

FAQs –

Sale of Home Ownership Scheme Flats 2023 (including Sale of Recovered Flats from Estates under Tenants Purchase Scheme)

1. When is the application period?

The application period of the **Sale of Home Ownership Scheme Flats 2023 (HOS 2023)(including Sale of Recovered Flats from Estates under Tenants Purchase Scheme)** is from **31 July 2023 to 14 August 2023**. The closing time is **7 p.m. on 14 August 2023***. 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.

* The closing time is applicable to Home Ownership Scheme (HOS) Sales Unit. The closing time of other form receiving offices shall follow their respective office hours.

2. How can applicants submit the applications?

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

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

Attention:

- **Online application**: Applicants must complete the application and payment of application fee before the closing time (**7 pm on 14 August 2023**). The closing time is subject to the timer of the Application System of the HA. To ensure successful submission before the deadline, applicants are advised to submit the application **as early as possible**.
After submitting an online application, the Green Form (GF) applicant and his/her family member(s) (if any) listed in the application form is/are necessary to sign on the application form and submit the copies of their Hong Kong Identity Card (HKIC) or Hong Kong Birth Certificate (for persons aged below 11). Staff of respective Estate Office/District Tenancy Management Offices/Rental Estate Office will contact the applicant upon receipt of their online application for the arrangement.
- **By hand**: Drop boxes will be provided at the Home Ownership Scheme Sales Unit (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon). The closing time is **7 p.m. on 14 August 2023**. The closing time of other form receiving offices shall follow their respective office hours.
- **By post**: the submission date is determined by the postmark. Applications which are delivered belatedly or returned to the applicants due to insufficient postage will not be processed.

3. What is the revision of eligibility criterion for Green Form applicants?

Under the revised Green Form applicants for Subsidized Sale Flats (SSF) eligibility criteria, Public Rental Housing (PRH) tenants and Rental Estate tenants of the Hong Kong Housing Society who apply to purchase SSF as Green Form applicants should not have owned domestic properties in Hong Kong during the period from 24 months preceding the closing date for submitting the application up to the time of purchase. In addition, Fixed-Term licensees of the Hong Kong Housing Authority (HA) will no longer be eligible for purchasing SSF as Green Form applicants. If the relevant Fixed-Term licensees fulfil the relevant eligibility, they can apply to purchase SSFs as White Form applicants.

4. If applicants who would like to apply for HOS 2023 (White Form) and White Form Secondary Market Scheme 2023 (WSM 2023) at the same time, do they need to submit two separate forms?

HOS 2023 (**White Form**) will be launched together with WSM 2023 concurrently. Applicants only indicate their options of choosing to apply HOS 2023 (**White Form**), WSM 2023 or both in one application form (White Form). Applicants are not required to complete two application forms. Please use separate application form for each scheme if the family composition of HOS 2023 (White Form) is different from WSM 2023.

As HOS 2023 and WSM 2023 are two separate schemes, separate balloting will be conducted to determine the priority for flat selection for HOS 2023 and the allocation of quotas under WSM 2023.

5. Is it necessary to pay application fee?

Applicants must pay the application fee at the time of submitting the application forms:

- The application fee for **HOS 2023** is **HK\$270**
- The application fee for **WSM 2023** is **HK\$230**
- The application fee for **HOS 2023 (White Form) and WSM 2023** is **HK\$500** in total

6. How to pay the application fee?

- For online application, applicants are required to pay the application fee by a valid credit card (VISA, MasterCard, JCB or UnionPay) or via Faster Payment System (FPS) of the applicant or another person online.
- For application by post/by hand, applicants are required to pay the application fee by a crossed cheque (the cheque can be issued by applicants or other persons) or cashier's order. 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.

Other means of payment (such as 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.

7. Can GF Applicants choose to carry over their HOS applications to Green Form Subsidised Home Ownership Scheme?

Valid GF applicants of HOS 2023 will be allowed to opt for applying [Sale of Green Form Subsidised Home Ownership Scheme Flats 2023 (GSH 2023)] without having to submit a separate application and pay the application fee. The HOS 2023 and GSH 2023 are two separate sale exercises. Regarding the sales arrangement of GSH 2023, please pay attention to the announcement later.

If applicants wish to apply for GSH 2023, applicants need to indicate consent in Part VII of the HOS 2023 Green Form to carry over the HOS 2023 application to GSH 2023. Information submitted in the application form will be used to verify the eligibility criteria and priority for flats selection in GSH 2023. The applicant and/or the family member(s) listed in the application must meet the eligibility criteria of GSH 2023. Those who are found ineligible will have their applications cancelled immediately.

If the family composition of the applicants has been changed or the applicants are no longer willing to purchase GSH 2023 flats, applicants are required to inform the HA soonest possible so that the HA can update the application information accordingly. If the changes will affect the applicants' household category and priority for flat selection in GSH 2023, such as from a one-person household to a family household, or from a general family to a family applying under the "Priority Scheme for Families with Elderly Member (FEP)", applicants are required to inform the HA in writing during the stipulated application period of GSH 2023.

The carry-over arrangement will not affect how Housing Authority process the GF applications for HOS 2023. Applicants who have successfully purchased a flat under HOS 2023 or have been rejected under HOS 2023, their carry-over applications will be cancelled immediately.

8. May applicant and/ or other family member(s) listed in the application form apply simultaneously for other subsidised housing schemes?

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

9. How does the White Form (WF) applicant fulfill residence rule?

The White Form applicant must have lived in Hong Kong for at least seven years on the closing date of application (i.e. 14 August 2023), and his/her stay in Hong Kong is not subject to any conditions of stay (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.

10. What is 'Priority Scheme for Families with Elderly Members'?

Green Form families consisting of two persons or above or White Form nuclear families with at least one elderly member aged 60 or above will be accorded priority in flat selection if they join the 'Priority Scheme for Families with Elderly Members'. They have to comply with the following requirements:

- (a) The elderly member must have reached the age of 60 on the closing date of application (i.e. 14 August 2023);
- (b) must be a family member listed in the PRH tenancy/ Rental Estate tenancy/ GFC - Applicable to Sale of Home Ownership Scheme Flats Only (applicable to GF application);
- (c) At least one 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 Agreement for Sale and Purchase (ASP)/ Deed of Assignment and so on, which he/ she signs;
- (d) If the elderly member is married, his/ her spouse must also be included in the same application unless supporting documents are submitted to prove that they are legally divorced, or the spouse does not have the right to land in Hong Kong or are deceased. To prove that the spouses are divorced, the divorcee must present the certificate of making Decree Nisi Absolute (Divorce) and the date of divorce must be on or before the closing date of application (i.e. 14 August 2023), otherwise their spouses must be included in the same application form. Failure to do so may render the HA to cancel all the related applications. If the applications are cancelled, the application fee paid will not be refunded and cannot be transferred;
- (e) The applicant and family member(s) listed in the application form are willing to live together with the elderly member in the purchased flat. At least one family member listed in the application form must live in the purchased flat with the elderly member;
- (f) Except for permanent departure, death or other compassionate reasons recommended by the Director of Social Welfare, the name of the elderly member cannot be deleted from the record of owners kept by the Housing Department (HD) in future; and
- (g) Joining the scheme after the close of application is not allowed.

11. What is duplicated application?

- Each person can only be listed in one application form of HOS 2023 (either online application/ paper application for White Form or Green Form), otherwise it will be regarded as duplicate application.
- Any application(s) with applicant and family member(s) listed in more than one application will be considered as duplication of application. If a married couple submits separate applications, the applications will also be regarded as duplication of application.
- Applicants can only choose either one of the following to submit the application: by online application, by hand or by post. If an online application is successfully submitted, the applicant and/or the family member(s) listed in the application form should not submit the paper application again by post or by hand, or vice versa.

- **Any duplicate applications, 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.

12. Where should the paper application forms be submitted after completion?

White Form applicants should submit (i) the original copy of the completed paper application form; (ii) the copies of their HKIC or Hong Kong Birth Certificate (for persons aged below 11) of applicant and family member(s) listed in the application form; and (iii) a crossed cheque or cashier’s order for application fee of HK\$270 (applying for HOS 2023) or HK\$500 (applying for both HOS 2023 and WSM 2023) made payable to “HONG KONG HOUSING AUTHORITY” (Please write down the HKIC number and contact telephone number of the applicant at the back of the cheque/ cashier’s order. Other payment means such as payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheque will not be accepted.) by post or by hand to the HOS Sales Unit (The office hours of the HOS Sales Unit during the application period are 8:00 a.m. – 7:00 p.m., from Monday to Sunday (including public holidays); Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon).

Applications submitted before or after the application period will not be accepted. For submission by 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.

Green Form Applicants should submit (i) the original copy of the completed paper application form; (ii) the copies of their HKIC or Hong Kong Birth Certificate (for persons aged below 11) of applicant and family member(s) listed in the application form; (iii) a crossed cheque or cashier’s order for application fee of HK\$270 made payable to “HONG KONG HOUSING AUTHORITY” (Please write down the HKIC number and contact telephone number of the applicant at the back of the cheque/ cashier’s order. Other payment means such as payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheque will not be accepted.); and/or (iv) the original copy of a Green Form Certificate (GFC) - Applicable to Sale of Home Ownership Scheme Flats Only (if applicable) in the manner as specified below:

(a) Applicants who are residing in PRH units	They are required to submit the completed application forms to their respective Estate Offices / District Tenancy Management Offices during office hours for verification of eligibility. The Estate Offices/ District Tenancy Management Offices will forward the verified and endorsed application forms, together with the crossed cheques or cashier’s orders for payment of the application fee, to the HOS Sales Unit.
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(b) Applicants who are residing in Rental Estates or Elderly Persons Flats of the Hong Kong Housing Society (HKHS)	They are required to submit the completed application forms to their respective Rental Estate Offices during office hours for verification of eligibility. The Estate Offices will forward the verified and endorsed application forms, together with the crossed cheques or cashier's orders for payment of the application fee, to the HOS Sales Unit.
(c) Applicants holding valid "GFCs - Applicable to Sale of Home Ownership Scheme Flats Only"	<p>The completed application forms and a crossed cheque or cashier's order for payment of the application fee, together with the original copy of the "GFC - Applicable to Sale of Home Ownership Scheme Flats Only", should be submitted by post or by hand during the above specified office hours to the HOS Sales Unit.</p> <p>[Note: Proofs for income, asset value and family member's relationship are NOT required at the time of submitting this application form. Please keep details of your income and breakdown of assets to substantiate your declared income and assets for the HA's further vetting in future if required. The HA will, according to the random order generated by computer from ballot result, notify the applicant and family member(s) listed in application form who have higher priority in writing to submit an "Income and Asset Declaration Form" and relevant supporting documents within a specified period for detailed vetting.]</p>
(d) Rent Allowance for the Elderly Scheme recipients	The completed application forms, together with a crossed cheque or cashier's order for payment of the application fee, should be submitted during office hours to the Rent Allowance for the Elderly Scheme dedicated team at Applications Sub-section, Podium Level 2, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon.

Applicant 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 any application 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 application or paper application for White Form or Green Form), otherwise it will be regarded as a duplicate application. 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.

13. What kind of document is required at the time of submitting application?

The proofs for income, asset value and family members' relationship are not required to submit at the time of submitting this application form but 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.

Applicants submitted their application through online submission, HA will request them to submit copies of identify cards or original copy of "GFCs – Applicable to Sale of Home Ownership Scheme Flats Only" (if applicable) if necessary.

The HA will, according to the random order generated by computer from ballot result, notify the applicant and family member(s) listed in the application form who have higher priority in writing to submit relevant supporting documents within a specified period for detailed vetting. (PRH tenants of the HA, rental estate tenants of the HKHS, persons whose eligibility for Civil Service Public Housing Quota has been established and who have been issued valid GFC for purchase of flats under this sale exercise are not required to fill in total household monthly income and total net household asset value.)

14. How to apply for change in particulars of the submitted information?

During application period (i.e. 31 July 2023 to 14 August 2023), applicant could amend the information (e.g. change of residential/correspondence address, phone number, etc.) stated in his/her submitted application by writing or via a designated amendment form (download from www.housingauthority.gov.hk/hos/2023) and submit to HOS Sales Unit by post/ by hand on/before application deadline (i.e. 14 August 2023).

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 2023" 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.

White Form Applicants requesting for addition or deletion of member(s) listed in the application form will not be accepted, except for addition of family member(s) due to birth, marriage or the applicant's spouse/child(ren) aged under 18 being granted permission to stay in Hong Kong; or 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. 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.

Green Form Applicants requesting for addition or deletion of member(s) listed in the application form will not be accepted, except for addition of family member(s) due to birth, marriage or the applicant's spouse/child(ren) aged under 18 being granted permission to stay in Hong Kong; or for deletion of family member(s) due to death, divorce or having successfully acquired a flat under other subsidised housing schemes and become an owner or member of the acquired flat. If the applicant household is a sitting PRH/ Rental Estate household/ Elderly Persons Flats, prior approval for addition/deletion of family members has to be obtained from the respective estate office/ District Tenancy Management Office/ Rental Estate office before submission of an application in accordance with Paragraph above. Should the request for addition of family member(s) be approved, the application category will still be based on the position as at the closing date of application. Should the request for deletion of member be approved which results in a change of the application category from family applicant to one-person applicant, assessment of income and asset (if applicable) will be based on the limits for one-person applicant. The HA will reassess the eligibility and priority for flat selection based on the latest information of the applicant.

15. What is the Discount Rate and Selling Price of HOS 2023?

According to the pricing policy on SSFs introduced in 2018, the discount applied to the assessed market value of HOS flats for sale is determined on the basis of the affordability benchmark that at least 75 per cent of the flats for sale are affordable to the non-owner occupier households earning a median monthly household income, assuming that they need to spend no more than 40 per cent of their monthly income on mortgage payments. The discount rate is applicable to both new HOS flats and rescinded HOS flats put up for sale/resale in the same sale exercise. Following the above pricing mechanism, the SHC endorsed provisionally setting the average selling prices of the 9,154 new flats for sale and any rescinded HOS flats for resale under HOS 2023 at a 38 per cent discount from the assessed market values, i.e. for sale at 62 per cent of assessed market values.

16. What is Quota Allocation and Priority in Flat Selection?

White Form Applicants can only choose to buy a HOS flat, if any, during flat selection. Flat owners and all their authorised family members under the HA's Tenants Purchase Scheme (TPS) for less than 10 years (from the date of Assignment of his/ her TPS flat with the HA) can only purchase HOS flats under the current sale exercise.

Green Form Applicants can choose to buy a HOS flat or recovered TPS flat, if any, during flat selection.

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.)

The HA sets a quota of 2,700 HOS flats for applicants applying under the “Priority Scheme for Families with Elderly Members”. **The quotas set by the HA are applicable to HOS flats only.** When the quota of HOS flats for a relevant application category is exhausted, the HA will invite applicants under the next application category for flat selection (except other one-person applicants). If families applying under this category fail to obtain a quota, they would still have the opportunity to purchase under “Other Family Applicants” category. If the 2,700 quota has not been fully consumed after all family applicants applying under the “Priority Scheme for Families with Elderly Members” categories have been invited for flat selection, any unused quota will be carried forward to the “Other Family Applicants” category of the Green Form queue and “Other Nuclear Family Applicants/ Non-nuclear Family Applicants” categories of the White Form queue according to the quota allocation ratio. If a family applicant under the “Priority Scheme for Families with Elderly Members” category has successfully selected a HOS flat and signed the ASP of a HOS flat, the relevant quota will be treated as consumed. Any HOS flat(s) quota released due to later rescission of ASP of a HOS flat from this application category will not be allocated back to another applicant under the “Priority Scheme for Families with Elderly Members” category. Upon completion of the relevant procedures for cancellation of ASP of a HOS flat/ recovered TPS flat 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.

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.

The HA also sets aside 900 HOS flats for one-person applicants. The quotas set by the HA are applicable to HOS flats only. When the quota of HOS flats for a relevant application category is exhausted, the HA will invite applicants under the next application category for flat selection (except other one-person applicants). One-person applicants will be invited to select the remaining 900 flats, irrespective of size, after family applicants have selected their flats. In case the 900 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 Applicants” category according to the quota allocation ratio for Green Form and White Form applicants. If there are more than 900 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 the ASP of a HOS flat, the relevant reserved HOS flat will be treated as taken up. Any HOS flat(s) released due to later cancellation of the ASP of a HOS flat from this application category will not be allocated back to one-person applicant category. The rescinded flat will be allocated back to “Other Family Applicants” 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 and their priority order.

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

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

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.

The HA will invite eligible applicants of different categories for flat selection according to the order of priority as stated in the above paragraph. Family or one-person applicants living in PRH estates affected by the HA's announced clearance programme or the HA's announced Interim Housing clearance programme are allowed to select flats before family or one-person applicants of other Green Form categories and all White Form categories respectively. During the flat selection period, for every 5 attended applicants, their order of flat selection priority will be: (i) one Green Form applicants; (ii) one White Form applicants, (iii) one Green Form applicants; (iv) one White Form applicants and (v) one White Form applicants.

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.

PRH tenants rehoused through the HA's Express Flat Allocation Scheme exercise must apply by using Green Form within three years from the date of tenancy commencement of their PRH units. 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 (they can choose to buy a HOS flat only). 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.

Since Flat Selection Notification is sent out before the flat selection date, the HA and the HD do not guarantee that flats will be available for selection by the time the applicants show up at the appointed time. If the allocated quotas/flats for their application category have been exhausted/ sold out, the flat selection appointment arranged for them will be withheld. The application fee paid will not be refunded and cannot be transferred. Please pay attention to the latest sale status.

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.

17. How do eligible applicants choose their flats?

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).

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 HOS Sales Unit's prior approval in writing. Change of appointment can only be effected upon approval, the applicant's order of priority for flat selection will be deferred accordingly. The HA and the HD will not guarantee that there will be available quota or flat for selection under the category that the applicant belongs to after change of the appointment.

During individual flat selection sessions on the flat selection days, all applicants (including the elderly member(s) aged 60 or above of families joining the "Priority Scheme for Families with Elderly Members") must attend and make registration. After registration, the attending applicants will be listed 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). The selected flat, once confirmed by applicants, cannot be changed.

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.

After a HOS flat/ recovered TPS flat has been selected, normally an applicant has to sign the ASP within the same day after a flat has been selected. Should an applicant who has selected a flat fails 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 day according to their priority. The applicant concerned will not be given another chance for flat selection under the same application category. The application fee paid will not be refunded.

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

During the flat selection period, upon completion of the relevant procedures for cancellation of ASP of a HOS flat/ recovered TPS flat by the HA, the rescinded flat will be released for selection by applicants on the next flat selection day according to the order of flat selection priority.

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

18. What kind of ownership is allowed?

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 must be included in the PRH tenancy/ Rental Estate tenancy or GFC and is required to turn up in person with the applicant at the HOS Sales Unit for completion of necessary formalities.

For applicants who opt to join the 'Priority Scheme for Families with Elderly Members', regardless of whether they choose to buy a HOS flat or a recovered TPS flat, at least one elderly member with aged 60 or above must be the owner or a joint owner of the purchased flat and no more than three persons are allowed to be joint owners of the flat. The elderly member and the family member (if applicable) who intend to become the owner or a joint owner of the purchased flat are required to turn up in person at the HOS Sales Unit together with the applicant for completion of necessary formalities.

If an applicant or any family member who intend to become a joint-owner (including the elderly member) is not able to turn up in person to complete the relevant formalities, he/she is required to obtain prior written approval from the 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 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 a 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. Applicants need to bear and be responsible for all the fees required for obtaining the Power of Attorney.

19. How to pay the purchase price and Obtaining Legal Title to the Flats?

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/ recovered TPS flat, 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.

The Green Form Purchaser of a HOS flat 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\$74,000** (The amount of cashier's order payable is just provisional figure for reference. Please refer to the "Flat Selection Notification" for the finalized amount.) made payable to "HONG KONG HOUSING AUTHORITY" for paying the deposit (not less than 5% of the purchase price). If the amount of such cashier's order is less than 5% of the purchase price, any outstanding balance should be paid by a personal cheque or via FPS upon signing of the ASP (payment in cash or company cheque will not be accepted).

The Green Form purchaser of a recovered TPS flat 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\$11,000** (The amount of cashier's order payable is just a provisional figure for applicants' reference. Please refer to the "Flat Selection Notification" for the finalized amount.) made payable to "HONG KONG HOUSING AUTHORITY" for paying the deposit (not less than 5% of the purchase price). If the amount of such cashier's order is less than 5% of the purchase price, any outstanding balance should be paid by a personal cheque or via FPS upon signing of the ASP (payment in cash or company cheque will not be accepted).

The White Form Purchaser of a HOS flat 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\$148,000** (The amount of cashier's order payable is just provisional figures for reference by applicants. Please refer to the "Flat Selection Notification" 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 or via FPS upon signing of the ASP (payment in cash or company cheque will not be accepted).

After the Occupation Permit for the building(s) concerned has been issued, the HA or 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.

Purchasing HOS flat: 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.

- (a) 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. If the purchaser appoints a separate firm of solicitors, that firm of solicitors will be able to give independent advice, such as alienation restrictions, stamp duties, etc. to the purchaser at every stage of the purchase. The purchasers have to pay the legal costs and expenses of their own solicitors. Purchasers are required to notify the HA the name and contact details of their appointed solicitors within reasonable time before completion or other time to be specified by the HA.

- (b) If the purchaser does not appoint 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 and other legal costs and expenses 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. The purchaser should contact the HA's appointed solicitors for the details of the solicitor fee other legal costs and expenses.

Purchasing recovered TPS flat:

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

- (a) If the purchaser appoints a separate firm of solicitors to act for them in relation to the transaction, that firm of solicitors will be able to give independent advice, such as alienation restrictions, stamp duties, etc. to the purchasers at every stage of the purchase. The purchasers have to pay the legal costs and expenses of their own solicitors. Purchasers are required to notify the HA the name and contact details of their appointed solicitors within reasonable time before completion or other time to be specified by the HA.
- (b) If the price of the flat does not exceed one million dollars, the purchasers can consult with the HA's appointed solicitors to act for him/her for the completion of sale and purchase of the flat. The HA's appointed solicitors for the flat will be acting jointly for the HA and the purchasers under such arrangement. If a conflict of interest arises between the HA and the purchasers, the HA's appointed solicitors may not be able to protect the purchasers' interests. For this type of joint representation cases, the purchasers are required to pay the solicitor fee for the concerned TPS estate and other legal costs and expenses for the completion of the sale and purchase. The purchaser should contact the appointed solicitors for the details of the solicitor fee, other legal costs and expenses.

20. What are the fees and charges to be paid upon purchasing a flat?

The purchaser, when completing the formalities of purchasing a flat, is required to pay fees including but not limited to the following:

- (a) All stamp duties payable;
- (b) Registration fees for registration of the deeds in the Land Registry;

- (c) Legal costs (only applicable to the purchasers of HOS flats of the HA):
- (i) If the purchaser appoints a separate firm of solicitors of his/her choice to act for him/her in relation to the sale and purchase of the HOS flat, he/ she is only required to pay the legal costs and expenses of his/ her solicitors;
 - (ii) The purchaser does not appoint 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 and is required to pay the legal costs of the HA's appointed solicitors and other legal costs and expenses. The fee rates charged by the HA's appointed solicitors for the sale and purchase of HOS flats will be available in due course and the purchaser should contact the HA's appointed solicitors for the details of other legal costs and expenses (Note: The HA's appointed solicitors are acting for the HA only and not for the purchasers and will not be able to protect the purchasers' interest);
- (d) Legal costs (only applicable to the purchasers of recovered TPS flats of the HA):
- (i) If the price of the recovered TPS flat is over one million dollars, the purchaser must appoint a separate firm of solicitors of his/her choice to act for him/her in relation to the transaction, he/ she has to pay the legal costs and expenses of his/ her solicitors;
 - (ii) If the price of the recovered TPS flat does not exceed one million dollars, the purchaser can consult with the HA's appointed solicitors to act for him/her in relation to the transaction. For this type of joint representation cases, the purchaser has to pay the solicitor fee for the concerned TPS estate and other legal costs and expenses;
- (e) The fees for certified copies of the deeds (including the Government lease, the Deed of Mutual Covenant and other relevant title deeds);
- (f) 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;
- (g) Debris removal fee (if any), decoration deposit (if any) and special fund (if any); and
- (h) Management fee, management fee deposit and the levy payable (if any) as prescribed by the Property Management Services Authority.

If the purchaser requires a mortgage loan to finance the purchase of the flat, he/ she is also required to pay:

- (a) The registration fee for registration of the mortgage deed in the Land Registry; and
- (b) Legal costs of the solicitors acting for the bank or the financial institution offering the loan for the mortgage arrangements. (Note: If the bank or the financial institution appoints also the HA's appointed solicitors to handle the mortgage arrangements, the solicitors will charge the purchaser a separate fee.)

21. What about mortgage arrangements?

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 (participating bank or financial institution), which is available from the HOS Sales Unit, for a mortgage loan on special concessionary terms specified by the HA; and the mortgage conditions are subject to final approval by the participating bank or financial institution concerned. The participating bank or financial institution have entered into a Deed of Guarantee (DoG) (Note 1) 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 30 years; and
- (c) interest rate (Note 2) at a maximum of the Best Lending Rate quoted by the participating bank or financial institution concerned minus 0.5% per annum.

If the purchaser wishes to mortgage with other bank/ financial institution which has not entered into a DoG 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 the 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.

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

Except with the approval of the Director of Housing, the purchaser shall not use the flat purchased to secure any other form of mortgage financing or refinancing, including increasing the amount of

Note 1: As provided in the applicable DoG, the maximum guarantee period for flats under the HOS and GSH is 30 years counting from the date of their first assignment, while the maximum guarantee period for TPS flats is 30 years from the date of first assignment of the TPS flats. The Hong Kong Housing Authority (HA) Subsidised Housing Committee (SHC) endorsed on 17 November 2023 the relaxation of the mortgage arrangements for subsidised sale flats (“SSFs”) by extending the maximum mortgage default guarantee period and mortgage repayment period under the Deeds of Guarantee (DoGs) being provided to purchasers of SSFs and authorised financial institutions participating in the provision of mortgage loans for such flats.

- (i) the maximum mortgage default guarantee period will be extended from 25 years to 30 years for Tenants Purchase Scheme (TPS) flats;
- (ii) the maximum mortgage repayment period from 25 years to 30 years for HOS/GSH projects and TPS flats sold in the primary market; and
- (iii) applicable to new HOS and GSH projects and TPS flats sold in the primary market with completion date of the sale and purchase and the relevant legal charge falling on or after 1 January 2024. New HOS/GSH projects refer to the HOS/GSH projects with occupation permit issued on or after 1 December 2023.

Note 2: Starting from 1 November 2022, participating banks or financial institutions may offer a mortgage plan that makes reference to the Hong Kong Interbank Offered Rate to their existing mortgagors, present owners and new purchasers of Subsidised Sale Flat Scheme flats in the primary market and under the Secondary Market Scheme, in addition to mortgage plan that makes reference to the Best Lending Rate. Please contact the participating banks or financial institutions for details.

the mortgage loan. For details, please contact the HOS Sales Unit.

If the purchaser, who has mortgaged the flat purchased to a participating bank or financial institution, defaults on mortgage payments before paying off the mortgage loan, the participating 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 participating bank or financial institution will, pursuant to the DoG, make a claim against the HA for the payment of all the above arrears that the purchaser owes. The HA shall then under the DoG pay the same to the participating bank or financial institution. In relation to the payments made by the HA to the participating bank or financial institution, the HA will then recover such payments and the interest from the purchaser.

22. What are the alienation restrictions for HOS 2023?

Applicable to the purchasers of HOS of the HA:

A purchaser who wishes to assign or let the HOS flat after becoming an owner of a flat at Kai Yuet Court / On Ying Court / On Lai Court / On Wah Court / Siu Tsui Court / Long Tin Court or a resale HOS flat at Yu Nga Court / Yu Tak Court (if any) sold under this sale exercise 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, and the following alienation restrictions will apply to the owners of the above flats:

- (a) Within the first five 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) From the sixth to the fifteenth 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 fifteen 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.

If a purchaser who wishes to assign or let the HOS flat after becoming an owner of a resale HOS flat at Kam Chun Court / Kai Cheung Court (if any) sold under this sale exercise 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, and the following alienation restrictions will apply to the owners 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) From 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.

Applicable to the purchasers of recovered TPS flats of the HA:

If a purchaser who wishes to assign or let the recovered TPS flat after becoming an owner under this sale exercise as per the Deed of Assignment will be subject to the terms of the Deed of Assignment and the provisions in the Housing Ordinance (Cap. 283) and its subsequent amendments. The following alienation restrictions will apply to the owners:

- (a) Within the first two years from the Date of First Assignment (Note 3):
 - (i) The owner may sell the flat back to the HA at the purchase price specified in the Deed of Assignment.
- (b) Between the third to the fifth year from the Date of First Assignment:
 - (i) The owner may sell the flat back to the HA at the buyback price to be assessed by the HA, which is the assessed market value at the time of offer deducting the original purchase discount.
 - (ii) If the HA declines to accept the buyback application, the owner may sell or let the flat in the open market subject to the payment of a premium to the HA.
 - (iii) The owner may also sell the flat to an eligible purchaser in the HOS Secondary Market without payment of a premium to the HA and at his/her own negotiated price.
- (c) After five years from the Date of First Assignment:
 - (i) The owner may sell or let the flat in the open market subject to payment of a premium to the HA.
 - (ii) The owner may also sell the flat to an eligible purchaser in the HOS Secondary Market without payment of a premium to the HA and at his/her own negotiated price.

Upon receipt of an application of offer to sell to the HA, the HA reserves the right to accept the assignment of the recovered TPS flat to the HA or to decline the offer in accordance with the prevailing policy. Under the current policy, the HA will not accept any application/ offer to sell a recovered TPS flat back to the HA from an owner after 5-year alienation restrictions period from the Date of First Assignment.

Applicable to the purchasers of HOS/ recovered TPS flats of the HA:

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 percentage difference between the original purchase price of the flat and its initial market value as specified in the first assignment. In other words, the

Note 3 : The Date of First Assignment refers to the date of the first Deed of Assignment of a particular TPS flat from the HA to a purchaser.

premium is calculated by applying the discount of the original purchase price to the prevailing market value.

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

23. How to contact the staff of HOS to understand the details of the sale exercise?

For enquiries on application details of this 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/2023; and
- (b) Kai Yuet Court website : www.housingauthority.gov.hk/hos/2023/KaiYuet
- (c) On Ying Court website : www.housingauthority.gov.hk/hos/2023/OnYing
- (d) On Lai Court website : www.housingauthority.gov.hk/hos/2023/OnLai
- (e) On Wah Court website : www.housingauthority.gov.hk/hos/2023/OnWah
- (f) Siu Tsui Court website : www.housingauthority.gov.hk/hos/2023/SiuTsui
- (g) Long Tin Court website : www.housingauthority.gov.hk/hos/2023/LongTin
- (h) Yu Nga Court website : www.housingauthority.gov.hk/hos/2023/YuNga
- (i) Yu Tak Court website : www.housingauthority.gov.hk/hos/2023/YuTak
- (j) Kam Chun Court website : www.housingauthority.gov.hk/hos/2023/KamChun
- (k) Kai Cheung Court website : www.housingauthority.gov.hk/hos/2023/KaiCheung
- (l) Recovered TPS Flats website : www.housingauthority.gov.hk/mini-site/tps/

The above information is for reference only and shall be subject to the terms and conditions of the Agreement for Sale and Purchase/Deed of Assignment executed with the HA after successful selection of a flat. For more information, please refer to the Application Guide.