

HONG KONG HOUSING AUTHORITY

HOME OWNERSHIP SCHEME

AND

PRIVATE SECTOR PARTICIPATION SCHEME

AND

TENANTS PURCHASE SCHEME

**INFORMATION FOR APPLICANTS ON  
APPLICATION FOR CHANGE IN MORTGAGE ARRANGEMENT**

Prepared by  
Housing Subsidies Sub-division  
Housing Department

HD64-e  
(April 2008)

**Change in Mortgage Arrangement in  
Home Ownership Scheme /Private Sector Participation Scheme /  
Tenants Purchase Scheme Flats  
Information for Applicants**

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1. Pursuant to the Housing Ordinance, except premium has been paid, the flat owner is required to obtain prior approval from the Director of Housing for any change in mortgage arrangement.
2. The usual reasons for application
  - A. Change of ownership.
  - B. Change of lender on commercial reasons such as offer of more favorable mortgage terms.
  - C. Cessation of staff housing loan benefit due to change of employment.
  - D. Provision of staff housing loan benefit by employer. This includes the first mortgage which the flat owner obtains mortgage from the employer to finance the balance of purchase price.
3. Points to note when completing application form
  - A. If the application is due to the reason 2A, 2B or 2C mentioned above, the flat owner should submit the duly completed application form together with a crossed cheque made payable to the 'Hong Kong Housing Authority' for the \$1,500 administrative fee, to the respective District Tenancy Management Offices, the addresses of which are shown in the Appendix I (for HOS/PSPS flats) or Appendix II (for TPS flats).

Points to note

- (i) The loan amount of the fresh legal charge shall not exceed the principal outstanding under the existing mortgage.
- (ii) Home Ownership Scheme / Private Sector Participation Scheme flats

For flats sold under Phase 8A or before, the overall repayment period for the total number of instalments payable under the fresh mortgage together with those already paid under the previous and existing mortgages shall not exceed 180 months. As these mortgages were made in 1985 or before, they should have normally been discharged. For flats sold under Phase 8B to 18C, the overall maximum repayment period should be 240 months. Nevertheless, if the lender concerned has signed the supplemental Deed of Guarantee with the Authority, the maximum repayment period can be extended from 240 months to 300 months. However, the maximum guarantee period provided by the Authority to the lender will remain 240 months. The flat owner must first obtain his lender's agreement to extend the overall repayment period before the Department can proceed with the application for extension for repayment period. Whether a lender will permit a flat owner's application for the extension for the repayment period is solely its commercial decision and the Authority is not in a position to comment. For flats sold under Phase 19A and onwards, the overall repayment period shall not exceed 300 months.

Tenants Purchase Scheme flats

The overall maximum repayment period should not exceed 300 months.

- B. If the application is due to the reason 2D mentioned above which means that the flat owner can obtain a mortgage from his employer who operates a staff housing loan scheme, the flat owner can apply in writing for consent to enter into a staff housing loan mortgage by submitting together with copies of relevant information e.g. certification and details about the benefit of a staff housing purchase loan offered by his employer, to the respective District Tenancy Management Offices, the addresses of which are shown in the Appendix I (for HOS/PSPS flats) or Appendix II (for TPS flats).

Point to note

- (i) The loan amount shall not exceed the balance of purchase price for first mortgage or principal outstanding under the existing mortgage.
- C. The administrative fee for application for change in mortgage arrangement is currently \$1,500 and is subject to review periodically. The administrative fee is not refundable even if the application is unsuccessful or the applicant wishes to withdraw the application for the change in mortgage arrangement.
- D. If the application is approved, the Authority will send the 'mortgage consent letter' to the applicant by registered mail.
- E. The consent letter is valid for a period of half year and you are advised to arrange for the execution of the fresh mortgage as soon as possible. If the proposed change in mortgage arrangement is not completed within the validity period, you are required to submit a fresh application and pay the relevant fee.

**Particulars of District Tenancy Management Offices (DTMOs) and  
Names of HOS/PSPS Courts under Management**

District	Name of HOS/PSPS Court	DTMO Address	Tel. No.
Kowloon West & Hong Kong	Charming Garden Hang Chun Court Hoi Fu Court Kwun Fai Court Kwun Hei Court Po Hei Court Po Lai Court Yee Ching Court Yee Kok Court	G/F, Nga Man House, Homantin Estate, Kowloon	2242 0277
	Aldrich Garden Broadview Court Cheerful Garden Fullview Garden Greenwood Terrace Hang Tsui Court Harmony Garden Hiu Tsui Court Hung Fuk Court Ka Lung Court Kai Tsui Court King Tsui Court Kornhill Lok Hin Terrace Lung Tak Court Lung Yan Court Neptune Terrace Ocean Court South Wave Court Tung Chun Court Tung Hei Court Tung Lam Court Tung Shing Court Tung Yan Court Tung Yuk Court Yan Tsui Court Yue On Court Yuet Chui Court	No. 9-20, G/F., Yue Tai House, Yue Wan Estate, Chai Wan	2897 7479
Kowloon East	Choi Fung Court Grandview Garden King Shan Court King Lai Court Pang Ching Court Richland Gardens Sun Lai Garden Ying Fuk Court	Unit 101-108, Yung Yuen House, Chuk Yuen (North) Estate	2351 1818
	Fu Keung Court Hong Keung Court Tak Keung Court Ka Keung Court Tin Ma Court Tin Wang Court Tsui Chuk Garden	G/F, Lung Chi House, Lower Wong Tai Sin (II) Estate	2326 8962
	Lung Poon Court Fung Chuen Court Fung Lai Court Rhythm Garden Tsz Oi Court Tsz On Court	Room 211-224, Ban Fung House, Fung Tak Estate	2324 0096
	Hong Nga Court Hong Ying Court Hiu Lai Court	G/F, Tak King House, Tak Tin Estate	2772 6840
	Hong Pak Court Hong Shui Court Hong Wah Court Hong Yat Court	G/F, Sau Yat House, Sau Mau Ping Estate	2349 1361
	Ko Chun Court Lei On Court Po Pui Court	Podium Level, 2/F, Tsui Pak House, Tsui Ping (North) Estate	2793 2303
	Cheung Wo Court Chun Wah Court Lok Nga Court On Kay Court Kai Tai Court	G/F, Ping Wah House, Lok Wah (North) Estate	2755 5551
	Kwai Tsing, Tsuen Wan & Islands	Kwai Chun Court Kwai Hong Court Yi Fung Court Ning Fung Court Kwai Yin Court Lai Yan Court Yin Lai Court	Shop 324, Shek Lei Shopping Centre, Shek Lei (II) Estate
Ching Shing Court Ching Wah Court Serene Garden Ching Nga Court Ching Tai Court Ching Wang Court		Podium, Wing C, Kwai Shue House, Lei Muk Shue Estate, Tsuen Wan	2423 7680
Lung Hin Court Peng Lai Court Yu Tung Court		Shop 12, 1/F., Fu Tung Shopping Centre, Fu Tung Estate, Tung Chung	2109 0280

District	Name of HOS/PSPS Court	DTMO Address	Tel. No.
Tuen Mun & Yuen Long	Affluence Garden Glorious Garden Lung Mun Oasis Melody Garden Prime View Garden San Wai Court Siu Hei Court Siu Hin Court Siu Hong Court Siu Kwai Court Siu Lun Court Siu Lung Court Siu Pong Court Siu Shan Court Tsui Ning Garden Yuet Wu Villa Fung Ting Court Tin Chung Court Tin Fu Court Tin Lai Court Tin Oi Court Tin Shing Court Tin Yau Court	G/F, Chuen Shui House, Shui Pin Wai Estate, Yuen Long	2442 2461
Tai Po, North, Shatin & Sai Kung	Chung Nga Court Elegance Garden King Nga Court Ming Nga Court Po Nga Court Sun Hing Garden Tai Po Plaza Tak Nga Court Wang Fuk Court Yat Nga Court Yee Nga Court	2/F, On Wo House, Tai Wo Estate	2657 2808
	Yung Shing Court Cheong Shing Court Choi Po Court Ka Shing Court King Shing Court On Shing Court Sunningdale Garden Tsui Lai Garden Wing Fai Centre Wing Fok Centre Yan Shing Court Yuk Po Court	No. 120, G/F, Wah Ming Shopping Centre, Wah Ming Estate	2677 2002
	Carado Garden Fung Shing Court Grandway Garden Holford Garden Hong Lam Court Ka Keng Court Ka Tin Court King Tin Court Kwong Lam Court May Shing Court Mei Chung Court Yu Chui Court Yue Tin Court	Units 221-240, 2/F., Shek Yuk House, Chun Shek Estate, Shatin	2694 4408
	Chevalier Garden Fok On Garden Fu Fai Garden Kam Fung Court Kam Hay Court Kam Lung Court Kam On Court Kam Tai Court Kam Ying Court Saddle Ridge Garden	Market Podium, Pok Hong Estate, Shatin	2648 1312
	Bauhinia Garden Beverly Garden Fu Ning Garden Hong Sing Garden On Ning Garden Chung Ming Court Hin Ming Court Ho Ming Court King Ming Court Kwong Ming Court Po Ming Court Tong Ming Court Wo Ming Court Yan Ming Court Ying Ming Court Yu Ming Court Yuk Ming Court	G/F., Kin Hei House, Kin Ming Estate, Tseung Kwan O	2706 8201
	Choi Ming Court	1/F., King Lam Shopping Centre, King Lam Estate	2701 0155

**Particulars of District Tenancy Management Offices (DTMOs) and Names of  
TPS Estates under Management**

District	Name of TPS Estate	DTMO Address	Tel. No.
Chuk Yuen	Chuk Yuen North Estate	G/F, Yung Yuen House, Chuk Yuen North Estate	2351 1818
Fanling North	Tin Ping Estate Tai Ping Estate Cheung Wah Estate Wah Ming Estate	No. 120, G/F, Wah Ming Shopping Centre, Wah Ming Estate	2677 2002
Kowloon West	Nam Cheong Estate	Flat 8-9, G/F, Cheong On House, Nam Cheong Estate, Kowloon	2386 9311
Hong Kong East	Tsui Wan Estate Fung Wah Estate	No. 9-20, G/F., Yue Tai House, Yue Wan Estate, Chai Wan	2897 7479
Hong Kong West	Wah Kwai Estate	Podium Level, Wah Kwai Shopping Centre, Wah Kwai Estate	2551 0660
	Lei Tung Estate	Market Podium, Ap Lei Chau Estate, Hong Kong	2814 8105
Kwun Tong	Tsui Ping North Estate	Podium, 2/F, Tsui Pak House, Tsui Ping North Estate	2793 2303
	Choi Ha Estate	G/F, Ping Wah House, Lok Wah North Estate	2755 5551
Lei Yue Mun	Tak Tin Estate Hing Tin Estate	G/F, Tak King House, Tak Tin Estate	2772 6840
Shatin North	Heng On Estate Yiu On Estate Pok Hong Estate Kwong Yuen Estate	Market Podium, Pok Hong Estate	2648 1312
Sham Shui Po	Lei Cheng Uk Estate	G/F, Lai Fu House, Lai Kok Estate	2361 0070
Sheung Kwai Chung	Kwai Hing Estate	Unit D, Podium, Shek Yam Shopping Centre, Shek Yam Estate	2421 2426
Shatin South	Hin Keng Estate	2/F., Chun Shek Shopping Centre, Chun Shek Estate	2699 3082
Tseung Kwan O	King Lam Estate	1/F., King Lam Shopping Centre, King Lam Estate	2701 0155
	Po Lam Estate Tsui Lam Estate	4/F, Po Lam Commercial Centre, Po Lam Estate	2701 3320
Tuen Mun & Yuen Long	Kin Sang Estate Tin King Estate Leung King Estate Shan King Estate	Unit No. 2, Wing A, G/F., King Mei House, Shan King Estate	2465 1212
	Long Ping Estate	G/F, Chuen Shui House, Shui Pin Wai Estate, Yuen Long	2442 2461
Tai Po	Fu Heng Estate Fu Shin Estate Tai Wo Estate Wan Tau Tong Estate	2/F, On Wo House, Tai Wo Estate	2657 2808
Tsz Wan Shan	Fung Tak Estate	Unit 211-224, Ban Fung House, Fung Tak Estate	2324 0096
Tsing Yi	Cheung On Estate Tsing Yi Estate	G/F, Yee Yip House, Tsing Yi Estate	2431 0305
Kwai Tsing, Tsuen Wan & Islands	Cheung Fat Estate	G/F, Hong Yat House, Yat Tung Estate, Tung Chung	3140 6400
Wong Tai Sin	Lower Wong Tai Sin Estate (I) Tung Tau Estate (II)	G/F, Lung Chi House, Lower Wong Tai Sin (II) Estate	2326 8962

**Home Ownership Scheme / Private Sector Participation Scheme /  
Tenants Purchase Scheme Flats  
Application for Change in Mortgage Arrangement**

To : The Director of Housing  
Via the responsible District Tenancy Management Office (See Appendix I/II)

**Property Address:** \_\_\_\_\_

**I/we propose to enter into a fresh mortgage with \_\_\_\_\_ (name of bank/financial institution) in respect of the captioned property on the following reasons(s): (it can be more than one reason)**

- 1. change of ownership
- 2. change of lender on commercial reasons such as offer of more favourable mortgage terms
- 3. cessation of staff housing loan benefit due to change of employment
- 4. others (please give the details) \_\_\_\_\_

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**I am/we are willing to comply with the following conditions:**

- 1 The loan amount of the fresh mortgage shall not exceed the principal outstanding under the existing mortgage.
2. (a) Home Ownership Scheme/Private Sector Participation Scheme flats  
The overall repayment period shall not exceed **180/240/300** months.  
(Note: maximum 180 months for Phase 8A or before, 240 months for Phase 8B to 18C and 300 months for Phase 19A and onwards).
- (b) Tenants Purchase Scheme flats  
The overall repayment period shall not exceed 300 months.
3. I/we attach a crossed cheque payable to the "Hong Kong Housing Authority" for the \$1,500 administrative fee (we have put down the address of the captioned property on the back of the cheque).
4. I/we understand that the \$1,500 administrative fee is not refundable even if my/our application is unsuccessful or I/we wish to withdraw the application for the change in mortgage arrangement.
5. I/we have read and understood the contents of the "Information for Applicants".

**To facilitate the processing of application, I/we provide the following information:**

1. I/we **\*have/have not** obtained the consent from Director of Housing to refinance the captioned property.
2. I am/we are **\*now receiving/not receiving** the mortgage subsidy under Mortgage Subsidy Scheme from the Housing Department.
3. I am/we are **\*now receiving/not receiving** the home loan from the Housing Department.

Postal Address: \_\_\_\_\_  
(If different from the property address)

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(Signature of Owner/#Agent for Owner)  
Name : \_\_\_\_\_  
IC No. : \_\_\_\_\_  
Tel No. : \_\_\_\_\_  
(Day-time contact)

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Signature of Owner/#Agent for Owner)  
Name : \_\_\_\_\_  
IC No. : \_\_\_\_\_  
Tel No. : \_\_\_\_\_  
(Day-time contact)

Date : \_\_\_\_\_

\* Please delete if inappropriate

# Please attach copy of Power of Attorney/any relevant document.