



Hong Kong Housing Society
Subsidised Sale Flats Project 2025
“Hemma Emerald” in Kwun Tong (North) and
“Hemma Fab” in Fanling / Sheung Shui
Application Guide for White Form Applicants

Sales Scheme:	A total of 960 flats in Hemma Emerald , On Hei Street, Kwun Tong and 644 flats in Hemma Fab , Jockey Club Road, Fanling will be offered for sale under this sales scheme. Each eligible applicant who is invited for flat selection may purchase one flat in only one of the developments (i.e., either Hemma Emerald or Hemma Fab) while 1-Person Applicant may only purchase a 1-bedroom or 2-bedroom flat that is available for sale.
Application Period:	From 1 April 2025 to 14 April 2025
Ballot Result Announcement Date:	Around June 2025 (exact date to be announced later)
Application Fee:	HK\$290 Each applicant is required to pay an application fee of HK\$290 when submitting the application form. The application fee, once paid, is non-refundable and non-transferrable, no matter the application is successful or not.
Hotline:	2839 8280
Website:	Website of Hemma Emerald: https://hemmaemerald.hkhs.com Website of Hemma Fab: https://hemmafab.hkhs.com

White Application Form (“White Form”) for Hong Kong Housing Society Subsidised Sale Flats Project (“SSF”) 2025 is applicable to the following applicants:

- (a) Household living in private housing; and
- (b) Family member(s) of household living in Rental Estates under the Hong Kong Housing Society (“HKHS”) or Public Rental Housing (“PRH”) under Hong Kong Housing Authority (“HA”) or any other subsidised housing projects/ schemes units.

Applicant who is interested in purchasing a flat under this sales scheme should read this Application Guide for White Form Applicants (“Application Guide”) carefully and thereafter submit his/ her application form within the Application Period in one of the following manners:

- i. Submit the application and pay the application fee of HK\$290 online by Faster Payment System (“FPS”), PayPal, or specified credit card (VISA, MasterCard, American Express, Discover, Diners Club or UnionPay) through the website of Hemma Emerald: <https://hemmaemerald.hkhs.com> or website of Hemma Fab: <https://hemmafab.hkhs.com>. For details, please refer to the said website. If the applicant has successfully submitted his/ her application online, it is not necessary to submit the application form again by mail or in person, otherwise it will be treated as a duplication of application. Should duplicate applications be found, HKHS reserves the right to cancel all related applications. Online Application opening time is 8:30 a.m. on 1 April 2025 and the closing time is 7:00 p.m. on 14 April 2025 (i.e. Applicant must complete filling in the requested information and press the ‘Submit Application’ button before the deadline); or
- ii. Fill in the White Form in block letters (and in Chinese if applicable) with a black or blue ball pen (Erasable ball pen should not be used. Please sign against each amendment, if any. No correction materials such as correction fluid or tape for obliteration should be used.) and submit the same together with a crossed cheque or cashier’s order for the application fee of HK\$290 made payable to ‘**HONG KONG HOUSING SOCIETY**’ (Please write down the name and the contact no. of the applicant at the back of the cheque or cashier’s order. Cash, post-dated cheque or electronic cheque will not be accepted):
 - by mail to Hong Kong Housing Society, G.P.O. Box 13620, Hong Kong (The closing date of application is 14 April 2025 as determined by the postmark) (Please indicate “Application for Hong Kong Housing Society Subsidised Sale Flats Project 2025” on the cover of the envelope). Applications which are delivered belatedly or returned to the applicants due to insufficient postage will not be processed; or

- by drop in the collection box for application forms at Hong Kong Housing Society Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong). The service hours of the collection box are from 8:30 a.m. to 7:00 p.m. daily from 1 April 2025 to 14 April 2025. The closing time for collection of application forms is 7:00 p.m. on 14 April 2025.

Applications submitted before or after the Application Period or not in the manner as specified above will not be accepted. Proofs for income, asset value and family members' relationship are NOT required to be submitted at the time of submitting the application form. HKHS will invite applicants for interview according to their priority numbers as determined by computer balloting and their relevant categories of applicants in order to carry out detailed vetting. HKHS may request the applicants and the family members as listed in the application form to provide supporting documents (such as proof of identity, income, asset value and relationship, etc.) within a specified period, failing which, their applications will be cancelled. Please retain this Application Guide for future reference.

Application Guide

1. Eligibility Criteria

Category of Applicant			
1-Person Applicants		2-Person or above Family Applicants	
1	Applicant must be a single person without family member(s). (Note I)	1	All family members listed in the application form must be the directly related members of the applicant. (Note I)
2	The applicant must be at least 18 years old and must have lived in Hong Kong for at least 7 years on the closing date of application (i.e. 14 April 2025). His/ Her stay in Hong Kong is not subject to any conditions of stay (except for conditions concerning the limit of stay). (Note I)	2	The applicant must be at least 18 years old and must have lived in Hong Kong for at least 7 years on the closing date of application (i.e. 14 April 2025). The applicant and his/ her family member(s) listed in the application form are not subject to any conditions of stay (except for conditions concerning the limit of stay). (Note I)
3	Total monthly income must not exceed HK\$30,000. (Note II)	3	Total monthly household income must not exceed HK\$60,000. (Note II)
4	Total net asset value must not exceed HK\$615,000. (Note III)	4	Total net asset value of the household must not exceed HK\$1,230,000. (Note III)
5	The applicant had not owned in any form or manner directly or indirectly any domestic properties in Hong Kong during a period from 24 months prior to the closing date of application and up to the date of signing the Preliminary Agreement for Sale and Purchase ("PASP") of a flat under this sales scheme. (Note IV)	5	The applicant and all family member(s) listed in the application form had not owned in any form or manner directly or indirectly any domestic properties in Hong Kong during a period from 24 months prior to the closing date of application and up to the date of signing PASP of a flat under this sales scheme. (Note IV)
6	The applicant had not obtained and is not enjoying any housing subsidies offered by the Government or other related organisations. (Note V)	6	The applicant and all family member(s) listed in the application form had not obtained and are not enjoying any housing subsidies offered by the Government or other related organisations. (Note V)

A person can only be listed in one application form under this sales scheme (either online / paper application for White Form or Green Form). The applicant and all the family member(s) (if any) listed in the application form must meet all the above-mentioned eligibility criteria of the application from the time of submission of the application form up to the date of signing the PASP of a flat under this sales scheme. Applicants who were unsuccessful in previous applications under subsidised sale flats schemes of HKHS, HA or Urban Renewal Authority's ("URA") may apply to purchase a flat under this sales scheme, provided that they meet all the above-mentioned eligibility criteria. If the applicant and/ or any family members listed in the application form is/ are on the household register of Rental Estates/ PRH, or the household record of other subsidised housing schemes, he/ she/ they shall move out from the relevant unit and have his/ her/ their name(s) deleted from the relevant household register or record within 2 calendar months (HKHS)/ upon taking over of the flat purchased/ from the date of signing the PASP (HA) under this sales scheme. If the applicant and/ or family members listed in the application form is/ are on the whole household of sitting Rental Estates/ PRH tenants/ licencees and their spouses have to surrender their Rental Estates/ PRH units to the HKHS or the HA. In case of any disputes regarding the above-mentioned eligibility criteria, the decision of HKHS shall be final and conclusive.

Note I:

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). **Person(s) who do not have the right to land in Hong Kong cannot be included in the application form.**

Only applicable to 1-Person Applicants:

- 1-Person Applicants include: (1) unmarried person, (2) divorcee (have obtained Court Order of Divorce), (3) widow/ widower, (4) married person whose spouse does not have the right to land in Hong Kong and (5) married person with marriage certificate issued after the closing date of application. 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.**

- (ii) If the Applicant is a married person (except the married person mentioned in Note I (i)(4) and (5) above), he/ she will be regarded as a 2-Person or above Family Applicant.
- (iii) If a female 1-Person Applicant has been pregnant for 16 weeks or above on the closing date of application (i.e. 14 April 2025), the unborn child will be counted as a member of the household and the application will be treated as a 2-Person or above Family Applicant category provided that a valid medical certificate specifying the expected date of delivery shall be produced during interview with HKHS.

Only applicable to 2-Person or above Family Applicants:

- (iv) Directly related members mean (1) the spouse of the applicant (valid Marriage Certificate issued on or before the closing date of application (i.e. 14 April 2025) must be produced during interview with HKHS), (2) natural child(ren) or step child(ren) or legally adopted child(ren) of the applicant or his/ her spouse, parent(s), grandparent(s) and siblings of the applicant.
- (v) For all married persons (except the married persons mentioned in Note I (i)(4) and (5) above) listed in the application form, their spouse(s) and child(ren) who is/ are under 18 years old must also be listed in the application form, unless the relevant Death Certificate(s) of spouse(s) or divorce documents or valid proof of legal custody of child(ren) can be produced during interview with HKHS.
- (vi) 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 child(ren); while the father is required to submit a copy of the court order for the custody of child(ren) (issued on or before the closing date of application).
- (vii) The applicant and all family members listed in the application form must be holders of Hong Kong Identity Cards (except children below 11 years old) and must be residing in Hong Kong.
- (viii) If the applicant makes the application jointly with his/ her sibling who is under 18 years old, their parents or guardian(s) shall also be listed in the application form. For divorced parents or guardians, they must have the custody of the family member under 18 years old as granted by the court (issued on or before the closing date of application). For joint custody order, the said parents/ guardian shall have the physical care and control of the underaged member.
- (ix) The applicant may only apply with grandparent(s) if both his/ her parents had passed away or do not have the right to land in Hong Kong and supporting documents must be produced during interview with HKHS.
- (x) The applicant may only apply with grandchild(ren) if both the grandchild(ren)'s parents had passed away or do not have the right to land in Hong Kong and supporting documents must be produced during interview with HKHS.
- (xi) The applicant and his/ her family member(s) can only be listed in one application form under this sales scheme. **Spouses of married persons must also be included in the same application form (except the married person mentioned in Note I (i)(4) above).** Any separate applications submitted by a married couple will be regarded as a duplication of application. **HKHS will check in detail for duplicate applications. Should duplicate applications be found, HKHS reserves the right to cancel all related applications. The application fee, once paid, is non-refundable and non-transferrable.**

Note II:

- (i) The applicant and all income earning family members (if any) listed in the application form must produce certificates certifying their current income during interview with HKHS.
- (ii) The applicant and all income earning family members (if any) listed in the application form must produce employer's return of remuneration and pension/ notice of assessment for the past 12 months or other documents acceptable to HKHS for proving their income during interview.
- (iii) The applicant and all business/ company operating family members (if any) listed in the application form must produce the financial statement/ auditor's report for the past 12 months in relation to the relevant business/ company.
- (iv) The monthly income of the applicant and all the family members (if any) listed in the application form will be calculated as follows:
 - I. Monthly income includes:
 - (1) all sources of income before tax, namely, present basic monthly salary (note A), as well as all bonus, double pay, commission and allowances whether received on a regular or occasional basis (notes B, C & D);
 - (2) business profits or income from other investments (note E);
 - (3) monthly pensions;
 - (4) alimony and child(ren) maintenance;
 - (5) monthly rental income, including but not limited to income from subletting as principal tenant(s), from letting of self-owned properties in Hong Kong, China and overseas (including shops, parking spaces, commercial/ industrial/ residential premises, etc.) or from letting of land. Such property/ properties or land will also be regarded as generating rental income even though they are vacant/ self used (note F);
 - (6) housing allowance (note G);
 - (7) any interest/ bonus / dividend received from fixed term deposit or insurance policies, annuity plans or any investment (note H);
 - (8) profits gained from transactions of any nature (such as the sale of non-domestic property in Hong Kong or any kind of property in China or overseas, shares, etc.) over the past twelve months will be converted into a monthly equivalent income; and
 - (9) any other income (e.g. dependent pensions under the Surviving Spouses' and Children's Pensions Scheme, remuneration of Council Members, financial provision/ financial support from relatives not listed in the application form and the guaranteed monthly annuity payment under annuity plans (including Hong Kong Mortgage Corporation Annuity Plan)/ Insurance policies, etc. If the applicant or any family

member(s) (if any) listed in the application form is/ are receiving scholarship as remuneration and is taxable, it will also be regarded as a monthly income).

II. Monthly income excludes:

- (1) contributions by civil servants under the Surviving Spouses' and Children's Pensions Scheme/ Widows and Orphans Pension Scheme;
- (2) statutory contributions to Mandatory Provident Fund ("MPF") Scheme/ Mandatory Provident Fund Schemes Authority's Recognised Occupational Retirement Scheme(s) ("Recognised Occupational Retirement Scheme") made by employee;
- (3) education grant and scholarship which are not given as a remuneration and are not taxable;
- (4) maintenance as ordered by the court to be payable to spouse or any other persons and maintenance for child(ren); and
- (5) Old Age Living Allowance, Old Age Allowance, Disability Allowances and Community Care Fund (one-off subsidies).

(note A) Those who earn a regular monthly salary or basic salary should calculate their income according to their regular monthly salary or basic salary as at the time when having interview with HKHS, while those who are paid on an occasional basis should declare their monthly average income received over the last 6 months prior to the date of interview (e.g. Supposing the date of interview is 8 July 2025, the monthly average income shall be calculated by dividing the total income received over the period from 1 January 2025 to 30 June 2025 by 6 months). Those who have changed their jobs during the past 6 months are required to declare the income received from the current employers. There is no need to include the year-end bonus, double pay, etc. received from the previous employer over the past year in calculating the monthly average income. (For example, a person has transferred to another job 2 months ago. If he is currently earning a regular income, he is only required to declare his present salary. If he is now employed on an occasional basis, he should declare the monthly average income by dividing the total income received over the past 2 months from the current employer by 2 months). If those who are currently employed have no MPF contribution deducted from their income, the related amount could not be deducted.

(note B) The bonuses and double pay received on a regular or occasional basis during the past 12 months from the current employer should be declared after being converted into a monthly average amount. (For example, if the double pay received from 1 July 2024 to 30 June 2025 is HK\$12,000, the monthly average amount will be HK\$12,000 divided by 12 months and is equal to HK\$1,000.)

(note C) All commission and allowances received on a regular or occasional basis over the past 6 months should be declared after being converted into a monthly average amount. (For example, if the total overtime allowance received during the period from 1 January 2025 to 30 June 2025 is HK\$3,600, the monthly average amount will be HK\$3,600 divided by 6 months and is equal to HK\$600.) If the total household income exceeds the income limit after converting the income received on an occasional basis over the past 6 months into a monthly average amount, the persons concerned may convert the income received on an occasional basis over the past 12 months into a monthly average amount.

(note D) Allowances include traveling allowance, food allowance, medical allowance, education allowance and hardship allowance (obnoxious duties), etc.

(note E) For business operators, profits from business activities (i.e. the total net profits) and income from other investments earned over the 12 months prior to the interview with HKHS should be converted into a monthly average amount. Those who have been in business for less than 12 months should convert their profits already earned from business activities during that period of operation into a monthly average amount (if loss, the income should be "0"), (e.g. supposing the date of interview is 8 July 2025, if the business commenced on 1 January 2025, the total net profits received over the period from 1 January 2025 to 30 June 2025 should be divided by 6 months). If in addition to the profits, the business operator also receives monthly salary from his/ her self-owned company, dividends or gratuities receivable by shareholders, he/ she must declare both the salary and profits in the application form.

(note F) Both the rates and government rents are deductible from the rental income. A further 20% of the remaining sum of rental income is also deductible therefrom for meeting expenses. If the landed property, parking spaces or land is left vacant/ self used or 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. In the case of jointly-owned property or land, only the rental income pertaining to the interest held needs to be declared.

(note G) In addition to the monthly housing allowance, any accommodation provided by the employer of the applicant or any family member listed in the application form is also regarded as a form of housing allowance. It is calculated as follows:

- Free hostel – the monthly housing allowance is calculated at the rate of 10% of the average monthly total personal income.
- Hostel provided below the market rent – the monthly housing allowance is calculated at the rate of 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.

(note H) Any interest/ bonus/ dividend on fixed term deposits and transaction of any nature received during the last 6 months should be converted into a monthly average income amount. 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.

Note III:

The applicant and all the family member(s) (if any) listed in the application form have to declare the net value of their assets in the application form during interview (including assets in and outside Hong Kong). Such assets include and the net value of assets are calculated as follows:

- (i) Land: This includes government grants, Letter A and Letter B exchange entitlements, the current net value of land in Hong Kong, China and overseas. In the case of joint ownership, only the current net value of the interest held needs to be declared.
- (ii) Landed properties: These include landed properties of any uses (including ancestral houses, overseas residential properties, local or overseas commercial retail shops, industrial and commercial premises/ parking spaces, etc) in Hong Kong (The applicant and all family members must not own domestic properties in Hong Kong.), China and overseas which are completed or for pre-sale, or which are the subject matter of a signed sale and purchase agreement. The current net value is determined by the market value as at the date of declaration less any outstanding mortgage loan. In the case of joint ownership, only the current net value of the interest held needs to be declared.
- (iii) Vehicle: This includes private cars, vans, light goods vehicles, 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 the date of declaration. 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: $[(Purchase\ price - outstanding\ mortgage) \times (1-60\%)] \times (1-30\%)^n + (residual\ values\ of\ vehicle\ registration\ fee\ and\ insurance\ premium\ as\ at\ the\ date\ of\ declaration)$ n=number of year of purchase - 1 (Note: purchased less than 1 year is also counted as 1 year).
- (iv) Taxi/ public light bus licence: The current net value is derived by deducting the outstanding mortgage loan from the market value as at the date of declaration. If the licence is co-owned, only the current net value of the interest held needs to be declared.
- (v) Investments: These include shares of listed companies, bonds, commodity futures, gold, paper gold, certificates of deposits, deposits with brokers, mutual funds, unit trust funds, annuity plans (including Hong Kong Mortgage Corporation Annuity Plan), voluntary contributions under Mandatory Provident Fund schemes, the cash value and the accumulated bonus of savings or investment-linked insurance schemes (the insurance asset belongs to the policy holder rather than the beneficiary), etc. Their cash values are determined by their unit closing prices as at the date of declaration, or the most recent unit closing prices, whichever is the latest.
- (vi) Business undertakings: These include interests in business of sole proprietorship, partnership and limited companies. The net value of business assets is based on the items in the latest audited/ provisional financial statements, including the net book value of the plant and machinery, stock in hand, accounts receivable, balances of bank accounts, cash in hand, residual value of vehicles, market value of landed properties, etc., less all liabilities. If the business is operated in the form of partnership or a limited company, only the current net value of the interest held needs to be declared.
- (vii) Deposits at bank and cash in hand: Deposits at bank include balances of savings/ current accounts deposits and fixed deposits in both local and foreign currencies as at the date of declaration. In case of joint account, the balance amount should be divided equally according to the number of people holding the joint account; cash in hand includes both local and foreign currencies; the amount that has been withdrawn or can be withdrawn from MPF/ Provident Fund; outstanding loans to others as at the date of declaration in both local and foreign currencies.

Deductible items/ exclusions:

- (i) Applicants or family members listed in the application form who have received compensation for loss of earning power due to injuries sustained at work, traffic and any 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. (Relevant receipts, insurance policy, etc. are required to be provided.)

Note IV:

The applicant and/ or any family members listed in the application form will be deemed to own, directly or indirectly, domestic properties in Hong Kong under any of the following circumstances:

- (i) owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
- (ii) entered into any agreement (including preliminary agreement) to purchase any domestic property in Hong Kong; or
- (iii) 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
- (iv) been a beneficiary of the estate of any deceased person which includes any domestic property or land in Hong Kong; or
- (v) assigned any domestic properties in Hong Kong or any interest in such properties in Hong Kong (the date of assignment shall be the date of execution of the Deed of Assignment), or
- (vi) withdrawn from any company which owned any domestic property in Hong Kong in which the applicant/ family member(s) of the family owned more than 50% of the shares.

Domestic properties include any domestic property, uncompleted private domestic property, rooftop structures approved by the Building Authority, domestic building lots and small house grants approved by the Lands Department in Hong Kong.

Note V:

The following persons are not eligible to apply:

- (i) Those who have purchased a flat or have obtained a loan or subsidies under any of the 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 though 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 again. The said subsidised home ownership schemes include (without limitation):

- (1) Flat-for-Sale Scheme (“FFSS”)/ FFSS Secondary Market Scheme;
 - (2) Sandwich Class Housing Scheme (“SCHS”)/ Sandwich Class Housing Loan Scheme (“SCHLS”);
 - (3) Home Starter Loan Scheme (“HSLs”);
 - (4) Subsidised Sale Flats Project (“SSF”);
 - (5) Home Ownership Scheme (“HOS”)/ Private Sector Participation Scheme (“PSPS”);
 - (6) Middle Income Housing Scheme (“MIHS”) (Melody Garden);
 - (7) Buy or Rent Option (“BRO”);
 - (8) Mortgage Subsidy Scheme (“MSS”);
 - (9) Home Purchase Loan Scheme (“HPLS”)/ Home Assistance Loan Scheme (“HALS”);
 - (10) Tenant Purchase Scheme (“TPS”);
 - (11) HOS Secondary Market Scheme (“SMS”)/ Interim Scheme (2013 & 2015)/ White Form Secondary Market Scheme (“WSM”);
 - (12) Green Form Subsidised Home Ownership Pilot Scheme/ Green Form Subsidised Home Ownership Scheme (“GSH”); and
 - (13) Any subsidised housing schemes administered by the URA.
- (ii) Within two years after the date of execution of the Deed of Assignment for the purchase of a flat under Note V (i), the crucial members (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.) are not eligible to apply (unless they get married or are permitted to receive the housing benefits provided by their employers). Other family members will not be bound by this restriction provided that they meet the eligibility criteria as set out in this Application Guide.
- (iii) **Family members who are included in the household register/licence of Rental Estates, Dedicated Rehousing Estates, PRH or Interim Housing (“IH”) unit or listed in the occupation licence and failed to delete the name(s) from the register record.**
- (iv) 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.
- (v) 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).
- (vi) Clearerees affected by the clearance/ redevelopment projects who had opted to receive cash ex-gratia allowance/ special cash allowance/ cash allowance granted by HKHS/ HA/ URA/ Lands Department/ other authorities and are therefore not allocated any form of PRH/ IH, shall not apply within two years/ the specified period after the date of receipt of the allowance/ ex-gratia payment.
- (vii) 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.

HKHS reserves the right to reject the applications concerned after scrutiny. The application fee, once paid, is non-refundable and non-transferrable.

2. Priority Scheme for Families with Elderly Members and Families with Newborns Flat Selection Priority Scheme

2.1 “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” are only applicable to 2-person or above family applicants. Applicants could opt for one or both of the said priority scheme(s). Joining or changing the scheme(s) after the closing date of application is not allowed. All applicants, irrespective of whether the applicants have participated in the said priority scheme(s), will be allocated an ordinary order of priority for flat selection (“Ordinary Order”), and applicants who have opted to join the “Priority Scheme for Families with Elderly Members” and/or the “Families with Newborns Flat Selection Priority Scheme” will, on top of the Ordinary Order, be allocated an additional order of priority for flat selection under the said priority scheme(s) (“Priority Order”) and may participate in flat selection under the said priority scheme(s). Applicants opting to join the “Priority Scheme for Families with Elderly Members” and/or the “Families with Newborns Flat Selection Priority Scheme” will only be allocated one additional Priority Order for flat selection for such category for the said priority scheme(s) regardless of whether they have joined one or both of the priority scheme(s). If applicants under the said priority flat selection scheme(s) fail to select a flat under the said priority scheme(s) (regardless of whether (i) the quota for the category under the said priority scheme(s) is exhausted before the applicants are able to make a selection or (ii) the applicants are not able to select a flat during flat selection under the said category for the said priority scheme(s)), they would still have the opportunity to purchase under the “2-Person or above Family Applicants” category in accordance with the Ordinary Order. Please refer to paragraphs 5.4, 5.9 and 5.10 of the Application Guide for details.

2.2 Priority Scheme for Families with Elderly Members

White Form families with at least one elderly member having reached the age of 60 will have priority in flat selection above other White Form 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:

2.2.1 The elderly member must have reached the age of 60 on the closing date of application (i.e. 14 April 2025).

- 2.2.2 At least one elderly member must become an owner or a joint owner of the purchased flat. He/ She must have the mental capacity (if necessary, the HKHS 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 scheme and documents, such as PASP/ ASP/ Deed of Assignment and so on, which he/ she signs.
- 2.2.3 If the elderly member is married, his/ her spouse must also be included in the same application form 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 1) or was deceased. To prove that the spouses are legally 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 HKHS to cancel all the related applications. The application fee, once paid, is non-refundable and non-transferrable.
- 2.2.4 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.
- 2.2.5 Except for death, the name of the elderly member cannot be deleted from the record of owners kept by the HKHS in future.

2.3 Families with Newborns Flat Selection Priority Scheme

White Form families 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 or above on the closing date of the application of this sales scheme can opt to join the “Families with Newborns Flat Selection Priority Scheme” and will have priority in flat selection above other White Form families. In addition to the eligibility criteria for ordinary White Form applicants, they have to comply with the following requirements:

- 2.3.1 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 or above 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 29 September 2025) upon the request of the HKHS. 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.
- 2.3.2 If for whatever reasons the newborn concerned is no longer included in the application of this sales scheme, the flat selection priority for this family applicant will be cancelled. The HKHS will re-assess the application category and priority for flat selection based on the latest information of the applicant.
- 2.3.3 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.

3. Notes on Application and Form Submission

3.1 When and where should the online application and application fee be submitted?

Applicant may submit the application form and pay the application fee of HK\$290 online by FPS, PayPal, or specified credit card (VISA, MasterCard, American Express, Discover, Diners Club or UnionPay) within the Application Period through the website of Hemma Emerald: <https://hemmaemerald.hkhs.com> or website of Hemma Fab: <https://hemmafab.hkhs.com>. If the applicant has successfully submitted his/ her application and paid the application fee online, it is not necessary to submit the application form again by mail or in person, otherwise it will be treated as a duplication of application. Should duplicate applications be found, HKHS reserves the right to cancel all related applications. Online Application opening time is 8:30 a.m. on 1 April 2025 and the closing time is 7:00 p.m. on 14 April 2025 (i.e. the applicant must complete filling in all requested information and press the ‘Submit Application’ button before the deadline).

3.2 How to obtain the application form?

From 26 March 2025 to 14 April 2025, Application Forms and Application Guides under this sales scheme are available for collection at the following venue (during office hours) and can be downloaded from the following website:

- (a) The office of HKHS at Tone King Building, 413 Castle Peak Road, Cheung Sha Wan, Kowloon;
- (b) Website of Hemma Emerald: <https://hemmaemerald.hkhs.com> and
- (c) Website of Hemma Fab: <https://hemmafab.hkhs.com>.

From 27 March 2025 to 14 April 2025, Application Forms and Application Guides under this sales scheme are available for collection at the following venues (during their respective office hours):

- (a) Rental Estate Offices of HKHS;
- (b) HKHS Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong);
- (c) The Office of HA’s HOS Sales Unit (Address: Podium Level 1, Hong Kong Housing Authority Customer Service Centre, 3 Wang Tau Hom South Road, Kowloon);
- (d) The Office of HA’s Green Form Subsidised Home Ownership Scheme Sales Units (Address: 1/F, Pioneer Place, 33 Hoi Yuen Road, Kwun Tong, Kowloon);
- (e) Estate Offices and District Tenancy Management Offices of HA; and
- (f) Home Affairs Enquiry Centres of the Home Affairs Department.

3.3 May an applicant submit more than one application form?

Each person can only be listed in one application form under this sales scheme (either online application/ paper application for White Form or Green Form). If an online application is successfully submitted, the applicant and/ or his/ her family member(s) listed in the application form should not submit the application form again by post or by hand, or vice versa. Spouse of a married person must be included in the same application form (except the married person mentioned in Note I (i)(4) above). Any separate applications submitted by a married couple will be regarded as duplication of applications. Should duplicate applications be found, for whatever reasons and no matter the applications are online or paper applications, HKHS reserves the right to cancel all related applications. The application fee, once paid, is non-refundable and non-transferrable.

3.4 May an applicant apply for any other subsidised housing scheme(s) at the same time?

If the applicant or any family member(s) listed in the application form:

- (i) also apply for any other subsidised housing scheme(s) and more than one applications are successful, they can only opt for one of the schemes and all other applications have to be cancelled.
- (ii) successfully purchased a flat under other subsidised housing schemes, their application under this sales scheme will be cancelled immediately. Even if they have cancelled the PASP or Agreement for Sale and Purchase ("ASP") of that purchased flat, their eligibility for application under this sales scheme cannot be reverted.
- (iii) successfully acquire 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 form under this sales scheme. HKHS will then re-assess the eligibility of the relevant applicant(s) under the application and his/ her/ their order of priority for flat selection. If the deletion results in a change of the application category from 2-Person or above Family Applicant to 1-Person Applicant, the income and asset limits (if applicable), and the order of priority for flat selection will be based on the arrangements for 1-Person Applicant.
- (iv) successfully acquire a flat under this sales scheme through signing of PASP of a flat, the application(s) for Rental Estates/ PRH (including IH) or Light Public Housing (LPH) of the applicant and/ or his/ her family member(s) will be cancelled immediately and no Rental Estates or PRH (including IH) or LPH unit will be allocated.

3.5 Is it necessary to pay any fee at the time of submitting the application?

An applicant (including online application) should pay an application fee of HK\$290. The application fee, once paid, is non-refundable and non-transferrable. If the cheque or cashier's order is dishonoured for whatever reasons, the application will be cancelled.

3.6 Where and when should the completed application form be returned? (applicable to submission by mail or in person only)

Applicant shall fill in the Application Form in block letters (and in Chinese if applicable) with a black or blue ball pen (Erasable ball pen should not be used. Please sign against each amendment, if any. No correction materials such as correction fluid or tape for obliteration should be used.) and submit the same together with a crossed cheque or cashier's order for the application fee of HK\$290 made payable to '**HONG KONG HOUSING SOCIETY**' within the Application Period (i.e. from 1 April 2025 to 14 April 2025) (Please write down the name and the contact no. of the applicant at the back of the cheque or cashier's order. Cash, post-dated cheque or electronic cheque will not be accepted).

- by mail to Hong Kong Housing Society, G.P.O. Box 13620, Hong Kong (The closing date for application is 14 April 2025 as determined by the postmark.) (Please indicate "Application for Hong Kong Housing Society Subsidised Sale Flats Project 2025" on the cover of the envelope). Applications which are delivered belatedly or returned to the applicants due to insufficient postage will not be processed; or
- by drop in the collection box for application forms at Hong Kong Housing Society Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong). The service hours of the collection box are from 8:30 a.m. to 7:00 p.m. daily from 1 April 2025 to 14 April 2025. The closing time for collection of application forms is 7:00 p.m. on 14 April 2025.

3.7 Application Handling Procedures

Upon receipt of the application forms by mail or by drop in the collection box, HKHS will notify the applicants in writing of their application numbers. For online application, the applicant will instantly receive an Online Application Record (with Application No.) vide the webpage and email as provided by the applicant after successfully submitted the application form and paid the application fee online. The applicant may print or save a copy of the said Online Application Record for reference or enquiries in future. The application number should be quoted by the applicant in all correspondences and marked "Subsidised Sale Flats Project 2025" on the envelope.

A priority number will then be assigned to each applicant by computer balloting and HKHS will inform each applicant (including applicant who has submitted application online) his/ her priority number in writing. The priority number should be quoted in all correspondence after balloting. The ballot result will be announced around June 2025 (exact date to be announced later) and available for public inspection at HKHS Applications Section. Applicants can also visit the website: <https://hemmaemerald.hkhs.com> (Hemma Emerald) or <https://hemmafab.hkhs.com> (Hemma Fab) for checking their priority numbers. HKHS will invite White Form applicants for interview according to their categories of applicants and priority numbers. Whether an eligible applicant would be invited for flat selection in this sales scheme is subject to his/ her priority for flat selection and the conditions of sale.

3.8 May the applicant change the date of interview?

Applicant may apply to HKHS in writing for changing the date of interview in advance and the applicant's priority number should be quoted in the said letter. Please note that the priority for flat selection may be overtaken by

other eligible applicants whose originally assigned priority order for flat selection is subsequent to the applicant as a result of such change of date of interview. Applicant who fails to attend the interview without prior notice will be deemed to have no intention to proceed with the application and his/ her application will be cancelled.

3.9 May applicants change the particulars of the submitted information?

The applicant and the family member(s) (if any) listed in the application form must meet all the eligibility criteria as set out in this Application Guide from the time of submission of the application form up to the date of signing the PASP for the purchase of a flat under this sales scheme. 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) during the said period of time should be reported in writing to HKHS Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong) with supporting documents and the application number/ priority number quoted so that HKHS can reassess the eligibility of the relevant applicant and his/ her priority for flat selection. As reassessment takes time, HKHS will not guarantee the priority for flat selection not being affected nor the chance for flat selection after update of personal particulars or family circumstances. Should any changes in the personal particulars or family circumstances render the relevant applicant becoming ineligible, the application will be cancelled and HKHS shall not be responsible for any losses or claims arising therefrom. The application fee, once paid, is non-refundable and non-transferrable. 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 3.4. Should the request for addition of family member(s) be approved, the category of application will still be based on the position as at the closing date of application. Should the request for deletion of family member(s) be approved which results in a change of the category of application from 2-Person or above Family Applicant to 1-Person Applicant, the assessment of income and asset (if applicable) will be based on the limits for 1-Person Applicants. HKHS will reassess the applicant's eligibility and priority for flat selection based on the latest information.

4. Notes on Application Processing

4.1 The Applicant and the family member(s) (if any) listed in the application form should provide true and correct information and provide HKHS with the requested documents within the specified period of time in order to enable HKHS to determine the eligibility of the applicant. If the applicant fails to submit the supporting documents or sufficient supporting documents within the specified period of time, his/ her application will not be accepted. **The applicant and all the family member(s) (if any) listed in the application form must meet all the eligibility criteria as specified in this Application Guide from the time of submission of the application form up to the date of signing the PASP of a flat under this sales scheme.** 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) during the said period of time should be reported in writing to HKHS Applications Section with supporting documents and the application number/ priority number quoted so that HKHS can reassess the eligibility of the relevant applicant and his/ her priority for flat selection. Should any changes in the personal particulars or family circumstances render the relevant applicant becoming ineligible, the application will be cancelled and HKHS shall not be responsible for any loss or claims arising therefrom. The application fee, once paid, is non-refundable and non-transferrable.

There is no guarantee that an applicant having been requested to submit supporting documents would necessarily be invited for flat selection. Whether an eligible applicant would be invited for flat selection is subject to his/ her priority order for flat selection and the conditions of sale.

4.2 If there is any false or misleading information in any application form (including online application/ paper application for White Form or Green Form), the relevant application will be cancelled. The application fee, once paid, is non-refundable and non-transferrable. The decision of HKHS as to whether there is any false or misleading information in the application form shall be final and conclusive.

4.3 The eligible applicant who has been invited for flat selection and all the family members listed in the application form who are aged 18 or above shall make statutory declarations at HKHS Applications Section according to the Laws of Hong Kong for declaring that all the information and documentation provided in support of the application are true, correct and accurate. If the applicant has provided any false or misleading information in his/ her application form and has successfully acquired a flat under this sales scheme, without prejudice to other remedies, HKHS shall have the right to terminate the sale and purchase transaction and forfeit the deposit paid thereunder. If the flat has already been assigned to the applicant, HKHS shall have the right to demand the applicant to assign it back to HKHS or pay to HKHS on behalf of the Government a sum equal to the premium. Furthermore, it is a criminal offence for an applicant to provide false or misleading information. The applicant may be subject to a fine and/ or imprisonment once convicted.

5. Priority for Flat Selection

5.1 Each applicant will be categorised into the following 10 categories of applications:

Category of Application
Category 1: 2-Person or above Family Applicant affected by (1) Kwun Tong Garden Estate Phase II, (2) Chun Seen Mei Chuen Redevelopment Project and 2-Person or above Family Applicant of Kwun Tong Garden Estate Phase I (Lotus Tower) (Green Form applicant)

Category 2: 1-Person Applicant affected by (1) Kwun Tong Garden Estate Phase II, (2) Chun Seen Mei Chuen Redevelopment Project and 1-Person Applicant of Kwun Tong Garden Estate Phase I (Lotus Tower) (Green Form applicant)
Category 3: 2-Person or above Family Applicant affected by (1) Ming Wah Dai Ha Phase 3, (2) Yue Kwong Chuen (Ching Hoy Lau and Hoy Au Lau) and (3) Healthy Village Phase III Redevelopment Project (Green Form applicant)
Category 4: 1-Person Applicant affected by (1) Ming Wah Dai Ha Phase 3, (2) Yue Kwong Chuen (Ching Hoy Lau and Hoy Au Lau) and (3) Healthy Village Phase III Redevelopment Project (Green Form applicant)
Category 5: 2-Person or above Family Applicant joining the “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” (Green Form applicant)
Category 6: 2-Person or above Family Applicant joining the “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” (White Form applicant)
Category 7: 2-Person or above Family Applicant (Green Form applicant)
Category 8: 1-Person Applicant (Green Form applicant)
Category 9: 2-Person or above Family Applicant (White Form applicant)
Category 10: 1-Person Applicant (White Form applicant)

- 5.2 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.)
- 5.3 HKHS will invite those applicants for flat selection at HKHS according to their categories of application and priority numbers. **Applicants in Category 2, Category 4, Category 8 and Category 10 may only purchase a 1-bedroom or 2-bedroom unit that is available for sale.**
- 5.4 Applicants under Category 1 to Category 4 will be allocated an additional order according to their categories of application and priority numbers under Category 7 or Category 8 for flat selection. Applicants under Category 5 will be allocated an additional order according to their categories of application and priority numbers under Category 7 for flat selection. Applicants under Category 6 will be allocated an additional order according to their categories of application and priority numbers under Category 9 for flat selection. HKHS will invite those applicants for flat selection at HKHS according to their categories of application and priority numbers.
- 5.5 Applicants under Category 1 to Category 4 are assigned the highest priority. “Priority Scheme for Families with Elderly Members” and “Families with Newborns Flat Selection Priority Scheme” do not apply to these categories.
- 5.6 All applicants under Category 1 to Category 2 will be invited for flat selection from the first date of sales under this sales scheme according to following arrangements:
- 5.6.1 Each time a group of 5 applicants in Category 1 to Category 2 will be invited for flat selection according to the following order:
- (i) 4 applicants from Category 1 according to their priority numbers; and
 - (ii) 1 applicant from Category 2 according to his/ her priority number.
- 5.7 After all applicants under Category 1 to Category 2 have been invited for flat selection specified in Paragraph 5.6.1 above, applicants under Category 3 to Category 4 will be invited for flat selection under this sales scheme according to following arrangements:
- 5.7.1 Each time a group of 5 applicants in Category 3 to Category 4 will be invited for flat selection according to the following order:
- (i) 4 applicants from Category 3 according to their priority numbers; and
 - (ii) 1 applicant from Category 4 according to his/ her priority number.
- 5.8 If applicants under Category 1 to Category 4 fail to select a flat under the priority flat selection arrangement, those applicants will be invited for flat selection again when their order of priority under Category 7 or Category 8 arise and flats are still available for selection under the relevant category.
- 5.9 After all applicants under Category 3 to Category 4 have been invited for flat selection specified in Paragraph 5.7.1 above, applicants under Category 5 to Category 6 will be invited for flat selection under this sales scheme according to following arrangements:
- 5.9.1 Each time a group of 10 applicants in Category 5 to Category 6 will be invited for flat selection according to the following order:
- (i) 4 applicants from Category 5 according to their priority numbers; and
 - (ii) 6 applicants from Category 6 according to their priority numbers.

- 5.10 HKHS offers a priority quota of 642 flats in total to the applicants in Category 5 to Category 6 (including 384 flats in Hemma Emerald and 258 flats in Hemma Fab), and each family applicant who has joined the “Priority Scheme for Families with Elderly Members” and/or “Families with Newborns Flat Selection Priority Scheme” may select a flat in accordance with the Priority Order as mentioned in paragraph 2.1 above). 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 the other development where quota for this category is still available. In case the priority quota is fully utilised, HKHS will invite those applicants for flat selection under Category 7 to Category 10 according to their priority numbers.
- 5.11 If applicants under Category 5 to Category 6 fail to select a flat under the priority quota arrangement, HKHS will invite those applicants for flat selection again when their order of priority under Category 7 or Category 9 arise and flat are still available for selection under the relevant category.
- 5.12 In case the priority quota of 642 flats is not fully utilised after all applicants under Category 5 to Category 6 have been invited for flat selection, the remaining quota will be allocated to the other categories of applications according to the order of priority and relevant quota specified in Paragraph 5.14 below. If the applicants under Category 5 to Category 6 have successfully selected the flat and signed the PASP, the relevant quota will be treated as consumed. Any flat(s) quota released due to later rescission of the PASP of a flat from this application category will not be allocated back to another applicant under Category 5 to Category 6.
- 5.13 Upon completion of the relevant procedures for cancellation of PASP of a SSF flat by the HKHS, the rescinded flat will be released for selection by applicants on the next flat selection day according to their order of priority for flat selection of the eligible applicants.
- 5.14 Applicants under Category 7 to Category 10 will be invited for flat selection, the quota and the relevant order of priority for flat selection of the eligible applicants shall be as follows:

Category of Application	Quota
Category 7: 2-Person or above Family Applicant (Green Form applicant)	30%
Category 8: 1-Person Applicant (Green Form applicant)	10%
Category 9: 2-Person or above Family Applicant (White Form applicant)	50%
Category 10: 1-Person Applicant (White Form applicant)	10%

Each time a group of 10 applicants will be invited for flat selection according to the following order:

- (i) 3 applicants from Category 7 according to their priority numbers;
 - (ii) 1 applicant from Category 8 according to his/ her priority number;
 - (iii) 5 applicants from Category 9 according to their priority numbers;
 - (iv) 1 applicant from Category 10 according to his/ her priority number.
- 5.15 If all eligible applicants in a particular category of application have been invited for flat selection, the total number of eligible applicants to be invited for flat selection in each subsequent group will be reduced accordingly. For example: If all eligible applicants in Category 10 have been invited for flat selection, there will only be 9 applicants in each subsequent group to be invited for flat selection while the number of eligible applicants in each category of application (depends on the remaining number of applicants) will remain unchanged.
- 5.16 If the quota of a particular category of application have been fully utilised, the remaining applicants of that particular category of application would not be arranged for flat selection. For example: If the allocated quota of Category 7 has been utilised, there will only be 7 applicants in each subsequent group to be invited for flat selection while the number of eligible applicants in each category of application (depends on the remaining number of applicants) will remain unchanged.
- 5.17 If the quota is not fully utilised after all applicants in a particular category of application have been invited for flat selection, the remaining quota of that particular category of application is subject to following arrangements:
- (i) If the allocated quota for Category 7 is not fully utilised after all applicants in Category 7 have been invited for flat selection, the remaining quota for Category 7 will be allocated to Category 9 and vice versa.
 - (ii) If the allocated quota for Category 8 is not fully utilised after all applicants in Category 8 have been invited for flat selection, the remaining quota for Category 8 will be allocated to Category 10 and vice versa.
 - (iii) If the allocated quota for Category 7 and Category 9 is not fully utilised after all applicants in Category 7 and Category 9 have been invited for flat selection, the remaining quota for Category 7 and Category 9 will be allocated to Category 8 and Category 10 and vice versa.
- 5.18 If PRH tenants rehoused through the HA’s Express Flat Allocation Scheme exercise apply within three years from the date of tenancy commencement of their PRH units by using Green Form, they will be treated as if they were White Form applicants in terms of priority for flat selection and will be put under the White Form queue. Any flat purchased by this category of Green Form applicants will be counted against the White Form quota. Upon taking over of their purchased flat, this category of Green Form applicants, similar to other Green Form applicants, have to surrender their PRH units to HA.
- 5.19 Since invitation letters are sent out before the flat selection date, HKHS does not guarantee that any of the flats will be available for selection by the time the applicants show up at the appointed time. If the allocated quota/ flats for their application category has/ have been exhausted/ sold out, the flat selection appointment arranged for them

will be withheld. The application fee, once paid, is non-refundable and non-transferrable. Please pay attention to the latest sale status.

- 5.20 Flat allocation and priority for flat selection are subject to the relevant Information on Sales Arrangements issued or revised by HKHS from time to time. In case of any disputes, the decision of HKHS shall be final and conclusive.

6. Arrangement for Flat Selection

- 6.1 HKHS will invite eligible applicants in writing for flat selection in accordance with their categories of application and priority numbers. **Whether an applicant having been invited for flat selection in this sales scheme would successfully acquire a flat is subject to his/ her final flat selection priority and the conditions of sale.**
- 6.2 **The eligible applicant who has been invited for flat selection and all the family members listed in the application form who are aged 18 or above shall make statutory declarations at HKHS Applications Section according to the Laws of Hong Kong for declaring that all the information and documentation provided in support of the application are true, correct and accurate.** He/ She should have the mental capacity (if necessary, the HKHS 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 sales scheme and documents he/ she signs. If the applicant has provided any false or misleading information in his/ her application form and has successfully acquired a flat under this sales scheme, without prejudice to other remedies, HKHS shall have the right to terminate the sale and purchase transaction and forfeit the deposit paid thereunder. If the flat has already been assigned to the applicant, HKHS shall have the right to demand the applicant to assign it back to HKHS or pay to HKHS on behalf of the Government a sum equal to the premium.
- 6.3 The applicants and family members (if any) 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 fee, once paid, is non-refundable and non-transferrable. When going through the flat purchasing formalities, applicants and family members (if any) are required to make a statutory 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).
- 6.4 Invitation letters for flat selection will be issued according to the eligible applicants' categories of application and priority numbers. If an applicant fails to turn up on time, he/ she would be assigned to the next available group (if any) for flat selection after he/ she has completed the registration and making of statutory declaration. **Applicants who fail to attend the HKHS sales office on the appointment date will lose their eligibility for flat selection** and will be overtaken by others lower in the queue. The application fee, once paid, is non-refundable and non-transferrable.
- 6.5 If an applicant needs to change his/ her appointment date/ time (the appointment can only be postponed but cannot be advanced), he/ she has to seek HKHS Applications Section prior approval in writing. Due to the change of appointment, the applicant's order of priority for flat selection will be deferred accordingly. HKHS shall have the absolute discretion to reject any application for postponement without giving any reason therefor. HKHS does not guarantee that there will be available quota for flat selection under the category that the applicant belongs to after the change of the appointment.
- 6.6 If an applicant turns up at the HKHS sales office 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 category of application. The application fee, once paid, is non-refundable and non-transferrable.
- 6.7 Applicants should take note of the latest information on flats available for selection displayed at the screens of the HKHS sales office. 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.
- 6.8 After a flat has been selected, normally an applicant has to sign the PASP within the same day. Should an applicant who has selected a flat fails to turn up at the HKHS sales office to sign the relevant PASP 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, once paid, is non-refundable and non-transferrable.
- 6.9 After signing the PASP/ ASP, if the purchaser is proved to be ineligible for this sales scheme, the PASP/ ASP already signed will be cancelled immediately and all the fees and money (equivalent to 5% of the Purchase Price) paid in respect of the application/ purchase will not be refunded.
- 6.10 During the flat selection period, upon completion of the relevant procedures for cancellation of the PASP of a flat by HKHS, the rescinded flat will be released for selection by applicants on the next flat selection day according to the order of flat selection priority.
- 6.11 When all the ASP of flats that are available for selection under this sales scheme have been signed, all the remaining applications will be cancelled immediately. The application fee, once paid, is non-refundable and non-transferrable.
- 6.12 Arrangement of flat selection is subject to relevant Information on Sales Arrangements issued or revised by HKHS from time to time. HKHS reserves all right to decide whether, when and which of the flats are to be put up for selection under this sales scheme. HKHS reserves all right at any time to withdraw any flats from this sales scheme. No objection or claim shall be made by any person against HKHS in relation to the foregoing. In case of any disputes, the decision of HKHS shall be final and conclusive.

7. Ownership Arrangement

The applicant must be the owner of the flat purchased. The applicant, however, may choose to share the ownership with one of the family members aged 18 or above 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 HKHS sales office for signing the PASP and completion of the necessary formalities regarding the purchase of the flat.

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 with the applicant at the HKHS sales office for signing the PASP and completion of the necessary formalities regarding the purchase of the flat.

8. Paying Purchase Price and Obtaining Legal Title to the Flat

- 8.1 When the purchaser attends the HKHS sales office to sign the PASP, he/ she should bring along with him/ her a cashier’s order in the sum of HK\$100,000 made payable to ‘Kao, Lee & Yip Solicitors’ for paying the initial deposit (equivalent to 5% of the purchase price). If the amount of such cashier order is less than 5% of the purchase price, any outstanding balance should be paid by a personal cheque upon signing of the PASP.
- 8.2 Staff of HKHS will only interpret the contents of the PASP to the purchaser and attest the purchaser’s signature. The staff will not give any legal advice on the PASP or any other matters concerning the sale and purchase transaction. Besides, the purchaser shall attend the solicitors’ office within 5 working days (excluding Saturday, Sunday and public holiday) after the date of signing of the PASP to sign the ASP and pay the stamp duty and a further deposit (equivalent to 5% of the purchase price). If the purchaser fails to attend the solicitors’ office to sign the ASP within 5 working days after the date of signing of the PASP, the PASP will be terminated and the initial deposit paid will be forfeited. No further flat selection opportunity under this sales scheme will be offered to the purchaser.
- 8.3 The purchaser shall in accordance with the ASP pay the balance of the purchase price (equivalent to 90% of the purchase price) and complete the purchase transaction within 14 days after the date of the notification from HKHS’s solicitors to the Purchaser that HKHS has obtained the relevant Certificate of Compliance.

9. Mortgage Arrangement

- 9.1 Purchaser requiring a mortgage loan to pay the balance of the purchase price should apply to a bank or financial institution on the HKHS’s approved list. The maximum loan amount would be 90% of the purchase price. HKHS will announce the list of approved banks/ financial institutions shortly. All banks and financial institutions should adopt the “Standard Mortgage Deed” which is provided by HKHS in processing the mortgage loan. The actual amount of loan, repayment period, interest and other terms of the mortgage loan will be subject to approval of the banks/ financial institutions on a case by case basis according to the circumstances of the purchaser. Please note that HKHS does not warrant that the purchaser can obtain a mortgage loan which is equivalent to 90% of the purchase price or any mortgage loan from any banks or financial institutions.
- 9.2 The terms and conditions of the mortgages as well as the approval conditions offered by bank/ financial institution will be subject to the policy of respective banks/ financial institutions and on a case by case basis according to the financial circumstance of the purchaser. Therefore, purchaser is advised to enquire with the banks/ financial institutions approved by HKHS on details of the terms and conditions of the mortgages before flat selection. No warranty or guarantee is given by HKHS that the purchaser can obtain any mortgage loan or the maximum loan amount.
- 9.3 In case the purchaser wishes to obtain a “staff housing loan mortgage” from his/ her employer, the purchaser should submit written application to HKHS for prior consent. The HKHS will issue the procedural guidelines to the purchaser upon receipt of such application. The HKHS has the discretion to reject any applicant without giving any explanation. [Note: Applicant should pay the administrative fee of HKHS and solicitors’ fee for vetting the staff housing loan mortgage.]

10. Fees and Charges to be Paid Upon Purchasing a Flat

- 10.1 The purchaser, when signing the ASP/ execution of the Deed of Assignment, is required to pay, inter alia, the following fees:
 - (a) All payable stamp duty (Note VI);
 - (b) Registration fees for registration of title deeds in the Land Registry;
 - (c) Legal costs:
 - (i) If the purchaser instructs HKHS’s solicitors to handle the ASP and the Assignment for him/ her as well, HKHS will procure its solicitors to waive the purchaser’s legal costs of and incidental to the preparation and completion of the ASP and the Assignment (Note: The purchaser can

Note VI: HKHS is not responsible for stamp duties related matters. The stamp duty for a flat is collected by the Stamp Office under the Inland Revenue Department basing on the market value of the flat for stamp duty purpose assessed by the Rating and Valuation Department. Stamp duty is not assessed basing on the initial market value or purchase price of the flat. Purchasers may consult their appointed solicitors for matters related to stamp duty of the 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 information related to stamp duty measures.

instruct his/ her own independent solicitor to act for him/ her to conduct the purchase or he/ she can instruct HKHS's solicitors to act for him/ her as well as for HKHS. If the purchaser instructs HKHS's solicitor to act for him/ her as well and if a conflict arises between him/ her and HKHS, the solicitors may not be able to protect the purchaser's interests and he/ she will then have to instruct his/ her own solicitor anyway);

- (ii) If the purchaser instruct his/ her own independent solicitors, he/ she is only required to pay the legal costs of his/ her own solicitors;
 - (d) The fees for certified copies of the title deeds (including the Government lease, the Deed of Mutual Covenant ("DMC") and other relevant title deeds) and plan fee;
 - (e) In the event of the purchaser failing to pay the balance of purchase price by the specified date in accordance with the ASP, HKHS shall, without prejudice to any other remedy, be entitled to demand and receive from the purchaser payment of interest on the balance of the purchase price at the rate of 2% per annum above the prime rate specified by The Hongkong and Shanghai Banking Corporation Limited from time to time; and
 - (f) Debris removal fee (if any), special fund (if any), management fee, management fee deposit and other miscellaneous deposit(s)/ fund(s) as required under the ASP and the DMC.
- 10.2 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 also appoints HKHS's solicitors to handle the mortgage arrangements, the solicitors may charge the purchaser a separate fee.)

11. Special Restrictions Imposed on Purchasers and Their Family Members

- 11.1 After successfully acquiring any flat under this sales scheme, the applicant, his/ her spouse and all the family member(s) listed in the application form will not be entitled to enjoy any form of housing benefits or subsidies offered, whether now or in the future, by the HKHS, the HA and URA (including but not limited to Rental Estates/ PRH, IH, HOS, PSPS, HOS SMS, TPS, BRO, FFSS, HPLS, HSL,HALS, SCHLS, SCHS, SSF, MSS, WSM/ FFSS Secondary Market Scheme, GSH, any subsidised housing schemes administered by the URA and any other form of home assistance scheme). Both the purchaser and his/ her spouse (including those who are unmarried at the time of purchase of the flat under this sales scheme) will also be debarred from all subsidised housing schemes as mentioned above.
- 11.2 The purchaser and all family members listed in the application form are required to live in the acquired flat.
- 11.3 If the purchaser and/ or any of the family members listed in the application form is/ are on the household register/ licence of Rental Estate/ PRH under HKHS/ HA or household record of other subsidised housing schemes, he/ she/ they should 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 PASP. Please contact relevant Estate Offices/ District Tenancy Management Offices/ relevant organisations for details.
- 11.4 If the purchaser and/ or family members listed in the application form is/ are the whole household of sitting Rental Estates/ PRH tenant/ licencees and their spouses, they have to surrender their Rental Estates/ PRH units to the HKHS or the HA.
- 11.5 For LPH occupant(s) who successfully purchased a flat as a result of this sale scheme, 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 PASP. If the LPH occupant(s) who successfully purchased a flat as a result of this sale scheme 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 Housing Bureau ("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.
- 11.6 No purchaser may assign or transfer his/ her rights and interests under the PASP or ASP to any person.
- 11.7 Deletion of a crucial member (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.) of a 2-person or above Family Applicant can only be effected after two years from the acquisition of the flat (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.
- 11.8 All flats under this sales scheme are also subject to certain restrictions on alienation as stipulated in the respective Land Grants:
- (a) **Use** – Each flat should be used for private residential purpose only.
 - (b) **Restrictions on alienation** –
 - (i) After the purchaser executes the assignment, any assignment, charging, letting or mortgage, etc. of the flat will be subject to the provisions in the Land Grant.
 - (ii) Subject to the prior written approval from HKHS and in conformity with the conditions as may be imposed by HKHS and the compliance with the guidelines (if applicable) from time to time issued by the Secretary for Housing, the owner may, without payment of the premium, charge or mortgage the flat assigned to him to (i) a bank or other financial institution, (ii) the organization of the owner's employer approved by HKHS or (iii) HKHS.

- (iii) Subject to the prior written approval from HKHS and compliance with the guidelines (if applicable) from time to time issued by the Secretary for Housing, the owner may, without payment of the premium, charge or mortgage the flat assigned to him to a participating bank or The Hong Kong Mortgage Corporation Limited or any of its subsidiaries or such other financial institution as may be approved from time to time by the Secretary for Housing for the purpose of obtaining a loan secured by a mortgage under the Reverse Mortgage Programme.
- (iv) Before an owner pays the premium to the Government, the owner may only sell the flat to a person who has been certified eligible and nominated by HKHS to purchase the flat, and such sale must be subject to such terms and conditions as may be required by HKHS and the Land Grant PROVIDED THAT if the owner enters into a PASP for sale of the flat before the expiry of five years from the date of the first assignment, the sale price shall not be more than the purchase price specified in the Assignment.
- (v) Within a period of the first 15 years after the date of the first assignment, the owner may not apply for payment of the premium to the Government.
- (vi) After the expiry of the first 15 years after the date of the first assignment, the owner may apply for assessment of the premium, and may thereafter sell, assign, mortgage, charge or let the flat after payment of the premium.
- (vii) The premium assessment is based on the prevailing market value of the flat which is not subject to any alienation restrictions, and will be calculated at a proportion being the difference between the purchase price of the flat and its initial market value as set out in the first Deed of Assignment of the flat. In other words, the amount of the premium is equivalent to the prevailing value of the discount offered at the time of purchase. Please refer to the website of Hemma Emerald (<https://hemmaemerald.hkhs.com>) or website of Hemma Fab (<https://hemmafab.hkhs.com>) for details of the calculations of the premium.

The above restrictions on alienation are contained in the Land Grants, and HKHS does not have any right or power to vary the provisions therein. Further, HKHS will not buy back the flat sold under this sales scheme.

- (viii) Purchasers should take note that the full market value used to calculate the discount at the time of purchase is the market value prevailing at the date of the PASP. Once determined, the purchase price of each flat under this sales scheme will remain unchanged during offer period. There is usually a gap of several months between determination of purchase price and execution of the PASP. During such time the market value of a flat may be adjusted in accordance with the market conditions. As a result, the discount offered at the time of purchase may be different from that offered when the purchase price was set. The amount of premium payable is calculated based on the actual discount enjoyed by the purchaser at the time of signing the PASP.

The above information is for reference only. Please refer to the terms of the relevant Land Grant for details.

12. Important Notes

- 12.1 If there is any false or misleading information in any application form (including online application), the relevant application will be cancelled and any flat sold will be recovered. The PASP and/ or ASP shall be rescinded and the deposit (equivalent to 5% of the purchase price) and fees paid will be forfeited. The decision of HKHS on processing of such application which contains false representation or misleading information shall be final and conclusive.
- 12.2 Any person who induces the HKHS to proceed with the sale and purchase of a flat by any deceit (including the making of false or untrue statement in connection with this application form) could be held criminally liable for, among other crimes, fraud under Section 16A of the Theft Ordinance (Cap. 210), and be punishable by imprisonment.
- 12.3 According to the ASP under this sales scheme, if a purchaser has made any statement false or untrue to the HKHS in connection with his application for the purchase of the flat, the HKHS shall, without prejudice to and in addition to any other remedies it may have, have the right to (a) rescind the ASP and forfeit an amount not more than 5% of the purchase price from the deposit paid; or (b) if the flat has already been assigned to the purchaser, demand the purchaser to (i) assign back the flat to HKHS or (ii) pay HKHS on behalf of the Government a sum equal to the premium.

13. Notes on Collection of Personal Data

- 13.1 The personal data collected in this application form are used for processing applications under this sales scheme or government lease related issues. The information collected may also be used by HKHS and relevant Government bureaux/ departments for conducting statistical surveys and researches and the applicants or the family members may be contacted 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, HKHS may not be able to process the application. In that case the application fee, once paid, is non-refundable and non-transferrable.
- 13.2 The personal data provided by the applicant and his/ her family members in the application form will be used by HKHS for the processing of the application of this sales scheme 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 and his/ her family members, (b) checking whether the applicant and his/ her family members have applied for any other subsidised housing schemes, (c) giving approval to this application under this sales scheme and handling any subsequent changes in family circumstances, property ownership, mortgage

arrangements, sale of property, etc.; (d) preventing the purchaser and his/ her spouse and related family member(s) from participating in any other subsidised housing schemes administered by HKHS/ HA/ URA in future; and (e) preventing applicant and his/ her family members from enjoying double housing benefits.

- 13.3 When assessing the eligibility to apply and purchase of the applicant and his/ her family member(s), 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) shall also authorise HKHS to disclose, verify and match the information concerned with other government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department, Inland Revenue Department, Lands Department, Social Welfare Department and Housing Department ("HD")), public/ private organisations/ companies (including but not limited to HA, URA, Mandatory Provident Fund Schemes Authority ("MPFA"), banks and financial institutions), or the employers concerned. Furthermore, the applicant and his/ her family member(s) shall agree that any government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department, Inland Revenue Department, Lands Department, Social Welfare Department and HD), public/ private organisations/ companies (including but not limited to HA, URA, 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 HKHS for the purpose of comparing and matching the information provided in the application form. The information provided may also be used by HKHS for conducting statistical surveys and researches. The applicant and his/ her family member(s) shall also agree that HKHS may pass the application form and all the supporting document(s) submitted to HKHS's data processing service contractor for data processing in connection with his/ her application, and that the information provided will be passed to HKHS Subsidised Sale Flats Project 2025 hotline for answering his/ her enquiries.
- 13.4 For the purposes stated above, HKHS may disclose the personal data provided by the applicant and his/ her family member(s) in the application form to other government departments (including but not limited to the Land Registry, Companies Registry, Transport Department, Immigration Department, Inland Revenue Department, Lands Department, Social Welfare Department and HD) or the relevant public/ private organisations/ companies (including but not limited to HA, URA, MPFA, banks and financial institutions) or the employers concerned or check such data with these parties.
- 13.5 The personal data provided in the application form are for the purpose of submitting an application under this sales scheme. HKHS will only retain the personal data collected for as long as necessary to fulfill the purposes of personal data collection specified above. HKHS will periodically redact, purge, anonymise or destroy unnecessary personal data in HKHS system in accordance with HKHS internal procedures. Also, specific persons authorised for handling of personal data collected (including but not limited to HKHS employees and contractors) must comply with HKHS's instruction as directed and under a duty of confidentiality to HKHS.
- 13.6 Pursuant to the Personal Data (Privacy) Ordinance (Cap. 486), the applicant and his/ her family member(s) listed in the application form 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 to General Manager (Property Management) of HKHS Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong). A fee may be charged for the request for access to the personal data.

14. Warning

Applicants should note that all the fees payable to HKHS under this sales scheme have been mentioned on the first page of this Application Guide. If they are approached by any HKHS staff or their representatives who offers to provide assistance in return for remuneration, they should report to the Independent Commission Against Corruption (ICAC) without delay. Attempted bribery is also an offence in law. HKHS will refer the case to ICAC for investigation and cancel the application irrespective of whether such person has been prosecuted or convicted of the relevant offence.

15. Contact Us

For enquiry, please contact HKHS Subsidised Sale Flats Project 2025 hotline at 2839 8280 during the office hours, or write to HKHS Applications Section (Address: G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong).

Points to Note

1. HKHS is one of the public organizations under the ambit of ICAC and Office of the Ombudsman.
2. This Application Guide and Application Form have no legal effect in itself and shall not be binding on HKHS. HKHS shall not be liable for any loss suffered by any person arising out of the reliance of this Application Guide and/ or the Application Form.
3. HKHS reserves the right to amend, correct or revise this Application Guide and/ or the Application Form without prior notice.