

# HA reminds HOS 2018 applicants to confirm their consent to carry over to GSH 2018 applications

The following is issued on behalf of the Hong Kong Housing Authority:

Sale of Green Form Subsidised Home Ownership Scheme (GSH) Flats 2018 (GSH 2018) is now receiving applications. The Hong Kong Housing Authority (HA) today (January 2) reminded applicants to submit applications before the deadline on January 10, 2019.

The HA has been piloting a streamlined application procedure for those Green Form applicants who have applied the Sale of Home Ownership Scheme Flats (HOS) 2018 (HOS 2018) who wish to apply for GSH 2018. Earlier the HA sent a letter and an SMS message to individual HOS 2018 valid Green Form applicants, notifying them that their HOS 2018 applications would be carried over to GSH 2018. The letter enclosed a reply slip and declaration form, requesting them to complete these two documents to indicate their consent:

- (1) to carry over their HOS 2018 applications to GSH 2018;
- (2) to allow the HA and Housing Department to use their personal information on HOS 2018 application forms for the processing of GSH 2018 applications; and
- (3) to return their existing public housing units upon successful purchase of GSH flats and to abide by other application requirements.

"We will assume the applicants agree to carry over their HOS 2018 applications to GSH 2018 upon receipt of their completed reply slips and declaration forms. There is no need for them to submit GSH 2018 applications separately. However, if they wish to change their family composition or applicants for GSH 2018 of their own accord, they have to submit fresh applications," a spokesman for the HA said.

The HA will review the streamlined arrangements having regard to the operational experience of the pilot with a view to considering further streamlining for facilitating applications for HOS and GSH flats in 2019.

The HA will later send another SMS to remind applicants again of the above procedures.

If the applicants are residing in HA's public housing units or rental units of the Housing Society, they have to submit the reply slips and declaration forms to their respective Estate Offices or District Tenancy Management Offices.

For valid Green Form Certificate applicants, they have to submit the reply slips and declaration forms together with the original copy of the

green form certificate to Kwun Tong GSH Sales Unit either by hand or by post.

Recipients of the Rent Allowance for the Elderly Scheme should submit the reply slip and declaration form to Kwun Tong GSH Sales Unit by hand or by post.

For new GSH 2018 applicants, if they are residing in HA Public Rental Housing units, in line with established practice for previous subsidised sale flats schemes they are required to submit their application forms to their respective Estate Offices/District Tenancy Management Offices for verification of eligibility. The Estate Offices will forward the verified and endorsed application forms to GSH Sales Unit in Kwun Tong for follow-up. There is no need for the applicants to submit the application forms to the GSH Sales Unit in person.

For applicants residing in rental units of the Housing Society, they are required to submit their application forms to their respective Estate Offices for verification of eligibility. Applicants have to submit their application forms with the Estate Office's endorsement to the GSH Sales Unit in Kwun Tong, either by hand or by post.

For those applicants holding valid Green Form Certificate, they have to submit the application forms either by hand or by post to the GSH Sales Unit, together with the original copy of the Green Form Certificate.

For staff of the Housing Department Estate Assistance Grade holding a valid Letter of Assurance issued by the Department and Rent Allowance for the Elderly Scheme recipients, they need to submit their applications to their respective Estate Offices and Rent Allowance for the Elderly Scheme dedicated team at Applications Sub-section for follow-up.

The spokesman reminded the applicants to carefully read the "Application Guide" and the "Note for Submission" enclosed in the application form, and to follow the stipulated arrangements in submitting their applications.

The GSH Sales Unit is located at 1/F, Pioneer Place, 33 Hoi Yuen Road, Kwun Tong. Its opening hours are 8am to 7pm from Monday to Sunday (including public holiday) during the application period. The HA Customer Service Centre at Lok Fu will not accept GSH application forms.

Details of GSH 2018 will be available at HA website: [www.housingauthority.gov.hk/gsh/2018](http://www.housingauthority.gov.hk/gsh/2018). For enquiries, please call the HA's Sales hotline 2712 8000.

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## [Mortgage insurance arrangement for Ma](#)

# Tau Wai Road Starter Homes Pilot Project

The following is issued on behalf of the Hong Kong Monetary Authority:

HKMC Insurance Limited (HKMCI), a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited (HKMC), announces that it will provide mortgage insurance to enable buyers of the units of the Starter Homes Pilot Project of the Urban Renewal Authority (URA) at Ma Tau Wai Road, To Kwa Wan (Ma Tau Wai Road SH Project) to apply for mortgage loans of up to 90 per cent loan-to-value (LTV) ratio.

Under the existing Mortgage Insurance Programme (MIP), HKMCI generally provides mortgage insurance for the portion of mortgage loans for residential properties in excess of 60 per cent LTV ratio. For properties of value not exceeding \$6 million and the debt-to-income (DTI) ratio of the borrowers not exceeding 50 per cent, the mortgage loans can be up to 80 per cent LTV ratio. Regular-salaried first time homebuyers with a DTI ratio not exceeding 45 per cent are eligible for mortgage loans up to 90 per cent LTV ratio for properties of value at or below \$4 million.

According to the list of unit prices for the Ma Tau Wai Road SH Project announced by the URA earlier, among the total number of 450 Starter Homes units, only a small number of units are of value above \$6 million (the highest price is around \$6.6 million), and about one-third of the units are of value at or below \$4 million. As the total number of units involved in the Ma Tau Wai Road SH Project is small, and the prices of most of the units are within the existing property value and LTV ratio thresholds for mortgage insurance, HKMCI considers it risk manageable to provide up to 90 per cent LTV ratio mortgage insurance for all the units of the Ma Tau Wai Road SH Project by moderately adjusting the eligibility criteria of the MIP.

In line with the existing MIP, the HKMCI will generally provide mortgage insurance to mortgage loans for the Starter Homes units in the Ma Tau Wai Road SH Project starting from the 60 per cent (Note) LTV ratio threshold. Subject to a DTI ratio cap of 50 per cent (Note) in general, all mortgage loans for the Starter Homes units can be up to an LTV ratio of 90 per cent. If the coverage of the mortgage insurance taken out by a homebuyer will go beyond the existing coverage of the MIP, an extra 10 per cent insurance premium will be charged to compensate for the additional risk borne by HKMCI. The abovementioned arrangement will also be applicable to homebuyers who cannot meet the stressed DTI ratio (but the DTI ratio should still not exceed 50 per cent (Note) in general), subject to an additional adjustment to the premium based on the relevant risk factors. Details of the abovementioned arrangement are available on the HKMC website ([www.hkmc.com.hk](http://www.hkmc.com.hk)).

Potential homebuyers of the Ma Tau Wai Road SH Project who wish to apply for the MIP should review whether they can fulfil the relevant eligibility criteria and consult banks about the mortgage arrangement in advance.

For enquiries, please call 2536 0136.

Note: Similar to existing MIP arrangement, if an applicant is holding or guaranteeing one or more outstanding mortgages when he/she applies for the MIP, the mortgage insurance will cover the portion of the applied mortgage loan from 50 per cent to 90 per cent LTV ratio, and the maximum DTI ratio of the applicant has to be lowered to 40 per cent. Besides, whether the income of an applicant is derived from Hong Kong or overseas will also be one of the eligibility criteria of the MIP.

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## Hong Kong enters winter influenza season

The Centre for Health Protection (CHP) of the Department of Health today (January 2) announced that local seasonal influenza activity has continued to increase in the past week and exceeded the baseline thresholds, indicating that Hong Kong has entered the 2018-19 winter influenza season. The community should heighten its vigilance for protection against influenza.

"We anticipate that local seasonal influenza activity will continue to rise in the coming weeks and remain at an elevated level for some time. We again urge the public, particularly children, the elderly and chronic disease patients, to get vaccinated as early as possible and observe strict personal, hand and environmental hygiene at all times," a spokesman for the CHP said.

Among the respiratory specimens received by the CHP's Public Health Laboratory Services Branch, the percentage that tested positive for seasonal influenza viruses has increased steadily since mid-November and rose to 14 per cent last week, ending December 29. The circulating influenza viruses in the past four weeks were predominately influenza A(H1) (around 80 per cent) and A(H3) (around 20 per cent), with very low influenza B activity. Of note, past epidemiological data shows that children and adults aged from 50 to 64 years were relatively more affected in seasons dominated by influenza A(H1).

The overall admission rate with principal diagnosis of influenza in public hospitals has been increasing to 0.43 per 10 000 population last week.

The weekly number of institutional influenza-like illness (ILI) outbreaks reported to the CHP ranged from eight to 17 in the past four weeks (December 2 to 29), affecting 341 persons, including 30 in kindergartens/child care centres, nine in primary schools, six in residential care homes for the elderly, four in residential care homes for persons with disabilities, two in secondary schools, and one each in a hospital and a special school.

The CHP will issue letters to doctors, hospitals, institutions and schools to appeal for heightened vigilance and appropriate actions. For schools, their management should stay alert to seasonal influenza following the end of the Christmas and New Year holiday. There may be an increase in ILI outbreaks when classes resume. As an additional measure to prevent transmission of influenza in school environments, schools are reminded to actively check the body temperature of all students every day when they arrive at school to identify those with fever. Those with fever (oral temperature over 37.5 degrees Celsius or ear temperature over 38 degrees C), with or without respiratory symptoms, should not be allowed to attend school. Schools should advise them to seek medical advice and avoid school till two days after fever subsides.

In addition, staff of schools and institutions should check their temperature before work every day and those with fever or respiratory illnesses should refrain from work.

The spokesman reminded that schools should promptly make a report to the CHP in the case of an increase in respiratory illnesses or absenteeism for immediate epidemiological investigations and outbreak control.

"According to the latest data, the currently circulating viruses in Hong Kong, including the influenza A (H1) and (H3) and influenza B viruses, were antigenically similar to the components of the northern hemisphere seasonal influenza vaccine (SIV) used in the 2018-19 season in Hong Kong as recommended by the Scientific Committee on Vaccine Preventable Diseases under the CHP," the spokesman said.

"Particularly, children, people aged 50 to 64 years, the elderly and those with underlying illnesses who have not yet received influenza vaccination this season are urged to get vaccinated as early as possible to prevent seasonal influenza as it takes about two weeks for antibodies to develop in the body after vaccination. They should promptly seek medical advice if influenza-like symptoms develop so that appropriate treatment can be initiated as early as possible to prevent potential complications. Parents and carers are reminded to render assistance in prevention, care and control for vulnerable people," the spokesman stressed.

As of December 23, 2018, about 381 000 and 477 000 doses of SIV had been administered via the Government Vaccination Programme and Vaccination Subsidy Scheme (VSS) (including Enhanced VSS Outreach Vaccination) respectively, increasing by 3.2 per cent and 91.6 per cent from the same period in the 2017-18 season, whereas 184 primary schools have conducted vaccination activities via the School Outreach Vaccination Pilot Programme with around 106 000 doses of SIV administered. Under the VSS (including Enhanced VSS Outreach Vaccination), 210 primary schools have conducted vaccination activities with around 71 000 doses of SIV administered.

Globally, influenza activity continued to increase in the temperate zone of the northern hemisphere and influenza A(H1) accounted for the majority of influenza detections. The 2018-19 winter influenza season has already started

in Japan, Korea, Canada and the United States. The seasonal influenza activity has also been increasing in Europe including the United Kingdom. In the Mainland, most provinces have entered the influenza season and the influenza activity has continued to increase, with the predominant circulating virus being influenza A(H1). In Guangdong, influenza activity has also increased to a level above the baseline threshold since early December and the predominating virus was also influenza A(H1).

Besides receiving SIV as early as possible for personal protection, the public should maintain good personal and environmental hygiene for protection against influenza and other respiratory illnesses. For more information, please visit the CHP's [influenza page](#) and weekly [Flu Express](#).

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## Operators and managers of unlicensed guesthouses fined

Three men and three women were fined \$4,000 to \$12,000 at the Kowloon City Magistrates' Courts today (January 2) for contravening the Hotel and Guesthouse Accommodation Ordinance.

The courts heard that between June and August last year, officers of the Office of the Licensing Authority (OLA), the Home Affairs Department, inspected six suspected unlicensed guesthouses on Fuk Wa Street, Nathan Road, Pau Chung Street, Sai Yee Street, Tung Choi Street and Woosung Street in Kowloon. During the inspections, the OLA officers posed as lodgers and successfully rented rooms in these guesthouses on a daily basis.

According to the OLA's records, these guesthouses did not possess licences under the Ordinance on the days of inspection. The men and the women responsible for operating and managing the premises were charged with contravening section 5(1) of the Ordinance.

A department spokesman stressed that operating or managing an unlicensed guesthouse is a criminal offence and will lead to a criminal record. Upon conviction, the offender is liable to a maximum fine of \$200,000 and two years' imprisonment.

The spokesman appealed to anyone with information about suspected unlicensed guesthouses to report it to the OLA through the hotline (Tel: 2881 7498), by email ([hadlaeng@had.gov.hk](mailto:hadlaeng@had.gov.hk)), by fax (2504 5805) using the report form downloaded from the OLA website ([www.hadla.gov.hk](http://www.hadla.gov.hk)), or through the mobile application "Hong Kong Licensed Hotels and Guesthouses".

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## **Latest test results of opening-up investigation in second stage of holistic assessment strategy for Hung Hom Station Extension under Shatin to Central Link Project**

The latest test results of an opening-up investigation in the second stage of the holistic assessment strategy for the Hung Hom Station Extension under the Shatin to Central Link (SCL) project (as at January 2) are now available at the Highways Department's website for the SCL project ([www.hyd.gov.hk/en/road\\_and\\_railway/railway\\_projects/scl/index.html](http://www.hyd.gov.hk/en/road_and_railway/railway_projects/scl/index.html)) for reference by the public.