

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

香港花園道美利大廈

Housing, Planning and Lands
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本局檔號 Our Ref. HPLB(B) 30/30/102 Pt.22

來函檔號 Your Ref.

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25 November 2003

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Clerk to Bills Committee
(Attn : Ms Odelia Leung)
Legislative Council Secretariat
Legislative Council Building
8 Jackson Road
Central
Hong Kong

Dear Ms Leung,

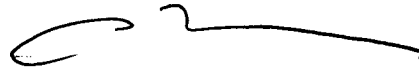
**Bills Committee on
Buildings (Amendment) Bill 2003**

At the Bills Committee meeting on 6 November 2003, Members asked whether a reference letter from a registered social worker could be accepted for the purpose of supporting applications for interest-free loans under the Building Safety Loan Scheme (BSLS) from owners who might not fall within the low income category (if the assessment was made in terms of total household income) but whose family members habitually did not contribute to the family expenditure.

The Buildings Department (BD) would consider an application for interest-free loans under the BSLS with reference to an established scheme as described in the leaflet at Annex. For applicants aged 60 or above, BD would take into account the monthly income and asset of the singleton or the couple who applies for the loan. Please refer to Table A of Annex. Under these circumstances, the income of other family members will not be considered and, hence, the problem of family members not contributing to family expenditure is irrelevant.

On the other hand, for applicants below the age of 60, Table B of Annex is applicable. In considering this type of application, BD would take into account the average monthly household income and asset. However, BD would consider each case on its own merits. If the average monthly income and asset exceed the limit, BD would also consider any relevant supporting documents, including a reference letter from a registered social worker, and may grant the interest-free loans on special compassionate grounds.

Yours sincerely,



(Rick Chan)

for Secretary for Housing, Planning and Lands

c.c.	DB	(Attn : Mr C K Au)	[Fax : 2840 0451]
	D of J	(Attn : Mr K F Cheng/ Ms Selina Lau)	[Fax : 2845 2215]

免息貸款 - 低收入類別申請人的修訂入息及資產限額
Interest-free Loan - Revised Income and Asset Limits
for applicants of Low Income Category

A) 60 歲及以上的申請人

For applicants aged 60 and above

	每月入息限額 [註(一)及註(二)] (港元) Monthly Income Limit [Notes (i) & (ii)] (HK\$)	資產限額 [註(三)] (港元) Asset Limit [Note (iii)] (HK\$)
單身人士 Singleton	7,200	169,000
夫婦 Couple	12,300	254,000

B) 不足 60 歲的申請人

For applicants below the age of 60

家庭人數 Household Size	家庭的平均每月入息限額 Average Monthly Household Income Limit [註(一)、註(二)及註(四)] (港元) [Notes (i), (ii) & (iv)] (HK\$)	家庭的資產限額 Household Asset Limit [註(三)及註(四)] (港元) [Notes (iii) & (iv)] (HK\$)
1	6,900	22,000
2	10,400	29,000
3	12,200	43,500
4	14,600	58,000
5	16,500	58,000
6	18,100	58,000
7	19,600	58,000
8	20,700	58,000
9	22,300	58,000
10 人或以上 10 or above	23,600	58,000

註 (i) 假如申請人的物業屬已按揭物業，上述每月入息限額將會根據每月按揭還款額而相應調升。

Note

In the case that the applicant has mortgage with his property, the monthly income limit will be adjusted upwards to include his monthly mortgage repayment.

(ii) 假如申請人的家庭成員中有殘疾人士，上述每月入息限額將會作出調升。

The income limit will be adjusted upwards if the family has disabled member(s).

(iii) 在評估資產時，若申請人自住於這項貸款所涉及的物業，則有關物業的資產值將不會計算在資產限額內。

The property in which the applicant resides and to which the loan relates will be disregarded in assessing the applicant's assets.

(iv) 家庭成員指所有住在同一個單位內的家庭成員。

Household member(s) means all the household member(s) living together in a unit.