

**For discussion
on 11 May 2011**

**LEGISLATIVE COUNCIL
PANEL ON DEVELOPMENT**

SUBCOMMITTEE ON BUILDING SAFETY AND RELATED ISSUES

**Consolidation of Financial Assistance Schemes
for Building Maintenance and Repair**

PURPOSE

This paper informs Members of the latest development of the proposal to consolidate the various financial assistance schemes for building maintenance and repair administered by the Hong Kong Housing Society (HKHS), Urban Renewal Authority (URA) and Buildings Department (BD).

BACKGROUND

2. Following the completion of a comprehensive review of the building safety policy and measures by the Government, the Chief Executive announced in his 2010-11 Policy Address that we would adopt a new multi-pronged approach, covering legislation, enforcement, support and assistance to owners as well as publicity and public education, to enhance building safety in Hong Kong. Full details of the package of new measures are set out in a separate paper entitled “Measures to Enhance Building Safety in Hong Kong” submitted to this Subcommittee for discussion on 13 January 2011 (paper no. CB(1)681/10-11(01)).

Previous Financial Assistance Schemes

3. Although we maintain that the responsibility for proper building maintenance and repair lies with the owners, we acknowledge that in reality, many owners, especially those in old and dilapidated buildings, do need help in discharging their responsibility. Therefore, enhancing support to building owners (both technical and financial) is a main component in our multi-pronged approach to improve building safety in Hong Kong. The BD, HKHS and URA have been operating various financial assistance schemes, in the form of grants and loans, to

help building owners in need to maintain and repair their buildings. These schemes have evolved and are fine-tuned from time to time in the light of operational experience and feedback from building owners. By way of background, in 1998, the Government launched the Building Safety Improvement Loan Scheme and the Fire Safety Improvement Loan Scheme to respectively provide financial assistance in the form of loans to building owners for building safety and fire safety improvement works. These schemes were pioneers in providing economic incentives for building owners to maintain and repair their buildings. With three years of operational experience accumulated, the above schemes were consolidated, with an expanded scope of works covered, into the current Comprehensive Building Safety Improvement Loan Scheme (CBSILS) in 2001. In the same year, the URA was established to undertake urban renewal work through redevelopment, rehabilitation, revitalization and preservation. The URA soon launched a pilot rehabilitation scheme in 2003, providing additional incentive to building owners in the form of cash and material subsidies. The pilot scheme was subsequently extended and became two schemes, namely the Building Rehabilitation Materials Incentive Scheme and Building Rehabilitation Loan Scheme. In 2005, under the auspices of a memorandum of understanding with the Government to embark on a ten-year building management and maintenance programme to complement Government's efforts, the HKHS also launched the Building Management and Maintenance Scheme. Under this scheme, there were three different sub-schemes to provide assistance for owners to form owners' corporations (OCs) and carry out works in common area as well as individual units. The HKHS also set up ten Property Management Advisory Centres over the territory to provide technical assistance to building owners.

4. In this term of the Special Administrative Region Government, we have been devoting further efforts to strengthen support and assistance to building owners to promote building safety and maintenance. In 2008, the Development Bureau (DEVB) launched the \$1-billion Building Maintenance Grant Scheme for Elderly Owners (BMGSEO), tailor-made to assist elderly owner-occupiers in need. Funded by the Government, the Scheme is administered by the HKHS and covers all buildings in Hong Kong. In 2009, with the dual objective of enhancing building safety and creating jobs, a one-off Operation Building Bright (OBB) was launched to provide assistance for the maintenance and repair of dilapidated buildings aged 30 years or above.

5. In summary, apart from the one-off OBB, there were seven ongoing financial assistance schemes, with subsidies in the form of loans, grants and building materials open for applications by owners. Among the seven schemes, five are funded by the HKHS and URA¹, while two are funded by the Government².

¹ The HKHS operated three of the schemes, namely the Building Maintenance Incentive Scheme, the Building

Details of these schemes are at **Annex A**.

6. While the five schemes shared a common objective to promote proper maintenance and repair of old buildings, there existed differences in eligibility criteria and forms of subsidy provided. In other words, buildings located in areas served by the URA would obtain slightly different forms of assistance from those in areas served by the HKHS. Also, if an owner applied for schemes administered by the HKHS, URA and BD at the same time, the owner would have to fill in several sets of application forms and submit the same to three different organisations. As a core component of the Government's new package of measures to enhance building safety in Hong Kong, the DEVB and the BD, in collaboration with our partner organisations, namely the HKHS and URA, have conducted a review of the schemes with a view to streamlining and consolidating the arrangements and at the same time exploring room for enhancing the terms and conditions of the various schemes for the benefit and convenience of building owners.

LATEST PROGRESS AND UPDATE

Integrated Building Maintenance Assistance Scheme

7. As a result of the review, the HKHS and URA decided to adjust the terms and conditions of and consolidate the five schemes they administered into one single scheme for all buildings in Hong Kong. On 1 April 2011, the five schemes were amalgamated into the “Integrated Building Maintenance Assistance Scheme” (IBMAS). The IBMAS has a set of unified application criteria, and terms and conditions for all buildings in Hong Kong, and is co-managed by the HKHS and URA. The scheme administration is divided between the two organisations according to geographical areas. To apply for the IBMAS, a building owner would only need to contact either HKHS or URA, depending on which organisation is serving the area in which the concerned building is located³, to obtain a full range of assistance. In line with the spirit of provision of “one-stop service”, the HKHS and URA will also accept applications for the two Government-funded schemes. Through completing only one set of application forms (instead of contacting a number of bodies and sending in different forms to different organisations under the current setup), building owners may obtain the following

Management Incentive Scheme and the Home Renovation Loan Scheme. The two schemes operated by the URA are the Building Rehabilitation Materials Incentive Scheme and the Building Rehabilitation Loan Scheme.

² The two schemes are the CBSILS administered by the BD and the BMGSEO funded by the Government and administered by the HKHS.

³ The current building rehabilitation scheme areas of the URA include Yau Ma Tei/Mongkok, Tai Kok Tsui, Ma Tau Kok, Shum Shui Po, Tsuen Wan, Kwun Tong, Wanchai and Central & Western District. A detailed map delineating the rehabilitation scheme area boundaries of the URA is available at <http://www.ura.org.hk/usrAtt/500000/Picture2.jpg>. All other areas in Hong Kong are currently served by the HKHS.

range of assistance through a single interface –

- (a) subsidy for formation of OCs;
- (b) grants/loans for works in common areas;
- (c) grants/loans for works in individual units; and
- (d) special assistance for individuals in need (e.g. elderly owner-occupiers)

8. A table summarising the features of the IBMAS is at **Annex B**.

Advantages of Consolidation

9. The consolidation of the various schemes have the following advantages –

(a) *Clear delineation of areas of assistance*

Under the new IBMAS, different types of subsidies are grouped into the four categories set out in paragraph 7 above. This delineation of application criteria will facilitate the understanding and application of building owners. Instead of checking whether one is eligible for each of the previous schemes, a building owner would only need to identify his needs according to the four categories. He can then choose the types of subsidies available for the categories that match his needs. The arrangements, together with the simplified set of application forms, would enable an applicant to select the most suitable assistance with ease.

(b) *Identical assistance to buildings in different areas over Hong Kong*

Schemes previously provided by the URA were only open to application by owners whose buildings are in URA's buildings rehabilitation areas, while those provided by the HKHS were open to application by eligible buildings over the territory⁴. This criterion on the geographical location of a building has been dispensed with in the consolidation exercise. Eligible buildings over the territory will now be able to receive the same set of assistance from the two organisations as well as the schemes funded by the Government.

(c) *Alignment and relaxation of other eligibility criteria*

Taking into account past experience and the actual needs of building owners, the eligibility criteria of some schemes have been relaxed and the scope of works eligible for assistance extended. For instance, some of the schemes were open to applications by buildings with OCs

⁴ With the exception of the Building Maintenance Incentive Scheme administered by the HKHS, which only accepts applications from buildings outside the URA rehabilitation areas.

only. Under the IBMAS, the HKHS and URA will consider applications from buildings without OCs as well. In addition, the previous restriction on the number of units of a building (not more than 400 units) in the HKHS's and the URA's schemes, similar to the latest round of OBB, has also been lifted. The IBMAS has also explicitly stated in its scope the inclusion of works related to the installation and repair of barrier free access facilities.

(d) Enhanced subsidies to owners

Apart from relaxation in eligibility criteria, there is also enhancement in the benefits and terms under certain areas of assistance. Before the consolidation, for interest-free loans for works in individual units, the organisations would only offer with a repayment period of three years as well as a special subsidy at 50% of the cost of works up to \$10,000. Under the IBMAS, the repayment period has been extended to five years and eligible applicants will receive a subsidy of the full cost of works up to \$10,000.

10. The HKHS and URA conducted a joint press briefing on 31 March to introduce the IBMAS. Publicity and promotion efforts will be continued and sustained. Enquires concerning the IBMAS as well as general issues concerning building maintenance and repair financial assistance can be directed to the hotline (3188 1188) jointly operated by the two organisations. Staff of the HKHS and URA would help explain to potential applicants the details of the new consolidated scheme, and provide necessary assistance to owners for the completion of the application forms. A publicity pamphlet, which is widely distributed to owners and OCs, is at **Annex C**.

Enhanced Technical Support and Information Services from URA

11. To complement the Government's package of measures to enhance building safety in Hong Kong, the URA has further stepped up its efforts in the area of rehabilitation. In February 2011, a new Urban Renewal Strategy was promulgated, under which the URA will continue to contribute to building safety in Hong Kong by increasing its focus on "Rehabilitation", which is now designated as one of the URA's two core businesses. At present, building rehabilitation advisory service provided by the URA is, in addition to on-site briefings on such services, mainly rendered through its headquarters at Central, its Kwun Tong Office and also through referral from its four neighbourhood centres. The URA also plans to expand its role in rehabilitation through active driving, promotion and education of its building rehabilitation work by setting up of Urban Renewal Resources Centres (URRCs) in urban areas. The first URRC, located at Tai Kok Tsui, is scheduled for opening by end 2011. The URRC will be a resource centre for both urban

redevelopment and building rehabilitation.

12. According to the plan, the URRC will showcase URA's rehabilitation services and urban renewal initiatives with models. An enquiry counter will be provided to provide one-stop service, including consultation (by appointment) on building rehabilitation, information and library resources relating to building rehabilitation, conference and training facilities where regular building safety and rehabilitation seminars, etc. can be held, and meeting rooms available for booking and use by owners/OCs, etc. The URA also plans to provide an e-info kiosk linking to the BD to facilitate checking by users of the general building plans. The enquiry counter will also provide enquiry service for redevelopment initiatives of the URA. This will include enquiry service on all current URA redevelopment projects, information on the facilitator role service of the URA and, in due course, information on the demand led redevelopment arrangement.

13. To complement the Government's Pilot Mediation Scheme related to compulsory sale under the Land (Compulsory Sale for Redevelopment) Ordinance (Cap. 545), the URA will also provide meeting rooms at the URRC for the conduct of mediation sessions. Through the URRC, not only will the building owners be able to apply for the IBMAS, they will also be able to receive technical support on all building rehabilitation and urban redevelopment matters.

WAY FORWARD

Further Consolidation

14. The HKHS and URA will continue to enhance the modus operandi of the IBMAS based on feedback from building owners and experience of operation, with a view to making the application process simpler and easier for potential applicants. Regarding the two schemes currently funded by the Government, namely the CBSLIS and BMGSEO, we are exploring with HKHS/URA/BD the feasibility for further amalgamation with the IBMAS in terms of administration as well as the terms and conditions. Our current aim is to transfer the administration of the schemes to the URA in future if found feasible, so that the BD could focus on its statutory role to take enforcement actions, and HKHS and URA on the provision of practical advice and technical support to building owners in need. In this way, the three organisations will continue their partnership in taking forward their shared goal of improving building safety in Hong Kong. We are examining the legal and financial implications of the further consolidation proposal, and will report to Members in due course our recommendations.

ADVICE SOUGHT

15. Members are invited to note the latest progress of the consolidation as well as our provision of technical and financial assistance to building owners for building repair and maintenance.

Development Bureau
May 2011

Key Features of Financial Assistance Schemes before Consolidation

Comprehensive Building Safety Improvement Loan Scheme (Buildings Department (BD))

The Comprehensive Building Safety Improvement Loan Scheme is administered by the BD. With a rolling fund of \$700 million, this Loan Scheme provides loans to individual owners of private buildings for carrying out works related to the improvement of building safety or hygiene voluntarily, or in compliance with statutory orders.

Any building owner of any type of private building may apply for an interest-bearing loan of up to \$1,000,000 without any means test. Recipients of the Comprehensive Social Security Assistance (CSSA) or Normal Old Age Allowance (NOAA) or building owners passing the prescribed means test may apply for interest-free loans. Repayment period is normally up to 36 months. If the borrower is elderly (i.e. aged 60 or above) or disabled or eligible for interest-free loan, the repayment period may be extended to 72 months or a period until the transfer of title of the property or death of the borrower, whichever is the earlier.

Building Maintenance Grant Scheme for Elderly Owners (funded by Government, administered by the Hong Kong Housing Society (HKHS))

The Building Maintenance Grant Scheme for Elderly Owners, administered by the HKHS, was launched in May 2008 to provide financial assistance to elderly owner-occupiers for repairing and maintaining their buildings, and improving building safety.

Owner-occupiers aged 60 or above receiving CSSA or NOAA or passing means test¹ could apply for a grant of up to \$40,000 within a period of five years for carrying out building safety related maintenance works in his self-occupied residential flat and/or in common areas of the building or for paying outstanding loans with the BD, HKHS or Urban Renewal Authority (URA) in relation to building maintenance. The scope of works covered by this Scheme is the same as that covered by the Comprehensive Building Safety Improvement Loan Scheme.

¹ According to the current income and asset limits which take effect from February 2011, the monthly income limits for applications by singletons and couples are \$6,450 and \$10,110 respectively, while the asset limits (excluding the property in which the applicant resides and to which the grant relates) for the two types of applications are \$354,000 and \$534,000 respectively.

Building Maintenance Incentive Scheme (HKHS)

The Building Maintenance Incentive Scheme was one of the three financial assistance schemes under the Building Management and Maintenance Scheme (BMMS) of the HKHS. This Scheme provided cash subsidy to encourage owners' corporations (OCs) to carry out repair and maintenance works related to safety, hygiene and environmental protection in common areas of the buildings.

Eligibility criteria included (i) private residential or composite buildings; (ii) buildings aged 20 years or above; (iii) average rateable value of residential units not exceeding \$100,000 per annum for a building in urban areas (including Hong Kong Island, Kowloon, Shatin, Kwai Tsing and Tsuen Wan) or \$76,000 per annum for a building in other areas; (iv) estate/building comprising no more than 400 residential units; (v) outside URA's scheme areas; and (vi) buildings with OCs. Eligible OCs could receive maintenance incentive for works in the common areas of the building. For buildings with 20 residential units or below, the incentive amount was 30% of the total repair cost up to \$150,000 per building; for buildings with 21 to 49 residential units, the incentive amount was 20% of the total repair cost up to \$150,000 per building; for buildings with 50 to 400 residential units, the incentive amount was 20% of the total repair cost up to \$3,000 per residential unit. Eligible OCs could also receive subsidy amounting to 50% of the authorized person or professional consultant fee for the repairs and maintenance works. Upon completion of the works, a subsidy of 50% of the insurance premium for third party risks insurance for common areas of the building would be granted, subject to a ceiling of \$6,000 per annum for not more than three years. For elderly aged 60 or above who was a recipient of CSSA and owned only a single property in Hong Kong might receive a subsidy of 50% of his share of the repair cost up to \$10,000.

Building Management Incentive Scheme (HKHS)

The Building Management Incentive Scheme was another scheme under the BMMS to encourage owners of private buildings to participate in building management and procure third party risks insurance in relation to the common parts of the building.

All private residential and composite buildings without OCs could apply for subsidy under this Incentive Scheme. Each OC successfully formed under this Incentive Scheme in compliance with the Building Management Ordinance (Cap. 344) would be granted \$3,000 as well as a subsidy of 50% of the insurance premium for third party risks insurance for common areas of the building subject to a ceiling of \$6,000 per annum for not more than three consecutive years. The maximum amount of subsidy an OC could receive from this Incentive Scheme over three years was \$21,000.

Home Renovation Loan Scheme (HKHS)

The Home Renovation Loan Scheme established under the BMMS provided loans to help flat owners carry out flat interior repairs and maintenance works related to safety and hygiene of the premises.

A registered building owner with a single private residential property aged 20 years or above and with a rateable value not exceeding \$100,000 per annum for urban area buildings (including Hong Kong Island, Kowloon, Shatin, Kwai Tsing and Tsuen Wan) or \$76,000 per annum for other buildings could apply for an interest-free loan under this Loan Scheme up to \$50,000. For elderly aged 60 or above who was a recipient of CSSA or passed a means test could receive a subsidy of 50% of the loan amount up to \$10,000. The repayment period for the loan was 36 months.

Building Rehabilitation Materials Incentive Scheme (URA)

The Building Rehabilitation Materials Incentive Scheme operated by the URA provided free incentive materials (e.g. paint, water-proofing materials, fire protection materials and environmental friendly materials) cash subsidies for rehabilitation works to the common areas of the buildings.

Eligibility criteria included (i) private residential or composite buildings within the URA's Scheme Areas; (ii) buildings aged 20 years or above; (iii) buildings subject to statutory actions by the BD; and (iv) buildings with OCs. The ceiling of costs of incentive materials was 30% of the total contract sum up to \$150,000 per building for buildings with five to 20 residential units; 20% of the total contract sum up to \$150,000 per building for buildings with 21 to 49 residential units; and 20% of the total contract sum up to \$3,000 per residential unit for buildings with 50 or more residential units. After deducting actual incentive materials costs, the remaining balance of the ceiling would be released to the OCs as cash subsidy for the rehabilitation works. Recipients of CSSA, or elderly or disabled owners passing means test could receive additional grants up to \$10,000. Upon completion of the works, a subsidy of 50% of the insurance premium for third party risks insurance for common areas of the building would be granted, subject to a ceiling of \$6,000 per annum for not more than three consecutive years.

Building Rehabilitation Loan Scheme (URA)

The URA's Building Rehabilitation Loan Scheme provided loans to building owners for carrying out rehabilitation works to the common areas of the buildings and works to the interior of the properties in association with the works to the

common area of the whole buildings.

Eligibility criteria included (i) private residential or composite buildings within the URA's Scheme Areas; (ii) buildings aged 20 years or above; (iii) buildings without statutory order or advisory letter from Government departments; and (iv) buildings with OCs. Owners of eligible buildings could apply for an interest-free loan of up to \$100,000 without any means test. Repayment period was up to 60 months. Recipients of CSSA, or elderly or disabled owners passing means test, could receive grants up to \$10,000. Upon completion of the works, a subsidy of 50% of the insurance premium for third party risks insurance for common areas of the building would be granted, subject to a ceiling of \$6,000 per annum for not more than three consecutive years.

Key Features of Integrated Building Maintenance Assistance Scheme

	Subsidy for Formation of Owners' Corporations (OCs)	Grants for Works in Common Area	Loans for Individual Owners		Comprehensive Building Safety Improvement Loan Scheme	Building Maintenance Grant Scheme for Elderly Owners
			Interest-free Loan for Works in Common Areas	Interest-free Loan for Works in Individual Units		
Eligibility Criteria for Buildings	<ul style="list-style-type: none"> Private residential or composite buildings 	<ul style="list-style-type: none"> Private residential or composite buildings 20 years old or above With OCs (those without OCs will be considered on a case-by-case basis) With rateable value (\$100,000 p.a./unit for urban areas; \$76,000 p.a./unit for the New Territories) 			<ul style="list-style-type: none"> Private buildings including domestic, composite, commercial or industrial buildings 	<ul style="list-style-type: none"> Domestic or composite buildings
Eligibility Criteria for Individual Owners		<ul style="list-style-type: none"> The building has not applied for the Interest-free Loan for Works in Common Areas 	<ul style="list-style-type: none"> The building has not applied for the Grants for Works in Common Area 	<ul style="list-style-type: none"> Not owning other properties in Hong Kong 		<ul style="list-style-type: none"> Owner-occupiers aged 60 or above Meeting income and asset limits¹ or receiving CSSA/NOAA²
Amount of Grant/Loan	<ul style="list-style-type: none"> \$3,000 for each OC formed under the scheme 	Amount of Grant (Including free incentive materials and cash subsidies): <ul style="list-style-type: none"> <u>20 units or fewer</u>: 30% of cost up to \$150,000 <u>21 to 49 units</u>: 20% of cost up to \$150,000 <u>50 units or more</u>: 20% of cost up to \$1.2 million/OC or \$3,000 per flat 	Amount of Loan: <ul style="list-style-type: none"> Interest free loan up to \$100,000/unit Repayment term: up to 60 months 	Amount of Loan: <ul style="list-style-type: none"> Interest free loan up to \$50,000/unit Repayment terms: up to 60 months 	Amount of Loan: <ul style="list-style-type: none"> Low interest loan up to \$1 million/unit Repayment terms: up to 36 months 	Amount of Grant: <ul style="list-style-type: none"> \$40,000 per owner per unit (per 5 years)
		Further Subsidies for OCs: <ul style="list-style-type: none"> Subsidies for fees in hiring Authorised Persons: 50% of cost up to \$20,000 Third party risks insurance subsidies: 50% of cost up to \$6,000 p.a. (for 3 years) 				
Special Grants and Reliefs		<ul style="list-style-type: none"> Owners 60 or above meeting income & asset limits or those receiving disability allowance/CSSA/NOAA/medical fee waiver: <ul style="list-style-type: none"> - hardship grant of 100% cost up to \$10,000/unit 			<ul style="list-style-type: none"> CSSA/NOAA recipients or owners meeting income & asset limits: <ul style="list-style-type: none"> -interest-free loan and extended repayment period of up to 72 months 	

¹ According to the current income and asset limits which take effect from February 2011, the monthly income limits for applications by singletons and couples are \$6,450 and \$10,110 respectively, while the asset limits (excluding the property in which the applicant resides and to which the grant relates) for the two types of applications are \$354,000 and \$534,000 respectively.

² CSAA and NOAA refer to Comprehensive Social Security Assistance and Normal Old Age Allowance respectively. Both schemes are provided by the Social Welfare Department.

計劃選擇

申請條件

樓宇及工程類別

大廈公用地方維修法流程

業主立案法團

個別業主

一站通



綜合支援計劃

公用地方
維修津貼

公用地方維修
免息貸款

家居維修免息貸款

籌組業主立案法團
資助

「長者維修
自住物業津貼計劃」

屋宇署
「樓宇安全貸款計劃」



自2003年，市區重建局(市建局)及香港房屋協會(房協)曾先後推出多項財政及技術支援計劃，協助私人樓宇業主保養及維修其樓宇。為了更妥善運用資源及方便申請人，市建局及房協已合作重新制訂一套統一而全面的技術及財政支援計劃。

由2011年4月1日開始，以往的五項計劃會整合為「樓宇維修綜合支援計劃」。另外，市建局及房協亦會同時接收有關改善樓宇安全綜合貸款計劃（政府撥款、屋宇署管理）及長者維修自住物業津貼計劃（政府撥款、房協管理）的申請，再作適當的轉介。申請人只需填寫一套申請表，便可向市建局或房協申請各項資助。如欲查詢有關詳情，可致電

樓宇維修綜合支援計劃熱線

31881188

www.ura.org.hk
www.hkhs.com

業主立案法團可申請的資助/津貼

公用地方維修津貼

工程總額兩成，
上限為每個單位3千元

公用地方免息貸款

最高為
每個單位10萬元

補助金 - 適用於符合條件的長者、殘疾人士及低收入人士，
特別資助為全數核准工程費用或貸款總額，上限為每個申請一萬元。

籌組業主立案法團資助

- 每個法團可獲3,000元資助

個別業主可申請的資助/津貼

免息貸款（還款期最長 60 個月）

家居維修免息貸款

最高為每個單位5萬元

公用地方免息貸款

最高為
每個單位10萬元

補助金 - 適用於符合條件的長者、殘疾人士及低收入人士，
特別資助為全數核准工程費用或貸款總額，上限為每個申請一萬元。



「樓宇安全貸款計劃」

- 低息貸款，最高每單位100萬元
- 適用於各類私人樓宇的公用地方及個別單位之維修工程

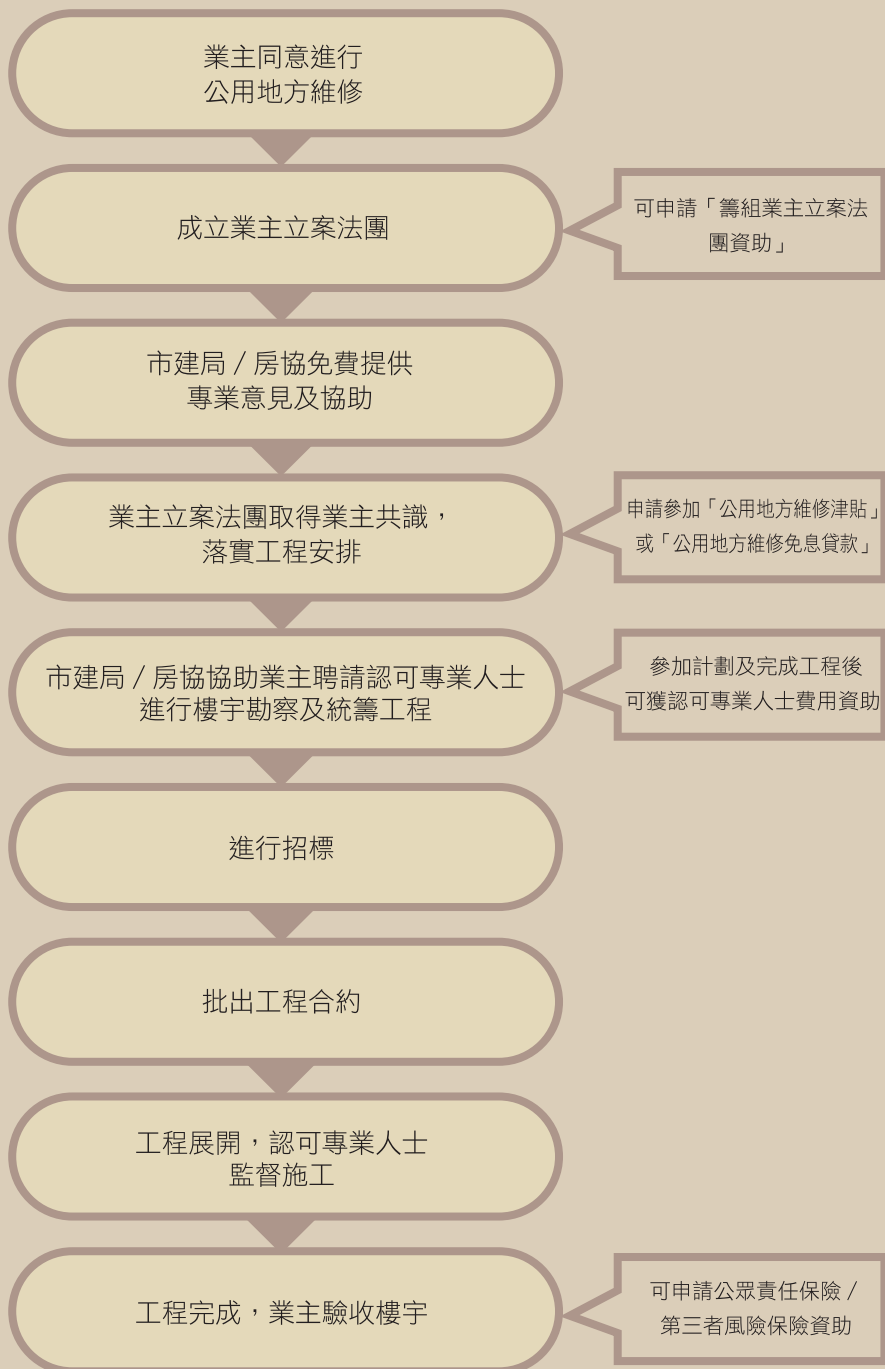


「長者維修自住物業津貼計劃」

- 上限為每人每個單位4萬元
- 適用於住宅用途樓宇的公用地方及個別單位的維修工程

(註一)：詳情以申請須知為準

業主立案法團



〔法團籌劃公用地方工程之參考流程〕

〔綜合計劃下的支援〕

申請維修資助導引

你屬於哪類樓宇的業主？進行什麼工程？

☐ 單位內工程

由私人擁有的住宅或
商住兩用樓宇

☐ 公用地方工程

☐ 公司擁有的住宅/商住兩用樓宇

或

☐ 商業/工業樓宇

樓宇及工程類別

申請維修資助導引

以下哪些條件符合你的情況？

- ☐ 物業是由個人單獨或聯名擁有
- ☐ 樓齡達20年或以上
- ☐ 住用單位每年應課差餉租值
 - i) 市區(包括沙田、葵青、荃灣) 物業不超過HK\$100,000
 - ii) 新界物業不超過HK\$76,000
- ☐ 唯一擁有業權的香港物業
- ☐ 有關家居安全及環境衛生設備之用

- ☐ 大廈的業主立案法團已獲批「公用地方維修津貼」的「原則上批准通知書」
*可以向法團查詢，如尚未申請，請聯絡房協/市建局協助

- ☐ 大廈的業主立案法團已獲批「公用地方維修免息貸款」的「原則上批准通知書」
*可以向法團查詢，如尚未申請，請聯絡房協/市建局協助

- ☐ 申請人的大廈單位不符合申請「公用地方維修津貼」及「公用地方維修免息貸款」的資格

- ☐ 法團 / 業主組織擬在大廈公用地方進行與結構安全、衛生有關的維修工程

- ☐ 私人單位內擬進行與結構安全、衛生有關的維修工程

申請維修條件

申請維修資助導引

申請人就本身情況可選擇申請一個或多個適用的計劃：

- 符合全部申請資格**
- ☐ 家居維修免息貸款 (最高5萬)
(請索閱申請須知 AP1)

+

不符合所有資格或
需要額外貸款可考慮

- ☐ 樓宇安全貸款計劃 (最高100萬)

+

- ☐ 公用地方維修津貼 (由法團申請，個別業主不需要獨立申請)

+

- ☐ 樓宇安全貸款計劃 (最高100萬)

+

- ☐ 公用地方維修免息貸款 (最高 10 萬)
(請索閱申請須知 AP2)

- ☐ 樓宇安全貸款計劃 (最高100萬)

+

- ☐ 樓宇安全貸款計劃 (最高100萬)
(請索閱申請須知 AP3)

- ☐ 樓宇安全貸款計劃 (最高100萬)
(請索閱申請須知 AP3)

已申請本頁
有關計劃的
業主，若有
經濟困難，
可考慮進一步申請該計劃的補助金 / 紓困措施
或長者維修
自住物業津
貼計劃，
詳情請翻閱
背頁。

計劃選擇

經濟上有困難的業主可申請以下補助金/津貼/紓困措施

申請導引：

第一步 先決條件	第二步 申請資格	第三步 符合資格人士請索閱有關計劃之申請須知及填寫申請表格
<div><input type="checkbox"/> 先申請「家居維修免息貸款」</div>	<div>你是否符合下列資格？</div> <div><div><input type="checkbox"/> 60歲或以上或殘疾人士，符合資產和入息限額</div><div>→ 符合資格</div><div><input type="checkbox"/> 60歲或以上或殘疾人士，「免費醫療保障援助」的受助人</div><div>→ 符合資格</div><div><input type="checkbox"/> 「普通高齡津貼」受助人</div><div>→ 符合資格</div><div><input type="checkbox"/> 「綜合社會保障援助」受助人</div><div>→ 符合資格</div></div>	<div>家居維修補助金 (核准工程金額，上限1萬) (申請須知 AP-HG1)</div>
<div><input type="checkbox"/> 大廈已獲取「公用地方維修津貼」的原則上批准通知書</div>		
<div><input type="checkbox"/> 大廈已獲取「公用地方維修免息貸款」的原則上批准通知書及先申請該貸款</div>		<div>公用地方維修補助金 (核准工程金額，上限1萬) (申請須知 AP-HG2)</div>
<div><input type="checkbox"/> 已合資格申請屋宇署「樓宇安全貸款計劃」</div>	<div>你是否符合下列資格？</div> <div><div><input type="checkbox"/> 60歲以下，符合資產和入息限額</div><div>→ 符合資格</div><div><input type="checkbox"/> 60歲或以上，符合資產和入息限額</div><div>→ 符合資格</div><div><input type="checkbox"/> 「普通高齡津貼」受助人</div><div>→ 符合資格</div><div><input type="checkbox"/> 「綜合社會保障援助」受助人</div><div>→ 符合資格</div></div>	<div>「樓宇安全貸款計劃」紓困措施 (免息貸款 / 延長還款期) (申請須知 AP3)</div>
<div>長者維修自住物業津貼計劃</div>	<div>你是否符合下列資格？</div> <div><div><input type="checkbox"/> 持有香港身份證，年滿60歲或以上</div><div><input type="checkbox"/> 是住用樓宇或綜合用途樓宇內的住用單位內的業主；</div><div><input type="checkbox"/> 申請人及其合法配偶(如已婚)均居住在有關物業；</div><div><input type="checkbox"/> 符合入息及資產審查(或正領取綜合社會保障援助或普通高齡津貼)</div></div>	<div>符合全部申請條件 長者維修自住物業津貼 (核准工程金額其範圍涵蓋住用單位及 / 或大廈公用地方；亦可用於償還申請人於屋宇署、市建局或房協的有關樓宇維修貸款餘數，上限4萬) (申請須知 AP4)</div>

樓宇維修綜合支援計劃概覽

	給予業主立案法團的資助/津貼		給予個別業主的貸款/補助金/津貼			
	籌組業主立案法團的資助	公用地方維修津貼 (註二)	公用地方維修免息貸款 (註二)	家居維修免息貸款	「樓宇安全貸款計劃」 (政府撥款、屋宇署管理)	長者維修自住物業津貼計劃 (政府撥款、房協管理)
樓宇的申請條件	● 私人住宅或綜合用途樓宇	● 樓齡達20年或以上的私人住宅或綜合用途樓宇 ● 已成立法團(尚未成立法團者會按個別情況考慮) ● 符合每年應課差餉租值要求(市區物業不超過每單位10萬元；新界物業不超過每單位7萬6千元)			● 私人住宅、商業、綜合用途或工業樓宇	● 私人住宅或綜合用途樓宇
申請資格		● 有關大廈必須獲批「公用地方維修津貼」的「原則上批准通知書」	● 有關大廈必須獲批「公用地方維修免息貸款」的「原則上批准通知書」	● 在香港沒有擁有其他物業		● 年滿60歲或以上的自住業主 ● 符合入息及資產要求或正領取綜援或普通高齡津貼
資助 / 貸款金額	● 每個經此計劃成立的法團可獲3,000元資助	資助總額： ● 20個單位或以下：核准工程總額三成，上限為15萬元 ● 21至49 個單位：核准工程總額兩成，上限為15萬元 ● 50個單位或以上：核准工程總額兩成，上限為每個法團120萬元或每個單位3千元	● 最高為每個單位 10萬元的免息貸款 ● 還款期：最長 60 個月 ● 無須入息 / 資產審查	● 最高為每個單位 5萬元的免息貸款 ● 還款期：最長 60 個月 ● 無須入息 / 資產審查	● 最高為每個單位 100萬元的低息貸款 ● 還款期：最長 36個月	
		其他給予法團的資助: ● 認可人士或專業顧問費用資助：費用總額一半，上限為2萬元 ● 公眾責任保險/第三者風險保費年費資助：保險年費總額的一半，上限為每年6千元(為期3年)				
津貼 / 補助金 / 紓困措施		● 適用於符合資格的60歲或以上長者、殘疾人士或低收入業主 ● 補助金為全數核准工程費用 / 貸款總額，上限為每個申請1萬元		● 適用於符合資格的60歲或以上長者、殘疾人士或低收入業主 ● 補助金為全數核准工程費用 / 貸款總額，上限為每個申請1萬元	● 符合入息及資產限額人士或正領取綜援或普通高齡津貼人士 ● 免息貸款及延長還款期至72個月	資助總額： ● 最高為每人每單位4萬元(在5年內)

(註二) 法團須根據有關申請要求，在業主大會 / 管理委員會通過參加申請「公用地方維修津貼」或「公用地方維修免息貸款」