Application Notes (AN-BMGS)



Building Maintenance Grant Scheme for Elderly Owners

Enquiry 31831183



Building Maintenance Grant Scheme for Elderly Owners (BMGS) provides financial assistance to elderly owner-occupiers to repair and maintain their buildings and improve building safety. A maximum grant of HK\$40,000 is available for each eligible elderly owner-occupier. The grant can also be used to repay the outstanding loan with the Buildings Department (BD), the Hong Kong Housing Society (HKHS) or the Urban Renewal Authority (URA) in relation to building maintenance.

1. Purpose of the Scheme

To provide financial assistance to elderly owner-occupiers to repair and maintain their self-occupied buildings and to upkeep building safety.

2. Scope of the Grant

The scope of works covers building safety related maintenance works in a residential flat and/ or in building common areas:-

- 2.1 Improvement of structural aspects of building, e.g. repair to loose, cracked, spalled or otherwise defective concrete;
- 2.2 Improvement of safety of external elevations of building, e.g. repair to defective rendering and mosaic tiles;
- 2.3 Inspection, repair or replacement of defective windows;
- 2.4 Inspection or repair of buildings;

- 2.5 Improvement of fire safety of building, e.g. means of escape, means of access for firefighting & rescue and fire resisting construction;
- 2.6 Provision, improvement and maintenance of fire service installations and equipment of buildings;
- 2.7 Removal of unauthorized building works and illegal rooftop structures;
- 2.8 Improvement of building and sanitary services, e.g. repairing, maintaining and replacing lifts, fire services installations and equipment, electrical wiring, gas risers, replacing defective waste pipes, soil pipes, rainwater pipes, fresh water pipes, vent pipes and underground drainage;
- 2.9 Repair of waterproofing membranes at rooftops and flat roofs, and works to alleviate water seepage problem;
- 2.10 Maintenance or improvement works for slopes and retaining walls;
- 2.11 Improvement of the fire and building safety of cubicles;
- 2.12 Maintenance works in association with above works, including investigation works and professional services;
- 2.13 Any incidental or consequential works relating to items 2.1 to 2.12 above, e.g. touch-up works arising from repair or remedial works; and
- 2.14 Repayment of applicant's outstanding loan(s) with the BD, HKHS or URA in relation to building maintenance, and/or de-registration of the concerned legal charge/charging order.

3. Eligibility Criteria

- 3.1 Applicant should hold valid Hong Kong Identity Card, aged 60 or above; and
- 3.2 Applicant is the owner of a residential flat in a private domestic building or composite building*; and
- 3.3 Applicant and his/her spouse (if married) are residing in the applied property**; and
- 3.4 Recipient of Comprehensive Social Security Assistance (CSSA) or Old Age Living Allowance (OALA) or comply with income and asset limits*** (For details, please refer to the limits set at item 1(b) of Appendix 1 of Integrated Building Rehabilitation Assistance Scheme (IBRAS).
- * The administrator or executor (i.e. the holder of Letters of Administration (LA) or Probate) can also apply as owner of the residential flat. The applicant has to meet other eligibility criteria of BMGS. Before the release of grant, the LA or Probate must be registered on the land register of the applied property. The applicant must still remain as administrator or executor of applied property for HKHS to process the application.
- ** Application from the following categories of persons is not accepted:

 Owner/Tenant or his/her spouse (if married) of any subsidized housing and housing benefits, excluding the applied property.

*** HKHS would request the applicant and his/her spouse (if married) to declare their income and assets with supporting documents in accordance with their individual circumstances.

4. Application Procedures

- 4.1 The completed Integrated Building Rehabilitation Assistance Scheme Application Form (For Individual Flat Owner) must be submitted by the Applicant (Individual Flat Owner) to the HKHS Applications Section/ the URA by any of the following methods:
 - (a) On-line application:

 Website: https://www.brplatform.org.hk/e-application
 - (b) Submit in person or by post to the HKHS Applications Section/ the URA offices:
 - Address of the HKHS Applications Section:
 - G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong
 - (c) By Fax to the HKHS Applications Section (Fax No. : 2504 0867)
 - 4.1.1 Copies of the Hong Kong Identity Cards and Marriage Certificate of the applicant (all registered owners of the property) and his/her spouse (if married) should be provided. If the spouse of applicant does not hold Hong Kong

Identity Card, he/she should provide copies of valid identity documents issued by the authority of his/her residing place. If divorced, copies of divorce certificate should be provided. If his/her spouse has passed away, a copy of the death certificate is required;

- 4.1.2 Copy of the quotation listing out every repair item and their costs breakdown for the residential flat;
- 4.1.3 Copy of a valid Business Registration Certificate (Form 2) of the contractor appointed for carrying out the repair works in the residential flat;
- 4.1.4 Copies of the contribution notice and receipts showing the applicant's contribution for the repair of the building common area;
- 4.1.5 Copy of proof of receiving CSSA or OALA;
- 4.1.6 Copy of proof of outstanding loan(s) with the BD/URA;
- 4.1.7 Copy of income proof;
- 4.1.8 Copy of a bank account number in the name of the applicant;
- 4.1.9 Copy of the latest Rates Demand Note of the residential flat or residence proof in the name of the applicant.
- 4.2 For application of grant for repair works in a residential flat, the applicant should ensure:-
 - 4.2.1 no commencement of the works prior to the submission of application form and the inspection conducted by HKHS staff

- and/or its representatives. Otherwise, grant might not be approved; and
- 4.2.2 no duplicated repair items were quoted for application of building repair grant(s)/loan(s) under the BD, HKHS or URA.
- 4.3 For application of grant for repair works in building common areas, application form (For Individual Flat Owner) should be submitted prior to the issue date of Practical Completion Certificate (PCC) for the completion of repair works.
- 4.4 Applicant must employ competent and registered contractor for related works, of which copy of license and complete set of completion certificate as required by related legislation should be submitted upon completion of works. Grant for related works item will not be approved if the above mentioned documents are not submitted.

5. Amount of Grant

5.1 The ceiling is capped at HK\$40,000 for each grant application. Each eligible applicant and his/ her spouse (if married) will be altogether eligible for a maximum grant of HK\$40,000. The applied property will be eligible for a maximum grant of HK\$40,000. The amount of grant will be calculated in proportion to the share of

- ownership of the flat owned by the applicant and his/ her spouse (if married).
- 5.2 The grant should be firstly used to repay the eligible applicant's existing loan(s) already approved and released by the BD/ HKHS/ URA in relation to building repair works.
- 5.3 If the grant is used to repay applicant's outstanding loan(s) with the BD, HKHS or URA in relation to building repair works, the outstanding loan amount will be calculated as at the date of receipt of application for the grant (Online application received by URA or by the postmark).
- 5.4 An un-discharged bankrupt person is not eligible for the grant.
- 5.5 The decision of HKHS shall be final. HKHS reserves the right to adjust the approval/approved amount or reject the application. At the same time, if grant has been released, HKHS has the right to request applicant to return the grant.

6. Vetting Procedures

6.1 Repair works in residential unit

6.1.1 Flat inspection will be conducted by HKHS staff and/ or its representatives prior to commencement of the repair works for assessment of the quotation submitted by the applicant.

- 6.1.2 After completion of preliminary assessment, HKHS will issue Approval-in-Principle (AIP) letter to the applicant informing the approved amount in principle.
- 6.1.3 Applicant will be invited to come to the HKHS Applications Section to sign a Grant Agreement; eligible applicant other than those receiving CSSA or OALA will be invited to make statutory declaration according to Law of Hong Kong.
- 6.1.4 Applicant should notify the HKHS Applications Section upon completion of the repair works and submit photocopies of related license of registered contractor and complete set of completion certificate as required by related legislation for arrangement of site inspection conducted by HKHS staff and/or its representatives, including but not limited to:-
 - Complete version of Certificate of completion of works submitted to the BD from appointed Registered General Building Contractor/ Minor Works Contractor/ Authorized Person and subsequent confirmation letter from BD;
 - ii) Plumber's license issued by Water Supplies Department;
 - iii) Completed and signed Completion Certificate on Electrical (Wiring) Regulation duly endorsed by Electrical & Mechanical Services Department (EMSD) such as Form WR1 / WR1(A);

- iv) Bamboo Scaffolder's Trade Test license issued by Construction Industry Council;
- v) Test Certificate/Test Report/Assessment Report for newly installed Fire-rated door;
- vi) Invoice, completion certificate or transportation log sheet issued by Registered Asbestos contractor;
- vii) Invoice or completion certificate issued by Registered Gas Contractor or Towngas;
- viii) Copy of the records which the qualified person submitted to BD of his/her completed window inspection / repair certificate;
- ix) Required repair works must be inspected and supervised by the qualified persons. Copy of Certificate of completion for building inspection/ repair submitted to BD by the qualified persons and all related record of submission.

Grant for related works item will not be approved if the above-mentioned documents could not be submitted or works carried out do not comply with the provisions of this grant scheme.

6.1.5 If the applicant applies for grant of repair works in building common areas and in a residential flat at the same time, after the verification of completion of works by the HKHS, the

amount of the approved grant to be released will be apportioned between repair works conducted in a residential flat and in building common areas in accordance with the ratio requested by the applicant.

6.1.6 Applicant who fails to provide the required supporting documents or fails to arrange flat inspection by HKHS staff and/or its representatives will delay the processing of his/her application and may affect the final grant amount to be approved.

6.2 Repair Works in Building Common Areas

- 6.2.1 Applicant is required to submit the following documents:-
 - A copy of the minutes of the meeting held by the Management Committee of the Owners' Corporation (OC) or minutes of the Owners' Meeting (OM) convened by the Owners' Committee;
 - Copy of complete version of the contract of the repair works;
 - Notice on the costs on repair items of the building issued by the OC or Owners' Committee;
 - Documentary proof on applicant's contribution for repair works of the building common areas, e.g. contribution notice.

- 6.2.2 HKHS staff and/or its representatives will inspect the contract and progress of the building works, during the course of works and/or before completion of works.
- 6.2.3 After completion of preliminary assessment, HKHS will issue AIP letter to the applicant informing the approved amount in principle.
- 6.2.4 The applicant will be invited to come to the HKHS Applications Section to sign a Grant Agreement; eligible applicant other than those receiving CSSA or OALA will be invited to make statutory declaration according to Law of Hong Kong.
- 6.2.5 Applicant should notify the HKHS Applications Section upon completion of the repair works (certified by OC, Owners' Committee, the responsible Authorized Person or Consultant) and submit photocopies of PCC or related license of registered contractor and completion certificate as required by related legislation and the copies of final payment certificates for arrangement of site inspection conducted by HKHS staff and/or its representatives. Grant for related works item will not be released if the above mentioned documents could not be submitted or do not comply with the provision of this grant scheme.

- 6.2.6 If the applicant had paid the respective repair works contribution, the HKHS Applications Section will deposit the approved grant into applicant's bank account. If the applicant had not paid the respective contribution, the HKHS Applications Section will issue a cheque (made payable to OC) to the applicant for the settlement of the respective outstanding contribution.
- 6.2.7 If the applicant applies for grant for repair works in building common areas and in residential flat at the same time, after the verification of completion of works by the HKHS, the amount of the approved grant to be released upon completion of the works will be apportioned between repair works conducted in a residential flat and in building common areas in accordance with the ratio as requested by the applicant.
- 6.2.8 If the applicant/building had applied for subsidies under the URA, e.g. "Common Area Repair Works Subsidy", "Operation Building Bright 2.0", "Fire Safety Improvement Works Subsidy Scheme", Lift Modernisation Subsidy Scheme" etc., the HKHS Applications Section will process the application for the remaining balance of the common area works upon confirmation and deduction of the subsidies amount granted

to individual owners by URA to avoid granting of double subsidies to the applicant for the same common area works.