



HONG KONG
HOUSING SOCIETY
香港房屋協會



SENIOR CITIZEN RESIDENCES SCHEME

Application Leaflet

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1. **Brief Description of the Scheme**

Established in 1948, the Hong Kong Housing Society (“HKHS”) is a non profit-making organisation that provides housing and related community services to the people of Hong Kong. Appreciating the increasing demand for housing in Hong Kong, community recreational facilities and health care services for the Hong Kong’s growing elderly population, the HKHS has developed an innovative and comprehensive care concept for the aged — the Senior Citizen Residences Scheme (“The Scheme”).

The Scheme is an original concept that provides one-stop services to the elderly. Our tenants will have their housing, community, leisure and health care needs well looked after. The Scheme is targeted at senior citizens aged 60 or above who are financially independent. Upon payment of an entry contribution, successful applicants are guaranteed of long lease residence, with only modest holistic services monthly fee*/ management and basic care fees# to pay every month. Tenants can also subscribe, at own costs, to a wide range of optional health care services provided by the operator to cater to individual health conditions and needs.

HKHS hopes this leaflet will offer you simple yet detailed information on the Scheme.

Wishing the elderly with heart at ease, happy aging, and aging in place under the Scheme.

* *For Blissful Place only*

For Jolly Place and Cheerful Court only

2. Eligibility Criteria

2.1 Who is eligible for the Senior Citizen Residences Scheme?

The Scheme only accepts applications from singleton with self-care ability and couple/non-couple doubleton which at least one of them has self-care ability.

2.2 What is Singleton?

Singleton means anyone who is single, divorced (must produce documentary proof such as final divorce documents/ Certificate of making Decree Nisi Absolute (Divorce)), or widowed, or any married person whose spouse does not have the right to land in Hong Kong. In connection with the right to land in Hong Kong, any person who has the right to land but is subject to certain conditions of stay (except for conditions concerning the limit of stay) will not be treated as a person having the right to land in Hong Kong. A person who does not have the right to land in Hong Kong cannot be included in the application form.

2.3 What is Couple/Non-Couple Doubleton?

There is no restriction on the relationship between the applicants and joint applicants of couple/non-couple doubletons. The applicant and joint applicant have the right to land in Hong Kong without being subject to any conditions of stay (except for conditions concerning the limit of stay). Person(s) who do not have the right to land in Hong Kong cannot be included in the application form. A married applicant must make a joint application with his/her spouse unless a death certificate of the spouse; or supporting documents which prove that his/her spouse requires long stay in nursing home or hospital; or a valid certification of divorce are produced.

2.4 Is there any age limit?

Applicants and joint applicants must be aged 60 or above by the date of the application, as evidence by the relevant information on

their Hong Kong Identity Cards or records of the Immigration Department of Hong Kong.

2.5 Is there any limit of stay in Hong Kong?

Applicant and joint applicant must have resided in Hong Kong for 7 or more years before the date of the application, and hold valid Hong Kong Identity Cards. In connection with the right to land in Hong Kong, any person who has the right to land but is subject to certain conditions of stay (except for conditions concerning the limit to stay) will not be treated as a person having the right to land in Hong Kong.

For a joint applicant who is the spouse of the applicant, he/she must also be 60 years old by the date of application. He/she must hold a valid Hong Kong Identity Card.

2.6 Why is financial ability a key consideration?

The Scheme is based on a “user pays” concept. We must therefore ensure our tenants have the financial means to lead an independent life and meet any future medical expenses that might arise should their physical condition deteriorate.

2.7 How do you assess financial ability? What are the eligibility criteria?

In order to fulfil the eligibility criteria, applicants should meet the total assets limits (see item 2.9), or if they fail to meet the specified minimum limit, they should have qualified guarantor(s) to undertake a Deed of Undertaking and Indemnity to bear for all their future living expenses whilst living in the flats of the Scheme (see item 2.13 – 2.15).

2.8 How are financial ability set?

The limits are set having regard to tenants’ ability to support themselves, the need for a reasonable standard of living, average life expectancy and individualised requirements for health and medical care services.

2.9 What is applicant's financial ability?

Age	Financial ability for Singleton (HK\$)	Financial ability for Couple/ Non-Couple Doubleton (HK\$)
60-69	5.38 million – 9.78 million	7.81 million – 14.50 million
70 or over	4.15 million – 7.60 million	5.77 million – 11.40 million

2.10 What does financial ability include?

Financial ability includes an applicant's income and assets.

Income including but not limited to pension, salaries from the current employment, and the gross income derived from properties, vehicles and businesses owned by the applicant.

Assets including but not limited to properties, land, company stocks and shares, vehicles, transferable vehicle registration licences, bank deposits, unit trust funds, insurance policies, annuity plans, assets of any self-owned business(es) and any other assets held in any other forms by the applicant in Chinese Mainland, Hong Kong and overseas.

2.11 If the applicant owns any properties, is it necessary to dispose of them?

No. The value of these properties or lands in Chinese Mainland, Hong Kong and overseas and any income derived therefrom will be included in assessing the total assets.

2.12 Is it necessary to hand over assets to the HKHS?

No. Assets are only for assessing applications.

2.13 If an applicant's and/ or joint applicant's total assets fall short of the specified minimum limit, can he/she join the Scheme?

Yes. Applicants and/or joint applicants with total assets less than the minimum limits (see item 2.9) can apply the Scheme, if they are able to provide a Deed of Undertaking and Indemnity, or any other instrument specified by the HKHS, executed by a qualified guarantor(s) who undertakes to bear future living expenses of applicant and/or joint applicants whilst living in the flats of the Scheme.

2.14 Who is an eligible guarantor for singleton applicants?

Guarantors are required for senior citizens aged 60 to 69 with less than HK\$5.38 million total assets, or for senior citizens aged 70 or above with less than HK\$4.15 million total assets. The number of guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$75,500 or above. Proof of income is required.

2.15 What are the requirements for a couple/non-couple doubleton guarantor(s)?

Applicants aged 60-69

Total assets between HK\$7.81 million and HK\$14.50 million

If one of the applicants has total assets under HK\$3.905 million, the other applicant or any third party can be his/her guarantor(s). The number of third party guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$75,500 or above.

Total assets less than HK\$7.81 million

If total assets of one of the applicants fall short of HK\$3.905 million, guarantor(s) is required. If the total assets of both the principal applicant and joint applicant fall short of HK\$3.905 million, guarantor(s) are required for both of them. Where the principal applicant and joint applicant are guaranteed by different guarantor(s), the number of guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$75,500 or above. Where the

principal applicant and joint applicant are guaranteed by the same guarantor(s), there is no limit for the number of guarantor(s), provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$85,500 or above.

Applicants aged 70 or above / Mixed-group applicants aged 60-69 and 70 or above

Total assets between HK\$5.77 million and HK\$11.40 million

If one of the applicants has total assets under HK\$2.885 million, the other applicant or any third party can be his/her guarantor(s). The number of such third party guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$75,500 or above.

Total assets less than HK\$5.77 million

If total assets of one of the applicants fall short of HK\$2.885 million, guarantor(s) is required. The number of guarantor(s) is not limited, provided the monthly income of any one guarantor(s) or the aggregate monthly income of any two guarantors is HK\$75,500 or above. If total assets of both the principal applicant and joint applicant fall short of HK\$2.885 million, guarantors are required for both of them. Where the principal applicant and joint applicant are guaranteed by different guarantor(s), the number of guarantor(s) is not limited, provided the monthly income of one guarantor or the aggregate monthly income of two guarantors is HK\$75,500 or above.

Where the principal applicant and joint applicant are guaranteed by the same guarantor(s), there is no limit for the number of guarantor(s), provided the monthly income of one guarantor or the aggregate monthly income of two guarantors is HK\$85,500 or above.

The guarantor(s) referred must produce proof of income.

2.16 Can persons currently enjoying housing benefits offered by the government, the Hong Kong Housing Authority (HA), HKHS or Urban Renewal Authority (URA) join the Scheme?

Yes. These tenants/ licencees and their spouses are required to give notices to respective management office of housing estate upon commencement of the lease under the Scheme to terminate the tenancy/ licence and surrender their units within 60 days to HA or 2 months to HKHS or URA.

Tenants and joint tenants have any tenancies/ licences of any public housing estates/ rental estates / units/ interim housing units of the HA, HKHS or URA, or on the registers of domestic units purchased under any subsidised housing projects/ schemes must contact the management offices of the housing estates/management office, they are now residing at to have their names deleted from the registers/ records within 60 days (HA) or 2 months (HKHS or URA) upon commencement of the lease under the Scheme.

Tenants/Owners of units allocated or purchased under HA's Elderly Priority Schemes or subject to Housing Policy who cannot have their names deleted from the records of subsidised housing schemes is ineligible to apply for the Scheme.

Applicants and/ or joint applicants (including any persons who have yet to be the spouses of the compensation recipients at the time of compensation) who have been granted compensation by the Government based on the Home Ownership Scheme price level due to the clearance of the Kowloon Walled City and who have opted to make self-arrangement for accommodation are ineligible to apply for the Scheme.

Applicants and/ or joint applicants who are affected by the clearance/ redevelopment projects and who had opted to receive cash allowance/ ex-gratia payment granted by HA/ HKHS/ URA/ Lands Department/ other authorities in lieu of rehousing are ineligible to apply for the Scheme within two years/ the specified dates after the date of receipt of the allowance/ ex-gratia payment.

2.17 What are Elderly Priority Schemes of the HA?

Elderly Priority Schemes including but not limited to housing benefits offered by the Harmonious Families Priority Scheme and Priority Scheme for Families with Elderly Members.

2.18 For subsidised housing owners/beneficiaries, what arrangements should they make for existing housing benefits when their applications under the Scheme are accepted?

Tenants should terminate their housing benefits within 6 months upon commencement of the lease under the Scheme in accordance with the prevailing policy of HA, HKHS or URA. Ways to cease the housing benefits include:

- Selling subsidised flat;
- Paying all due premium;
- Repaying all outstanding loans under relevant subsidised housing schemes.

The value of sold property (after deduction of outstanding mortgage) will be counted as assets, and for the value of subsidised flat without disposal will also be counted as assets.

2.19 Can ex-owners/beneficiaries of subsidised housing schemes join the Scheme?

Yes. Except for the ex-owners who purchased the units under HA's Elderly Priority Schemes.

3. Renting a Unit

3.1 What is the lease arrangement for the units of the Scheme? How do I pay the rent?

The units of the Scheme are offered on a long lease basis. Upon execution of the lease, the tenant is required to pay a lump sum entry contribution. There is no monthly rent but the tenant requires to pay the related fees (see item 5.4 and item 5.7).

3.2 How to determine the amount of entry contribution?

Determination of the entry contribution amount is based on age. Applicants are divided into 4 categories. The older they are at the time of moving in, the lower contribution they would have to pay. As for the entry contribution on individual units, this is determined by the location, size and orientation. Entry contribution for couple/non-couple doubletons is based on the age of the younger applicant.

3.3 Will the entry contribution refunded? How to calculate the refund amount? Does it bear any interest?

If a tenant terminates the tenancy, he/she will be refunded with 10% to 70% of the entry contribution, plus accrued interest thereon. The actual amount payable, on a descending scale, is based on the years of tenancy. In other words, the longer a tenant lives in, the less entry contribution he/she will get back.

Balance of the entry contribution is valued on the day of termination, while the interest is based on savings rate published by any note-issuing bank at the end of each quarter (i.e. March, June, September, December).

In addition, HKHS reserves the right to deduct from the amount payable to the outgoing tenants the amount owe to HKHS and the operator according to the terms and conditions of the lease.

3.4 Can you use an example to illustrate the amount of refund?

No. of Years * Resided in the Unit before Tenancy Terminated	Approximate Percentage of Entry Contribution Refund (%)
The 1st anniversary	70%
The 5th anniversary	53%
The 10th anniversary	31%
On or after the 14th anniversary	10%

* Less than one year will be deemed as one year, beyond the anniversary date will be counted as two years.

Example: Entry date - 1 December 2019

<u>Date of Termination</u>	<u>Lapsed Years of Tenancy</u>
30 November 2020	1
31 December 2020	2

3.5 Can I pay the entry contribution by installments?

No. Applicants must pay the entry contribution in a lump sum.

3.6 Are there any fees other than the entry contribution? When are these fees payable?

Upon acceptance of the flat offer by eligible applicants, applicants will be arranged to complete statutory declaration, execution of the lease and service agreement at the estate office and pay all related fees including the entry contribution, sinking fund, land registration fee, stamp duty, legal fee and expenses incurred for execution of the lease and service agreement, holistic services monthly fee*, deposits

and advance payment of monthly management fee[#] and basic care fee[#] and Government rates.

^{*} For Blissful Place only

[#] For Jolly Place and Cheerful Court only

3.7 How should I pay the fees?

The entry contribution and all other fees should be paid by cashier's orders on the day applicant signed the lease.

3.8 What are the letting procedures?

According to online submission date or postal date of applications received, computer balloting will be carried out to assign priority number to each application. Applicants will be notified in writing individually of their assigned priority numbers. When the application is due for investigation, HKHS will invite applicants for interview in accordance with their priority numbers. After confirming the eligibility of the applicants, his/ her application will be put on the waiting list. HKHS will allocate flat to eligible applicants according to their priority numbers, household size in the successful application and their estate preference when there is vacant unit available for letting in the existing estates. If there is new project under the Scheme to be launched, the application and allocation arrangement will be announced by then.

4. Restrictions under the Lease

4.1 In a couple/non-couple doubleton, who is the principal tenant?

The applicant and joint applicant are joint tenants.

If the joint applicant is aged between 50 and 59, the joint applicant must be the spouse of the applicant and holds Hong Kong Identity Card. He/She will only be permitted to reside in the unit as a “permitted occupier”, and has to pay the holistic services monthly fee* / basic care fee#.

* For Blissful Place only

For Jolly Place and Cheerful Court only

4.2 If one of the joint tenants ceases to reside in the unit, is the other required to vacate the unit?

When a tenant terminates the tenancy or passes away, the lease automatically becomes null and void. This tenancy cannot be taken over by his/her estate administrator or next-of-kin. In the case of joint tenancy, however, when one of the joint tenants passes away, the other may continue to reside in the unit.

New lease should be signed for any change of tenancy right. In a case where a new lease was to be signed, a new Deed of Undertaking and Indemnity (if any) or other instrument specified by the HKHS must also be executed.

4.3 Can relatives, friends and/or domestic helpers stay overnight in the unit?

The units of the Scheme can only be occupied by the registered tenants. No letting or sub-letting is allowed. With permission of the HKHS or Operator, and subject to compliance of the terms and conditions of the Lease and Guidelines for Tenants, relatives, friends and/or domestic helpers can be permitted to stay overnight.

4.4 Is early termination of tenancy allowed?

Yes. Either the tenant or the HKHS may terminate the tenancy by giving the other party at least 3 calendar months prior written notice.

4.5 Can an ex-tenant apply for other subsidised housing benefits after he/she has surrendered his/her unit?

Any tenant who has surrendered the unit under the Scheme can apply for other subsidised housing benefits offered by the government, HA, HKHS or URA, provided that he/she can meet the prevailing housing policy requirements and eligibility criteria.

5. Management & Service Arrangements

5.1 Which organisation is going to manage the property?

HKHS or Operator appointed by HKHS is responsible for the property management of the projects, HKHS or Operator will provide medical/personal care services to tenants at reasonable rates on a “user pays” basis.

5.2 How to prevent any tenant from abusing this Scheme?

To prevent abuse, every tenant is required to execute a lease with the HKHS which expressly defines the restrictions on assignment, rules governing additional tenants, payment of service fees and general tenancy terms and conditions.

5.3 What about the care services of the Estates under the Scheme? How to ensure tenants of the Scheme have priority to use these services?

Tenants are required to execute a service agreement with the HKHS or the Operator by the time when they sign the lease, which entitles them to basic care services (included in the monthly fee). Tenants also have priority to subscribe to optional health care services specially designed for the elderly. The HKHS or the Operator will monitor the health condition and needs of individual tenants, so that those in need have priority allocation of a unit in the care and attention section. To ensure effective use of facilities, a flexible management/allocation approach will be adopted, so that tenants’ right to use these services will not be jeopardised.

5.4 Are there any fixed monthly fees?

Tenants are required to pay the holistic services monthly fee*/monthly management fee[#] and basic care fee[#]. All other related dining/medical/personal care services provided by the HKHS or the Operator are optional. Tenants can subscribe to services that suit their individual needs and preferences, on a “user pays” basis.

5.5 Can I early terminate the service agreement?

Yes. If you are early terminating the lease, you can terminate the service agreement at the same time (please see item 4.4).

5.6 How to assess the amount for holistic services monthly fee*/ monthly management fee[#] and basic care fee[#]?

The HKHS shall adjust the holistic services monthly fee*/ monthly management fee[#] and basic care fee[#] in line with inflation and market situation and be responsible for the financial results of the management operation.

5.7 Apart from the payment of holistic services monthly fee*/ monthly management fee[#] and basic care fee[#], would there be any other payment by tenants?

Yes. Tenants have to pay the Government rates of the leased unit. Besides, according to the “user pays” principle, tenants are responsible for the repair and maintenance and other related cost of the unit, for more details, please refer to the relevant clauses in the lease.

^{*} For Blissful Place only

[#] For Jolly Place and Cheerful Court only

6. Application Procedures

6.1 Where can I get an application form?

- i) Obtain at HKHS Applications Section:
Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong
(Office hours: 8:30 a.m. to 12:30 p.m. and 1:30 p.m. to 5:30 p.m. from Mondays to Fridays, and closed on Saturdays, Sundays and Public Holidays); or
- ii) Download from the website of the Scheme: <https://sen.hkhs.com>

6.2 How to submit application?

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

- i) Online Application
Fill in the online application form and submit application at the website of the Scheme: <https://sen.hkhs.com>. “iAM Smart” users can use the “e-ME” form-filling function of “iAM Smart” to fill in their personal information automatically in a convenient way; or
- ii) By Mail
Mail the completed application form to Hong Kong Housing Society, General Post Office Box No. 13621, Hong Kong. Please indicate Application for Hong Kong Housing Society Senior Citizen Residences Scheme on the cover of the envelope. Individual envelope is required for each application form. Application forms which are returned to the applicants by post office due to insufficient postage will not be processed.

Applicants may choose one of the above manners to submit application. If an online application was successfully submitted, the applicant and joint applicant listed in the application form should not submit the application form again by mail, or vice versa.

6.3 Can I submit more than one application form?

No. Applicant and joint applicant (if any) should submit only one application and each person should not be included in more than one application. Any duplication will render disqualification of all related applications.

6.4 Is there any application fee?

Application is absolutely free.

6.5 In brief, how are applications screened?

According to online submission date or postal date of applications received, computer balloting will be carried out to assign a priority number to each application. Applicants will be interviewed according to their priority numbers to assess their eligibility. When there is vacant unit available for letting, eligible applicants will be notified to make statutory declaration and to sign the lease and service agreement.

6.6 How to find out about the results of computer balloting?

Applicants will be notified in writing individually of their assigned priority numbers. They can also make inquiries via our hotline .

6.7 When and how to know the results of the application?

Applicants who have been interviewed will be notified in writing individually of the application results.

7. 8 Steps to Rent a Unit under the Scheme

1. Submit duly completed application form by mail or through online service
2. Receive notification of priority number
3. Attend interview and provide required supporting documents
4. Receive notice of application vetted as eligible
5. Accept flat offer and make statutory declaration
6. Execute the lease and service agreement
7. Pay the fees and collect keys to allocated unit
8. Happy move in!

8. Contact us:

Address: Senior Citizen Residences Scheme
Applications Section of Hong Kong Housing Society
G/F, Dragon Centre, No. 23 Wun Sha Street, Tai Hang,
Hong Kong

Hotline Tel.: 2839 7111 / 2894 3222

Fax : 2504 0867

Important Notes

1. *All information contained in this leaflet is for reference only. For details of the Scheme, please refer to the terms and conditions of relevant legal documents duly signed by HKHS, the Operator and the tenants.*
2. *The HKHS reserves all rights to amend any details or arrangements of the Scheme from time to time without further notice. Applicants and joint applicants must also abide by all the requirements revised by HKHS from time to time.*
3. *This application leaflet is solely for reference. It does not constitute any legal liability on the part of the HKHS, nor does it constitute any undertaking or representation by the HKHS. The respective rights and liabilities of the HKHS, the Operator and the tenants shall be governed by the legal documents duly signed by all parties concerned.*

