



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

As there is heavy demand for public rental flats, the HKHA maintains a system whereby general applicants (i.e. family and elderly one-person applicants) are offered a rental unit by random computer batching in accordance with the registration date, family size, public rental housing (PRH) allocation standards and choice of districts. For non-elderly one-person applicants, the allocation of flats is determined by the annual quota set and the points scored by them under the Quota and Points System.

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 on the application form must apply together with their spouses (except for divorcees, persons undergoing divorce proceedings, 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 completing the PRH application form to the date of signing the 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 (for example: trustee, executor, administrator or beneficiary having an interest in any domestic property in Hong Kong shall not be eligible to submit the application); 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 shares in a company which owns, directly or through its subsidiaries, 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 in Hong Kong.

The total monthly income and total net asset value of you and your family members must not exceed the income and total net asset value limits laid down by the HKHA. The 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 and provided that one of their parents has lived in Hong Kong for seven years, or with established Hong Kong birth status as permanent resident, will be deemed to have fulfilled the seven-year residence requirement.

Compassionate Rehousing

Compassionate Rehousing (CR) is a form of special housing assistance. For those who have imminent long-term housing needs on medical and social grounds but no other feasible means to solve their housing problems, they can approach the Social Welfare Department (SWD) for relevant welfare services or assistance. SWD will assess each case and recommend 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 offices:

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
Sham Shui Po Housing Information Centre	Podium Level, Un Chau Shopping Centre, Un Chau Estate Sham Shui Po, Kowloon	Tel: 2779-4069 Fax: 2779-0154

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 11 300 new HOS flats have been offered for sale in 2014, 2016, 2017 and 2018. 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 applicants) and White Form (WF) applicants.
- According to the established flat selection arrangement, family households have priority over one-person households, and families or one-person households living in PRH estates affected by the HKHA's clearance programme have absolute priority over other families or one-person households respectively.
- Upon taking over of their purchased HOS flats or 10th working day from signing the assignment, whichever is earlier, GF applicants have to surrender their PRH units to the HKHA within 60 days or forfeit their PRH eligibility.
- The income and asset limits for WF applicants are set according to the established methodology.
- The Government announced the new pricing policy on SSF in 2018 and the discount applied to the market value is determined based on the new affordability benchmark of ensuring at least 75% of the flats for sale are affordable to the non-owner occupier households earning median monthly household income.
- The HKHA will decline all buyback offers for the HOS flats sold from 2007 onwards.

Sale of GSH flats

Pursuant to the Chief Executive's announcement in his 2015 Policy Address, HKHA endorsed the introduction of GSH and selected the flats of a PRH development at San Po Kong for sale to GF applicants, with prices set at a level lower than those of HOS flats. The pilot project provides a total of 857 flats and opened for application in October 2016 with flats sold at 40% discount. HKHA completed the review on the scheme and decided to regularise the GSH in January 2018. HKHA endorsed the conversion of a PRH development at Cheung Sha Wan to GSH project. The discount for pricing setting of GSH flats will be set at an additional 10% to the discount adopted in the preceding HOS sale. The first regularised project under GSH 2018 provides a total of 2,545 flats. Application was invited in December 2018 with flats sold at 58% discount. HKHA also endorsed two developments at Chai Wan and Tsing Yi to be offered for sale under GSH 2019 with a total of about 3,700 flats.

HOS Secondary Market Scheme

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) / Tenants Purchase Scheme (TPS) with the date of first assignment from the third years onwards without payment of premium and at freely negotiated prices. 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 a home, more PRH units can be recovered for allocation to families in need.

- Transactions in the HOS Secondary Market are similar to that in the open market. The purchaser and the seller may negotiate the price freely and 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.
- The following five categories of persons may apply to purchase a flat in the SMS under GF status:

1. Tenants of domestic flats in housing estates under the HKHA or the HKHS (except tenants under a Conditional Tenancy);
2. Authorised residents of Interim Housing under the HKHA;
3. Holders of GF Certificate issued by the Housing Department (HD) / Urban Renewal Authority;
4. Recipients of Rent Allowance for Elderly Scheme;
5. Estate Assistant grade staff who are holders of the Letter of Assurance issued by the HD.

White Form Secondary Market 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 is adopted. 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. Successful applicants will be informed to apply for a Certificate of Eligibility to Purchase (CEP) with a validity period of 12 months.