



Chapter 20: Living in Hong Kong

Public housing

Hong Kong provides adequate and affordable public housing to eligible residents through the Hong Kong Housing Authority (HKHA) and the Hong Kong Housing Society (HKHS). You may be eligible to apply for various forms of public housing flats offered by these two public organisations.

Housing schemes offered by the Hong Kong Housing Authority

Public rental housing

Under the prevailing public rental housing (PRH) allocation policy, the relative priority of flat allocation to General Applicants (i.e. family and elderly one-person applicants) is determined according to the principle of rational allocation of PRH resources and strictly in accordance with the order of registration date / G-number Equivalent Date (if any) of applications. The relative priority of flat allocation to Non-elderly One-person Applicants is based on the points scored by the Applicants under the Quota and Points System. The higher the points scored, the earlier a PRH unit will be offered to the Applicant. For equitable distribution of PRH resources, PRH units are allocated to applicants by random computer batching according to their family size, the choice of district and PRH allocation standards, and subject to the availability of resources when the applications are due for allocation.

Eligibility criteria

If you are aged 18 or above, you can apply for PRH. To be an eligible applicant, you and your 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).

All married persons listed in the application must apply together with their spouses (except for persons who have applied to the court for a divorce, persons whose spouses have not been granted the right to land in Hong Kong or widowed persons).

As the applicant, you and your family members from the date of signing the PRH application form to the date of entering into a new tenancy agreement of the PRH flat allocated in consequence of the application must NOT:

- (i) own or co-own or have an interest in any domestic property in Hong Kong (including a beneficiary of the estate of any deceased person which includes any domestic property in Hong Kong). Domestic property includes any domestic property, uncompleted private domestic property, rooftop structure approved by the Building Authority, domestic building lots and Small House Grants approved by the Lands Department; or
- (ii) have entered into any agreement (including provisional agreement) to purchase any domestic property in Hong Kong; or
- (iii) hold more than 50% of the shares in a company which owns, directly or through its subsidiaries, any domestic property in Hong Kong.

The total monthly household income and total household net asset value of you must not exceed the limits laid down by the HKHA. Such limits are subject to annual review.

At the time of allocation, at least half of the family members included in the application must have lived in Hong Kong for seven years and all family members must be still living in Hong Kong. All children under the age of 18, regardless of their place of birth whose parent(s) has/have lived in Hong Kong for seven years, or being born in Hong Kong with established permanent resident status, are deemed to have fulfilled the seven-year residence requirement.

Compassionate Rehousing

Compassionate Rehousing (CR) is a form of special housing assistance, which aims at providing housing assistance to individuals and families who have genuine and imminent long-term housing needs but, owing to their social and medical needs (if applicable) under special circumstances, have no other feasible means to solve their housing problems. CR is different from general PRH application. It has to be assessed comprehensively by professional social workers/approved persons. The Social Welfare Department (SWD) is responsible for recommending eligible cases to the Housing Department (HD) for CR. Upon receipt of relevant recommendations, HD will arrange for flat allocation as soon as possible, after completion of regular procedures.

Information and enquiries

Please contact the HKHA for the latest update on these housing schemes. You can call the Housing Authority Hotline **2712-2712**, or visit the HKHA/HD Website at www.housingauthority.gov.hk. Enquiries can also be made to the following office:

The Hong Kong Housing Authority Customer Service Centre	Podium Level 2, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon (Lok Fu MTR Exit A)	Tel: 2712-2712
---	---	----------------

All enquiry services are provided in English and Chinese.

Housing schemes offered by the Hong Kong Housing Society

Rental housing

There are 20 HKHS rental estates either on Hong Kong Island, in Kowloon or the New Territories which are grouped under Group A or Group B estates, and for which different income eligibility applies. From time to time, the Hong Kong Housing Society invites PRH applicants within a certain range of application numbers to apply directly to the Group A flats of the HKHS for available vacant flats under its administration. Application for Group B estates was closed as from 1 July 2011. If you are aged 60 or above, you may also be eligible to apply for an elderly persons' flat which may be available in some of these rental estates.

Information and application

Information about the HKHS flats and application forms are available at the HKHS's Applications Section:

Applications Section, Hong Kong Housing Society
G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong
(Tel: **2894-3274** / Fax: 2890-5259)

You may also call the 24-hour Information Hotline **2882-1717** or visit the HKHS's website at www.hkhs.com.

Subsidised home ownership schemes offered by the Hong Kong Housing Authority

In response to the home ownership aspirations of the community, the HKHA operates various schemes for sale of subsidised flats, including the Home Ownership Scheme (HOS), the Tenants Purchase Scheme (TPS), the Green Form Subsidised Home Ownership Scheme (GSH), the HOS Secondary Market Scheme (SMS) and the White Form Secondary Market Scheme (WSM).

Sale of HOS flats

The Government announced the resumption of the HOS in 2011. A total of over 41 300 new HOS flats have been offered for sale from 2014 to 2023. The Sale of HOS Flats 2023, providing a total of about 9 200 new flats, was launched in end-July 2023 with flats to be sold at discount of 38% from the assessed market values. Flat selection commenced from January 2024 and was completed in May 2024. The main features of the sales arrangements include the following:

- The HOS flats are opened for application by Green Form (GF) applicants (who are primarily PRH tenants and eligible PRH applicants) and White Form (WF) applicants.
- According to the current flat selection arrangement, family applicants have priority over one-person applicants, and family applicants or one-person applicants living in PRH estates affected by the HKHA's clearance programmes have absolute priority over other family applicants or one-person applicants respectively.
- Families applicants opting to join the “Priority Scheme for Families with Elderly Members” will be accorded priority in flat selection over other family applicants. Starting from HOS 2024, the HKHA will launch the “Families with Newborns Flat Selection Priority Scheme” to raise the chances for families with newborns to purchase subsidised sale flats (SSFs). A quota of flats will be reserved for balloting and priority flat selection by family applicants with babies born on or after 25 October 2023 until the children reach the age of three. In each of the HOS or GSH sale exercise, an additional 10% of the total number of flats will be reserved for the purpose of selection priority.
- Upon taking over of their purchased HOS flats or the 10th working day from signing the assignments, whichever is earlier, PRH tenants/households have to surrender their PRH units to the HKHA within 60 days.

- The income and asset limits for WF applicants are set according to the established methodology.
- With effect from the application commencement date of HOS 2023 (i.e. 31 July 2023), PRH tenants or Rental Estate tenants of the HKHS who apply to purchase SSFs as GF applicants would be subject to the same restriction on ownership of domestic property in Hong Kong currently applicable to WF applicants, i.e. GF applicants should not have owned domestic properties in Hong Kong during the period from 24 months preceding the closing date for submitting the application up to the time of purchase. In addition, Fixed-Term licensees of HA will no longer be eligible for purchasing SSFs as GF applicants.
- According to the pricing policy of SSFs of the HKHA introduced in 2018, the discount applied to the assessed market values of the HOS flats for sale is determined based on the affordability benchmark whereby at least 75% of the flats for sale can allow non-owner occupier households earning the median monthly household income to spend no more than 40% of their monthly income on mortgage payment.

Sale of GSH flats

Pursuant to the Chief Executive's announcement in his 2015 Policy Address, the HKHA endorsed the introduction of GSH for sale to GF applicants, with prices set at a level lower than those of HOS flats. The pilot project provided a total of 857 flats with flats sold at 40% discount of the assessed market value. The HKHA completed the review on the scheme and decided to regularise the GSH in January 2018 and endorsed the discount on the sale prices set for GSH flats at 10% more than that determined for the preceding HOS sale exercise. The HKHA has put up a total of about 15 400 new GSH flats for sale since regularisation of GSH in 2018. The Sale of GSH Flats 2023, providing a total of about 2 400 new flats, were put up for sale in March 2024 and balloting was held in June 2024. Flat selection is targeted to commence from the third to fourth quarter of 2024.

SMS

The SMS was established in 1997. It enables public housing tenants and GF Certificate holders to purchase flats sold under HOS / Private Sector Participation Scheme (PSPS) / TPS / GSH (hereinafter collectively referred to as "HOS flats") without payment of premium. The launch of the SMS increases

the turnover of HOS flats so as to address the home ownership need of low-to middle-income families. Apart from providing more choices for PRH tenants and GF Certificate holders to own their homes, more PRH units can be recovered for allocation to families in need.

- Transactions in the HOS Secondary Market are similar to those in the open market. The purchaser and the seller may handle the deal either directly or through an estate agent.
- Purchasers of flats in the HOS Secondary Market will be responsible for the payment of premium if they sell, rent or assign their flats at the open market in future, subject to alienation restriction applicable to the flat.
- The following categories of persons may apply to purchase a flat in the SMS under GF status:
 1. Households of PRH units under the HKHA (except tenants under Conditional Tenancies or monthly licencees of HKHA Transitional Rental Housing units);
 2. Households of Group A Rental Estates under the HKHS (except households of Group B Rental Estates or monthly licencees of HKHS Transitional Rental Housing units);
 3. Authorised residents of Interim Housing under the HKHA;
 4. Holders of a valid “GF Certificate – Applicable to HOS Secondary Market Scheme Only” issued by the HKHA / Urban Renewal Authority;
 5. Recipients of Rent Allowance for Elderly Scheme.

WSM

In 2013 and 2015, the HKHA launched an Interim Scheme to enable eligible WF applicants to purchase flats in the HOS Secondary Market without payment of premium. After the completion of two rounds of the Interim Scheme, over 4 000 applicants had successfully achieved home ownership. The HKHA endorsed in November 2017 to regularise the Interim Scheme as the WSM and adopted the same set of eligibility criteria for both annual Sale of HOS Flats and WSM exercises. The WSM 2018 with a quota of 2 500 was launched in late March 2018 and the HKHA endorsed to increase the annual quota for WSM 2019 to 3 000. In view of the persistently strong response to WSM, the HKHA further increased the quota for WSM 2020 to 4 500 and the same quota was maintained for WSM 2022 and WSM 2023. WSM 2023 was

launched together with the Sale of HOS Flats 2023 in end-July 2023. Approval Letters were issued to successful applicants of WSM 2023 in mid-March 2024 informing them to apply for a Certificate of Eligibility to Purchase with a validity period of 12 months.

Sale of Unsold TPS Flats

Under the TPS, sitting tenants in TPS estates can opt to purchase the rental flats in which they reside. Although no new TPS estates were launched after 2005, sitting tenants in TPS estates still have the option of purchasing their flats.

Pursuant to the 2019 Policy Address, the HKHA made active preparations to accelerate the sale of the unsold TPS flats and endorsed freezing the letting of rental flats recovered from TPS estates, with a view to putting them up for sale in the future. In July 2020, the HKHA endorsed putting up these recovered flats for sale to eligible GF applicants in the HOS and GSH sale exercises under the existing TPS pricing mechanism and alienation restrictions. Additional incentives were provided to encourage sitting TPS tenants to purchase the flats in which they reside.

Taking into account the satisfactory sales response of recovered TPS flats in the GSH 2020/21 and HOS 2022 sale exercises and to accelerate the sale of unsold flats in TPS estates, the HKHA endorsed in June 2023 the regularisation of the sale of recovered TPS flats. The HKHA will continue to put up recovered TPS flats for sale in HOS or GSH sale exercises and the target buyers will be those with GF status, as well as eligible applicants under the Express Flat Allocation Scheme (EFAS). Any recovered TPS flat which remains unsold at the end of an HOS or GSH sale exercise will be put up for sale in the EFAS exercise which immediately follows.

Around 400 recovered TPS flats were sold under HOS 2023. Flat selection commenced from January 2024 and was completed in May 2024. A new batch of recovered TPS flats were put up for sale under GSH 2023 in end-March 2024.