

香港特別行政區政府  
The Government of the Hong Kong Special Administrative Region

房屋及規劃地政局  
香港何文田佛光街 33 號



Housing, Planning and Lands  
Bureau

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8 December 2005

Clerk to the LegCo Panel on Housing  
Legislative Council Secretariat  
Legislative Council Building  
8 Jackson Road  
Central  
Hong Kong  
(Attn: Miss Becky Yu)

Dear Miss Yu,

**Legislative Council Panel on Housing  
Follow-up to Meeting on 18 March 2005**

At Panel meeting on 18 March 2005, during discussion of “assistance to elderly owners of dilapidated properties”, Members requested the Hong Kong Housing Society to examine the option of reverse mortgage. Members may wish to note the Housing Society’s reply as follows :

“The Housing Society has considered the possibility of offering ‘reverse mortgage’ to elderly owners of old buildings but did not consider this a possible option. Instead, the Housing Society has enhanced its Building Management and Maintenance Scheme (BMMS) so that a grant equal to 50% of the interest free home renovation loan (up to \$10,000) will be provided to eligible elderly applicants to help them renovate their flats to a safe and hygienic condition. This new measure was put into effect on 1 October 2005.”

Yours sincerely,

( Miss Joey Lam )  
for Secretary for Housing, Planning and Lands