



HONG KONG
HOUSING SOCIETY
香港房屋協會



SENIOR CITIZEN RESIDENCES SCHEME

Application Leaflet

Revised in July 2021

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1. Brief Description of the Scheme

Established in 1948, the Hong Kong Housing Society (“HKHS”) 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 in Hong Kong, community recreational facilities and health care services for the Hong Kong’s growing elderly population, the HKHS has developed an innovative and comprehensive care concept for the aged — the Senior Citizen Residences Scheme (“The Scheme”).

The Scheme is an original concept that provides one-stop services to the elderly. Our tenants will have their housing, community, leisure and health care needs well looked after. The Scheme is targeted at senior citizens aged 60 or above who are financially independent. Upon payment of an entry contribution, successful applicants are guaranteed of long lease residence, with only modest 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.

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

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

2. Eligibility Criteria

2.1 Who is eligible for the Senior Citizen Residences Scheme?

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

2.2 What is Singleton?

Singleton means anyone who is single, divorced or widowed, or any married person whose spouse is not residing in Hong Kong and has no right of abode and his/her stay in Hong Kong is subject to conditions of stay.

2.3 What is Couple/Non-Couple Doubleton?

There is no restriction on the relationship between the applicants and joint applicants of couple/non-couple doubletons, 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 valid certification of divorce are produced.

2.4 Is there any age limit?

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

2.5 Is there any limit of stay in Hong Kong?

Applicant and joint applicant must have resided in Hong Kong for 7 or more years before the date of the application, and hold valid Hong Kong Identity Cards. He/she should either have right of abode or is not subject to any condition of stay in Hong Kong.

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

2.6 Why is financial ability a key consideration?

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

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

Applicants should meet the total assets limits (see item 2.9), or if they fail to meet the specified minimum limit, they should have guarantor(s) undertaking to bear all their future living expenses (see item 2.13 – 2.15).

2.8 How are financial ability set?

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

2.9 What is applicant’s financial ability?

Age	Financial ability for Singleton (HK\$)	Financial ability for Doubleton (HK\$)
60-69	4.11 million – 7.33 million	6.17 million – 11.00 million
70 or over	3.26 million – 6.78 million	4.89 million – 10.20 million

2.10 What does financial ability include?

Financial ability includes 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 licenses, bank deposits, unit trust funds, assets of any self-owned business(es) and any other assets owned in any other forms 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 HKHS?

No. Assets are only for assessing applications.

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

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

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 guarantor(s) 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(s)?

Applicants aged 60-69

Total assets between HK\$6.17 million and HK\$11 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(s). The number of third party guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$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, guarantor(s) is required. If the total assets of both the principal applicant and joint applicant fall short of HK\$3.085 million, guarantor(s) are required for both of them. Where the principal applicant and joint applicant are guaranteed by different guarantor(s), the number of guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$76,000 or above. Where the principal applicant and joint applicant are guaranteed by the same guarantor(s), there is no limit for the number of guarantor(s), provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$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\$10.2 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(s). The number of such third party guarantor(s) is not limited, provided the monthly income of any one guarantor or the aggregate monthly income of any two guarantors is HK\$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, guarantor(s) is required. The number of guarantor(s) is not limited, provided the monthly income of any one guarantor(s) or the aggregate monthly income of any two guarantors is HK\$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 guarantor(s), the number of guarantor(s) is not limited, provided the monthly income of one guarantor or the aggregate monthly income of two guarantors is HK\$76,000 or above. Where the principal applicant and joint applicant are guaranteed by the same guarantor(s), there is no limit for the number of guarantor(s), provided the monthly income of one guarantor or the aggregate monthly income of two guarantors is HK\$84,000 or above.

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

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

Yes. These tenants are required to give notices to respective management office of housing estate after collecting keys of units under the Scheme to terminate the tenancy and surrender their units within 60 days to HKHA or 2 months to HKHS or URA.

Authorized occupants in any tenancy of the HKHA, HKHS or URA, or authorized occupants on the registers of residential units purchased under any subsidized housing schemes must contact the management offices of the housing estates/management office, they are now residing at to have their names deleted from the registers within 60 days (HKHA) or 2 months (HKHS or URA) after collecting keys of units under the Scheme.

Tenants/owners of units allocated or purchased under HKHA's Elderly Priority Schemes or subject to Housing Policy who cannot have their names deleted from the records of subsidized housing schemes are not eligible for the Scheme.

2.17 What are Elderly Priority Schemes of the HKHA?

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

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

Tenants should terminate their housing benefits within 6 months after collecting keys to the unit under the Scheme in accordance with the prevailing policy of HKHA, HKHS or URA. Ways to cease the housing benefits include:

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

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

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

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

3. Renting a Unit

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

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

3.2 How to determine the amount of entry contribution?

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

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

If a tenant terminates the tenancy, he/she will be refunded with 10% to 70% of the entry contribution, plus accrued interest 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, 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 HKHS shall be entitled to deduct from amounts payable by the HKHS to the Tenant the amounts so owing to the HKHS.

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

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

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

Example: Entry date - 1 December 2019

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

3.5 Can I pay the entry contribution by installments?

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

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

On the day the applicants successfully select their units, applicants and joint applicants (if any) should make statutory declaration as required and to sign the lease and service agreement, and pay all related fees. These include the entry contribution, sinking fund, deposit, advance payment of basic care fee and management fee, land registration fee, stamp duty, legal fee and expenses incurred for execution of the lease and service agreement and the government rate, etc.

3.7 How should I pay the fees?

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

3.8 What are the letting procedures?

Computer balloting will be carried out to assign priority number to each application received by the HKHS. Applicants will be notified in writing individually of their assigned priority numbers. When the application is due for investigation, units will be allocated to applicants according to their priority number, household size in the successful application form and their estate preference. Couple/non-couple doubletons can only lease one-bedroom units. If there is new project to be launched, the allocation arrangement will be announced by then.

4. Restrictions under the Lease

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

The applicant and joint applicant are joint tenants.

If the joint applicant is aged between 50 and 59, the joint applicant must be the spouse of the applicant. He/she will only be permitted to reside in the unit as a “permitted occupier”, and has to pay the basic care fee.

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

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

In a case where a new lease was to be signed, a new Deed of Undertaking and Indemnity or other instrument specified by the HKHS must also be executed.

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

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

4.4 Is early termination of tenancy allowed?

Yes. Either the tenant or the HKHS may terminate the tenancy by giving the other party at least 3 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 the unit of the Scheme can apply for housing benefits offered by the government, HKHA, HKHS or URA, provided that he/she can meet the prevailing housing policy requirements and eligibility criteria.

5. Management & Service Arrangements

5.1 Which organization is going to manage the property?

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

5.2 How to prevent any tenant from abusing this Scheme?

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

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

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

5.4 Are there any fixed monthly fees?

Tenants are required to pay a lump sum service fee for property management and basic care services. All other related dining/medical/personal care services provided by the HKHS or the Operator are optional. Tenants can subscribe to services that suit their individual needs and preferences, on a “user pays” basis.

5.5 Can I early terminate the service agreement?

Yes. If you are early terminating the lease, you can terminate the service agreement at the same time (please see item 4).

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

The HKHS 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 lease.

6. Application Procedures

6.1 Where can I get an application form?

Application forms are available at the Applications Section of the HKHS.

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. Applicant and joint applicant (if any) should submit only one application and each person should not be included in more than one application. Any duplication will render disqualification of all the applications.

6.4 Where shall I submit my application?

Completed application forms should be mailed to General Post Office Box No. 13621, Hong Kong. Please mark “Hong Kong Housing Society, Senior Citizen Residences Scheme” on the cover of 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 HKHS. Applicants will be interviewed according to their priority numbers. Eligible applicants allocated with units will be notified to make statutory declaration and to sign the lease.

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

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

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

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

7. 8 Steps to Rent a Unit under the Scheme

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

8. Website and hotline for enquiries:

Website : <http://www.hkhs.com/sen>

24-hour hotline of HKHS: 2839 7111 (voice mail service will be provided outside office hours)

Applications Section hotline: 2894 3222 (within office hours)

Important Notes

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



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