SENIOR CITIZEN RESIDENCES SCHEME

Application Guide

June 2019
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1. **The Scheme**

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

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

The Housing Society is pleased to launch Cheerful Court under the Senior Citizen Residences Scheme at 55 Choi Ha Road, Ngau Tau Kok. Comprising 333 self-contained residential units, this Senior Citizen Residences Scheme project offers all-round amenities and services that include medical care services like polyclinic (with doctor, Chinese herbalist, dentist, etc); club house facilities like Jacuzzi, landscaped podium, swimming pool, restaurant, library, gymnasium, games room, art and craft/pottery room and Chinese music room/karaoke room. This project is managed by the Housing Society.

Concurrently, Jolly Place at 2 Pui Shing Lane, Tseung Kwan O is available for application. The club house facilities of Jolly Place include landscaped podium, reading room, canteen and games room. Medical care services are also available. This project is also managed by the Housing Society.

We hope this Q&A application guide will offer you simple yet detailed information on the Scheme.

With the Senior Citizen Residences Scheme, happy ageing and ageing in place are no longer unreachable dreams.
2. **Eligibility Criteria**

2.1 **Who is eligible for the Senior Citizen Residences Scheme?**

This Scheme only accepts singleton and couple/non-couple doubleton applications.

2.2 **What is Singleton?**

Singleton means any applicant who is single, divorced or widowed, or any married applicant whose spouse is not residing in Hong Kong and is not a holder of Hong Kong Permanent Identity Card.

2.3 **What is Couple/Non-couple Doubleton?**

There is no restriction on the relationship between the principal applicants and joint applicants of couple/non-couple doubletons, but a married applicant must make a joint application with his/her spouse unless a death certificate of the spouse; or supporting documents which prove that his/her spouse requires long stay in nursing home or hospital; or a divorce paper are produced.

2.4 **Is there any age limit?**

Principal applicants and joint applicants must be aged 60 or above by the date of the application, as evidenced by the relevant information on their Hong Kong Identity Cards or records of the Immigration Department of the Hong Kong Special Administrative Region.

2.5 **Are non Hong Kong residents eligible?**

Applicants or/and joint applicants must have resided in Hong Kong for at least 7 years before the date of the application, and hold valid Hong Kong Identity Cards. They should either have right of abode in Hong Kong or their stay in Hong Kong is not limited by the Hong Kong Immigration Department.
A joint applicant who is the spouse of the applicant is only required to have a valid Hong Kong Identity Card.

2.6 Why is financial ability a key consideration?

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

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

Applicants should meet the total assets limits (see 2.9), or if they fail to meet such criterion, they should have a guarantor / guarantors undertaking to bear all their future living expenses (see 2.13 – 2.15).

2.8 How are total assets limits set?

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

2.9 What are the requirements for applicants’ financial ability?

<table>
<thead>
<tr>
<th>Age</th>
<th>Singleton Total Assets (HK$)</th>
<th>Doubleton Combined Total Assets (HK$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-69</td>
<td>4.11 million – 7.33 million</td>
<td>6.17 million – 11.00 million</td>
</tr>
<tr>
<td>70 or over</td>
<td>3.26 million – 6.78 million</td>
<td>4.89 million – 10.20 million</td>
</tr>
</tbody>
</table>
2.10 What are total assets?

Total assets include an applicant’s income and assets.

Income includes pension, salaries from the current employment, and the gross income derived from properties, vehicles and businesses owned by the applicant.

Assets include properties, land, company securities, vehicles, transferable vehicle registration licence, bank deposits, unit trust funds, assets of business(es) owned by the applicant and any other assets owned in any form by the applicant.

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

No. The value of these properties and any income derived therefrom will be included in assessing the total assets.

2.12 Is it necessary to hand over assets to the Housing Society?

No. Assets are only for assessing applications.

2.13 If an applicant’s total assets fall short of the specified minimum, can he/she join this Scheme?

Yes. Applicants and/or joint applicants with total assets less than the minimum limits stated in 2.9 can apply for Senior Citizen Residences Scheme units, but they are required to provide a Deed of Undertaking and Indemnity, or any other instrument specified by the Housing Society, executed by a guarantor who undertakes to bear all applicants’ future living expenses.

2.14 Who is an eligible guarantor for singleton applicants?

Guarantors are required for senior citizens aged 60 to 69 with less than HK$4.11 million total assets, or for senior citizens aged 70 or above with less than HK$3.26 million total assets. The number of guarantors is not limited, provided the monthly income of any one
guarantor or the aggregate monthly income of any two guarantors is HK$76,000 or above. Proof of income is required.

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

**Applicants aged 60-69**

Total assets between HK$6.17 million and HK$11.00 million
If one of the applicants has total assets under HK$3.085 million, the other applicant or any third party can be his/her guarantor. The number of third party guarantors is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK$76,000 or above.

Total assets less than HK$6.17 million
If total assets of one of the applicants fall short of HK$3.085 million, a guarantor is required. If the total assets of both the principal applicant and joint applicant fall short of HK$3.085 million, guarantors are required for both of them. Where the principal applicant and joint applicant are guaranteed by different guarantors, the number of guarantors is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK$76,000 or above. Where the principal applicant and joint applicant are guaranteed by the same guarantors, there is no limit for the number of guarantors, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK$84,000 or above.

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

Total assets between HK$4.89 million and HK$10.20 million
If one of the applicants has total assets under HK$2.445 million, the other applicant or any third party can be his/her guarantor. The number of such third party guarantors is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK$76,000 or above.
Total assets less than HK$4.89 million
If total assets of one of the applicants fall short of HK$2.445 million, a guarantor is required. The number of guarantors is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK$76,000 or above. If total assets of both the principal applicant and joint applicant fall short of HK$2.445 million, guarantors are required for both of them. Where the principal applicant and joint applicant are guaranteed by different guarantors, the number of guarantors is not limited, provided the monthly income of one guarantor or the aggregate monthly income of two guarantors is HK$76,000 or above. Where the principal applicant and joint applicant are guaranteed by the same guarantors, there is no limit for the number of guarantors, provided the monthly income of one guarantor or the aggregate monthly income of two guarantors is HK$84,000 or above.

The guarantor(s) referred to in 2.15 must produce proof of income.

2.16 Can persons currently enjoying housing benefits offered by the government, the Hong Kong Housing Authority or Hong Kong Housing Society join this Scheme?

Yes. These tenants must have their names deleted from the records of subsidized housing schemes within 60 days after they have moved into Cheerful Court / Jolly Place. Owners of units purchased under the Hong Kong Housing Authority’s Families with Elderly Persons Priority Schemes or senior citizens who cannot have their names deleted from the records of subsidized housing schemes are not eligible for this Scheme.

2.17 What are Elderly Persons Priority Schemes?

Elderly Persons Priority Schemes include housing benefits offered by the Families with Elderly Persons Priority Scheme, Special Scheme for Families with Elderly Persons, and Families with Elderly Persons Priority Allocation/Priority Scheme.
2.18 For subsidized housing owners/beneficiaries, what arrangements should they make for existing housing benefits when their Senior Citizen Residences Scheme applications are accepted?

After moving into Cheerful Court/Jolly Place, these tenants should assign the subsidized units, surrender their units to the Hong Kong Housing Authority, settle the due premium in full or repay their loans in full within 6 months.

2.19 Can ex-owners/beneficiaries of subsidized housing schemes join this Scheme?

Yes, but if these applicants have paid the premium or repaid their loans without assigning the property, the value of their units will be included as their total assets.
3. **Leasing a Unit**

3.1 **What is the lease arrangement for Senior Citizen Residences Scheme units? How do I pay the rent?**

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

3.2 **How do you determine the amount of entry contribution?**

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

3.3 **Will you refund the entry contribution? How do you calculate the refund amount? Does it bear any interest?**

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

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

In addition, in accordance with the Residential Lease, if any amount is owing by the Tenant to the Landlord and the Operator, the Landlord shall be entitled to deduct from amounts payable by the Landlord to the Tenant the amounts so owing to the Landlord.
3.4 Can you use an example to illustrate the amount of refund?

<table>
<thead>
<tr>
<th>No. of Years * &lt;br&gt;Resided in the Unit before tenancy terminated</th>
<th>Approximate Percentage of Refund (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>70%</td>
</tr>
<tr>
<td>5 years</td>
<td>53%</td>
</tr>
<tr>
<td>10 years</td>
<td>31%</td>
</tr>
<tr>
<td>15 years or above</td>
<td>10%</td>
</tr>
</tbody>
</table>

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

Example: Entry date --- 1 December 2005

<table>
<thead>
<tr>
<th>Date of Termination</th>
<th>Lapsed years of tenancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 November 2006</td>
<td>1</td>
</tr>
<tr>
<td>31 December 2006</td>
<td>2</td>
</tr>
</tbody>
</table>

3.5 Can I pay the entry contribution by installments?

No, applicants must pay the entry contribution in one lump sum.

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

On the day they successfully select their units, applicants are required to execute the tenancy agreement and service agreement, and pay all related fees. These include the entry contribution, sinking fund, legal fee for the tenancy agreement and service agreement, registration fee, plans fee, stamp duty, deposit and advance payment of basic care fees and management fees.
3.7 How should I pay the fees?

The entry contribution and all other fees should be paid by cashier orders on the day you select your unit.

3.8 What are the letting procedures?

Computer balloting will be carried out to assign priority number to each application received by the Housing Society. Units will be allocated to applicants according to their priority numbers. Couple/non-couple doubletons can only select one-bedroom units.
4. Restrictions under the Tenancy Agreement

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

The applicant and joint applicant are joint tenants. If the spouse of the applicant is aged between 50 and 59, he/she will only be permitted to reside in the unit as a permitted occupier.

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

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

In a case where a new tenancy agreement was to be signed, a new Letter of Guarantee or other instrument specified by the Housing Society must also be executed.

4.3 Can relatives and friends stay overnight in the unit?

Senior Citizen Residences Scheme units can only be occupied by the registered tenants. No letting or sub-letting is allowed. With permission of the Operator/Housing Society, and subject to compliance of tenancy terms and conditions, relatives and friends can stay overnight.

4.4 Is early termination of tenancy allowed?

Yes. Either the tenant or the Housing Society may terminate the tenancy by giving the other party at least 3 months prior written notice.
4.5 Can an ex-tenant apply for other subsidized housing benefits after he/she has surrendered his/her SEN unit?

Any tenant who has surrendered his/her Senior Citizen Residences Scheme unit can apply for housing benefits offered by the government, the Hong Kong Housing Authority or the Hong Kong Housing Society, provided that he/she can meet the prevailing housing policy requirements and eligibility criteria.
5. **Operating Arrangements**

5.1 **Which organization is going to manage the property?**

The Housing Society is the property managers of Cheerful Court and Jolly Place. They will also provide personal/care/medical services to tenants at reasonable rates on a “user pays” basis.

5.2 **How do you prevent any tenant from abusing this Scheme?**

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

5.3 **What about the care services of Cheerful Court/Jolly Place? How do you ensure Senior Citizen Residences Scheme tenants have priority to use these services?**

Tenants are required to execute a service agreement with the Operator, which entitles them to basic care services (included in the monthly fee). Tenants also have priority to subscribe to optional health care services specially designed for the elderly. The Operator will monitor the health condition and needs of individual tenants, so that those in need have priority allocation of a unit in the care and attention section. To ensure effective use of facilities, a flexible management/allocation approach will be adopted, so that tenants’ right to use these services will not be jeopardized.
5.4 Are there any fixed monthly fees?

Tenants are required to pay a lump sum (approximately HK$1,500 for singleton studio units and HK$2,500 for doubleton one-bedroom units) as service fee for property management and basic care services. All other related dining/medical/personal care services provided by the Operator are optional. Tenants can subscribe to services that suit their individual needs and preferences, on a “user pays” basis.

5.5 Can I early terminate the service agreement?

Yes. If you are early terminating the tenancy agreement, you can terminate the service agreement at the same time (please refer to clause 4.4).

5.6 How to assess the amount for management fee and basic care fee?

The Housing Society shall adjust the monthly management fee and basic care fee in line with inflation and market situation and be responsible for the financial results of the management operation.

5.7 Apart from the payment of management fee and basic care fee, would there be any other payment by tenants?

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

6.1 Where can I get an application form?

Application forms are available at the Head Office and the Applications Section of the Housing Society.

6.2 Can I request an application form by fax, download a copy online or use a photocopy?

Yes. The polling fax number is 2504 0867. The Senior Citizen Residences Scheme website is http://www.hkhs.com/sen. You can also use a photocopy of the form.

6.3 Can I submit more than one application form?

No. All the applications will be disqualified if a person’s name appears in more than one application form.

6.4 Where shall I submit my application?

Completed application forms should be mailed to Hong Kong Housing Society, P.O. Box 13621, Causeway Bay, Hong Kong. Please mark “Senior Citizen Residences Scheme” on the envelope.

6.5 Is there any application fee?

Application is absolutely free.

6.6 In brief, how are applications screened?

Computer balloting will be carried out to assign a priority number to each application received by the Housing Society. Applicants will be interviewed according to their priority numbers. Eligible applicants will be notified to make a declaration and to proceed with relevant formalities.
7. **Enquiries**

7.1 **How do I find out about the results of computer balloting?**

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

7.2 **When and how do I know the results of my application?**

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

7.3 **Senior Citizen Residences Scheme website and hotline:**

Website: [http://www.hkhs.com/sen](http://www.hkhs.com/sen)

Housing Society 24-hour hotline: 2839 7111 (voice mail outside office hours)

Applications Section hotline: 2894 3222 (office hours only)

**Important Notices**

1. **All information contained in this guide is for reference only. For details of the Scheme, please refer to the terms and conditions of relevant legal documents.**

2. **The Housing Society reserves all rights to amend any details or arrangements of the Senior Citizen Residences Scheme from time to time without further notice.**

3. **This application guide is solely for your reference. It does not constitute any legal liability on the part of the Housing Society, nor does it constitute any undertaking or representation by the Housing Society. The respective rights and liabilities of the Housing Society, the Operator and the tenants shall be governed by the legal documents duly signed by all parties concerned.**
8. **8 Steps to Making Cheerful Court / Jolly Place Your Home**

1. Submit your application form
2. Receive notification of your priority number
3. Attend interview bringing supporting documents
4. Receive notice of application vetted as eligible
5. Make declaration and lease a unit
6. Execute the tenancy agreement and service agreement
7. Pay the fees and collect keys to your unit
8. Move in!