

# Mortgage Insurance Programme

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

HKMC Insurance Limited (HKMCI) announces that a new arrangement under the Mortgage Insurance Programme (MIP) will be put in place from August 8, 2024 to approve on a case-by-case basis eligible homeowners' applications for renting out their self-occupied properties, so as to help them meet their special needs arising from changes in personal or family circumstances. A homeowner may apply, through a bank, for waiver of the owner occupancy requirement under the MIP to rent out his/her property if:

1. the homeowner's family is expecting newborn(s) or adopting child(ren), resulting in a change in housing needs;
2. the homeowner has become unemployed and requires more flexible housing or financial arrangements; or
3. the homeowner has other special needs to rent out his/her property, and has been residing in the relevant property for not less than 12 months.

A homeowner making an application must submit a signed undertaking and provide relevant proof or explanation for the request to waive the owner occupancy requirement. In general, applications from homeowners who possess other residential properties in Hong Kong other than their MIP properties will not be accepted. As regards homeowners whose applications are approved, they will be subject to undertakings that so long as the waiver is in effect, they should primarily reside in Hong Kong; and that they and their spouses or cohabitants who are also obligors under the MIP (if any) should not purchase any additional residential properties in Hong Kong.

The above-mentioned new arrangement aims to assist those with special needs. The owner occupancy requirement remains a key eligibility criterion of the MIP. If a homeowner is found renting out his/her property without prior approval, the HKMCI will take appropriate action.

For more details, please refer to [the MIP website](#). For enquiries, please call the MIP Hotline at 2536 0136.

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## CHP announces one new confirmed melioidosis infection case over past

## week

The Centre for Health Protection (CHP) of the Department of Health today (August 2) said that one new confirmed melioidosis infection case had been recorded in the past week (July 25 to August 1).

The case involves a 58-year-old male with underlying illnesses who lives in Sham Shui Po. He developed a fever and a cough on July 22. He attended Caritas Medical Centre on July 24 and was admitted on the same day. He is in stable condition. His clinical sample was confirmed to be positive for *Burkholderia pseudomallei* upon testing.

The CHP is investigating the infection source of the case. Epidemiological investigations are ongoing. So far, five melioidosis infection cases have been recorded in Hong Kong this year. In 2023, 17 melioidosis infection cases were recorded.

A spokesman for the CHP reiterated that person-to-person transmission and animal-to-human transmission are rare, but melioidosis bacteria can survive in the local environment. Melioidosis is an endemic disease in Hong Kong and melioidosis cases have been recorded in Hong Kong each year. According to literature, infection cases are more common after typhoons or storms. The bacterium *Burkholderia pseudomallei* of melioidosis in soil and muddy water may become exposed to the ground after typhoons or storms, and the bacteria could spread more easily with strong winds or storms. As such, the number of melioidosis cases may increase.

The CHP reminded members of the public that melioidosis can be spread by contaminated soil and water during and after typhoons and storms. Where practicable, people should stay indoors during typhoons and storms, avoid travelling to areas with potential flooding, and do not wade in or have contact with muddy water and soil. In addition, high-risk individuals should avoid paths near stormwater drains where aerosols may be generated from contaminated water.

Members of the public should also take the following preventive measures against infection:

- Avoid contact with contaminated soil;
- Wear appropriate protective clothing or footwear when participating in activities with possible contact with soil or water, e.g. using gloves and wearing boots. High-risk individuals may also consider wearing a surgical mask;
- Wash or shower after exposure to contaminated water or soil;
- Always clean any wounds as soon as possible and cover any cuts or grazes with waterproof dressings;
- Wash hands with liquid soap and water after handling soil or gardening;
- Observe food hygiene and avoid drinking raw water; and
- Travellers can contract the disease through outdoor water sports. Risk

of infection can be minimised by avoiding exposure to water sources (such as rivers, ponds or lakes) that might be contaminated.

â€‹The CHP appealed to members of the public to seek medical advice if they develop symptoms, in particular people with diabetes or other immunocompromised conditions, in order to receive appropriate medical diagnosis and treatment. For more information on melioidosis, please visit the website of the CHP at [www.chp.gov.hk/en/healthtopics/content/24/101110.html](http://www.chp.gov.hk/en/healthtopics/content/24/101110.html).

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## **HAD opens temporary heat shelters**

The Home Affairs Department will continue to open 19 community halls/community centres as temporary heat shelters today (August 2).

The temporary heat shelters will remain open for people to take refuge from the heat when the Very Hot Weather Warning is in force. From 10.30pm to 8am the next day, the temporary heat shelters will also provide bedding and a sleeping place for people in need. The shelters are manned by duty attendants.

For further information, please call the department's hotline before midnight on 2572 8427.

The heat shelters are located at:

Hong Kong Island:

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Central and Western –  
Sai Ying Pun Community Complex Community Hall  
3/F, Sai Ying Pun Community Complex  
2 High Street, Sai Ying Pun

Eastern –  
Causeway Bay Community Centre  
3/F, 7 Fook Yum Road, Causeway Bay

Southern –  
Lei Tung Community Hall  
Lei Tung Estate, Ap Lei Chau

Wan Chai –  
Wan Chai Activities Centre  
LG/F, Wan Chai Market, 258 Queen's Road East, Wan Chai

Kowloon Districts:

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Kowloon City –  
Hung Hom Community Hall  
1/F, Kowloon City Government Offices  
42 Bailey Street, Hung Hom

Kwun Tong –  
Lam Tin (West) Estate Community Centre  
71 Kai Tin Road, Lam Tin

Sham Shui Po –  
Shek Kip Mei Community Hall  
G/F, Block 42, Shek Kip Mei Estate, Sham Shui Po

Wong Tai Sin –  
Tsz Wan Shan (South) Estate Community Centre  
45 Wan Wah Street, Tsz Wan Shan

Yau Tsim Mong –  
Henry G Leong Yaumatei Community Centre  
60 Public Square Street, Yau Ma Tei

New Territories Districts:

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Islands –  
Tung Chung Community Hall  
G/F, Tung Chung Municipal Services Building, 39 Man Tung Road, Tung Chung

Kwai Tsing –  
Kwai Shing Community Hall  
Podium, Block 6, Kwai Shing West Estate, Kwai Chung

North –  
Cheung Wah Community Hall  
Cheung Wah Estate, Fanling

Sai Kung –  
Hang Hau Community Hall  
G/F, Sai Kung Tseung Kwan O Government Complex, 38 Pui Shing Road, Hang Hau,  
Tseung Kwan O

Sha Tin –  
Lung Hang Estate Community Centre  
Lung Hang Estate, Sha Tin

Tai Po –  
Tai Po Community Centre  
2 Heung Sze Wui Street, Tai Po

Tsuen Wan –  
Lei Muk Shue Community Hall

G/F, Hong Shue House, Lei Muk Shue Estate, Tsuen Wan

Tuen Mun –  
Butterfly Bay Community Centre  
Butterfly Estate (near Tip Sum House), Tuen Mun

Yuen Long –  
Long Ping Community Hall  
Long Ping Estate, Yuen Long

Yuen Long –  
Tin Yiu Community Centre  
Tin Yiu Estate, Tin Shui Wai

In addition to the above heat shelters, a number of community halls/community centres can also be used for taking refuge from the heat during their operating hours. For their address details, please browse the following document: [www.had.gov.hk/file\\_manager/en/documents/public\\_services/emergency\\_services/List\\_CH\\_CC\\_Day\\_E.pdf](http://www.had.gov.hk/file_manager/en/documents/public_services/emergency_services/List_CH_CC_Day_E.pdf).

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## **12 landlords of subdivided units under regulated tenancies convicted of contravening relevant statutory requirements**

Twelve landlords of subdivided units (SDUs), who contravened Part IVA of the Landlord and Tenant (Consolidation) Ordinance (Cap. 7), pleaded guilty and were fined a total of \$25,400 today (August 2) at the Eastern Magistrates' Courts. Since the Ordinance has come into force, the Rating and Valuation Department (RVD) has successfully prosecuted 346 cases involving a total of 298 SDU landlords, with fines ranging from \$400 to \$34,800, amounting to a total of \$708,410.

The offences of these landlords include (1) failing to submit a Notice of Tenancy (Form AR2) to the Commissioner of Rating and Valuation within 60 days after the term of the regulated tenancy commenced; and (2) failing to produce copies of the bills and provide an account in writing when requiring the tenant to pay for the reimbursement of the apportioned water and/or electricity charges. One of the landlords committed seven offences under (1) and (2) and was fined \$6,200.

The RVD earlier discovered that the landlords failed to comply with the

relevant requirements under the Ordinance. Upon an in-depth investigation and evidence collection, the RVD prosecuted against the landlords.

A spokesman for the RVD reiterated that SDU landlords must comply with the relevant requirements under the Ordinance, and also reminded SDU tenants of their rights under the Ordinance. He also stressed that the RVD will continue to take resolute enforcement action against any contraventions of the Ordinance. Apart from following up on reported cases, the RVD has been adopting a multipronged approach to proactively identify, investigate and follow up on cases concerning landlords who are suspected of contravening the Ordinance. In particular, the RVD has been requiring landlords of regulated tenancies to provide information and reference documents of their tenancies for checking whether the landlords concerned have complied with the requirements of the Ordinance. If a landlord, without reasonable excuse, refuses to provide the relevant information or neglects the RVD's request, the landlord commits an offence and is liable to a maximum fine at level 3 (\$10,000) and to imprisonment for three months. Depending on the actual circumstances, and having regard to the information and evidence collected, the RVD will take appropriate actions on individual cases, including instigating prosecution against suspected contraventions of the Ordinance.

To help curb illegal acts as soon as possible, members of the public should report to the RVD promptly any suspected cases of contravening the relevant requirements. Reporting can be made through the telephone hotline (2150 8303), by email ([enquiries@rvd.gov.hk](mailto:enquiries@rvd.gov.hk)), by fax (2116 4920), by post (15/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon), or in person (visiting the Tenancy Services Section office of the RVD at Room 3816-22, 38/F, Immigration Tower, 7 Gloucester Road, Wan Chai, Hong Kong, and please call 2150 8303 to make an appointment). Furthermore, the RVD has provided a form (Form AR4) ([www.rvd.gov.hk/doc/en/forms/ar4.pdf](http://www.rvd.gov.hk/doc/en/forms/ar4.pdf)) on its website to facilitate SDU tenants' reporting to the RVD.

The RVD reminds that pursuant to the Ordinance, a regulated cycle of regulated tenancies is to comprise two consecutive regulated tenancies (i.e. the first-term tenancy and second-term tenancy) for an SDU, and the term of each regulated tenancy is two years. A tenant of a first-term tenancy for an SDU is entitled to be granted a second-term tenancy of the regulated cycle, thus enjoying a total of four years of security of tenure. Since the first batch of regulated tenancies has already approached their second-term tenancies, the RVD has started a new round of publicity and education work in order to assist SDU landlords and tenants to understand the important matters pertaining to the second-term tenancy, and procedures that need to be followed about two months prior to the commencement of the purported second-term tenancy. In addition, the RVD has started issuing letters enclosing relevant information to the concerned landlords and tenants of regulated tenancies in batches, according to the expiry time of their first-term tenancies, to remind them about their respective obligations and rights under the Ordinance. These landlords and tenants may also visit the dedicated page for the second-term tenancy on the RVD's website ([www.rvd.gov.hk/en/tenancy\\_matters/second\\_term\\_tenancy.html](http://www.rvd.gov.hk/en/tenancy_matters/second_term_tenancy.html)) for the relevant information, including a concise guide, brochures, tutorial videos and

frequently asked questions. SDU landlords and tenants are also advised to familiarise themselves with the relevant statutory requirements and maintain close communication regarding the second-term tenancy for handling the matters properly and in a timely manner according to the Ordinance.

For enquiries related to regulated tenancies, please call the telephone hotline (2150 8303) or visit the RVD's webpage ([www.rvd.gov.hk/en/our\\_services/part\\_iva.html](http://www.rvd.gov.hk/en/our_services/part_iva.html)) for the relevant information.

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## **Fourth project approved under Subsidy Scheme for Using Hotels and Guesthouses as Youth Hostels**

The Home and Youth Affairs Bureau (HYAB) today (August 2) approved the fourth project under the Subsidy Scheme for Using Hotels and Guesthouses as Youth Hostels to the Tin Shui Wai Residents Services Association Fund Committee Limited.

To help further meet the housing needs of young people and assist with their development, the Chief Executive announced in the 2022 Policy Address that the Government would explore ways to increase the supply of youth hostels, including subsidising non-governmental organisations (NGOs) to rent suitable hotels and guesthouses for use as youth hostels, with the target of providing about 3 000 additional hostel places within five years. To this end, the HYAB launched the Subsidy Scheme in 2023 to subsidise NGOs to rent suitable hotels and guesthouses for use as youth hostels.

The fourth youth hostel project approved under the Subsidy Scheme is located at 8 Tin Sau Road, Tin Shui Wai, with a total of 336 rooms, providing up to 672 hostel places. The project, which is named Sky One Hostel, will be launched by the Tin Shui Wai Residents Services Association Fund Committee Limited and the Billion Development and Project Management Limited. One of the features of the project is to help youth tenants broaden their horizons and enrich their understanding of the country and the world through different kinds of trainings and cultural exchange programmes. Youth tenants will also be invited to organise activities to make good use of their talents and nurture their sense of belonging to the community. In addition, the Tin Shui Wai Residents Services Association Fund Committee Limited will regularly arrange volunteer services to encourage youth tenants to contribute to the community and cultivate their sense of ownership. For details about the project and the means of application, please visit the website of Sky One Hostel ([www.tsw-yh.org.hk](http://www.tsw-yh.org.hk)).

A spokesperson of the HYAB said, "Sky One Hostel is the second project

under the Subsidy Scheme located in the New Territories and is in close proximity to a Light Rail station and shopping malls. This project provides young people who aspire to have their own living space with more diversified accommodation options, and enables self-enhancement during their stay to achieve their personal development goals.

"Since the full resumption of normal travel with the Mainland and the international community, the operating environment of hotels and guesthouses has been improving. We are delighted that there are still many hotel and guesthouse operators who are willing to collaborate with the NGOs in taking forward the youth hostel projects as set out in the Youth Development Blueprint. The implementation of Sky One Hostel project by the Billion Development and Project Management Limited and the Tin Shui Wai Residents Services Association Fund Committee Limited is an example that fully demonstrates the power of the tripartite collaboration among the Government, the business sector and the community. The HYAB will continue to collaborate with NGOs and relevant stakeholders who share our vision to implement the next project under the Subsidy Scheme as soon as possible to benefit more young people."

Details about the Subsidy Scheme, including the guidelines to application and the application forms, have been uploaded onto the HYAB website

([www.hyab.gov.hk/en/policy\\_responsibilities/Social\\_Harmony\\_and\\_Civic\\_Education/youth\\_hostel\\_scheme.htm](http://www.hyab.gov.hk/en/policy_responsibilities/Social_Harmony_and_Civic_Education/youth_hostel_scheme.htm)). Relevant organisations can submit their applications to the HYAB by post, email or other means.