

Sale of Home Ownership Scheme Flats 2024 (HOS 2024)**Application Guide for White Form Applicants**

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 regulations, and must fill in and sign the application form in accordance with the requirements of the Application Guide. Once the applicants submit the application form, it represents that they and the family member(s) listed in the application form understand the application requirements and agree to comply with the relevant regulations.

Each person can only be listed in one application form of this sale exercise (either online application/ paper application for White Form or Green Form), otherwise it will be regarded as duplicate application. Any duplicate application will render all applications null and void, and the application fee paid is non-refundable and non-transferrable under any circumstances. When completing the application form, please make reference to paragraph 7 of this Application Guide and the template at Annex C. For those who had received public housing subsidies before, 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 2024 is for the use by the following applicants only:

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

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\$290 by a valid credit card (VISA, MasterCard, JCB or UnionPay) of the applicant or another person or via Faster Payment System (FPS) through the HA website: www.housingauthority.gov.hk/hos/2024 or scan the QR code to apply online; or

Online application



For applicants who opt to receive electronic notification in online applications, all related documents including “Income and Asset Declaration Form (IADF)” and flat selection notification (if any) will be sent by email. The applicants and family member(s) listed in the application form can fill in and sign the “IADF” and directly upload the required supporting documents via “iAMSmart+” account. Please scan the QR code for information about “iAMSmart+”.

iAM Smart+ Registration



- (b) **By post/ by hand:** applicants should submit the original copy of the completed application form, together with copies of Hong Kong Identity Card (HKIC) or Hong Kong Birth Certificate (for persons aged below 11) of the applicant and his/ her family member(s) listed in the application form and a crossed cheque or cashier’s order for payment of application fee (HK\$290). 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.

Proofs for income, asset value and family member’s relationship are NOT required to be submitted at the time of submitting the 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. For applicants who have submitted their application through online submission, the HA will request them to submit copies of identity document if necessary. The HA will, according to the random order generated by computer from ballot result, notify the applicant who has higher priority by letter or email to submit an “IADF” 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 and Note 2).
- (b) Family applicants (i.e. a composition of two or more persons) (Note 2). If applying as a family, the relationship between the applicant and family members should belong to one of the following categories:

Note 1: One-person applicant includes: unmarried person, divorcee (have obtained Court Order of Divorce), widow/ widower, married person whose spouse does not have the right to land in Hong Kong and married person with marriage certificate issued after the closing date of application. If a female one-person applicant has been pregnant for 16 weeks on the closing date of application, 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 expected date of delivery (i.e. on or before 9 April 2025) shall be submitted upon the request of the HA. Upon the birth of the newborns, the applicant must notify the HOS Sales Unit of the HA to update the information of application and provide birth certificate.

Note 2: 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.**

- (i) **Nuclear Families**
- (1) husband and wife (with marriage certificate issued on or before the closing date of application);
 - (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 3); and
 - (3) both grandparents and grandchild(ren) are included in the application with either one of the grandparents as the applicant, they will be regarded as nuclear families.
- (ii) **Non-nuclear Families**
- (4) grandparent and grandchild(ren) 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; and
 - (5) other relatives.

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 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 2).**
- 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 an HOS flat of the HA, the total monthly household income and total net household asset value and family status of the applicant and/or 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 sales exercise (either online/ paper application for White Form or Green Form), otherwise it will be regarded as duplicate application.** If applicants and his/ her family member(s) or a married couple submits separate applications, the applications will also be regarded as duplicate application. **Any duplicate applications, no matter online/ paper application will render all applications null and void, and application fee paid is non-refundable and non-transferable 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 they are divorced or the spouses do not have the right to land in Hong Kong (Note 2) or the spouses deceased, the applications may be kept. 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, 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.**
- 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 3).
- 2.6 The total monthly household income and the total net household asset value (including inside and outside Hong Kong) in respect of the applicant and/ or the family member(s) listed in the application form should meet the limits (please refer to Annex A of the Application Guide 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 4) | Total net household asset value limit (HK\$) |
|--------------------|---------------------------------------------------------|----------------------------------------------|
| 1 person | 30,000 | 615,000 |
| 2 persons or above | 60,000 | 1,230,000 |
- 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 for submitting the application and up to the date of signing the ASP for the purchase of a flat under the current sale exercise :
- (a) owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
 - (b) entered into any agreement (including preliminary agreement) to purchase any domestic property in Hong Kong; or

Note 3: 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 child(ren) under the age of 18, a copy of the court order for the custody of children (issued on or before the closing date of application) is required. For unmarried applicants applying with illegitimate child(ren) under the age of 18, the mother is required to submit a declaration for the arrangement for the custody of children; while the father is required to submit a copy of the court order for the custody of children (issued on or before the closing date of application). For deceased spouse, a copy of the marriage certificate and death certificate are required.

Note 4: Contributions under the Mandatory Provident Fund (MPF) Scheme or Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement Scheme(s) are deductible from a household's income for the purpose of vetting the applicant's eligibility. (At the statutory rate of 5% or the actual contribution amount, with a cap of HK\$1,500 and whichever is the less, all contributions other than mandatory contributions are voluntary and thus cannot be deducted.)

- (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 the estate of any deceased person which includes any domestic property or 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(s) 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 For divorced applicants applying with child(ren) under the age of 18, a copy of the court order for the custody of children (issued on or before the closing date of application) is required. For unmarried applicants applying with illegitimate child(ren) under the age of 18, the mother is required to submit a declaration for the arrangement for the custody of children; while the father is required to submit a copy of the court order for the custody of children (issued on or before the closing date of application). For deceased spouse, a copy of the marriage certificate and death certificate are required.
- 2.9 No member of the family and the applicant has received housing subsidies described in paragraph 3 below.
- 2.10 Applicants who were unsuccessful in previous applications for subsidised housing schemes under the HA, the HKHS or 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.
- 2.12 On the closing date of application for this Scheme, flat owners and all their authorised family members (Note 5) 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. However, they must comply with the "restrictions on domestic property ownership" in paragraph 2.7 and subject to the following conditions:
- (a) Flat owners and all authorised family member(s) under the TPS flats must apply as a whole, 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 flat under this sale exercise may be purchased. Upon successful purchase of a flat, they must sell both of their TPS flats in compliance with paragraph 2.12(b) within the specified period.

3. Ineligible Applicants

- 3.1 Those who have purchased a flat or have obtained a loan or subsidies under the following subsidised home ownership schemes, as well as their spouses (including the spouses of purchasers and loan/ subsidies receivers who were unmarried at that time). 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 (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);

Note 5: Owners and all authorised family member(s) of TPS flats are allowed to apply for purchase of HOS flats by using White Form within ten years from the date of assignment from the HA. This arrangement only applies to owners (and all authorised family member(s) of TPS flats) who obtained ownership of the TPS flats by virtue of their previous status as sitting tenants of the relevant TPS flats. This arrangement does not apply to those owners of TPS flats, the ownership of which were obtained by virtue of their Green Form status through previous restricted sale exercises of vacant TPS flats or resale in HOS Secondary Market or open market or GSH/ HOS Sales Scheme, or the ownership of which were obtained through HA's Express Flat Allocation Scheme cum-sale of unsold recovered flats from estates under TPS.

- (h) Home Purchase Loan Scheme (HPLS)/ Home Assistance Loan Scheme (HALS);
- (i) Tenants Purchase Scheme (TPS) (For those who have purchased a flat under TPS within 10 years, please refer to paragraph 2.12 above);
- (j) any subsidised housing schemes administered by the HKHS (including Subsidised Sale Flats Projects, Flat-for-Sale Scheme (FFSS), FFSS Secondary Market Scheme, Sandwich Class Housing Scheme and loan/ subsidies under any subsidised housing schemes); and
- (k) any subsidised housing schemes administered by the URA.

- 3.2 The crucial members (Note 6), within two years after the date of execution of the Deed of Assignment for the purchase of a flat under paragraph 3.1 (unless they get married or are permitted to receive the housing benefits provided by their employers with prior approval of deletion from tenancy), are not eligible to apply. 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 who have opted to make self-arrangement for accommodation 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 HA/HKHS/ URA / Lands Department in lieu of any form of PRH/ Interim Housing (IH), 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 and Families with Newborns Flat Selection Priority Scheme

- 4.1 Nuclear families consisting of two persons or above opting to join the "Priority Scheme for Families with Elderly Members" (Priority Elderly Scheme) and/or "Families with Newborns Flat Selection Priority Scheme" (Priority Newborns Scheme) will only be allocated one additional order of priority for flat selection for such category randomly generated by computer according to the ballot result regardless of joining one or both scheme(s). If applicants under priority flat selection scheme fail to obtain a quota, they would still have the opportunity to purchase under the "Other Family Applicants" category. Please refer to paragraph 12.8 of the Application Guide for details.

4.2 Priority Scheme for Families with Elderly Members

White Form **nuclear families** (please refer to paragraph 1(b)) with at least one elderly member have **reached the age of 60** 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:

- 4.2.1 The elderly member must have **reached the age of 60** on the closing date of application (i.e. 23 October 2024).
- 4.2.2 **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 ASP/ Deed of Assignment and so on, which he/ she signs.
- 4.2.3 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 2) or 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, otherwise their spouse 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.**
- 4.2.4 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.
- 4.2.5 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.

Note 6: A crucial member is a member, other than the owner, listed in an application to fulfill the eligibility criteria of the minimum number of two persons for family applicants

4.3 Families with Newborns Flat Selection Priority Scheme

White Formnuclear families (please refer to paragraph 1(b)) with babies **born on or after 25 October 2023** and aged three or below on the closing date of the application; or with member who is pregnant for 16 weeks on the closing date of the application of this sales exercise can opt to join the “Families with Newborns Flat Selection Priority Scheme” and will have priority in flat selection above other White Formnuclear families. In addition to the eligibility criteria for ordinary White Form applicants, they have to comply with the following requirements:

4.3.1 Family applicants with babies **born on or after 25 October 2023** and aged three or below on the closing date of the application; or with member who is pregnant for 16 weeks on the closing date of application. The pregnant should provide a valid medical certificate specifying the expected date of delivery (i.e. on or before 9 April 2025) upon the request of the HA. If there are two or more children aged three or below, the family will still be eligible until the youngest child reaches the age of three.

4.3.2 If for whatever reasons the newborn concerned is no longer included in the HOS application, the flat selection priority for this family applicant will be cancelled. The HA will re-assess the application category and priority for flat selection based on the latest information of the applicant.

4.3.3 All newborn babies listed in the application forms in which the applicants have successfully purchased subsidised housing through the "Families with Newborns Flat Selection Priority Scheme" are not eligible to participate other "Families with Newborns Flat Selection Priority Scheme" applications again.

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 under HOS 2024 will be cancelled immediately. Even if they have cancelled the ASP of that purchased flat, their application eligibility under HOS 2024 cannot be reverted.**

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 (if applicable), 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 an ASP of a HOS flat, **the application(s) for PRH (including IH)/ Light Public Housing (LPH) from the applicant and all other family member(s) listed in the application form will be cancelled** and no PRH flat (including IH)/ LPH flat will be allocated.

6. Obtaining the Application Form

Application Form, Application Guide and Sales Booklet(s) for this sale exercise can be obtained within application period at the following venues (during office hours of respective offices) or downloaded from the HA/ HD website :

- (a) The Office of HA’s HOS Sales Unit (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 HA’s Green Form Subsidised Home Ownership Scheme Sales Unit (Address: 1/F, Pioneer Place, 33 Hoi Yuen Road, Kwun Tong, Kowloon)(nearer to MTR Exit B3 Kwun Tong MTR station);
- (c) Estate Offices and District Tenancy Management Offices of the HA;
- (d) Rental Estate Offices of the HKHS;
- (e) Home Affairs Enquiry Centres of the Home Affairs Department; and
- (f) HA/HD Website: www.housingauthority.gov.hk/hos/2024

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 (**erasable ball pen should not be used**). **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). 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.

8. Payment of Application Fees

8.1 The application fee is HK\$290.

8.2 For online application, applicants are required to pay the application fee by a valid credit card (VISA, MasterCard, JCB or UnionPay) of the applicant or another person or via FPS.

8.3 For application by post/ by hand, applicants are required to pay the 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.

8.4 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 (Template) 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 3 October 2024 to 23 October 2024. The closing time is 7 p.m. on 23 October 2024. 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 can complete the online application and pay the application fee through the HA/HD website: (www.housingauthority.gov.hk/hos/2024). Online application opening time is 8 a.m. on 3 October 2024 and closing time is 7 p.m. on 23 October 2024. (Applicants must complete both the application and payment of application fee before the closing time. The closing time will be in accordance with the time of application system.)

If the applicant opts to receive electronic notification of related documents (including "IADF" and flat selection notification (if any)) by email, please ensure that the email address is valid and check the email regularly.

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 to Exit A, Lok Fu MTR station) 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):

- (1) original copy of the completed application form;
- (2) copies of their HKIC or Hong Kong Birth Certificate (for persons aged below 11) of applicant and family member(s) listed in application form; and
- (3) a crossed cheque or cashier's order for application fee of **HK\$290** 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. Only crossed cheque or cashier's order is acceptable. Other payment means such as payment at convenience store, post-dated cheque, cash, gift cheque, postal order and electronic cheques will not be accepted.)

For submission by post, please mark "HOS 2024 White Form" on the cover of the envelope.

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 by letter or email to submit an "IADF" 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 household 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 of a HOS flat of the HA.** 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 (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 2024" 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 (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.

11. Application Handling Procedures

- 11.1 Upon receipt of the application forms, the HA will notify the applicants in writing of their application numbers (Note: 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 2024” 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 email later.
- 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 and website stipulated in paragraph 6.
- 11.4 After the ballot, the HA will issue letters or emails to the prioritized applicants notifying them to submit the completed “IADF” and the supporting documents as mentioned in Annex B of the Application Guide to the HA **within 10 working days for detailed vetting to determine whether individual applicants meet the eligibility criteria and their priority for flat selection. If the invited applicants fail to submit the supporting documents within the specified period of time, 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 arrangements 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 flat selection order of different categories of applicants is as follows:

Priority	Category of Applicants	
1.	Family applicants living in PRH estates who are affected by HA’s announced clearance programme(s) and where the target clearance date(s) is/are after the launch date (application commencement date) of HOS 2024 (Note 7)	
2.	Ordinary Green Form (GF) and White Form (WF) family applicants to select flats according to the relevant quota allocation ratio and in the following priority order –	
	GF Families	WF Families
	(1) Family applicants applying under the Priority Elderly Scheme and Priority Newborns Scheme (2) Other family applicants	(1) Nuclear family applicants applying under the Priority Elderly Scheme and Priority Newborns Scheme (2) Other nuclear family applicants (3) Non-nuclear family applicants
3.	One-person applicants living in PRH estates who are affected by HA’s announced clearance programme(s) and where the target clearance date(s) is/are after the launch date (application commencement date) of HOS 2024 (Note 7)	
4.	Ordinary GF and WF one-person applicants to select flats according to the relevant quota allocation ratio	

- 12.2 **White Form applicants can choose to buy a HOS flat only, 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” and “Families with Newborns Flat Selection Priority Scheme” is not fully utilised, the remaining quota will be allocated to Green Form applicants under the “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” and vice versa.)

Note 7: For family or one-person applicants who are living in Wah On House and Wah Lok House of Wah Fu Estate or affected by the HA’s announced clearance programme(s) before the application commencement date of this sales exercise.

- 12.3 The HA sets a quota of about 40% flats of **each new HOS development** for family applicants applying under the “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme”, i.e. total of 2,900 HOS flats. The HA also sets a quota of about 10% flats, i.e. total of 700 HOS flats for one-person applicants. **These quotas set only apply to flats of new HOS development.** If the quota for “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” for a particular development is exhausted, eligible applicants under this category may only select flats from other developments where quota for this category is still available. The HA will set the quota on project-by-project basis. Quota of each application category in each HOS development is illustrated as below:-

Development	Nos. of Flats	Quota allocated to Families applied Priority Elderly Scheme and Families with Newborns Flat Selection Priority Scheme (about 40% of the flats in each development)	Quota allocated to One-person applicants (about 10% of the flats in each development)
Kai Ying Court	1,736	706	170
Ko Hei Court	864	351	85
On Pak Court	420	171	41
Siu Wu Court	2,768	1,126	272
Yu Hing Court	1,344	546	132
Total	7,132	2,900	700

- 12.4 Once the quota set for the “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” category (i.e. 2,900 HOS flats) is exhausted, applicants under "Other Family Applicants" category will be invited for flat selection. If families applying under the “Priority Scheme for Families with Elderly Members” and/or “Families with Newborns Flat Selection Priority Scheme” category fail to obtain a quota or to purchase a HOS flat under “Priority Scheme for Families with Elderly Members” and/or “Families with Newborns Flat Selection Priority Scheme”, they would still have the opportunity to purchase under the “Other Nuclear Family Applicants” category. If the quota has not been fully consumed after all family applicants applying under the “Priority Scheme for Families with Elderly Members” and/or “Families with Newborns Flat Selection Priority Scheme” category 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” and/or “Families with Newborns Flat Selection Priority Scheme” 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 the 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” and/or “Families with Newborns Flat Selection Priority Scheme” category.
- 12.5 **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.**
- 12.6 When there are only 700 HOS flats remaining for selection (i.e. 700 HOS flats reserved for one-person applicants) or when the list of “Other Family Applicants” category is exhausted (whichever is earlier), one-person applicants will be invited for flat selection and they are allowed to buy any remaining flats, irrespective of flat size. In case there are remaining HOS flats after the list of one-person applicants is exhausted, all the remaining flats will be allocated back 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 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 the ASP of an HOS flat, the relevant reserved HOS flats 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” categories 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 and their priority order.
- 12.7 Upon completion of the relevant procedures for cancellation of the ASP of a HOS 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.
- 12.8 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” and/or “Families with Newborns Flat Selection Priority Scheme” will be allocated an additional order of priority for flat selection for such category randomly generated by computer according to the ballot result, i.e. a total of two orders of priority will be allocated to them.

- 12.9 The HA will invite eligible applicants of different categories for flat selection according to the order of priority as stated in paragraph 12.1. 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 applications of other Green Form categories and all White Form categories respectively. During the flat selection period, for every 5 attending 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.
- 12.10 If family applicants who join the "Priority Scheme for Families with Elderly Members" and/or "Families with Newboms Flat Selection Priority Scheme" 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" categories turns up, provided that flats are available for selection under that category.
- 12.11 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.
- 12.12 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.
- 12.13 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 (a) Saleable area and price of residential properties of each new HOS development are illustrated as below:-

Development	Saleable Area sq.m. (sq.ft.) (Note 8)	No. of Flats	Price (\$)	
			Minimum	Maximum
Kai Ying Court	17.3 (186) – 41.6 (448)	1,736	1,425,300	4,671,100
Ko Hei Court	34.8 (375) – 44.4 (478)	864	2,550,100	3,941,000
On Pak Court	27.0 (291) – 46.3 (498)	420	1,774,500	3,728,700
Siu Wu Court	27.6 (297) – 44.6 (480)	2,768	1,556,700	3,239,100
Yu Hing Court	26.5 (285) – 47.4 (510)	1,344	1,510,900	3,445,800

- (b) Saleable area and price of the re-sale flats are illustrated as below:-

Development	Saleable Area sq.m. (sq.ft.) (Note 10)	No. of Flats (Note 9)	Price (\$) (Note 10)	
			Minimum	Maximum
Kam Chun Court	38.8 (418)	1	2,848,500	
Kei Wah Court	26.0 (280) – 42.5 (457)	7	2,722,200	5,656,900
Kai Yan Court	17.3 (186) – 35.1 (378)	14	1,541,800	3,361,700
Kwun Shan Court	27.1 (292) – 41.5 (447)	6	2,521,700	3,761,200
On Sau Court	25.9 (279) – 42.4 (456)	31	1,860,000	3,356,300
Chiu Ming Court	26.3 (283) – 37.1 (399)	8	2,078,500	3,218,200
Siu Tsui Court	-	-	-	

Information contained in the above 2 tables is for reference only. It does not constitute and should not be construed as any offer, undertaking, representation or warranty whatsoever, whether express or implied, on the part of the HA regarding the developments or any part thereof. Prospective purchasers are advised to make reference to the sales brochures, which will be made available before the scheduled date of flat selection, for details of the developments.

Note 8: The areas as specified above in square feet are converted at a rate of 1 square metre = 10.764 square feet and rounded to the nearest whole square foot.

Note 9: The number of re-sale flats to be offered for sale is subject to change and may be more than the number stated above. The stated number is as at 31 July 2024. The finalised details of re-sale flats for sale will be announced prior to the commencement of flat selection.

Note 10: The areas as specified above in square feet are converted at a rate of 1 square metre = 10.764 square feet and rounded to the nearest whole square foot. The saleable areas and prices stated above represent only the saleable areas and prices of those re-sale flats confirmed to be offered for sale as at 31 July 2024.

- 13.2 The HA will offer to sell the flats that are covered in a price list. The HA has the absolute right to withdraw from the sale of any flat at any time during the sales period.
- 13.3 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 notifications. 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).
- 13.4 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.
- 13.5 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.
- 13.6 The applicant and the joint owner (if any) should have the mental capacity (if necessary, the HA may require the concerned person(s) 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 the ASP/Deed of Assignment of a HOS flat of the HA and so on, which he/ she signs.
- 13.7 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 solicitor firm to authorise a family member aged 18 or above listed in 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 relative to complete the purchase on his/her behalf, provided that the authorised person is aged 18 or above and is holding a valid Power of Attorney. Applicants shall submit a written application to HOS Sales Unit as early as possible before the date of flat selection so that the purchase formalities can be completed without delay due to the time required to process relevant documents. Applicants need to bear and be responsible for all the fees required for obtaining the Power of Attorney.
- 13.8 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.
- 13.9 After a HA's HOS flat has been selected, normally an applicant has to sign the ASP within the same day. 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.
- 13.10 After the execution of the ASP of a HOS flat of the HA, if the purchaser is proved to be ineligible, the ASP of a HOS flat of the HA already signed will be cancelled and all fees and charges paid (including deposit) in respect of the application/ purchase will not be refunded.
- 13.11 During the flat selection period, upon completion of the relevant procedures for cancellation of the ASP of a HOS flat of 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.
- 13.12 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, 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 For applicants who opt to join the “Priority Scheme for Families with Elderly Members”, 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.
- 14.3 If an applicant or any family member who intends 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 solicitor 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 that 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.

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 HOS flat, such as alienation restrictions, stamp duties, etc., and to act for them in relation to their purchase of the flat. The firm of solicitors will be able to give advice to them at every stage of the purchase. Although the purchasers will sign the ASP before the staff of the HA, the staff will only interpret the contents of the ASP to the purchasers and attest their signing of the ASP. The staff will not give the purchasers any legal advice on the ASP or any other matters in connection with the transaction.
- 15.2 The purchaser of a HOS flat may, at the time of signing the ASP at the HOS Sales Unit, pay via FPS or bring along with him/ her a cashier's order in the sum of **HK\$131,000 (The amount of cashier's order payable is just a provisional figure for applicant's 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 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 cashier's order, a personal cheque or via FPS upon signing of the ASP. Payment in cash or company cheque will not be accepted. Alternatively, the purchasers may settle the full amount of deposit via FPS upon signing of the ASP.
- 15.3 For uncompleted building(s), after the **Occupation Permit** for the building(s) concerned has been issued, the HA or HA's appointed solicitors 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. For completed building(s) (e.g. resale flats), the HA or HA's appointed solicitors shall within 28 days after the date of signing the ASP notify the purchasers in writing in relation to the completion of sale and purchase. The purchasers shall complete the remaining conveyancing formalities and pay the balance of the purchase price within 14 days as specified in the notice.
- 15.4 **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 to act for him/ her 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 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.

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 (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 conditions are subject to final approval by the participating bank or financial institution concerned. The participating bank or financial institutions have entered into a Deed of Guarantee (DoG) (Note 11) with the HA. Some of the mortgage terms are as follows:
- (a) loan amount not exceeding the balance of the purchase price after payment of deposit;
 - (b) repayment period: not exceeding 30 years (Note 11); and
 - (c) interest rate (Note 12) not higher than 0.5% per annum below the Best Lending Rate quoted by the participating bank or financial institution.

If the purchaser wishes to mortgage with other bank or 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 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, 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 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 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 13);
 - (b) Registration fees for registration of the deeds in the Land Registry;
 - (c) Legal costs:
 - (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 flat, he/ she is only required to pay the legal costs and expense 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 relation to the 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) The fees for certified copies of the deeds (including the Government lease, the Deed of Mutual Covenant and other relevant title deeds);

Note 11: HA Subsidised Housing Committee endorsed on 17 November 2023 that the maximum mortgage default guarantee period will be extended from 25 years to 30 years (counting from the date of first assignment of individual flat) for TPS flats; and the maximum mortgage repayment period will be extended from 25 years to 30 years for new HOS/GSH projects and TPS flats. The arrangement is applicable to new HOS/GSH projects and TPS flats sold on the primary market with the 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 12: 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 banks or participating financial institutions for details.

Note 13: The HA is not responsible for stamp duties related matters. The stamp duty for a HOS flat is collected by the Stamp Office under the Inland Revenue Department basing on the market value of the HOS flat for stamp duty purpose as assessed by the Rating and Valuation Department. Stamp duty is not assessed basing on the initial market value or purchase price of the HOS flat. Purchasers may consult their appointed solicitors for matters related to stamp duty of the HOS flat and may call the Stamp Office of Inland Revenue Department at 2594 3202 or browse its website (www.ird.gov.hk/eng/faq/index.htm) for details and further information related to stamp duty measures.

- (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 outstanding amount of any part 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, advance payments of management fees (if any) 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 this 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) and family members of paragraph 4.2.4 above under this sale exercise will be debarred from all subsidised housing schemes administered by the HA, the HKHS or the URA in future.
- 18.2 (a) If the purchaser and/ or family members listed in the application form is/ are on the household register/ licence of PRH/ Rental Estates under the HA, the HKHS or household record of other subsidised housing schemes, he/ she/ they shall move out from such unit(s) and have his/ her/ their name(s) deleted from the respective household register or record from the date of signing an ASP, please contact relevant Estate Offices/ District Tenancy Management Offices/ relevant organisations for details.
- (b) If the purchaser and/ or family members listed in the application form is/ are the whole household of sitting PRH/ Rental Estates tenants/ licencees and their spouses have to surrender their PRH/ Rental Estates units to the HA or the HKHS.
- (c) For LPH occupant(s) who successfully purchased a flat as a result of this sale exercise, he/ she/ they shall have his/ her/ their name(s) deleted from the respective household register or record and shall move out from such unit within 60 days from the date of signing the ASP. If the LPH occupant(s) who successfully purchased a flat as a result of this sale exercise are the whole household of sitting LPH occupant(s), the Licencee(s) of the concerned LPH unit(s) shall upon (i) the date of taking over keys of the flat; or (ii) the 10th working day from the date of execution of the Deed of Assignment of the flat inclusively, whichever is earlier, submit a Notice-to-Quit to the HB. The LPH occupant(s) shall terminate the Occupation Licence Agreement of his/ her/ their unit(s) within 60 days and shall return his/ her/ their LPH unit(s) in vacant possession to the HB on or before the day the licence is terminated.
- 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** –
- 18.4.1 The flats should be used only for private residential purposes and for occupation by the purchaser and all members of the family named 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 purchased flat in future.
- 18.4.2 If a purchaser becomes an owner of a HOS flat at Kai Ying Court / Ko Hei Court / On Pak Court / Siu Wu Court / Yu Hing Court sold under this sale exercise, the purchaser shall use the flat for private residential purposes only, and subject to the Housing Ordinance (Cap.283), the Restriction on Alienation Clause, the Government Grant and any amendments or modifications thereto, shall ensure that the flat shall be occupied by himself / herself and all the members of his / her family named in the Application Form for the purchase of the flat. If, without obtaining the prior written consent of the HA, any family member, including the purchaser, ceases to actually or permanently live in the flat for whatsoever reason(s) and for whatsoever period(s), the HA has the absolute right to require the purchaser to assign the flat back to the HA free from encumbrances at the purchase price as set out in the ASP less any amount certified by the HA as being the reasonable cost of making good any damage or deterioration to the flat and the costs and expenses for discharging any encumbrance(s) on the flat and for preparing and/or approving the assignment of the flat (the amount of which so determined and certified by the HA shall be final and conclusive). The purchaser shall forthwith upon the written request of the HA (and in any event not later than 28 days from the date of the request or the date as specified by the HA, whichever is the later) execute an assignment (in the form to be prepared or approved by the HA in its sole and absolute discretion) of the flat back to the HA free from encumbrances and on or before the purchaser's execution of the assignment, deliver to the HA vacant possession of the flat.
- 18.4.3 If a purchaser becomes an owner of a resale HOS flat at Siu Tsui Court (if any) sold under this sale exercise, the purchaser shall use the flat for private residential purposes only, and subject to the Housing Ordinance (Cap.283), the Restriction on Alienation Clause, the Government Grant and any amendments or modifications thereto, shall ensure that the flat shall be occupied by himself / herself and all the members of his / her family named in the Application Form for the purchase of the flat. If, without obtaining the prior written consent of the HA, any family

member, including the purchaser, ceases to actually or permanently live in the flat for whatsoever reason(s) and for whatsoever period(s), the HA has the absolute right to require the purchaser to assign the flat back to the HA free from encumbrances at the purchase price as set out in the ASP less any amount certified by the HA as being the reasonable cost of making good any damage or deterioration to the flat and the costs and expenses for discharging any encumbrance(s) on the flat and for preparing and/or approving the assignment of the flat (the amount of which so determined and certified by the HA shall be final and conclusive). The purchaser shall forthwith upon the written request of the HA (and in any event not later than 28 days from the date of the request) execute an assignment (in the form to be prepared or approved by the HA in its sole and absolute discretion) of the flat back to the HA free from encumbrances and on or before the purchaser's execution of the assignment, deliver to the HA vacant possession of the flat.

- 18.4.4 If a purchaser becomes an owner of a resale HOS flat at Kam Chun Court / Kei Wah Court / Kai Yan Court / Kwun Shan Court / On Sau Court / Chiu Ming Court (if any) sold under this sale exercise, the purchaser shall use the flat for private residential purposes only, and subject to the Housing Ordinance (Cap.283), the Restriction on Alienation Clause, the Government Grant and any amendments or modifications thereto, shall ensure that the flat shall be occupied by himself / herself and all the members of his / her family named in the Application Form for the purchase of the flat. If, without the prior written consent of the HA, any family member, including the purchaser, ceases to actually or permanently live in the flat for whatsoever reason(s), the HA has the right to require the purchaser to assign the flat back to the HA. The purchaser shall forthwith upon the written request of the HA (and in any event not later than 28 days from the date of the request or the date as specified by the HA, whichever is the later) execute an assignment (in the form to be prepared or approved by the HA in its sole and absolute discretion) of the flat back to the HA free from encumbrances and on or before the purchaser's execution of the assignment, deliver to the HA vacant possession of the flat at the costs and expenses of the purchaser.
- 18.4.5 According to Section 22 of the Housing Ordinance (Cap.283), staff of HD are empowered to enter and inspect the flat. Pursuant to Section 29 of the Housing Ordinance (Cap.283), any person who obstructs staff of HD in the exercise of any power or the performance of any duty conferred or imposed under the Housing Ordinance shall be guilty of an offence and liable on conviction to a fine at level 3 as specified in Schedule 8 of the Criminal Procedure Ordinance (Cap.221) and to imprisonment for 6 months.
- 18.4.6 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 the same Schedule and to imprisonment for 3 months; any owner or occupier who knowingly makes a false statement in furnishing the particulars required 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 this sale exercise, the maximum fines at level 3, level 4 and level 5 are HK\$10,000, HK\$25,000 and HK\$50,000 respectively.)
- 18.5 **Deletion of record** – deletion of crucial members (Note 6) 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. Except family members of paragraph 4.2.4 above.
- 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 where the HA agrees to the same, the HA shall be entitled to retain a sum equivalent to 5% of the purchase price as consideration for his agreeing to cancel of the ASP. Besides, the cancellation of the ASP is subject to the provisions of the ASP including the purchaser being required to pay or reimburse the HA for all legal costs, charges and disbursements (including stamp duty (if any) and registration fee) in connection with or arising from the cancellation of the ASP.
- 18.6.2 A purchaser who wishes to assign or let the HOS flat after becoming an owner of a flat at Kai Ying Court / Ko Hei Court / On Pak Court / Siu Wu Court / Yu Hing Court 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 and the land documents when purchasing the flat. A purchaser should seek professional advice in this respect if necessary. 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 (Note 14) 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.

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 premium is calculated by applying the discount of the original purchase price to the prevailing market value. (Note 15)

18.6.3 A purchaser who wishes to assign or let the HOS flat after becoming an owner of a resale HOS flat at Kam Chun 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 (Note 14) 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.

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

18.6.4 A purchaser who wishes to assign or let the HOS flat after becoming an owner of a resale HOS flat at Kei Wah Court / Kai Yan Court / Kwun Shan Court / On Sau Court / Chiu Ming Court / Siu Tsui 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 (Note 14) 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.

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

18.6.5 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.

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 sale exercise 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.

Note 15 : The details of calculation of premium will be subject to the terms of the Deed of Assignment and the terms, covenants and conditions contained in the Government lease and the terms of the land documents when purchasing the flat.

19. Important Notes

- 19.1 If any application forms submitted contains false or incorrect information/ statement or representation, the application will be cancelled. Any ASP executed for flat purchased as a result of the false or misleading information provided 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 statement to the HA, in respect of any matter relating to the purchase of a HA's subsidised sale flat (which shall include a HOS flat) or in providing any information to HA in respect of such matter, 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 \$500,000 and to 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) in relation to the purchase of such flat by him, the Court shall order either (a) that the flat purchased by the offender 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 HA's subsidised sale flat (which shall include 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 this 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, the HD, the HKHS and relevant Government bureaux/departments 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, the HD and the HKHS 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 HKHS 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/ HKHS/ URA in future; and (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 HKHS may compare and match the personal data provided in the application form with the relevant personal data collected (manually or otherwise) for other purposes in order to ascertain whether such information is false or misleading, and may take appropriate action against the person(s) concerned on the basis of the result of the data comparison and matching. The applicant and his/ her family member(s) should also authorise the HA, the HD and the HKHS to disclose, verify and match the information concerned with other government departments, 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, 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 the application form. The personal data provided may also be used by the HA, the HD, the HKHS and relevant Government bureaux/departments 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 Hotline/ 1823 for answering his/ her enquiries.
- 20.4 For the purposes stated above, the HA, the HD and the HKHS may disclose the personal data provided by the applicant and his/ her family member(s) in the application form to other government departments, and to employers concerned or relevant public/ private organisations/ companies (including but not limited to 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 this 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 this 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. Any person offering a bribe to a public servant to secure public service might commit a bribery offence. Both offeror and acceptor are guilty of the offence regardless of the value of the bribe. 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 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 website of HOS 2024 (www.housingauthority.gov.hk/hos/2024) or scan the QR code below and go to the relevant webpage to enquire about latest information.

HOS 2024 website



Sale of Home Ownership Scheme Flats 2024
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 Hong Kong 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 (IADF)” together with relevant supporting documents (such as income, asset and relationship proof, etc.) 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.
- 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 of the HA, 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.

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"> 1. Monthly Salary <ul style="list-style-type: none"> ● Those who earn a regular salary should calculate their income as at 30 September 2024 using their basic salary before tax plus the average monthly regular and irregular commission and allowance from 1 April 2024 to 30 September 2024 by 6 months plus the average monthly income of year-end bonus and double pay received from 1 October 2023 to 30 September 2024, by 12 months less total employee’s contribution to *MPF/ Mandatory Provident Fund Schemes Authority’s Recognised Occupational Retirement Scheme(s) (Recognised Occupational Retirement Scheme) from 1 April 2024 to 30 September 2024 by 6 months. Please see Example 1. ● Those who are paid on an occasional basis, they should calculate their average monthly income for the period from 1 April 2024 to 30 September 2024 (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 April 2024 to 30 September 2024 by 6 months plus the year-end bonus and double pay from 1 October 2023 to 30 September 2024 by 12 months less total employee’s contribution to *MPF/ Recognised Occupational Retirement Scheme from 1 April 2024 to 30 September 2024 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 April 2024 to 30 September 2024 to corresponding months or days of service period less the average of total employee’s contribution to *MPF/ Recognised Occupational Retirement Scheme from service period divided by corresponding months or days of service period. Please see Example 2(b). <p>If a person’s total household income exceeds the income limit, he/ she may convert the irregular income received for the period from 1 October 2023 to 30 September 2024 into a monthly average (Not applicable to those who earn a regular salary).</p> <ul style="list-style-type: none"> ● Those who have changed to another job: <ol style="list-style-type: none"> (a) during the past 6 calendar months prior to the closing date of application (i.e. 23 October 2024) are required to declare only the income in September 2024. (For example, if a person who has changed to another job 2 months ago is currently earning a regular income, he/ she is required only to declare his/ her present salary. If the person is now employed on an occasional basis, he/ she should declare the average monthly income by dividing the total income received over the past 2 months from the current employer by 2 months.) 	<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 October 2023 to 30 September 2024) and a copy of the applicable tax documents if failing to provide the Employee’s Income Certificate. ● Copy of documentary proof of employee’s contribution to *MPF/ Recognised Occupational Retirement schemes ● Copy of rental statement for the accommodation. ● A copy of the latest Employer’s Return of Remuneration and Pensions/ Notice of Assessment.

(b) during the past 6 calendar months prior to their invited flat selection date are required to declare only the income received in 6 calendar months prior to their invited flat selection date. (For example, if a person who has transferred to another job 2 months ago is currently earning a regular income, he/ she is required only to declare his/ her present salary. If the person is now employed on an occasional basis, he/ she should declare the average monthly income by dividing the total income received over the past 2 months from the current employer by 2 months.)

- If those who are newly employed in September 2024 have no *MPF schemes contribution deducted from their income, they should calculate their income on the basis of their actual income received in the particular month.
 - For employees with more than one jobs at the same time, all jobs and all of the income must be declared.
 - For employees on no-paid leave, the deducted amount of income will not be taken as deductions.
2. Bonus/Double Pay and Commission/ Allowance
- **Year-end bonus/ double pay:** The bonus and double pay received on a regular or occasional basis from current employer for the period from 1 October 2023 to 30 September 2024 should be declared after being converted into a monthly average. (For example, if the double pay received from 1 October 2023 to 30 September 2024 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 April 2024 to 30 September 2024 should be declared after being converted into a monthly average. (For example, if the total overtime allowance over the period from 1 April 2024 to 30 September 2024 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 April 2024 to 30 September 2024 has been converted into a monthly average, he/ she may convert the irregular income received for the period from 1 October 2023 to 30 September 2024 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 September 2024	+	Regular & irregular commission & allowance from 1.4.2024 to 30.9.2024	+	Year-end bonus & double pay from 1.10.2023 to 30.9.2024	-	Total employee's contribution to *MPF/Recognised Occupational Retirement Scheme from 1.4.2024 to 30.9.2024
		————— 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 1.4.2024 to 30.9.2024	+	Year-end bonus & double pay from 1.10.2023 to 30.9.2024	-	Total employee's contribution to *MPF/ Recognised Occupational Retirement Scheme from 1.4.2024 to 30.9.2024
————— 6 months		————— 12 months		————— 6 months
(b) Total income received for the service period	-	Total employee's contribution to *MPF/ Recognised Occupational Retirement Scheme 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: <ul style="list-style-type: none"> (i) Free accommodation - the contributory portion is calculated at 10% of the average monthly total personal income. (ii) Accommodation at a rent lower than the market level - the contributory portion is calculated at 10% of the average monthly total personal income less the rent payable to the employer. It will be taken as "0" if the balance is negative. <p>4. If the person has no income:</p> <ul style="list-style-type: none"> Those without any income from 1 October 2023 to 30 September 2024 should enter "0" or "Nil" in the column of "Total Monthly Income". Those who are not employed or self-employed in September 2024 but were once employed from 1 October 2023 to 30 September 2024 should convert their total income divided by 12 months in 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 MPF or Recognised Occupational Retirement Scheme, calculated at the statutory rate of 5% or the actual contribution amount, with a cap of HK\$1,500 and whichever is the less (any contribution made voluntarily by the employees are not deductible), 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, Community Care Fund (one-off subsidies), Old Age Living Allowance, 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, dividends or gratuities receivable by shareholders and private expenses. <ul style="list-style-type: none"> (a) For business with 1 year: the monthly average income earned over the 12 calendar months from 1 October 2023 to 30 September 2024 should be declared (For example, if business commenced on 1 October 2023, the total net profits received over the period from 1 October 2023 to 30 September 2024 should be divided by 12 months). If loss, the income should be calculated as "0". (b) For business less than 1 year: the monthly average income earned during 1 October 2023 to 30 September 2024 should be declared (For example, if business commenced on 1 November 2023, the total net profits received over the period from 1 November 2023 to 30 September 2024 should be divided by 11 months). If loss, the income should be calculated as "0". Self-employment without business registration: <ul style="list-style-type: none"> (a) Working with 1 year: the monthly average income earned over the 12 calendar months i.e. 1 October 2023 to 30 September 2024. (b) Working with less than 1 year: the monthly average income earned during the corresponding period from 1 October 2023 to 30 September 2024. 	<ul style="list-style-type: none"> A copy of a valid business registration certificate/ hawker licence (in case of hawking) and applicable tax documents. 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. The original of the latest 12 calendar months of business financial statement confirmed by chartered accountant. Original Auditor's Report and Annual Return (Form NAR1) should also be submitted in case of limited company.
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 applicant and all family members must not own domestic properties in Hong Kong), including the income from subletting as a principal 	<ul style="list-style-type: none"> Copy of relevant supporting documents on the average monthly rental income (For

	<p>tenant, has to be declared. Both the rates and government rent payable per month are deductible from the monthly rental income, and a further 20% of the remaining sum is also deductible for meeting expenses.</p> <p>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 2024/25 financial year, and a further 20% of the remaining sum for meeting expenses. <p>Calculation method (for reference only)</p> $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$	<p>example: rental agreement).</p> <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 2024/25 financial year, and a further 20% of the remaining sum for meeting expenses. <p>Calculation method (for reference only)</p> $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\%$ <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. <p>Calculation method (for reference only)</p> $\left(\frac{\text{Rateable value}}{12 \text{ months}} - \frac{\text{Rates of prevailing quarter}}{3 \text{ months}} - \frac{\text{Government rent of prevailing quarter}}{3 \text{ months}} \right) \times 80\% \times \text{share of interest}$	<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, pensions/ dependent pensions under the Surviving Spouses' and Children's Pensions Scheme/ Widows and Orphans Pension Scheme, scholarship given as remuneration to be taxable, etc.: <ul style="list-style-type: none"> (a) Regular amount: amount received in September 2024. (b) Irregular amount: average monthly amount received over the 6 calendar months i.e. 1 April 2024 to 30 September 2024. Any interest/ bonus/ dividend received from fixed term deposits and transactions of any nature, such as shares, funds, etc.: average monthly amount received over the 6 calendar months from 1 April 2024 to 30 September 2024. For all insurance policies, including those with savings or investment elements (such as annuity plans), the average monthly bonus, interest and guaranteed annuity payment received over the last 12 calendar months i.e. 1 October 2023 to 30 September 2024. 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.
<ul style="list-style-type: none"> By the time of flat selection, applicants have to declare the total monthly household income. Please refer to the above-mentioned calculation method and declare the total monthly household income from 6 to 12 calendar months prior to the date of signing the ASP. 		

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 **2 October 2024** (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 2 October 2024. 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 valuation report of the land as at 2 October 2024. 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 (e.g. ancestral houses, overseas residential properties, local or overseas commercial retail shops, industrial and commercial premises/ parking spaces, etc) (The 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 2 October 2024. 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 valuation report of the landed properties as at 2 October 2024. 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 2 October 2024. 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: $[(Purchase\ price - outstanding\ mortgage) \times (1 - 60\%)] \times (1 - 30\%)^n + (residual\ values\ of\ vehicle\ registration\ fee\ and\ insurance\ premium\ as\ at\ 2\ October\ 2024)$ n = 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 the relevant vehicle purchase agreement, registration document, the hire purchase agreement which shows the repayment schedule for the months of September 2024 and October 2024, the valid insurance policy and payment receipts showing 2 October 2024, 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 2 October 2024. 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, voluntary contributions under Mandatory Provident Fund schemes, the cash value and the accumulated bonus of savings and interest 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 2 October 2024, or the most recent unit closing price (whichever is the latest). Note: Annuity plans, any interest/ bonus and guaranteed monthly annuity payment 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; ● In case of hawking, a copy of the relevant hawker licence is required; ● The original of relevant financial report; and ● Original auditor's report in case of limited company and Annual Return (FormNAR1)
Deposits at bank	<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 2 October 2024. ● Deposits at bank include balances of savings/current accounts deposits and fixed deposits in both local and foreign currencies as at 2 October 2024. In case of joint account, the balance of amount should be divided equally according to the number of people holding the joint account. ● Betting account balance 	<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 2 October 2024); ● Copies of the fixed deposits statement; or ● Copies of the relevant supporting documents.
Cash in hand	<ul style="list-style-type: none"> ● Cash in hand as at 2 October 2024 includes local currency in the value of HK\$5,000 or above and foreign currencies of the same value. 	
Others	<ul style="list-style-type: none"> ● Outstanding loans to others that have yet to be recovered as at 2 October 2024 in both local and foreign currencies. ● The amount of MPF/Recognised Occupational Retirement Scheme which can be withdrawn. 	<ul style="list-style-type: none"> ● Copies of the relevant supporting documents. ● Copies of statement which show the name, bank account number and account balances as at 2 October 2024.
<ul style="list-style-type: none"> ● By the time of flat selection, applicants have to declare the total net household asset value at the date of flat selection, including the deposit paid for the purchased flat. 		

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.

Sale of Home Ownership Scheme Flats 2024 - Checklist of supporting documents

- Attention:
- 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.
 - 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 (including but not limited to the following documents, the HA may invite applicants or his / her family member(s) to provide supporting documents if necessary. If fail to provide sufficient information, the HA may not be able to process the application and the application fee will not be refunded and cannot be transferred.)

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). For applications including child(ren) under the age of 18, a copy of the court order for the custody of children. For joint custody order, the physical care and control of the underaged member have to be granted. For unmarried applicants applying with child(ren) born out of wedlock 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.
Pregnant applicant or family member for 16 weeks or more	A copy of medical proof issued by registered doctors/ Chinese medicine practitioners to certify the expected date of delivery.
2. Income proof for applicant and family members (Please refer to Para. 1 in Annex A of Application Guide)	
Salaried employee (with a regular employer)	The original of Employee's Income Certificate at Annex D of Application Guide and the appropriate taxation documents, 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 valuation report of the land as at 2 October 2024. 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 and commercial premises/ parking spaces, etc.	A copy of the valuation report of the landed properties as at 2 October 2024. 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, annuity (including Hong Kong Mortgage Corporation Annuity Plan), 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. The original of the relevant financial statements and Annual Return (Form NAR1).
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, betting account, cash in hand in both local currency and foreign currencies, outstanding loans to others that have yet to be recovered 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 2 October 2024). Copies of the fixed deposits statement. Copies of the relevant supporting documents.

Sale of Home Ownership Scheme Flats 2024 (HOS 2024)
Application Form (White Form)

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

	Applicant	Family Member	Family Member	Family Member
Chinese Name (if any) <i>(same as Hong Kong Identity Card)</i>	安居樂	置居樂	安快樂	
English Name <i>(same as Hong Kong Identity Card)</i>	ON KUI LOK	CHI KUI LOK	ON FA LOK	
Hong Kong Identity Card (HKIC) No. <i>(including the no. or letter in bracket)</i>	Z 1 2 3 4 5 6 7	Y 5 6 7 8 9 0 (8)	()	
Hong Kong Birth Certificate No. <i>(For HK born child(ren) aged below 11 only)</i>	Not Applicable	()	S 1 2 8 1 2 8 (8)	
Sex (M – Male, F – Female)	■ M □ F	□ M ■ F	■ M □ F	□
Date of Birth <i>day month year</i>	07 07 1985	15 06 1989	04 04 2019	
Relationship with Applicant	1. Husband/ Wife		1. <input type="checkbox"/>	1. <input type="checkbox"/>
	2. Father/ Mother		2. <input type="checkbox"/>	2. <input type="checkbox"/>
	3. Son/ Daughter		3. <input type="checkbox"/>	3. <input checked="" type="checkbox"/>
	4. Father-in-law/Mother-in-law	Not Applicable	4. <input type="checkbox"/>	4. <input type="checkbox"/>
	5. Son-in-law/Daughter-in-law		5. <input type="checkbox"/>	5. <input type="checkbox"/>
	6. Brother/ Sister		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"/> ()	<input type="checkbox"/> ()
Marital Status	1. Unmarried	1. <input type="checkbox"/>	1. <input checked="" type="checkbox"/>	1. <input type="checkbox"/>
	2. Married	2. <input checked="" type="checkbox"/>	2. <input checked="" type="checkbox"/>	2. <input type="checkbox"/>
	3. Married <i>(Spouse not having the right to land in Hong Kong)</i>	3. <input type="checkbox"/>	3. <input type="checkbox"/>	3. <input type="checkbox"/>
	4. Divorced <i>(Have obtained the Court Order of Divorce)</i>	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	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Expected date of delivery (i.e. on or before 9 April 2025) <i>day month year</i>		2 9 0 1 2 0 2 5		
Please provide HK Mobile Tel. No. (for receiving SMS issued by the HA)				
		Other HK Contact Tel. No.		

Please fill in all the information according to HKIC or HK Birth Certificate.

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

Please provide contact telephone no.

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.

Part II Record of payment of the application fee (To be completed by the 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. 2 4 6 1 3 5 Bank Code 1 2 4 Branch Code 0 1 2

Crossed cheque

HONG KONG HOUSING AUTHORITY

TWO HUNDRED NINEITY ONLY

HK \$ 290.00

Signature

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

Same as the date filing in the Application Form

Cross out bearer

In BLOCK letter (for reference only)

246135 124 012 125678 001

BLANK PAGE

Please tear-off this page for use by employer

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

Do not submit the income proof at the time of submitting the application form. The HA will notify applicants to provide relevant supporting documents.

Annex D

**Hong Kong Housing Authority
Sale of Home Ownership Scheme Flats 2024
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 (erasable ball pen should not be used).**
 (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)/ Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement Scheme(s) (Recognised Occupational Retirement Scheme(s)), 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/ Recognised Occupational Retirement Scheme(s) (Note 3)	Net Income after *contribution to a MPF/ Recognised Occupational Retirement Scheme(s) has been deducted
04/2024						
05/2024						
06/2024						
07/2024						
08/2024						
09/2024						

(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 04/2024 to 09/2024.

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 statutory contribution to a MPF/ Recognised Occupational Retirement Scheme(s) (the deductible contribution is statutory rate of 5% or the actual contribution amount, with a cap of HK\$1,500 and whichever is the less (any contribution made voluntarily by the employee is not deductible)).

Other than the above income, in the past 12 months (from 10/2023 to 09/2024), the employee *was paid/ was not paid as follows:

Other income	HK\$ (After deducting the *contribution to MPF/ Recognised Occupational Retirement Scheme(s) (Note 3))	Paid Date
*Year-end double pay/ year-end bonus/ other year-end gratuity		
*Year-end double pay/ year-end bonus/ other year-end gratuity		

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

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

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

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

Signature of Employer/ Person in Charge _____

Name of Signatory _____
(in Block Letters)

Designation of Signatory _____

Office Address _____

(Company Chop)

Name of Company : _____

Office Tel. _____
(Please use Block Letters)

Date _____

*Please delete as appropriate