Home Starter Loan Scheme

Highlights

Amended Edition
September 1993

HONG KONG HOUSING SOCIETY
Introduction

The "Home Starter Loan Scheme" (the Scheme), which is implemented by the Hong Kong Housing Society on behalf of the Government of the Special Administrative Region (the Government), aims to provide low-interest loans to eligible citizens who aspire to become property owners.

Background

The Scheme involves a total of HK$18 billion to grant loans to around 30,000 eligible families in the coming years. For 1998/1999 financial year, the Scheme will provide 12,000 quota.

Successful applicants will be entitled to a loan not exceeding HK$600,000 or 30% of the net purchase price of the domestic property, whichever is lower. The domestic property should be less than 30 years old; or in the case of a pre-sale unit, the occupation permit is to be issued within 20 months from the issue date of a "Certificate of Eligibility".

Repayment of the loan will start from the fourth year of the draw down of the loan in 120 equal monthly instalments over a period of 10 years. Interest of 2% or 3.5% per annum will be charged based on the household income of a successful application.

Eligibility Criteria

- The family should comprise at least two directly related members including the applicant. All family members included in the application must be residing in Hong Kong;

- Total monthly family income must not exceed HK$70,000;

- All family members included in the application must not have owned any residential properties in Hong Kong in any form or manner directly or indirectly within a period of 120 months prior to the date of application and up to the date of issuance of a "Certificate of Eligibility";

- The applicant must be aged 18 or over, and prior to the application having resided in Hong Kong for 7 or more years, holding a Hong Kong Identity Card having (a) the right of abode in Hong Kong or (b) stay in Hong Kong not limited by the Hong Kong Immigration Department;

- The family should not own total disposable assets of more than HK$1.2 million; and

- All family members included in the application must not be tenants of public housing units or licensees of temporary housing areas, interim housing, cottage area or authorized occupants of Home Ownership Scheme units nor have they enjoyed/ been enjoying home purchase assistance offered by the Government.
Application Procedure

Completed application forms should be mailed to "Home Starter Loan Scheme", Hong Kong Housing Society, Causeway Bay P. O. Box 30665, Hong Kong. An application fee of HK$180 in the form of a crossed cheque made payable to "Hong Kong Housing Society" should also be enclosed.

Application and Processing Procedure at a Glance

Step 1  Submission of application by post

Step 2  Receipt and notification of priority number received

Step 3  Submission of documents for screening during interview

Step 4  Notification of success in application

Step 5  Declaration and Issuance of Certificate of Eligibility

Step 6  Purchase of domestic property and arrangement for mortgage financing

Step 7  Submission of documents to Housing Society for issuance of Letter of Satisfaction

Step 8  Signing of Assignment (Loan to be delivered by Housing Society to the solicitor acting for the applicant)

Application forms can be obtained from:
- Applications Section of the Housing Society
- Estate Offices of the Housing Society
- Housing Information Centres of the Housing Authority
- Applications Section of the Housing Department
- District Offices
- Marriage Registries
- Designated banks

Hotline: 2882 1717
首次置业贷款計劃

簡介

香港房屋協會
HONG KONG HOUSING SOCIETY
「首次置业贷款计划」（下稱「贷款計劃」）由香港房屋協會（下稱「房協」）代表香港特別行政區政府負責籌款和執行，目的是為有意置业的合資格市民提供低息貸款，協助他們達成置业心愿。

贷款計劃涉及的貸款金額共18,000,000,000港元，在未來數年為約30,000個符合資格家庭提供貸款。1998/1999財政年度的名額約有12,000個。

成功申請贷款的合資格市民，最高可獲得的貸款為600,000港元或所購入住宅單位淨樓價的三成，兩者以較低者為準。擬購入的住宅單位，樓齡必須在30年或以下。倘該樓宇仍在建築期間，則樓宇的入伙紙發出日期距離「合格證明書」的發給日期不得超過20個月。

貸款金額的還款期為10年，由成功申請人動用貸款的日期起計第四年起，按家庭月入而定，以年息兩厘或三厘半分120期等額攤還。

申請資格

每份申請書最少包括兩名直系親屬（連同申請人在內），而所有列入申請書內的家庭成員須居住在香港；

每月的家庭總收入不超過70,000港元；

申請人及家庭成員，必須在郵寄申請書前120個月內直至領取「合格證明書」時，在香港並無以任何形式，直接或間接擁有任何住宅物業；

申請人須年滿18歲，在郵寄申請書前已在香港居住滿7年或以上及持有香港身份證，並擁有香港居留權或其在港的居留不受香港入境事務處所限制；

申請人及家庭成員所擁有總資產淨值不超過1,200,000港元；及

申請人及家庭成員均不能是公共房屋戶主，或是臨時房屋區、中買新或平房區的臨時住屋證明持有人或擁有居屋的登記戶籍，或已／正享用政府提供的自置居所資助。
申請表格應連同 180 港元的劃線支票一張，支票抬頭請填寫「香港房屋協會」，寄往香港銅鑼灣郵政局信箱 30665 號香港房屋協會收，信封面應註明「首次置業貸款計劃」。

申請程序八步曲

第一步  郵寄申請表格

第二步  接獲收據及申請書編號

第三步  初步合格申請者出席約見並提供詳細證明文件

第四步  獲通知申請已被接納

第五步  宣誓並領取「合格證明書」

第六步  物色樓宇，簽訂有效的買賣合約並安排按揭

第七步  遞交擬購買樓宇的資料及所需行政費用予房協審批「滿意書」

第八步  簽署樓契（貸款由房協送交買方律師）

申請表格索取地點：

◇ 房協申請組
◇ 房協各區辦事處
◇ 房屋委員會各區房屋事務詢問處
◇ 房屋署申請部
◇ 各區民政事務處
◇ 各區婚姻註冊處
◇ 指定銀行

查詢熱線：2882 1717