable and non-transferable.
- 2.3 **Each person (regardless of applicant or family member(s)) can only be listed in one application form under this scheme (either online/ paper application for White Form or Green Form), otherwise will be regarded as duplication applications.** If a married couple submits separate applications, the applications will also be regarded as duplication of application. **Any duplicate application, no matter online/paper application will render all applications null and void, and application fee paid is non-refundable and non-transferrable under any circumstances.**
- 2.4 **If the applicant and/ or the family member(s) listed in the application form is/ are married, his/ her/ their spouse(s) must be included in the same application form.** Otherwise, the HA may cancel all the related applications. If there are supporting documents to prove that the spouses are divorced or the spouses do not have the right to land in Hong Kong (Note 1) or the spouses have been deceased, the applications may not be cancelled. To prove that the spouses are divorced, the divorcee must present the certificate of making **Decree Nisi Absolute (Divorce)** (Form 6 or Form 7B), the date of divorce must be on or before the closing date of application (i.e. 12 August 2020), otherwise their spouses must be included in the same application form, the HA may cancel all the related applications. **If the application is cancelled, the application fee paid will not be refunded and cannot be transferred.**
- 2.5 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).

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 (the expected delivery date must be on or before 27 January 2021) on the closing date of application (i.e. 12 August 2020), 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. The applicant and all family members must be residing in Hong Kong and have the right to land in Hong Kong without being subject to any conditions of stay (except for conditions concerning the limit of stay). **Family members who do not have the right to land in Hong Kong should not be included in the application.**

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. For divorced applicants applying with children under the age of 18, a copy of the court order for the custody of children is required. For unmarried applicants applying with children under the age of 18, mother is required to submit a declaration for the arrangement for the custody of children; father is required to submit a copy of the court order for the custody of children. For deceased spouse, a copy of the marriage certificate and death certificate.

- 2.6 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 supporting 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	33,000	850,000
2 persons or above	66,000	1,700,000

- 2.7 Neither the applicant nor any member of the family listed in the application form has, during the period from 24 months preceding the closing date (i.e. 13 August 2018) for submitting the application and up to the time of purchase of signing the ASP for 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 in Hong Kong; 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 in Hong Kong (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 Hong Kong 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.

- 2.8 No member of the family and the applicant has received housing subsidies described in paragraph 3 below.

- 2.9 On the closing date of application for this Scheme, 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 formalities for execution of the deed of assignment of the TPS flat currently owned and occupied within three months from the date of signing the ASP for the purchase of a 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 HOS flat purchased. In case the formalities for execution of the deed of assignment of the TPS flat could not be completed 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 HOS 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 HOS 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 a HOS flat, they must sell both of their TPS flats in compliance with paragraph 2.9(b) within the specified period.

- 2.10 Applicants who were unsuccessful in previous applications for subsidised housing schemes under the HA/HS/Urban Renewal Authority (URA) may apply, provided that they meet the eligibility criteria.

- 2.11 Should PRH applicants also apply for the current sale exercise, during the application period, their PRH applications will not be affected.

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 the time). Even if 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:
- (a) Home Ownership Scheme (HOS);
 - (b) Private Sector Participation Scheme (PSPS);
 - (c) Green Form Subsidised Home Ownership Pilot Scheme / Green Form Subsidised Home Ownership Scheme

Note 3: Statutory contributions under the Mandatory Provident Fund (MPF) Scheme or other provident fund schemes are deductible from a household's income for the purpose of vetting the applicant's eligibility. (At the statutory rate of 5% of employees' mandatory contribution and subject to a ceiling at the current maximum employees' monthly mandatory contribution, all contributions other than mandatory contributions are voluntary and cannot be deducted)

- (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)/ Interim Scheme (2013 & 2015)/ White Form Secondary Market Scheme (WSM);
- (h) Home Purchase Loan Scheme (HPLS)/ Home Assistance Loan Scheme (HALS);
- (i) TPS (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); and
- (k) any subsidised housing schemes administered by the URA.

- 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/ HS/ URA / Lands Department in lieu of any form of PRH, are not allowed to apply within two years after the date of receipt of the allowance/ ex-gratia payment.
- 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 **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**

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 other White Form nuclear families 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 (i.e. 12 August 2020).
- 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 application documents relating to this sale exercise 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 Kong (Note 1) or is deceased. To prove that the spouses are divorced, the divorcee must present the certificate of making **Decree Nisi Absolute (Divorce)** (Form 6 or Form 7B), the date of divorce must be on or before the closing date of application (i.e. 12 August 2020), otherwise their spouse must be included in the same application form, the HA may cancel all the related application(s).
- 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 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 **successfully purchased a flat under other subsidised housing schemes, their application for purchasing a HOS flat will be cancelled immediately. Even if they have cancelled the ASP of that subsidised flat, the eligibility for purchasing a HOS flat cannot be recovered.**

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.

- 5.3 successfully acquired a flat under other subsidised housing schemes by **individual family member(s)** and who 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. 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.
- 5.4 successfully acquire a flat under this sale exercise through the signing of ASP, the application(s) for PRH (including Interim Housing (IH)) from the applicant and/ or other family member(s) listed in the application form will be cancelled and no PRH flat (including IH) will be allocated.

6. Obtaining the Application Form

- 6.1 From 23 July 2020 to 12 August 2020, Application Form, Application Guide, Sales Booklets/ Sales Leaflet(s) 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) (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon)(near Exit A, Lok Fu MTR station);
 - (b) The Office of Green Form Subsidised Home Ownership Scheme Sales Unit of the HA (Address: 1/F, Pioneer Place, 33 Hoi Yuen Road, Kwun Tong, Kowloon)(the nearest MTR Exit:B3 Kwun Tong MTR station);
 - (c) Estate Offices and District Tenancy Management Offices of the HA;
 - (d) Rental Estate Offices of the HS;
 - (e) Home Affairs Enquiry Centres of the Home Affairs Department;
 - (f) Sham Shui Po Housing Information Centre (Address: Podium, Un Chau Shopping Centre, Un Chau Estate, Kowloon); and
 - (g) Website: www.housingauthority.gov.hk/hos/2020. (Please submit the full set of Application Form with 6 pages.) (Applicants may choose to submit online application.)

7. Guidelines on Completing the Application Form

- 7.1 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.**
- 7.2 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

- 8.1 For online application, applicants are required to pay **HK\$250** as application fee by a valid credit card (VISA, MasterCard, JCB or UnionPay 銀聯) of the applicant or another person online.
- 8.2 For application by post/ by hand, applicants are required to pay **HK\$250** as application fee at the time of submitting the application form under the Scheme by a crossed cheque (**the cheque can be issued by applicants or other persons**) or cashier's order.
- 8.3 **Applying for both Sale of Home Ownership Scheme Flats 2020 (HOS 2020) and White Form Secondary Market Scheme (WSM 2020), the application fee is HK\$410 in total.**
- 8.4 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.
- 8.5 **Payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheque will not be accepted. Application fee paid is non-refundable and non-transferrable. If the cheque or cashier's order is dishonoured for whatever reason, the application will be cancelled automatically.**

9. Submission of Application Form

- 9.1 The application period is from 30 July 2020 to 12 August 2020. The closing time is 7 p.m. on 12 August 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 Application

Applicants may complete the online application and pay the application fee through the HA website: (www.housingauthority.gov.hk/hos/2020). Online application opening time is 8 a.m. on 30 July 2020 and closing time is 7 p.m. on 12 August 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).

Paper Application

Applicants may submit the application by post or by hand to HOS Sales Unit (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon) (near Exit A, Lok Fu MTR station) (The office hours during the application period are 8:00 a.m. – 7:00 p.m., from Monday to Sunday (including public holidays)):

- (1) original copy of the completed application form;
- (2) copies of identity document of applicant and family member(s) listed in application form; and

- (3) a crossed cheque or cashier's order for application fee of **HK\$250 (applying for HOS 2020) or HK\$410 (applying for both HOS 2020 and WSM 2020)** made payable to "HONG KONG HOUSING AUTHORITY" (Please write down the HKIC No. 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 cheque will not be accepted.)

For submission by post, please mark "HOS 2020" (White Form) / "HOS 2020 and WSM 2020" on the cover of the envelope.

Applicants can only submit application through either one of the above ways. If an online application was successfully submitted, the applicant and/ or his/ her family member(s) listed in the application form should not submit the application form again by post or by hand, or vice versa. Each person can only be listed in one application form of this sale exercise (either online/ paper application for White Form or Green Form), otherwise it will be regarded as a duplication of applications. Any duplicate applications, no matter online/ paper application will render all applications null and void, and the application fee paid is non-refundable and non-transferrable under any circumstances.

- 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 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 prioritised applicant in writing to submit an "Income and Asset Declaration Form" within the specified period. The applicant and family member(s) listed in the application form have to declare detailed total monthly household income and total net asset value and submit relevant supporting documents for detailed vetting.

10. Change in Particulars of the Submitted Information

- 10.1 The applicant and the family members listed in 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) of the applicant and/ or any family members listed in the application form or the family circumstances (including but not limited to marital status) should be reported in writing to the HOS Sales Unit of the HA (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon. For ease of identification, please mark "HOS 2020" on the envelope) and clearly list out the changes required 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 of the applicant.

11. Application Handling Procedures

- 11.1 Upon receipt of the application forms, the HA will notify the applicants in writing of their application numbers (**for online application, application numbers will be sent to applicants by email**), which should be quoted by the applicant in all correspondences and marked "HOS 2020" on the envelope in future.
- 11.2 Applicants will receive two emails separately upon their successful online applications and payment of application fees. First payment acknowledgment email will be sent upon the completion of payment transaction within one day. Application number will be sent to applicants by another emails.
- 11.3 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 by the last two digits within different application categories by computer and according to the relative priority order of the application categories invite White Form applicants to submit supporting documents for detailed vetting to determine whether applicant(s) meet the eligibility criteria and the priority for flat selection. Results of the ballot and order for detailed vetting will be displayed in the venues (except Sham Shui Po Housing Information Centre) and website stipulated in paragraph 6.
- 11.4 After the ballot, the HA will issue letters to the prioritized applicants notifying them to submit the completed "Income and Asset Declaration Form" and the supporting documents as mentioned in Annex B of the Application Guide to the HA **within 7 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 of the flats.

- 11.5 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.
- 11.6 The HA will issue Flat Selection Notifications to eligible applicants or applicants who need to undergo eligibility vetting on the day of flat selection according to the number of flats available in this sale exercise and their priority for flat selection.
- 11.7 Application handling procedures are subject to relevant notifications issued by the HA from time to time. In case of dispute, the HA's decision shall be final.

12. Flat Allocation and Priority for Flat Selection

- 12.1 The quota allocation ratio between Green Form and White Form applicants is 40:60. If the allocated quota for White Form applicants for a particular application category is not fully utilised, the remaining quota will be allocated to Green Form applicants of the same application category and vice versa. (For example, if the allocated quota for White Form applicants under the "Priority Scheme for Families with Elderly Members" is not fully utilised, the remaining quota will be allocated to Green Form applicants under the "Priority Scheme for Families with Elderly Members" and vice versa.)
- 12.2 The HA sets a quota of 2,100 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" category. If the 2,100 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" category of the Green Form queue and "Other Nuclear Family / Non-nuclear Family" categories of the White Form queue according to the quota allocation ratio. 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 ASP 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 **Applicants applying under "Non-nuclear Family Applicants" category of the White Form will be invited for flat selection after all "Other Nuclear Family Applicants" have been invited.**
- 12.4 The HA also sets aside 700 flats for one-person applicants. One-person applicants will be invited to select the remaining flats, irrespective of size, after family applicants have selected their flats. In case the 700 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 according to the quota allocation ratio for Green Form and White Form applicants. If there are more than 700 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 according to the quota allocation ratio for 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 ASP 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" of Green Form and White Form applicants according to the quota allocation ratio and their priority order.
- 12.5 The flat selection order of different categories of applicants is as follows:

Green Form Applicants	White Form Applicants
(1) Family applicants living in PRH estates who are affected by the HA's announced clearance programme(s) and where the target clearance date(s) is/ are after the launch date of this sale exercise (Note 5)	(1) Nuclear family applicants applying under the 'Priority Scheme for Families with Elderly Members'
(2) Family applicants applying under the 'Priority Scheme for Families with Elderly Members'	(2) Other nuclear family applicants
(3) Other family applicants	(3) Non-nuclear family applicants
(4) One-person applicants living in PRH estates who are affected by the HA's announced clearance programme(s) and where the target clearance date(s) is/ are after the launch date of this sale exercise (Note 5)	(4) One-person applicants
(5) One-person applicants	

Note 5: For family or one-person applicants living in Mei Tung House and Mei Po House of Mei Tung Estate and Block 9, 10, 11 and 13 of Pak Tin Estate. (The tenants, who allocated the flats of Block 13 in Pak Tin Estate 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.)

- 12.6 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.
- 12.7 The HA will invite eligible applicants of different categories for flat selection according to the order of priority as stated in Paragraph 12.5. Family or one-person applicants living in PRH estates affected by the HA’s announced clearance programme are allowed to select flats before family or one-person households of other Green Form categories and all White Form categories respectively. During the flat selection period, for every five attended applicants, their order of flat selection priority will be: (i) one Green Form applicant; (ii) one White Form applicant; (iii) one Green Form applicant; (iv) one White Form applicant and (v) one White Form applicant.
- 12.8 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/ Other Nuclear Family” turns up, provided that flats are available for selection under that category.
- 12.9 If PRH tenants rehoused through the HA’s 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 signing the Deed of Assignment 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.
- 12.10 If rental estate tenants rehoused through the HS’s Express Flat Allocation Scheme For Group A Rental Estates (2019) apply within three years from the date of tenancy commencement of their rental 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 signing the deed of assignment of their purchased flats, this category of Green Form applicants, similar to other Green Form applicants, have to surrender their rental units to the HS.
- 12.11 Flat allocation and priority for flat selection are subject to relevant sales arrangements issued by the HA from time to time. In case of dispute, the HA’s decision shall be final.

13. Arrangement for Flat Selection

- 13.1 Under normal circumstances, the HA, after detailed eligibility vetting, 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. 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 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 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 listed in the order according to their flat selection priority. They will then be arranged to enter the flat selection room accordingly. Applicants should take note of the latest information on flats available for selection displayed at the screens of the HOS 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).
- 13.4 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.
- 13.5 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 HOS 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.

- 13.6 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 (including deposit) in respect of the application/ purchase will not be refunded.
- 13.7 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.
- 13.8 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.

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 necessary formalities.
- 14.3 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 HOS 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 HOS 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.

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

- 15.1 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 HOS, such as alienation restrictions, stamp duties, etc., and to act for them in relation to their purchase of the flat. 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, bring along with him/ her a cashier's order in the sum of **HK\$122,000 (The amount of cashier's order payable is just provisional figures for reference by applicants. Please refer to the "Flat Selection Letter" for the finalized amount.)** made payable to '**HONG KONG HOUSING AUTHORITY**' for paying the deposit (not less than 10% of the purchase price). If the amount of such cashier's order is less than 10% 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).
- 15.3 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.
- 15.4 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 their own financial capability and eligibility for mortgage (if applicable) 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 or 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. 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. Please contact the bank or financial institution concerned for enquiries on mortgage arrangement directly.

- 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 6);
 - (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 solicitors. 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, management fee deposit and the levy payable (if any) and penalty (if any) as prescribed by the Property Management Services Authority.
- 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 the purchaser 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. The main conditions are:

- 18.1 **Application for other housing subsidies** – successful flat purchasers and their spouses (including the spouses of purchasers who were unmarried at the time) under the current sale exercise will be debarred from all subsidised housing schemes administered by the HA, the HS or the URA in future.

Note 6: 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.

- 18.2 If the purchaser and/or family members listed in the application form is/ are on the household register of PRH/ Rental Estates under the HA or the HS, 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. The whole household of sitting PRH/ Rental Estates tenants have to surrender their PRH/ Rental Estates units to the HA or the HS.
- 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 and Occupation** - 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. According to Section 22 of the Housing Ordinance (Cap.283), staff of HD are empowered to enter and inspect the flat. Any person who obstructs staff of HD in the exercise of any power or the performance of any duty conferred or imposed under Section 29 shall be guilty of an offence and liable on conviction to a fine at level 3 and to imprisonment for 6 months. According to Section 25 of the Housing Ordinance (Cap.283), staff of HD are empowered to require the owner or occupier of the flat to provide specified particulars. 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.)
- 18.5 **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.
- 18.6 **Assignment or letting** -
- 18.6.1 The flat shall not be assigned by the purchaser to any other person or organisation before executing the Deed of Assignment. If a purchaser requests for cancelling the ASP before executing the Deed of Assignment and 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.
- 18.6.2 A purchaser who wishes to assign or let the flat after becoming an owner of a flat at Choi Wo Court/ Kai Cheung Court/ Kam Chun Court/ Shan Lai Court or a resale flat at Hoi Tak Court/ Sheung Man Court/ Yung Ming Court/ Kam Fai Court/ Yuk Wo Court (if any) sold under the current sale exercise as per 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 above flats. The following alienation restrictions will apply to the owners for the sale of the above flats:
- (a) Within the first two years from the date of the first Deed of Assignment of the flat from the HA to an owner (the first assignment), the owner has to sell the flat in the HOS Secondary Market to a person 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 the first assignment, the owner has to sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (c) After ten years from the date of the first assignment:
 - (i) The owner may sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (ii) The owner may also sell or let the flat in the open market after payment of premium.
- 18.6.3 If a purchaser has successfully purchased a resale flat of Hoi Lok Court/ Yu Tai Court sold under the current sale exercise, the alienation restrictions for HOS 2018 will apply to the sale of the flat:
- (a) Within the first two years from the date of the first Deed of Assignment, the owner has to offer to sell the flat to the HA. The flat is to be assigned to a nominee of the HA at the original purchase price in accordance with the procedures and requirements as from time to time stipulated by the HA.
 - (b) Between the third to the fifth year from the date of the first assignment:
 - (i) The owner may either offer to sell the flat to the HA or sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/ her own negotiated price.
 - (ii) If the owner offers to sell the flat to the HA, the flat is to be assigned to a nominee of the HA at the price assessed by the Director of Housing (which is the market value 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 the first assignment:
 - (i) The owner may sell the flat in the HOS Secondary Market to a person nominated by the HA without payment of premium and at his/her own negotiated price.
 - (ii) The owner may also sell or let the flat in the open market after payment of premium.

18.6.4 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 original purchase price of the flat and its initial market value as specified in the first assignment. In other words, the premium is calculated by applying the discount of the original purchase price to the prevailing market value.

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

Purchasers should take note that the initial 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 sale price was fixed. The actual discount at the time of signing the ASP will be adopted for calculation of the premium.

18.7 **Unlawful alienation or letting or parting with possession** – Any unlawful alienation or letting or parting with possession of the flat purchased under this Scheme or any agreement for such alienation letting or purported letting or parting with possession shall be void. Any person having committed such act(s) has committed 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 HOS 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 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 HOS 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, the HD and the HS for the processing of the application of this sale exercise 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 and his/ her family members have applied for other subsidised housing schemes, (c) giving approval to this application and handling any subsequent changes in family circumstances, property ownership, mortgage arrangements, sale of property, etc., (d) the data are also used to prevent the purchaser and his/ her spouse from participating in any other subsidised housing scheme administered by the HA/ HS/ URA in future, (e) preventing applicant and his/ her family members from enjoying double housing benefits.
- 20.3 When assessing the eligibility to apply and purchase of the applicant and his/ her family member(s), the HA, the HD and the HS 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 authorize the HA, the HD and the HS to disclose, verify and match the information concerned with other government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department and Inland Revenue Department), public/ private organisations/ companies (including but not limited to the URA, the Mandatory Provident Fund Schemes Authority (MPFA), 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, Transport Department, Immigration Department and Inland Revenue Department), public/ private organisations/ companies (including but not limited to the URA, the MPFA, banks and financial institutions), or the employers concerned may disclose the applicant's and his/ her family members' personal data (including but not limited to marital status and MPF contribution records) 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/ HA Sales & WSM 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, Transport Department, 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, the MPFA, 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 application fees payable to the HA for the current sale exercise is stated 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/2020; and
- (b) Choi Wo Court: www.housingauthority.gov.hk/hos/2020/ChoiWo
- (c) Shan Lai Court: www.housingauthority.gov.hk/hos/2020/ShanLai
- (d) Kam Chun Court: www.housingauthority.gov.hk/hos/2020/KamChun
- (e) Kai Cheung Court: www.housingauthority.gov.hk/hos/2020/KaiCheung
- (f) Hoi Lok Court: www.housingauthority.gov.hk/hos/2020/HoiLok
- (g) Yu Tai Court: www.housingauthority.gov.hk/hos/2020/YuTai
- (h) Hoi Tak Court website: www.housingauthority.gov.hk/hos/2020/HoiTak
- (i) Sheung Man Court website: www.housingauthority.gov.hk/hos/2020/SheungMan
- (j) Yung Ming Court website: www.housingauthority.gov.hk/hos/2020/YungMing
- (k) Kam Fai Court website: www.housingauthority.gov.hk/hos/2020/KamFai
- (l) Yuk Wo Court website: www.housingauthority.gov.hk/hos/2020/YukWo

Sale of Home Ownership Scheme Flats 2020
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 or birth certificate (for persons aged below 11) of applicants and their family members are required. The HA will, according to the random order generated from ballot result by computer, notify the prioritized applicant and family member(s) listed in the application form to submit an “Income and Asset Declaration Form” together with relevant supporting documents within specified period for detailed vetting. 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.

1. Income

The applicant and all family members (including those aged below 18 and with income) are required to declare the average monthly income (including income in and outside Hong Kong). The types of income that should be declared, calculation method and documents required are as follows:

Sources of Income	Calculation Method	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> <ol style="list-style-type: none"> Monthly Salary <ul style="list-style-type: none"> Those who earn a regular salary should calculate their income as at 31 July 2020 using their basic salary before tax plus the average monthly regular and irregular commission and allowance from 1 February 2020 to 31 July 2020 plus the average monthly income of year-end bonus and double pay received from 1 August 2019 to 31 July 2020 less total statutory employee’s contribution to MPF/ Provident Fund from 1 February 2020 to 31 July 2020. Please see Example 1. Those who are paid on an occasional basis, they should calculate their average monthly income for the period from 1 February 2020 to 31 July 2020 (a) <u>serving the employer for 6 calendar months</u>, they should declare their average monthly income by dividing the total income received over the period from 1 February 2020 to 31 July 2020 by 6 months plus the year-end bonus and double pay from 1 August 2019 to 31 July 2020 by 12 months less total statutory employee’s contribution to MPF/ Provident Fund from 1 February 2020 to 31 July 2020 by 6 months, please see Example 2(a); (b) <u>serving the employer for less than 6 calendar months</u>, the average monthly income is calculated by dividing the total income received from 1 February 2020 to 31 July 2020 to corresponding months or days of service period less the average of total statutory employee’s contribution to MPF/ Provident Fund from service period divided by corresponding months or days of service period. Please see Example 2(b). If there is income change for those who are paid on an occasional basis between the date of submission of application form and their invited flat selection date, they should declare their average monthly income over the 6-calendar-month period prior to the date of flat selection. (For example, supposing the date of flat selection is 30 November 2020, the average monthly income is calculated by dividing the total income received over the period from 1 May 2020 to 31 October 2020 by 6 months.) Those who have transferred to another job during the past 6 calendar months prior to the date of submission of their application form and their invited flat selection date 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 	<ul style="list-style-type: none"> With fixed employers, the original of the Employee’s Income Certificate (at Annex D) with the signature of the employer/ person in charge of the company and a copy of 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 calendar months (i.e. from 1 August 2019 to 31 July 2020) if failing to provide the Employee’s Income Certificate and a copy of the applicable tax documents. Copy of documentary proof of MPF contribution. Copy of rental statement for the accommodation. A copy of the latest Employer’s Return of Remuneration and Pensions/ Notice of Assessment.

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 deducted from their income, they should calculate their income on the basis of their actual income received in the particular month.
2. Bonus/ Double Pay and Commission/ Allowance
- Year-end bonus/ double pay: The bonuses and double pay received on a regular or occasional basis from current employer for the period from 1 August 2019 to 31 July 2020 should be declared after being converted into a monthly average. (For example, if the double pay received from 1 August 2019 to 31 July 2020 is HK\$12,000, the monthly average is HK\$12,000/ 12 months = HK\$1,000.) (For payments received for a service period of less than 12 months, the average monthly amount should be calculated by adding up the payments received in the said period and divided the total amount by the corresponding months or days of service.)
 - 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 for the period from 1 February 2020 to 31 July 2020 should be declared after being converted into a monthly average. (For example, if the total overtime allowance over the period from 1 February 2020 to 31 July 2020 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 for the period from 1 February 2020 to 31 July 2020 has been converted into a monthly average, he/ she may convert the irregular income received for the period from 1 August 2019 to 31 July 2020 into a monthly average. (For payments received for a service period of less than 6 or 12 months, the average monthly amount should be calculated by adding up the payments received in the said period and divided the total amount by the corresponding months or days of service.)

Example 1 : Calculation method of average monthly income for those employed on a monthly basis (for reference only)

Basic salary of July 2020	+	Regular & irregular commission & allowance from 1.2.2020 to 31.7.2020	+	Year-end bonus & double pay from 1.8.2019 to 31.7.2020	-	Total statutory employee's contribution to MPF/Provident Fund from 1.2.2020 to 31.7.2020
		6 months		12 months		6 months

Example 2 : Calculation method of average monthly income for those employed on an occasional basis (for reference only)

(a)	Total income received from 1.2.2020 to 31.7.2020	+	Year-end bonus & double pay from 1.8.2019 to 31.7.2020	-	Total statutory employee's contribution to MPF/Provident Fund from 1.2.2020 to 31.7.2020
	6 months		12 months		6 months
(b)	Total income received for the service period	-	Total statutory employee's contribution to MPF/Provident Fund for the service period		
	Service period		Service period		

	<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 the application form is also deemed as a portion of the monthly income. It is calculated as follows: <ol style="list-style-type: none"> Free accommodation - the contributory portion is calculated at 10% of the average monthly total personal income. 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. <p>4. If the person has no income:</p> <ul style="list-style-type: none"> Those without any income in the 12 calendar months before the date of submission of application form should enter "0" or "Nil" in the column of "Total Monthly Income". Those who are not employed or self-employed in the previous calendar month and by the time of submission of application form but were employed for part of the time over the 12 calendar months should convert their total income into a monthly average and declare it as their average monthly income. Students (aged 18 or above) should submit a photocopy of the latest student identification document (such as student identity card). <p>Remarks: Deductible items/ exclusions (Documentary proof must be provided): These include employees' contributions to the Mandatory Provident Fund (MPF) (at the statutory rate of 5% with a cap of HK\$1,500) or statutory contributions of other 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.</p>	
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 statutory rate of MPF), dividends or gratuities receivable by shareholders and private expenses. <ol style="list-style-type: none"> For business with 1 year: the monthly average income earned over the 12 calendar months from 1 August 2019 to 31 July 2020 should be declared (For example, if business commenced on 1 August 2019, the total net profits received over the period from 1 August 2019 to 31 July 2020 should be divided by 12 months). If loss, the income should be calculated as "0". For business less than 1 year: the monthly average income earned during 1 August 2019 to 31 July 2020 should be declared (For example, if business commenced on 1 September 2019, the total net profits received over the period from 1 September 2019 to 31 July 2020 should be divided by 11 months). If loss, the income should be calculated as "0". Self-employment without business registration: <ol style="list-style-type: none"> Working with 1 year: the monthly average income earned over the 12 calendar months i.e. 1 August 2019 to 31 July 2020. Working with less than 1 year: the monthly average income earned during the corresponding period from 1 August 2019 to 31 July 2020. 	<ul style="list-style-type: none"> A copy of a valid business registration certificate/ hawker licence (in case of hawking) and applicable tax documents. A copy of the latest 12 calendar months of business financial statement confirmed by chartered accountant. Original 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.
Income from rented properties/ lands	<ul style="list-style-type: none"> Monthly rental income from the letting of lands, parking spaces or properties solely or jointly owned in and outside Hong Kong (The White Form applicant and all family members must not own domestic properties in Hong Kong), including the income 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 	<ul style="list-style-type: none"> Copy of relevant supporting documents on the average monthly rental income (For example: rental agreement).

	<p>also deductible for meeting expenses. Calculation method (for reference only)</p> $\left(\frac{\text{Monthly rental income received}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$ <ul style="list-style-type: none"> If the landed property, parking spaces or land let out without duly stamped tenancy agreement and the rent received is lower than the rateable value, its monthly rental income should be calculated by deducting the monthly rates and government rent from the monthly rent value equivalent of the rateable value of the 2020/21 financial year, and a further 20% of the remaining sum for meeting expenses. Calculation method (for reference only) $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$	<ul style="list-style-type: none"> Copy of the latest demand note for rates and government rent.
Income from non-rented properties/ lands	<ul style="list-style-type: none"> If the landed property, parking spaces or land is not let out, no matter left vacant/ self used, its monthly rental income should be calculated by deducting the monthly rates and government rent from the monthly rent value equivalent of the rateable value of the 2020/21 financial year, and a further 20% of the remaining sum for meeting expenses. Calculation method (for reference only) $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$ <ul style="list-style-type: none"> 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. Calculation method (for reference only) $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\% \times \text{share of interest}$	<ul style="list-style-type: none"> If landed properties, parking spaces or lands are left vacant/ self used, a copy of the latest demand note for rates and government rent should be provided.
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, the guaranteed monthly annuity payment under annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), pensions/ dependent pensions under the Surviving Spouses' and Children's Pensions Scheme, scholarship given as remuneration to be taxable, etc.: (a) Regular amount: amount received in July 2020. (b) Irregular amount: average monthly amount received over the 6 calendar months i.e. 1 February 2020 to 31 July 2020. Any interest/ bonus/ dividend received from fixed term deposits and transactions of any nature, such as shares, funds, annuity, etc.: average monthly amount received over the 6 calendar months from 1 February 2020 to 31 July 2020. <ul style="list-style-type: none"> Any interest/ bonus received from savings or investment-linked insurance policies: average monthly amount received over the last 12 calendar months i.e. 1 August 2019 to 31 July 2020. Any other income not stated above. 	<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; Annuity Plan: Copy of relevant supporting documents; Pension: Copy of pension statement; Copy of supporting documents for income received from investment; and Copy of 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 as at **29 July 2020** (including assets in and outside Hong Kong).
- (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 copies of 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	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 29 July 2020. 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 ownership of the land. Copies of the relevant mortgage documents.
Landed properties	<ul style="list-style-type: none"> For landed properties of any uses (including ancestral houses) (The White Form applicant and all family members must not own domestic properties in Hong Kong) 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 29 July 2020. 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 ownership of the landed properties. Copies of the 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 registration fee and insurance premium as at 29 July 2020. 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. Formula: $[(\text{Purchase price} - \text{outstanding mortgage}) \times (1-60\%)] \times (1-30\%)^n + (\text{residual values of vehicle registration fee and insurance premium as at 29 July 2020})$ $n = \text{number of year of purchase} - 1$ (Note: purchased less than 1 year is also counted as 1 year) 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 "Vehicles" of the "Income and Asset Declaration 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. 	<ul style="list-style-type: none"> A copy of vehicle registration document (both front and back sides). Copies of relevant vehicle purchase agreement, registration document, the hire purchase agreement which shows repayment schedule for the months of June 2020 and July 2020, the valid insurance policy and payment receipts as at 1 July 2020, 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 29 July 2020. 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 the relevant mortgage documents; and If hired out, a copy of the relevant documents and income proof.
Investments	<ul style="list-style-type: none"> These include listed shares, bonds, commodity futures, paper gold, certificates of deposits, deposits with brokers, mutual fund, unit trust fund, annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), the cash value and the accumulated bonus of savings or investment-linked insurance schemes (the insurance asset belongs to the policy holder rather than the beneficiary) etc. The value of these investment instruments is determined by the unit closing price as at 29 July 2020, or the most recent unit closing price (whichever is the latest). Note: Any interest/ bonus received from savings or investment-linked insurance policies are treated as income. 	<ul style="list-style-type: none"> Copies of documentary proof of the 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; ● A copy of relevant financial report; and ● In case of hawking, a copy of the relevant hawker licence is required. ● Latest original audited report.
Deposits at bank, cash in hand and others	<ul style="list-style-type: none"> ● The applicant and/or his/ her family member(s)'s asset and bank account(s) under applicant's or his/ her family member(s)' would be regarded as total household asset as at 29 July 2020. ● Deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies as at 29 July 2020. 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 as at 29 July 2020 includes local currency in the value of HK\$5,000 or above and foreign currencies of the same value. The amount that has been withdrawn or can be withdrawn from MPF/ Provident Fund. ● Outstanding loans to others as at 29 July 2020 in both local and foreign currencies. 	<ul style="list-style-type: none"> ● Copies of bankbook (must show the name and bank account number at first page); ● The bank statement and the screenshot picture from e-banking (must show the name, bank account number and balances of deposits as at 29 July 2020); ● Copies of the fixed deposits statement; or ● Copies of the relevant supporting documents.

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

Please refer to the revised edition

Checklist of supporting documents
Sale of Home Ownership Scheme Flats 2020

- 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 "Income and Asset Declaration Form" and 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 Permanent Identity Card / Hong Kong Identity Card (for persons aged 11 or above). A copy of Birth Certificate (for persons aged below 11. 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 initial 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 or Appointment of Guardians documents issued by judicial authorities / government departments 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 (both front and back sides).
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 unmarried applicants, mother is required to submit a declaration for the arrangement for the custody of children; father is required to submit a copy of the court order for the custody of children. For deceased spouse, a copy of the marriage certificate and 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 (applicable to female one-person applicant).
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, a copy of MPF Member Benefit Statement.
Salaried employee (with no regular employer)	Copies of relevant supporting documents, a copy of MPF Member Benefit Statement.
Self-employed persons	Copies of relevant supporting documents, a copy of MPF Member Benefit Statement.
Where applicant or family member(s) are on retirement, unemployed or without any employment	Copies of relevant supporting documents, a copy of MPF Member Benefit Statement. A copy of the latest student identification document (for students aged 18 or above without income).
Rented/ Non-rented properties	Copies of demand notes for rates and government rent. For rented properties, proof of average monthly rental income is required.
Other sources of income (dividends, bonuses, dividends/ giving-outs of insurance policies, annuity, 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 ownership of the land. 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 rented 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 landed properties. A copy of proof of ownership of the 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 rented landed properties.
Vehicles: such as private cars and commercial vehicles	A copy of vehicle registration document (both front and back sides).
Taxi/ Public Light Bus Licences	A copy of the licence. A copy of the relevant mortgage documents. A copy of the relevant documents and income proof for any such rented 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 the 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 original of the 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 monthly bank statement(s) (must show the name, bank account number and balances of deposits as at 29 July 2020). Copies of the fixed deposits statement. Copies of the relevant supporting documents.



Hong Kong Housing Authority

(For Reference Only)
Completed Part II & III of the Application Form

Annex C
(Template)

Sale of Home Ownership Scheme Flats 2020
Application Form (White Form)

Part II 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.

	Applicant	Member	Member	Member
Chinese Name	安居樂	置居樂	安快樂	
English Name	ON KUI LOK	CHI KUI LOK	ON FA LOK	
Hong Kong Identity Card (HKIC) No. (For HK born child(ren) aged below 11 only)	G 1 2 3 4 5 6 7	H 5 6 7 8 9 0 (8)	()	
Hong Kong Birth Certificate No. (For HK born child(ren) aged below 11 only)	Not Applicable	()	J 1 2 8 1 2 8 (8)	
(M – Male, F – Female)	<input checked="" type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M <input checked="" type="checkbox"/> F	<input checked="" type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> M
Date of Birth <input type="text"/> day <input type="text"/> month <input type="text"/> year	07 07 1975	15 06 1979	04 04 2009	
Relationship with Applicant				
1. Husband/ Wife		1. <input checked="" type="checkbox"/>	1. <input type="checkbox"/>	1. <input type="checkbox"/>
2. Father/ Mother		2. <input type="checkbox"/>	2. <input type="checkbox"/>	2. <input type="checkbox"/>
3. Son/ Daughter		3. <input type="checkbox"/>	3. <input checked="" type="checkbox"/>	3. <input type="checkbox"/>
4. Father-in-law/Mother-in-law		4. <input type="checkbox"/>	4. <input type="checkbox"/>	4. <input type="checkbox"/>
5. Son-in-law/Daughter-in-law		5. <input type="checkbox"/>	5. <input type="checkbox"/>	5. <input type="checkbox"/>
6. Brother/ Sister	Not Applicable	6. <input type="checkbox"/>	6. <input type="checkbox"/>	
7. Grandfather/Grandmother		7. <input type="checkbox"/>	7. <input type="checkbox"/>	
8. Grandchild		8. <input type="checkbox"/>	8. <input type="checkbox"/>	
9. Other Relative (please specify)		9. <input type="checkbox"/> ()	9. <input type="checkbox"/> ()	
Marital Status				
1. Unmarried	1. <input type="checkbox"/>	1. <input type="checkbox"/>	1. <input checked="" type="checkbox"/>	
2. Married	2. <input checked="" type="checkbox"/>	2. <input checked="" type="checkbox"/>	2. <input type="checkbox"/>	
3. Married (Spouse not having the right to land in Hong Kong)	3. <input type="checkbox"/>	3. <input type="checkbox"/>	3. <input type="checkbox"/>	3. <input type="checkbox"/>
4. Divorced	4. <input type="checkbox"/>	4. <input type="checkbox"/>	4. <input type="checkbox"/>	4. <input type="checkbox"/>
5. Widowed	5. <input type="checkbox"/>	5. <input type="checkbox"/>	5. <input type="checkbox"/>	
Pregnant for 16 weeks on the closing date of application (applicable to female applicants)	<input type="checkbox"/> Yes	Not Applicable	Not Applicable	
Applicant's HK Mobile Tel. No. (if necessary, receive SMS issued by the HA)		Other HK Contact Tel. No.		

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

(The HKIC number and contact telephone number of the applicant should be written at the back of the cheque or cashier's order.)

Cheque/Cashier's Order No. Bank Code Branch Code

Crossed cheque

In BLOCK letter (for reference only)

HONG KONG HOUSING AUTHORITY

TWO HUNDRED FIFTY ONLY

HK \$ 250.00

Signature

Same the date filing in the Application Form

Cross out bearer

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

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.

Pay 新付
HK dollar 港幣

or bearer 或持票人

Day () Month () Year ()

安居樂

246135 124 012 125678

BLANK PAGE

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

*This Employee's Income Certificate should not be
submitted with the application form. It is only required
to be submitted upon the HA's notification.*

Annex D

**Hong Kong Housing Authority
Sale of Home Ownership Scheme Flats 2020
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
02/2020						
03/2020						
04/2020						
05/2020						
06/2020						
07/2020						

(All amounts are declared in Hong Kong dollars, unless specified otherwise)

Note 1: The employer should declare the employee's income for the period from 02/2020 to 07/2020.

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 (from 08/2019 to 07/2020), 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 (Chapter 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 under the Home Ownership Scheme, 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 _____

Office Address _____

(Company Chop)

Name of Company : _____

(Please use Block Letters)

Office Tel. _____

Date _____

Please delete as appropriate

Please tear-off this page for use by employer