From:
To: hkha@housingauthority.gov.hk
Sent: Thursday, June 03, 2010 12:49 AM
Subject: 意見 - 持續有效資助市民置業方法

"政府如何持續有效資助市民置業"?

我認爲政府可用"舊橋新招"去幫助市民置業。就是由政府成爲置業者的擔保人，提供按揭還款保証 95%，
即置業者只要拎出 5%的首期就可置業。

本人對上述提議有以下意見。

1. 問: "爲何居屋吸引市民?"

解: 好多人認爲居屋比私樓平 30%，因此吸引市民。本人也是想置業的市民，無奈沒有足夠首期，因此居屋的 5%首期就可置業正是吸引人。

2. 問: "過往都試過由政府擔保，但最終政府都要承擔 2 億 7 千萬的壞帳，還要實行嗎?"

解: 根據 2003 年 2 月 26 日由政府提供的資料，2 億 7 千萬的壞帳是由 1998 年至 2001 年 1 月底產生，多數是置業者斷供或破產導致。

爲針對壞帳風險，本人建議以下方法。

A. 要伸請政府擔保，要符合一定條件。

置業者每月的入息，必須高於每月 1 萬元，而且是固定，不是浮薪。(而且必須沒有任何銀行或財務機構的借貸，可要求沒有信用卡)。
而且採用計分制的形式，即置業者要達到一定分數，政府才會擔保。(計分制包括: 在同一工作的最長工作年期、置業者的年齡、收入的穩定性、學歷、行業等等)，有待深入探討。

B. 政府只擔保 150 萬元樓下的樓(必須是當時的公平市價爲準)，因爲就算置業者斷供，政府雖承擔的樓價差額好大機會只介乎 0 至 50 萬左右，因此政府是有即時承擔的能力(過往大約平均每年 9 千萬壞帳)。

C. 問: 斷供者伸請破產，錢就收不回來?

解: 就算斷供者伸請破產，斷供者所欠政府的樓價差額是要一世承擔，直到還清差價爲止。

(如以 50 萬差額計算還 20 年，每月只要還給政府 2 千 1 百元左右，這些都是斷供者可承擔的能力。因此在(A 項)計分制是包括年齡。)

另外政府可向斷供者追討利息或一切相關支出等(亦應計算在差額內)。

政府可要求發薪機構扣起斷供者的還款用金額，這就保證有錢收回。

D. 問: 若斷供者突然失蹤或死亡，如何解決?
解: 以上情況，應佔極少數。

政府亦應每年向伸請政府擔保的置業者收取 1 千至 5 千元的擔保費(按擔保金額餘額計算，行政費也應計算在擔保費內)。

政府可用這筆擔保費尋找保險公司承擔差額(失蹤或死亡後的)風險。(其實是很少機會發生的風險，應有保險公司願意承擔。)

政府也可先計算承擔的風險(當時樓價升或跌?)，再決定是否購買保險。

E. 若政府已購買(D 項)的保險，政府的實際負擔只是即時代斷供者還清欠款給財務機構(但可之後收回或由保險公司承擔)。
因此，政府反而有機會賺取擔保費用收入。

政府也可要求財務機構共同承擔 "即時還款" 的問題。

總結: 基於上述提出的解決方法，針對按揭還款保証 95%的漏洞，本人極希望政府可重新研究 "按揭還款保証 95%"的可行性。

因爲 "按揭還款保証 95%"的存在價值，就是因爲新一代置業困難，就是首期問題。

如有些人認爲 150 萬的保證額太低，本人認爲政府只是協助市民 "居者有其所"，而不是優待住高級住宅。因此，150 萬樓下的擔保已合理。
(政府亦可繼續深入探討擔保金額)

意見者全名 (即本人): 蔡永堅
聯絡本人方法:

(編者註: 來信人於 2010 年 6 月 3 日向香港房屋委員會發出這電郵，
並由該委員會轉交運輸及房屋局。)

03/06/2010 11:41

To views@thb.gov.hk
cc
bcc
Subject 意見 (資助市民自置居所公眾諮詢)

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致運輸及房屋局:

以下為我對資助市民自置居所這課題的意見。

我不贊成復建居屋。本身香港土地已經不足夠, 輪候公屋的大有人在, 為何不優先幫助這批最需要協助的人呢?另外, 看不到有任何證據證明復建居屋會令樓價跌, 看不到樓價跌的話當真會令人更易置業....(樓價跌> 經濟都可能變差> 人工往下調, 置業能力亦會降低) 。現在起居屋, 落成都要幾年後, 都沒有什麼即時作用, 萬一又要空置的話....可真是沉重的負擔。

現在最苦的是一些高過公屋入息限制的人, 他們住不到公屋, 又買不起私樓。若能調整公屋的入息限制反而能幫助這些人安居, 加快上公屋的速度亦令更多需要幫助的人受惠, 這樣做反而更好。另外亦要檢討現行的公屋政策, 如富戶問題, 可以嚴打富戶、嚴格執行扣分制就更好。

為何資助市民自置居所?
不贊成資助市民自置居所。
因為香港人一直都是工作幾年, 儲首期買樓, 現在年輕的人未工作就想買樓, 這些想不勞而獲的人實在不應該幫助。而且資助市民置業會令樓的需求大增, 變相令地產商受惠, 實在不應該將納稅人的錢放落地產商的袋入面。

應協助哪些人士?
俗語話, 順得哥時失嫂意。你幫未有物業的人, 又會對有物業的人不公平。你幫年輕的, 老一輩又反對。 如果話幫低收入置業, 現存的政策(公居和居屋)亦已足夠。幫剛畢業的話, 他們未工作, 沒有交稅, 為何要一班納稅人幫他們置業, 完全是不公平的。看不到有哪些人有需要急切幫助他們置業。

以甚麼形式協助?
沒有理由將幾百萬送給別人買樓。如果是貸款, 其實現在可申請按9成半買樓, 其實都足夠, 有十幾萬都可以做業主, 當然之後會供得辛苦一點。

(署名來函)

(編者註: 未能確認來信人是否願意公開姓名。)

03/06/2010 14:44

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Subject Consultation on subsidized home ownership scheme
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In my opinion, home ownership should not be subsidized by tax payers' money. I worked very hard when I was in my 20s to save up money, so I could buy my own home. It took me a while to save enough to achieve the goal. I did not ask for anyone's help, buying a property was all my own effort. For sure, real estate prices in HK are very high, but people should rely on themselves to purchase what they want. I also didn't buy property which was too costly, not like many people who want to buy brand new flats as their first property. Asking the Govt to spend public money on buying properties belonging to individuals is not something logical. If the property goes up in value, will the Govt ask these people to give them the profits? If the value goes down, will these people end up suing the Govt in encouraging them to invest in something losing money? I totally object the Govt to subsidize people to buy their homes. I don't see USA, Canada, or UK using public money to subsidize their citizens to buy properties. But they may have some schemes to help the first time home buyers out. For example, a person in Canada can use a portion of the retired saving plan (RSP) funds as down payment for the first homes they buy without having to pay tax on the funds withdrawn. But within a certain time period, the person will need to repay the RSP fund in installments. This way, people are still on their own to make the necessary financial arrangement and calculation. Here in HK, the Govt yields to public pressure too easily. We can't just subsidize everyone to buy whatever they claim to need. If transportation becomes expensive, will the Govt subsidize everyone to buy a car too? People in HK should learn to be patient and save up their own money in order to achieve their home buying dream. Also, from the latest round of flat selection for the last stocks of OHS flats, the turn out wasn't so great. So I doubt many people in HK are in desperate need of housing, or we will see a lot of people sleeping on the street. Allowing people who otherwise cannot afford mortgage and the associated management fees/maintenance may lead to consequences similar to sub-prime mortgage crisis in USA. The Govt also should not dive back into being a big landlord because it's not an easy to strike a balance. If the real estate market is good, people who have bought OHS flats will complain their OHS flats aren't going up like the private flats. But if the real estate market goes down, people with OHS flats will also complain against the Govt luring them to buy something which loses money for them. So I also object the Govt in building more OHS, I already think too many public housing projects are concentrating certain areas, therefore artificially creating areas with more poverty.

If public opinions favor subsidized home ownership, maybe people buying the first property should be helped, doesn't matter young or old. Ways to help can include:
1. Govt backed loan arrangement to allow people without enough down payment to negotiate with banks. People still have to rely on their own effort in saving up their own money instead of getting hands out from the Govt.
2. Home ownership saving plan (like for life insurance or education saving plan) related to property purchase can be set up and the Govt can provide tax exemption to encourage people to start saving for their first property when they are young. Then

young people won't waste their Chinese New Year red pocket money on nonsense shopping.

3. Working with developers and lawyers, the Govt can waive stamp duty on new or used flats for first time home buyers. But the waived amount will have to be put towards the down payment.

4. Education wise, the Govt should educate the public that buying properties and other personal belongings is personal choices. People should be educated to put an effort in gaining what they desire, not just trying to get hands out.

I hope my opinions will be useful for the Govt to formulate the future home ownership plan. Thank you very much.

Best regards,

Wendy Fung, Ph.D.

To <views@thb.gov.hk>
cc
bcc
03/06/2010 16:31
Subject 資助市民自置居所3 Question
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Dated : 3/6/2010

致運輸及房屋局:

有關自置居所諮詢提出3問題 ,本人意見如下:(不清楚,請看附頁)

爲何資助市民自置居所 ?

居者有其屋,是每个香港市民都嚮往, 雖然每月要供樓, 但20年後也是屬於自己的財產,將來要賣出套現亦可.每个人都會爲維護自己的財產,香港人生存便會更有方向, 更積極和更安穩,而且居住環境亦更優美。市民心態是公屋是政府的,一磚一木都不是自己的, 不必去保育及愛惜。大家可以看看爲何居屋樓宇環境,文風都比公屋優良,皆因人是自私。

應協助哪些人士?

由於一个香港土生土長的人,即使中五畢業,找到文員工作,每月8000元, 工作5年, 假設收入不變,直到他與另一位收入8000女士結婚, 2人收入及積蓄,只有10萬元,首期也未能付出,怎置業呢? 我認爲以年齡30至40歲 ,個人每月收入8000至12000元,置業自主的夫婦便應得到政府資助置業,至少資助部份首期.他們願意供樓.

什麼形式提供協助

1) 置業資助貸款計劃共有兩種資助方式: (i)一筆過的免息貸款及(ii)每月按揭還款的補助金(成功申請人只可領取其中一種資助)。
政府可以因應不同申請人的意願, 進行以上2種資助,
一筆過免息貸款資助可免了罰息,方案較好,一定是自住才能得到貸款或120-160萬樓价(因爲一般小家庭都夠住)
最重要是政府跟地產公司或銀行合作,因一般人在自由市場買樓都會在地產公司, 由他們跟政府合作,令市民知道,原來只要合資格,填好申請表便可以首期有資助, 買樓問題便會減少,成交量便會增加,雙贏。
2)減少申請公屋人數 = 縮短輪候的時間
應重核申請公屋人數,因爲部份年青人可能已經不需要申請公屋,或者已婚,或者已經購買私人樓宇及居屋,應在輪侯冊上除名. 方法:郵寄信件給申請人,若14天內還未收到回覆仍需要申請公屋,便會立即輪侯冊上除名.
3)
查核舊區新發展 如石硤尾, 荃灣 等公屋富戶,重新定下每戶公屋收入(申請公屋時2人收入每月約 11660元,但其實入住公屋後10年-20< /FONT>年家庭成員收入已超出限定收入爲20000), 若高過標準, 可要求他們交以樓換樓方式選用同區居屋,免首期.保留公屋給只能每月收7740-12000元的家庭.每月公屋租金只是1000-2000元,在香港2000元租一間套房也不能租, 公屋這麼便宜,應留給真正有需要的人士.應限定入住時間. 以十年重新批核家庭收入。
其實參考報稅資料便可以,爲何同屬政府部門不能共用資料呢.

(署名來函)

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(編者註: 電郵附件內容與電郵相同，故附件不在此重複刊載。)

(編者註: 未能確認來信人是否願意公開姓名。)

03/06/2010 17:27

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Subject 資助市民自置居所公眾諮詢
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爲何資助市民自置居所?

The reasons of govt intervention (including subsidising self-owned enterprises) may resolve the legacy of land policy defects and structural housing problem in Hong Kong.

Legacy of policy defects -

1) Majority of private properties are provided by private developers, which maximize their profits by inflating property prices, reducing usable areas, making use of loopholes of law, e.g. using public areas for private use by fencing the areas & gives an illusion to the buyers as their own property, lawful & immoral selling skills, cosmetics for show flats, etc., acting together in cartels to put pressure on govt's land policy, holding bare lands by not converting its use. As such, private properties are structurally expensive and unafforable to end-users in consideration of their prevailing income, during any time during past two decades.

2) Legacy of supportive housing policy launched during 2001-2002. The policy is successfully in halting further price fall but overdone after a decade of years. Outstanding supply is diminising but the demand driven by this policy is constantly high. In particular, the immigration policy using houses as investments are encouraging investment in housing which indirectly support ever-rising property prices.

3) Housing is necessities not luxury. Like medical services, govt is responsible to ensure majority of public to have their shelters (not necessarily subsidising them to buy) within thier own means, thus affordable. The society needs affordable housing, which is their necessities in their daily lives, to maintain harmony. However, the govt is letting this necessities to be supplied by greedy private developers (by public sales of flats) and weathly local & overseas individual (by renting their investment properties. Without intervention, property prices which is controlled by the hands of developers and property developers can go beyond general public affordability (over 100% affordability ratio during 1990-1998) and resulting crashes & negative equity & social problems are inevitable.

應協助哪些人士?

Sandwiches - Characteristics: 1) High education levels; 2) Medium income classes; 3) 5-year u graduates who are stepping their marriage & family planning age; 4)Future middle-classes. Sandwiches are those unsatisfied in living in public estates and they need their own homes, either self-owned property or rented properties within their affordable means. For more details, I recommend the govt officials to study the chapters 1-8 of forbidded TV program "蝸居" in PRC.

以甚麼形式協助?

Encourage sales of HOS properties after repayment of land premium - I do not support to redevelop HOS, which the HOS policy are outdated policy. HOS originally are designed for encouring rich public estates users to buy their own flats and leave their original homes for the needy. However, those family needs to upgrade their living standard have bought thier HOS after more than 20 years of sales, as the last baby boom citizens have reached their 30s or 40s. Currently, majority of public estate users are mostly lived with senior citizens, newly arrivals from PRC, middle-ages using social security, whose income & earning abiltiy are still low currently. They dont afford to buy their flats. I think HOS may be re-considered about 5-7 years, if the real demand from these homeusers increase, after their kids grows to their 20s.

Also, in principle, it is basicaly double benefits to public estate users. Majority of HOS are sold to public housing users who already enjoying their subsidies.

Increase sales of existing HOS is feasible, as HOS properties are commonly cheaper both in term of rents or sale price due to their perceived quality & other issues.

Housing Association to build more homes as stabiliser of the property prices. The govt should allow housing association to play a stronger role in providing privately-owned flats. The govt should increase the salary threshold for initial buyers to buy their home at a discount (due to exempt land premium) but the sales prices should refer to market prices.
The discount should be variable for different income groups. Current problem of housing association's sandwiches home is, HA are selling too expensive apartments to too low income groups. Lots of sandwiches buyers becomes negative equity, lives painfully for instalment, due to the system by nature are also selling unaffordable homes to needy users. The prices of homes which can be adjusted by using percentage of land premium upaid should meet the afforability of the targeted buyers.

The homebuyers should be warned about the risk of buying a privately owned properties due to the existence of mortgages, risk of interest rate rise, risk of change in homeowners' financial condition, illiquid markets.

Housing association should withdraw the repurchase clause in selling their flats which encourage excessive risk taking.

Benefits. As the flats are sold for use, the subsidies are given to the users as land premium exempted if they use it forever. HA can have their financial resources from the selling flat profits to fund its urban renovation plans. The govt can have land premium income, if the users who becomes rich can improve their living standard by selling the flats in private market.

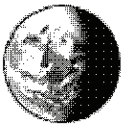
HA should sell more properties, with warning clauses, during market high.
HA should sell less properties, during market low. It makes HA as one of property suppliers apart from private developers to maintain price stabilty of property markets and afforable homes during bad & good times.

In our view, it is the govt's responsibity to maintain property stabilty & volatility, which are origin of social problems. Non-intervention policy will typically result in boom & bust as we did in last 20 years. However, how to implement the intervention is an art not a science. I think increasing land supply or govt's participation in privately-owned housing is necessary. Currently, more peoples need privately-owned housing as necessity as their income & education have increased. They are not satisfied with public housing but needs their own homes. Would the govt expect most of our u graduates live in public housing? It is a waste of resource as the govt already spent lots of monies in their u education and they should not live in public housing to benefit the double subsidies.

Regards,

(Name provided)

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)



03/06/2010 17:48

To <views@thb.gov.hk>
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Subject 關於: 資助市民自置居所公眾諮詢
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運輸及房屋局局長:

關於: 資助市民自置居所公眾諮詢

在本人未有足夠時間閱讀局方在網站提供的資料時, 請容我首先拋出以下簡單的初步意見:

在香港, 20 至21世紀, 甚至以後, 對每一個香港人來說, 住屋需求都是一項「基本的素求」。 由最基本說起, 就如同權力一樣, 我們不是一出生就擁有居所, 不是一出生就擁有金錢, 而有居所、有金錢的人都是由他人賦予的, 或由自身賺取的。 為什麼我說「由最基本」呢? 因為對於政府來說, 政府控制了土地和房屋政策, 但也是由人民授權政府, 才讓政府擁有處理土地和房屋資源的權力, 絕大部份人民並沒有一出生就佔領了土地或房屋。 那麼, 是否已經回答了局長的第一條題問呢? -- 「為何資助市民自置居所?」

局長的第二條提問 -- 「應協助哪些人士?」, 就是牽涉最富爭議性的有關「公平」的問題。 既然土地資源匱乏, 建屋成本高昂, 自然會為社會帶來內部競爭, 能者「居」之的情況。 就正正因為人類是有分強弱貧富、時代有分早晚先後、經濟有分繁榮衰退, 我們才需要政府的配合, 調節。 現在, 政府拋出一條簡單的提問, 足以分化港人社會, 叫我怎樣去回答好呢? 每一個香港人, 在社會上都會飾演多個角色。 簡單如我一人, 就飾演了「納稅人」、「蝸居者」、「私營房屋潛在消費者」、「公營房屋政策潛在受惠者」、「投資者」等等。

然而, 不問這個問題, 局長又如何知曉應該怎樣去「公平」調節呢? 故此, 我希望以一個盡量能平衡社會的方向來回答此問題, 而不是由我個人的利益出發。 房屋資源的分配, 情況就類似綜援, 有需要的人會「考慮」申請或要求更多資源, 而沒有需要的人會「考慮」不申請或不要求, 不合乎資格的人不會取得資助。 但土地和房屋資源, 長遠來說比綜援的資源更為有限, 涉及金額更多, 任何政策的改變將帶來更為深遠的影響。 但, 如果我們能做到每個港人到了某一個法定的年齡, 都能領取到一筆大家相等的「房屋資源分配額」, 那麼, 強者可加點自己的財富, 在市場上擁有自己的私營房屋; 未能夠有足夠的財富去購買自己物業者, 就可選擇租住房屋。 以這個方向, 是否已經回答了局長的題問, 而全部港人是否都能得到相? 左澶顴U呢? 此公平理念是否最理想、最純正、最能持久呢?

另外, 根據法例在香港出生時已擁有土地或丁屋權的原居民, 應不在此資助之列。

我將要回答的就是局長最後一條題問 -- 「以甚麼形式協助?」。 停建居屋, 我是讚成的。 在現今複雜的香港社會, 要繼續處理房屋資源, 就要先讓市場回復簡單, 或者盡量簡單。 簡單, 是為了另一階段的政策而舖路, 是製造一個更長遠, 更持久政策出台的有利條件。 協助的形式, 主要是以個人配額, 接受捐款, 由市民自願否決協助, 專款專用, 基金運作, 保本投資, 中央處理, 適時適量調節, 限時使用, 公平公開公正。

基金規模和主要關注:

- 以每名永久性香港居民滿16歲, 就能獲得配額, 每年5千港元 (舉例, 下同)。 到其35歲時, 累計已獲10萬元, 另加利息。 這就預算了每名港人一生最多能取得的住屋資助配額。
- 無論現時幾多歲, 每名16歲或以上的香港市民, 在香港居住, 每年都可獲配額5千, 最多可享20年。
- 建議市民可於18歲以後自由選擇自行取用配額的時間, 支取方式, 配額只限用於購買房屋或租用房屋的開支。 其18歲前的配額, 在未達到18歲

之前, 可由其父母或監護人代爲預先支取, 用於與該兒童有關的住宿需要。

- 假設按每個家庭的成員數目爲4人, 所享的終生配額可達40萬元, 足夠用來支付一個普通私人樓宇 (假設每月租金8000元) 50個月的租金, 或足以支付一個市值300萬元私樓的13%首期。
- 選擇租住公屋的市民, 因爲已享有公營房屋的福利, 應不獲住屋資助配額, 防止雙重受惠。 假如一個4人家庭選擇租住政府公屋, 其所享受的居住環境雖然不及很多私人屋苑, 但因爲公屋租金相對便宜, 所享有的資助可預算爲每月約2千元 (假設公屋市值租金3600元, 而該家庭只需每月繳付1600元, 政府已變相資助了2千元了), 一個居住了20年公屋的家庭其實已享有48萬元的租金? 葚Q, 不比以上建議的40萬元配額少。
- 因爲市民需滿16歲才開始享有配額, 其兒時因家長安排其住宿而未能自主使用配額的情況不會發生。
- 因爲有了住屋資助配額, 現時居住公屋的居民, 可即時選擇退還公屋予政府而流動到私營房屋市場, 接受配額安排。
- 限時取用, 可使基金在適時被運用, 也可讓市民在一段限期內選擇何時取用, 取用多少, 仍保留相當的使用自由。
- 假若一生都未有取用配額, 或其個人已離開香港, 配額會自動消失。
- 以配額的形式, 金錢沒有實質到達受資助者的手上, 可防止資產轉移。
- 假設全港受惠市民人數爲400萬人 (爲方便起見假設全部都屬於16歲以上), 則基金首年已涉及200億元。
- 按政府近年賣地的進度, 在公、私營房屋市場完全分隔開的情況下, 每年撥用200億元到配額制度, 另方面可省建居屋和某程度的公屋, 非常合理。
- 按市民需求, 如果自動放棄配額的, 可自願簽字確認放棄, 把資源留給更有需要的市民。 基金接受自願捐獻, 形成社會資源有效共享, 購建正面而非互相爭奪的和諧社會。
- 配額以年齡爲基準, 和按港人在香港生活的時間長短而累加, 保障港人利益。
- 政府不應該再興建居屋, 或類似的半私營市場的房屋, 不應該再推出或參與任何與私營樓宇市場競爭或重疊的住屋計劃。
- 以基金中央處理的形式, 可統一統籌, 方便監管, 跟隨經濟變遷作出適時和適當的金額調節。
- 現在擁有居屋的業主, 已補地價的, 可享有每年配額; 未補地價的, 可享有每年某一個百分比的配額, 該百分比應相等於其購入居屋時的市價百分比 (大部份爲6至7成私人樓宇市值)。 未補地價的, 可選擇隨時補地價, 即開始享有百份百的配額福利。 這樣對活化居屋有利。
- 已取用配額, 但又想回到公屋福利的, 可按其已取的金額, 以租金的形式按月回款基金, 又或限制其住公屋的年期。
- 當大家已用盡自己的配額仍有住宿問題, 綜援會是最後的社會保障防線。
- 因爲大家都已擁有相等的房屋資助配額, 或相近的公營房屋福利, 這項基金配額政策的理念將會受到最少市民的反對。

Kenny LAI

03/06/2010 18:53

To <views@thb.gov.hk>
cc
bcc
Subject 不同意資助市民置業

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

本人不同意資助市民置業.

香港是一個自由及公平竟爭的社會, 過去不同程度的努力就有不同程度的回報, 亦出現不同程度的社會階層, 不同社會階層就反映努力的成果, 社會就因而達到一個平衡關係.

如政府資助人買樓, 就如用行政手段去屈折自由市場, 破壞現有的公平竟爭下的生態系统. 任何外來物種或手段入侵呢個生態系统, 都會將呢種平衡破壞. 平衡被破壞後, 就會逐漸達到另一種平衡關係。 但如果這新的生態系統嘅平衡會破壞過去自由及公平竟爭的社會, 社會就會做成依賴的心態, 社會活動就會造成破壞,有機會造成社會系統性的破壞.

本人反映對復建居屋的不滿。

(署名來函)

（編者註: 來信人要求以不具名方式公開其意見。）

03/06/2010 19:21

To views@thb.gov.hk
cc
bcc
Subject 反映對復建居屋
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本人不同意資助市民置業.

香港是一個自由及公平竟爭的社會，過去不同程度的努力就有不同程度的回報，亦出現不同程度的社會階層，不同社會階層就反映努力的成果，社會就因而達到一個平衡關係.

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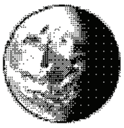
(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）



(署名來函)

03/06/2010 20:37

To views@thb.gov.hk
cc
bcc
Subject 有關資助市民自置居所公眾諮詢意見

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1. 爲何資助市民自置居所?

本人絕對地反對政府資助市民自置居所。
原因是(1)對已買樓的人士十分不公平。(2)買樓應該是市民自己儲錢買的！爲何要用所有市民的錢去分擔，那樣對已買了樓的人士負擔會更重。(3)有很多人說自己買不到樓的原因可能是他們對樓宇的要求很高、又或不願在日常生活中慳錢及沒有儲錢的習慣，如政府資助他們買樓，那不就是縱容他們繼續有這種思想及習慣？
(電視剛播出<<新聞透視>>，有位被訪者月入約兩萬，但他只儲到約三千元，是否他平日的生活太花費、太奢侈呢？本人月入不過一萬，也能儲多過四千元，本人亦是辛辛苦苦地儲錢買樓，爲何政府會想到用市民的公帑去資助這些追求高科技或名牌的年青人？這樣對我們這群辛苦儲錢，剛剛買樓的年青人心理上會造成影響。)

2. 應協助哪些人士?

將買樓及剛買了"貴"樓的人士。

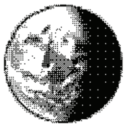
3. 以甚麼形式協助?

本人絕對地反對政府資助市民自置居所。如要協助及提供資助，政府是否應考慮同樣地對剛剛或之前買了"貴"樓的人士同樣提供資助？

謝謝考慮本人的意見。

（編者註: 來信人要求以不具名方式公開其意見。）

(署名來函)



03/06/2010 20:45

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢

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致：運輸及房屋局收

本人**反對任何資助市民自置居所**，責任不在政府，而在市民自己。因政府沒有必要要每一市民一定要有自己樓宇，而是要有地方居住便可。他們可以去租屋、或聯同自己親朋好友同主。如欲申請公屋亦可，不需自怨自艾。試問又要人工高、又要買樓平，那他們便太着數了。那麼！60後於70-80年代亦不是一樣咬緊牙關儲蓄起來，他們亦要養起一家七口，人工亦只是700-2000到，又是不是要問人幫手買樓，他們亦是租人屋住，亦有人上不到公屋，但亦能一一地慢慢改善自己的生活，那樣的態度便對了！現今80-90後又話人工得萬二、三元，又要住凱旋門，那有這麼便宜。爲何他們不購買新界遠一點點的樓，因有很多人亦是住屯門或北區，甚至深圳亦有，他們亦需要往九龍、香港或南區工作。爲何這班人又要居住近工作地方及繁榮地區。他們只要利益、要享受，卻不肯付出任何對自己應有的責任！！！

（編者註：未能確認來信人是否願意公開姓名。）

(署名來函)

03/06/2010 20:58

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

爲何資助市民自置居所?

現時生活成本上漲，衣、食、住、行、風、火、水、電，無一不加，
但市民收入跟本未能追上。
現時年青一代完成學業，差不多廿多歲才投身社會，初時收入不多，
跟本無能力置業付上首期。
居屋停建，私樓價格高企，公屋不停起，但很多需要住所人士不合資
格申請公屋，但又無能力自置物業。

應協助哪些人士?

有確切需要置業之人士，自住用途。
入息超過申請公屋限制之人士。
無樓人士 (包括任何房屋、公屋等) 。
限制所買之物業只可用於自住，釐定所買物業面積，真正協助要 ”
安樂窩” 之人士，避免用來投資。

以甚麼形式協助?

一筆過款項用於支付首期

（編者註：未能確認來信人是否願意公開姓名。）

To views@thb.gov.hk
cc
bcc
03/06/2010 21:05
Subject 反對 資助市民自置居所 計劃
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你好, 本人十分反對這次政府提出的 **資助市民自置居所** 計劃

早於四五十年代起, 買樓一直都不是一件容易的事情, 現在竟然考慮用納稅人的金錢去資助一些現在沒有置業能力的市民買樓, 個人覺得很荒謬, 納稅人的金錢應該用於社會上, 如鐵路, 醫療, 教育等等, 盡量令到香港人人受惠, 才是政府一直的方針吧, 如果把公帑用於資助市民置業, 那麼, 現在有物業的納稅人, 他們怎樣可以受惠 ? 對他們又公平嗎 ???

我是八十後的年青人, 由 2002 年大學學士畢業, 月薪 $9500, 到現在月薪 $25000, 中間只是憑自己的努力, 進修碩士, 儲蓄, 節儉, 我也要每個月給 50% 薪金作供養父母等等, 到今年初亦能夠成功置業作結婚之用, 現在政府提出考慮 **資助市民自置居所** 計劃, 等同抹殺社會上爲達到置業目標而努力上進的人, 一直以來, 個人很認同靠自己去改善自己的生活質素, 這才是正確的價值觀吧.

樓市價格, 應由市場決定, 我同意鄭汝華局長說, 令到人人有間屋並不應該是政府的責任, 現在社會上可能有一批人真的需要一個居所, 但一個不公平的補貼方案, 亦會激起另一批市民的不滿,

我們有物業的也是納稅人, 對於起高鐵, 起郵輪碼頭, 起西九文化中心, 擴建灣仔中環交通繞道等對整個社會有利益的行爲, 深表支持, 最重要是對大部份人都公平, 大部份人或整體香港利益都有受惠

與其補貼, 我建議政府可以考慮其他方案 ...

1. 現在其實有很多公屋富戶,他們有足夠的能力置業, 但又霸住間公屋, 對真正有住屋需要的市民 間接造成不便, 政府爲何不能跟進住戶作入息審查 ???

2. 居屋可以放寬一筆過補地價, 改爲可以分期補地價, 和七年不能賣或租的政策, 可能有一些住居屋的市民, 他們經過幾年的磨練, 現在有能力置業了, 只是他們不能賣樓套現, 而仍然要住居屋而已, 這樣, 居屋的供應可能會多一點點

3. 復建居屋是遠水不能救近火的政策, 幾年後時什麼環境根本冇人知道, 到時樓市唔好, 大量單位空置, 等同浪費納稅人大筆金錢, 與賭博無分別,

鄭局長說停建居屋是經過深思熟慮，是一個嚴肅的決定，千萬不可因一時三刻的環境而改變政府的房屋政策，因爲任何改變，也可以對社會有很大的衝擊，對政府想另樓市健康平穩發展是相違背

4. 若果真有需要，反而房協建議起一些中產的廉租屋是一個不錯的方案，暫時買不起樓，而又不符合入住公屋資格，但又不想買居屋的市民，大可選擇租住這些樓宇，每年我相信都會有一批市民有這個需要，亦不用他們付出大筆首期作買樓之用，亦可用較市價平的價錢去租住這些單位，確實可解決一些 80 後青年買不到樓的問題

總括而言，政府並不是要滿足人人有層樓，現在買不到樓的市民，政府可以想辦法幫助，但並不是以金錢去補貼，你要借錢給別人，也應該得到比錢你(納稅人) 的人同意吧...

若果市民想置業，正確態度係自己努力，而唔係攤大手問政府，如果人人瓜瓜叫就可以達到目標與理想，就真的沒有人需要努力與工作了

希望意見真的得到政府聆聽

此致

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）

(Name provided)

03/06/2010 21:28

To views@thb.gov.hk

cc

bcc

Subject Public Consultation

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

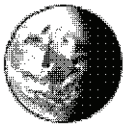
views are made in response to the public consultation.

Q. Should home ownership be subsidised?
A. No. Otherwise we should start having "Car Ownership Subsidy", "Boat Ownership Subsidy" etc.

Q. Who should be helped?
A. One should be independent and help oneself. No valid reason to help citizens to buy assets that they cannot afford, and it doesn't happen anywhere else on this planet.

Q. What help should be offered?
A. It is already adequate to provide public housing for people with low incomes.

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/her identity.)



(署名來函)

03/06/2010 22:15

To "views@thb.gov.hk" <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢會
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

反對復建居屋
1.) 不應動用公帑資助私人投資
2.) 對已買樓人仕不公平
3.) 買居屋後收入或財富上升人仕無法規管

反對首置貸款
1.) 經濟轉差時，製造更多負資產
2.) 增加買樓需求，進一步推高樓價
3.) 不應動用公帑資助私人投資
4.) 對已買樓人仕不公平
5.) 貸款後收入或財富上升人仕無法規管

應定期增加土地供應

應提供中產租屋計劃，但要定期收入或財富檢查以便終止租約

應設立增值稅堵塞抄賣 (例如持貨少於二年要交增值稅 Capital gain tax)

（編者註：未能確認來信人是否願意公開姓名。）

03/06/2010 23:03

To views@thb.gov.hk
cc
bcc
Subject Home ownership subsidised
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear Government,
This is my first letter that I've written to the public or to the Government at the age of . So far, I do not have owned any realestate in my life, although I can afford to own one or two.
For the opinion of "should home ownership be subsidised?",I would like to say "NO" and Nobody should be subsidised by Government. The Government has been helping citizens(Residents of whatever) a lots, but people always ask for more until Government(Or tax payers) cannot afford. No matter you are doing right or wrong, enough or less,more or little, in proud or humble, and they say you are wrong(Super Wrong). So that there will be only a strong or weak government, people likes to follow a strong and clean leader no matter he is right or wrong as long as he is protecting his citizens. I still remember when the time of 2006,most of my friends, and people from the newspaper and TV, their opinions about the prices of realestate in Hongkong is the prices should be going down in coming future, but most people in this year think the prices will be steady or going up . That means some people is not looking for affordable home but a price that is cheaper than others. Moreover, who said that people must have to own a realestate in his life in this century. If keep on increasing the benefits, our government will be following the steps of Europe.
*Sorry for writing in english although I am not good in that as I don.t know how to write chinese charaters in PC ,also I seldom write letter.

(Name provided)

(Editor’s note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)

03/06/2010 23:53

To views@thb.gov.hk
cc
bcc
Subject 對房屋的心聲
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

親愛的局長:
多謝你們的團隊，一直關心香港居民的居住問題，在這時刻收集意見

真是好
我值此機會表達自己的心聲，作爲一個香港市民，當然很希望政府給予每一個居民，有一個居所!! 隨着社會的進步， 香港的經濟體系已經成熟了，在亞洲中更成爲第一/第二位，因此地產是金融的基礎的一部份，房屋再不單是提供居住的，一切有關買賣房屋的事，都是投資的活動，付上一生的代價，應當量力而爲. 本人深白這道理，即使在97年買了一單位，因政府的政策，很快變成負資產，97-07使我們吃盡苦頭，現在才好一點，我很欣賞香港人的精神，苦幹努力捱過苦日子，若是人人宣佈破產，香港倒下了!(像美國一樣沒有責任承擔負債)

1.若房屋是沒有升值力，只是給予居住的條件，是失去吸引力，可選擇租/買，若居屋也是這樣原價買回給政府，不涉及市場運作，居屋有吸引力嗎?爭取居屋的權益人士，是要真正得到房屋增值的好處

2.真正的用家有增加數字嗎?現在每年新屋銷售數目是下降，人口老化2020年十個人中有三-五位60歲以上，他們會需要買屋嗎?中小型單位市場上是充足的，未來是不斷增加

3.政府用公帑補助市民買樓是不合理，是鼓勵市民依賴政府，再一次出賣/打壓勤奮自力更新的人，使我們陷入低谷中，香港現在有很多需要投放資源，老人安老問題，貧富問題，青少年問題.................

4. 市場有調節的週期，買房屋的用家，應當爲自己的投資付上適合的決定，量力而爲.，大部份郊區也是平均2500呎，是可滿足他們自住的需要，而且，結婚後一定要買屋嗎?很多父母都只有獨生兒女，他們也希望

與兒女同住的
祝生活平安，工作滿足
(署名來函) 2/6/2010

（編者註：未能確認來信人是否願意公開姓名。）

A101

敬爱的特區政府：

关于资助市民自置居所的问题，我在这代表50后、六、七、十年代一群发表意見。我本人是　年出生，1972年偷度来港。这条路是我自己揀，从来都冇向政府要求过什么。可以講我们六、七、十年代一辈，不论有冇工作做、生活上有多大困难、居住環境多样差，都冇向政府出一句声，都是默默地耕耘。辛辛苦苦一步一步地捱，不怨天不怨地。一直捱到1998年，足足捱着23年，才捱到首期筆錢，上到車买到自置居所。我在这想問政府一声，难道我们50后、六、七、十年代一群，难道就不是人。講到貢献社会和政府，我们六、七、十年代一群，功劳是最伟大。那个年代是从来冇听过有人向政府拿丝毫。所以什么80后、90后，是現時你们政府寵緒佢地，使坏，得寸進尺。至于资助市民自置居所一事，是萬萬不能，是大錯特錯的一個政策，是对50后、六、七、十年代一群大大的不公平。用公帑的金錢来支助一小撮的人，是萬萬不能，是天大的不公平。

反对人：(署名來函)

住址：

希望政府能回信件給我。

（編者註：未能確認來信人是否願意公開姓名。）

03-JUN-2010

04/06/2010 00:06

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

運輸及房屋局 :

本人對政府資助置業這個重要議題有以下意見:

爲何資助市民自置居所?

意見(1): 本人不同意政府用公帑/稅款資助市民自置居所. 這樣會影響香港樓市和一直靠自己努力買樓的市民, 更何況現在息口相對低, 樓價高並不是今天的問題或香港的問題. 政府不應插手, 更不應讓時下年輕人覺得要什麼政府就要俾佢, 有求必應, 不勞而獲, 引起更大的社會問題.

應協助哪些人士?

意見(2): 根據現有房屋政策, 有秩序增加供應就可.

以甚麼形式協助?

意見(3): 同(2).

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）

To views@thb.gov.hk
cc
bcc
04/06/2010 01:13
Subject Proposal on Subsidising Home Ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear Sir/ Madam,

Thank you for giving us a chance to express our opinion and I would like submit my proposal on Subsidising Home Ownership for your consideration.

Q: Should home ownership be subsidised?
A: Yes, according to the research on the "World's most expensive cities" at http://www.globalpropertyguide.com/most-expensive-cities, Hong Kong ranks at the **world's Top 5 Most Expensive Cities** in 2009. Due to this reason, people who could not fit in any existing housing scheme, e.g. exceed the maximum household income, would be rather difficult to obtain their 1st home ownership in Hong Kong compared with other countries in the world. This group of people could be classified as the "Disadvantaged" in this kind of aspect.

Besides, home ownership is one of an important factor to most of Hong Kong citizens. The need of obtaining home ownership will be a hidden risk to the stabilization in Hong Kong. Therefore, their need should be heard and subsidise program should be introduced accordingly.

Q: Who should be helped?
A: People who could fit **ALL** the criteria as below:-
- Permanent Hong Kong Citizens;
- Above the age of 18;
- People who have NOT purchase any property in Hong Kong;
- People who could NOT fit in any existing housing scheme provided by the government in Hong Kong;
- People who could be accepted by bank in Hong Kong to obtain a mortgage;
- People who purchase a flat for self usage commitment for at least 5 years.

Q: What help should be offered?
A: "Matching Loan" should be offered - example shown as below:

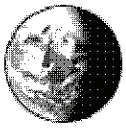
Peter has saved $200,000 for working 5 years in Hong Kong. He would like to obtain his 1st home ownership but he could not afford the down payment of a $2.4 million flat.

If he fits all the criteria as listed above, the government could provide a "Matching Loan" to help him in purchasing his 1st home ownership. Maximum "Matching Loan" will be capped at $0.45 million for each person for once in his/her life time. Maximum "Matching Loan" will be reviewed every 3 years.

Relevant documents should be submitted by the applicant, including the financial checking report on showing that he/she has NOT borrow any loan from the financial unit to apply for the "Matching Loan", valid banking statement on proving that a bank in Hong Kong accepts his/her mortgage request, salary banking statement on proofing that he/she could not fit in any existing housing scheme in Hong Kong, etc.

I hope the above proposal will be useful and looking forward for having this "Matching Loan" scheme in Hong Kong.

Yours sincerely,
Lisa



04/06/2010 07:39

To <views@thb.gov.hk>
cc
bcc
Subject 房屋政策意見
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

我覺得一方面, 看看怎可以幫助市民置業以餘,
也要保持樓市可穩步上揚, 至爲重要,
因眼見如果一個國家的樓市一旦向下, 這個國家的經濟也會因而向下
市民的反對政府聲音也會被現在多, 之前香港也有類似經驗.
如: 美國之前次按這般.
始終, 通脹被通縮好, 因市民才會消費. 國家經濟才會好轉.
尤其在現在時間.

本人認爲, 分長居屋保地價是其中一個很好的方案, 值得考慮.

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）

(署名來函)

04/06/2010 09:02

To <views@thb.gov.hk>
cc
bcc
Subject 夾心階層
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

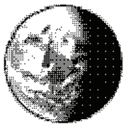
針對香港的房屋政策提出以下問題:

普通公屋每月入息上限-----四人家庭是16.916元

現欲推出的中產公屋每月入息上限-----3至4人家庭是18,001元至26,000元

請問在這兩個項目的夾心階層何去何從？

（編者註：未能確認來信人是否願意公開姓名。）



04/06/2010 10:09

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

支持復建居屋，入息上限可跟家庭人數增加。
特首提議市民生三個小朋友，但也要有足夠生活空間吧！？
連工人有六個人，入息上限 $27000, 假如供樓$13500, 可供多大的單位？$13500生活費夠用嗎？我想你們高官不太清楚。如入息上限跟家庭人數增加便比較合理。
同時不支持直接資助（如首置），相信會推高樓價。如爲安居自住，樓價不升也無問題。
投資只可賺錢的嗎？樓價可升不可跌？告知炒家們炒樓一樣有風險吧！請爲大部份人民出口氣。感激万分，多謝。

Regards,
Michael Wong

04/06/2010 11:28

To views@thb.gov.hk
cc
bcc
Subject 有關: 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

局長女士:

本人屬80後, 中產, 與妻子育有一女, 居於私人樓宇(按揭). 就政府支助市民置業, 有以下意見:

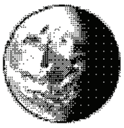
- 政府有責任讓市民安居, 但置業非唯一選擇, 租務市場也可讓人居有其所
- 現普遍意見要讓年青人畢業即置市區物業, 且有會所配套, 不設實際
- 以本人爲例, 亦與普遍業主一般, 儲首期, 上車盤, 出售, 租樓, 換樓
- 要讓人不儲首期, 不租, 不上車即可買得市區心水樓宇, 政府無此責任, 不應重提"首置"
- 市場, 不論租/賣, 均可自我調節, 貴價樓宇無市場時, 供應自減, 政府不應干預.

總括而言, 本人反對以公帑支助置業, 亦反對政府出手干預市場.

(署名來函)

4-6-2010

（編者註：未能確認來信人是否願意公開姓名。）



04/06/2010 11:30

To views@thb.gov.hk
cc
bcc
Subject Public Consultation on Subsidising Home Ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear Sirs,

I would like to view my opinion as follows:

1) Should home ownership be subsidized?
I strongly **against** this motion. This is a silly question. Why home ownership be subsidized? Is it because the value of property is too high? Why the value of property is too high? If the value of property is going down, then what happened? Shall we then subsidize the public to repay the loan? Are we targeting to help every citizen to own a flat?

Not everybody must own a flat. No one could not **SURVIVE** without a flat. This is not a basic need. Owning a flat is an investment and not gambling or speculation. The value of flat will go up and down depending on the market situation. One should base on his ability to save in order to invest. If public money could be used to subsidize those to own a flat, public money could also be used to subsidize the public to buy equities for "investment".

By subsidizing the public to own a flat will cultivate a "gambling" attitude, one could sell the flat when value is going up or go bankruptcy when value is down and unable to repay the loan.

2) Who should be helped?
Nobody should be helped in home ownership plan. The HKSAR government is never good at implementing and managing its policy. Say for example, those who are living in public estate are those who are underpriviledged and usually with many family members at the time of application. However, after many decades many of them are having very sound financial status but are still occupying the flat for generations. Why even the size of the family members get reduced sustantially, they are still occupying the same big flat? Does the HKSAR government has any policy to check every family for every certain yearsl. Does the family members income checking be linked up with the Inland Revenue Department's system?

People who want to cheat can find many ways to get the subsidize for home ownership especially for speculative purpose. The HKSAR government is not helping those who are in need of help, but is helping those who always wants to rely on others to achieve their goals.

3) What help should be offered?
The HKSAR government should take a holistic view on the whole situation, such as the land policy, public housing policy, regulating the best practice of properties companies etc. for long term planning. With a a long term plan, public will feel less

worry and can make better plan rather than just relying or crying for help whenever the value of property market is at the high side.

In a nutshell, the Public Consultation on Subsidising Home Ownership paper is just putting the cart before the horse. The HKSAR Government should first resolve the problem on the existing land and public housing policies. The volatility of the property market will adjust by itself if the government is doing its job properly. If every government staff could treat the public money as their own money - HELP TO SAVE THE WASTE!, this public consultation paper will not be issued.

Will government consider another topic on "Public Consultation on how to regulate the public housing policy"? Please take a serious thought of helping those who are really in need of help!!!!

Best regards,

(Name provided)

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/her identity.)

04/06/2010 11:40

To views@thb.gov.hk
cc
bcc
Subject 房屋政策的意見
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

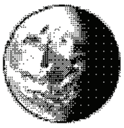
鄭局長:
我本人曾接受政府的資助, 買入現時所居住的私人樓宇.的確, 在資產下跌時, 心內是不好受, 但人是需要住所的,而且是自己住的樓宇, 換言之.沒有真正的損失.

我的意見:
先入住"中產出租房" 每月所交的租金內, 撥一定數目作為儲蓄, 假設租住了十年(或某一個時限), 可把該數目作為買樓首期,日後, 開始供自己所住的單位,

例如:
二人結婚後, 收入超出廉租屋的限額, 便可以申請"中產出租房", 假設每月交五千元, 其中二千元是屬於首期供款, 待十年後已有廿四萬, 作為購回自己單位的首期, 以後所交的租金,全數屬於單位供款,直至供滿,單位就是自己的, 假如收入不斷增加, 有足夠資金, 他們可提早購入單位,

條件:
這種單位不可用作抄買, 若果需要現金, 可退出"中產出租房", 拿回每月所儲的款項以應急, 屆時經濟不景, 或符合廉租屋的條件, 大可申請廉租屋.

Tam.



04/06/2010 13:45

To views@thb.gov.hk
cc
bcc
Subject RE: 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

你好,

歡迎今次政府諮詢, 身爲"八十後"的我, 除了今次樓價急升問題之外, 其後還有接種而產生出來的問題必須正視的.

本人是土生土長香港居民, 今年 歲, 現職會計主任, 月入$10,450, 而未婚夫比我年長3年, 歲, 任職銀行資訊科技主任, 月薪$22,600,合共$33,050. 我們二人並不是大學畢業, 但因社會走勢, 我們二人仍然進修, 學費每月平均$4000-5000.

家境二人同是公屋長大, 家庭收入$6000-8000, 未婚夫還要每月支出$4000家用.
我們準備兩年內結婚, 最主要問題是儲錢置業問題, 樓市急升, 居屋二手市場400-500尺單位連補地價也要一百八十萬, 兩成首期, 需要$300,000-350,000, 試問沒有家人資金支持下, 我們二人每月要儲$10,000才能三年內達標, FUTURE VALUE亦未包括通脹的!

身邊很多朋友亦因此問題而分手, 男女關係越來越複雜, 令整個香港社會問題嚴重化.

若政府仍不正視, 我們因置業問題已經不會多想計劃生育問題, 將來10-30年後, 出生率不足, 令人口老化, 只是一個更加惡性的循環!

本人建議如昨晚新聞所報導的, 有限度興建"高價公屋", 比一般市價低20%-30% 租金, 好樣我們年輕一代社會棟樑有一個辦法, 就算結婚後, 也有4-6年時間再繼續儲錢置業.

Catherine 上

04/06/2010 14:11

To views@thb.gov.hk
cc
bcc
Subject Objection to 資助市民自置居所計劃
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

你好, 本人反對這次政府提出的 **資助市民自置居所** 計劃

首置計劃香港之前亦都有實行過, 但歷史告訴我們是失敗的, 還記得那時香港樓市經歷了數個寒暑, 經濟才可以復甦, 時至今日, 仍然有一批市民是負資產, 我們實在不應再重蹈覆徹...

此外, 樓市發展往往是一個城市的經濟命脈, 還記得美國的次按問題, 一夜間另百年歷史的投資銀行亦要清盤, 時至今日美國經濟亦難言復甦...

香港是一個自由市場, 政府實不應該過份干預市場, 市場會自動調節, 微調是可以的, 但說到用廣大市民交的稅款去資助社會上一撮人去達成他們的置業目標, 並不公平. 始終改善生活環境, 應得靠個人的努力才是正確的價值觀

此致

（署名來函）

（編者註：未能確認來信人是否願意公開姓名。）

04/06/2010 14:48

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

資助市民自置居所公眾資助

市民 葉秀梅 謹上

資助市民置業.doc

1.為何資助市民自置居所?

對香港有**歸屬感,**自己有屋,我們生活才覺得有**安全感**,增加社會的**安定繁榮**,政府和市民的**和諧互諒**

2.應協助哪些人士?

(1) 首要協助的人是哪些**沒有家底**又將要**組織家庭的新婚青年人**,他們是社會繁榮的主要支柱,他們沒有居所又怎能組織家庭呢? 不能組織家庭又怎會有下一代?所以香港成爲全世界出生率最低的地方,是有原因的。現代的青年人只有拍拖而未能結婚,因爲要儲十年八年錢才能夠置業,租屋住---屋租貴不止又年年加租,又受業主氣,所謂「貧賤夫妻,百事哀」,最終他們選擇不結婚了,何況有幾多人可以經得起十年八年的拍拖生涯考驗呢!男的等到心灰意冷,女的等到人老珠黃,想起就心傷!!!!!

3.以甚麼形式協助?

(1) **復建居屋,**

(2) 像資助專上學生資助計劃一樣,凡是合資格的人,政府可以**免息或低息貸款**去資助合資格的人士置業,

（署名來函）

04/06/2010 14:59

To views@thb.gov.hk
cc
bcc
Subject Re：曾經申請首資置業貸款人士可再享有多一次重生的機會
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

昨晚看完香港電台的新聞透視，發現原來除了本人之外，還有那麼多人申請了首次置業貸款後，因沙士及金融海嘯而被迫放棄自置物業！

因資金不足，只可以租樓住，但租金不斷上升，連租樓壓力都非常沉重；想申請居屋，但又因曾經申請過首置，已經不能再享有政府任何資助！

希望政府重新安排曾經申請首資置業貸款人士可再享有多一次重生的機會！

（編者註：未能確認來信人是否願意公開姓名。）

To <views@thb.gov.hk>
cc
bcc
04/06/2010 15:00
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

執事者：

您好！好高興政府總於爲我們這班中產階士的人士作出咨詢！這次機會真的等了很久、很久了...........

問題一：爲何資助市民自置居所?
答案很簡單，爲何政府永遠只幫有錢人，永遠都是有錢人統當市場的主人？富人越來越富、窮人越來越窮！而中產就越來越中產！永遠在中間左右難？？
香港此地，打工者每工工作最少10小時，由朝到晚勞碌工作，最後連一所安居的居所也沒有；香港寸地黃金，根本一個打工仔最少起碼儲20-30年才可以付到首期才能開始供樓，爲何香港人總是遲婚？
連居所都沒有，怎能有資格談婚論嫁？到最後真是有苦自己知！政府應該把沉澱多年的問題解決，以舒緩民心，拉近貧富縣殊。

問題二：應協助哪些人士?
政府已經有公屋讓低收入人士申請，富人亦能購買私入樓，現剩中產人士未能得以舒緩問題，請多多重視！

問題三：以甚麼形式協助?
政府提出的中產公屋已是最好的計劃，請盡快實行！或以資助形式讓中產人士可租樓，資助有多有少，可看政府盡力而爲。

（署名來函）
敬啓

（編者註：未能確認來信人是否願意公開姓名。）

04/06/2010 15:17

To views@thb.gov.hk
cc
bcc
Subject Public Consultation on Subsidising Home Ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

I don't agree to allocate public resources to Subsidizing Home Ownership. I don't see it is an emergency need for the young people to own a flat. I totally agree with The Chief Executive who said that he had to save money for several years after married before he could afford to buy a flat. Besides, it is nothing bad to live with our parents if you are not able to afford a flat on your own.

Regards,
Christine Chung

（署名來函）

04/06/2010 15:59

To views@thb.gov.hk
cc
bcc
Subject 房屋咨詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

致運輸及房屋局

本人認爲復建居屋是唯一可以使市場平穩發展,能有效資助中產上車,但每年規劃限起多少數量推出市場例如每年5000-10000個,這樣又可不會令私樓價格市場大幅下跌,又可協助上車,其實兩個市場是分開的,無論環境質素設施都不同,有錢的買私樓,無錢的可買居屋,這樣就各得其所,而另外本人覺得不用什麼活化居屋,這樣會導致連二手居屋都炒起,使投機者有機可乘,已有過案二手居屋因聽到活化而使價格不合理飛升,而很多投機者已虎視眈眈這塊肥豬肉,政府可能好心做壞事都不知,

日期:04-06-2010

（編者註：未能確認來信人是否願意公開姓名。）

曉霞 陳

04/06/2010 19:59

To views@thb.gov.hk
cc
bcc
Subject Re: 爲何資助市民置業
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

（編者註：本局與來信人的電郵查詢不在此刊載。）

我意見係第一{政府應該協助一些輪侯公屋人士或想自住置業和組織家庭人士}點解要協助市民置業;因爲好多人數都想去結婚生仔組織家庭.正正因爲攞唔出一大筆手期付出令我們却唔敢諗上車做業住置業居所,如果政府出手幫忙以一成手期去置業等我地真係攞唔出一筆太大手期去買樓,如果政府推出一成手期可能已經幫助左好多市民,如果講緊心頭唔高嘅人買一個百幾至二百萬單位自己能力

拎得出幾萬至十幾萬元出嚟係可以嘅幾開心呀,第二點用咩形式>爲左打擊有人會因爲政府計劃會有不法人士利用這次帶出炒樓熱潮,所以房署可實施以參加一成手期置業人士必須要同房署簽定條約,凡自住該單位人士必須係參加此計劃內名單人士必須自住爲期十年.最後我作出我目標推薦我都係等上車嘅香港人呀......................

04/06/2010 23:07

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

本人是香港市民, 也是納稅人, 對 "資助市民自置居所公眾諮詢" 有以下意見:

為了簡化我的意見, 我們謹對政府提出的三個關鍵問題提出意見.

1. "為何資助市民自置居所?"

這個問題就像 "為什麼要資助窮人買食物?" 他們去新界摘野果, 挖樹根 吃也可以, 總不會餓死.
政府應該明白 "食物",. "住屋", "醫療", "教育", 這些東西應該界定為"必需品", 政府有義務照顧負擔不起的市民, 資助他們的目的是 "居者有其屋", 不是讓他們利用資助去炒賣.
基於以上論據,
i) 本人要求復建居屋.
ii) 反對政府借錢給市民去買樓.
iii) 反對活化居屋.."活化居屋是鼓勵市民利用資助去炒賣"
iv) 建議將居屋禁售期延長至10年,以阻撓受資助市民利用居屋賺錢
v) 將公屋申請入息及資產限額提高.令更多人受惠.
vi) 將居屋申請入息及資產限額提高.令更多人受惠. 社會上很多反對居屋的人是因為沒有資格申請而反對. 不是因為建居屋不正確而反對.

2. 應協助哪些人士?

香港永久居民,家庭入息低於全港家庭入息中位數70%, 資產在80萬以下.

3. 甚麼形式協助?

只提供居屋, 不借錢給市民置業, 市民應該自己儲蓄首期.

4. 其他建議

長遠來說, 香港居住土地供應越來越少, 新界有自然保育價值, 本人反對再發展新界, 我建議在大嶼山北部進行大規模填海, 面積等於 "赤鱲角"机場面積, 用30年時間建成一個可容納40萬人的新綜合社區, 包含酒店, 商業大廈, 私人住屋, 公屋, 居屋. 大嶼山東涌線可以開設兩三個站配合.

政府出售居屋, 應該固定在每年2000~3000 間, 因為這個數字小, 對私樓市場不會構成影響. 基本上, 私樓和居屋是兩個不同市場, 重疊性不高. 政府不用担心會影響私樓樓價, 居屋目的也不是要影响樓價.

市民

(署名來函)

Opinion.doc

(編者註: 電郵附件內容與電郵相同，故附件不在此重複刊載。)

(編者註: 未能確認來信人是否願意公開姓名。)

（署名來函）
04/06/2010 23:50

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

1.對,為何資助市民自置居所?現在政府房屋政策不夠用嗎?在現行政策上完善一些問題可以解決嗎?如果又開1個新政策/新委員會/xx局會不會疊床架屋??現在我們已經有2-3個房屋機構負責房屋問題了
2. 什麼人不要幫,要搞清楚現在不是大家沒地方住,而是不看自己能力硬要買樓,要納稅人幫這堆白吃埋單
3.幫香港創造70-80年代財富吧,雖然這答案是離題,而且以我們現在主觀客觀因素很難做到,但不正視這問題直接跳去解決房屋問題,只是事倍功半,不然全民公屋,但我看你們沒這麼笨吧?!

（編者註：未能確認來信人是否願意公開姓名。）

HL-Form 2D

運輸及房屋局(房屋) 本地未建成住宅物業銷售說明書 – 意見表格	Office Use Ref

(A) 提供意見人資料

(1) 姓名　Wong Ka Yan

(2) 通訊地址

(3) 電郵　　　　(4) 電話/傳真號碼

(5) 身份　(a) ☑ 買方　(b) ☐ 代理　(c) ☐ 其他 (請列明)

(B) 意見摘要

- 本人認為現時不應該興建居屋，原因很簡單，要針對現時唔上唔落的市民，大部份人工介乎($10K - 16K)，他們的需求只是想有穩定的居所，可以成家立室，如果要復興居屋，樓市不斷上升，導致居屋售價也上升，首期永遠都儲不到。其實大部份已有居屋的市民，亦因樓市興旺而進行買賣，繼而擁有私樓，呢個循環永遠都沒完沒了。
- 其實現時生活物價高，人工又未必穩定，居屋可以話是一種負擔，供唔起樓又比返政府，無自己物業又話要還政府，其實有安樂窩都好好啦。結婚後再慢慢儲錢作首期，咁就有雙win局面。
- 現只希望中層公屋單位可以在多些區域，因為出面私人租金太貴，交得租又唔夠比錢屋企，希望政府可以體恤我們打工仔。

(如不敷應用，請附加紙張)

日期　- 4 JUN 2010　　簽署　(已簽署)

聯絡 (a) 電話熱線：2186 8323　(b) 網址：http://www.thb.gov.hk　(c) 電郵：hbrefer@thb.gov.hk
(d) 地址：香港九龍何文田佛光街33號房屋委員會總部第一座六樓 運輸及房屋局(房屋)

4th June, 2010

Transport and Housing Bureau
16/F, Murray Building
Garden Road, Central, Hong Kong

Dear Sir/Madam,

Home Ownership Subsidy Study

We would like to take this opportunity to express our opinions on the subject in view of the fact that we have already owned some properties on hand.

Any direct subsidy using the public monies to finance the purchase of property of minority is totally unacceptable as:-

1. there is no control mechanism on the purchase of what kinds of property. At the end of the day, most monies may flow into the private property market. This will be further adding oil on the already firing property market.
2. this is absolutely not fair for lending public monies to only small group of people for the sake of property purchase as self-owned property of the public is not a MUST nor a target of the Government.

On the other hand, we strongly suggest that the Government should rebuild the building under the Home Ownership Scheme (HOS) as:-

1. the price of the private property market is rocketing & derailing from the track that it is completely out of the affordable level of the common HK people. This is due to five main factors:-
   1.1. the low interest rate & the increase in money supply due to the quantitative easing with the pegged USD/HKD exchange rate
   1.2. the low land supply & housing supply
   1.3. nowadays, all the newly built housing is packed as luxury apartment. Even housings being located in Taiwai, Shamshuipo, Kowloon Bay are talking about a crazy price of HK$7,000 to HK$10,000 per sq ft. It is completely reaching a crazy level
   1.4. funding from investors(or, speculators) especially the billions of fund from China. Like those new housings in Ma On Shan, Taiwai, approximately 50% is owned by investors but not final users

1.5. the catalysis effect from property agent. In order to make more business, the property agent is aggressively & very actively with whatever "tricks" pushing the turnover of property. This is exactly alike torch relay.

2. the HOS can used as a tool to fill the gap of the people who cannot afford to buy from the private property market. Though our CE in some days said there were still many choices of apartment of HK$4,000/sq ft around HK but as all know, the price has been climbing up very fast since then. Even there is, you may appreciate that it can only be found in those really old housing or where it is far away from the downtown like Tuen Mun, Yuen Long, Fanling,,etc. You may see even for those 20-year old aged housing in Kowloon Bay, Shatin,..etc, it may even cost HK$4,000 to HK$5,000/sq ft. Buying an apartment of 400sq ft already entails a cost of HK$2m
3. the proceeds from the selling of HOS can go to the Government who still can makes profit therefrom with the quality being given. Also, there is regulation being imposed to restrict the re-selling of the HOS. This is effectively helping the end user market.

On top of that, I may feel very surprised with the low utilization of the new housing. Can our senior Government officials ever have a chance to visit those new building? If yes & imagine they are the one to buy it, can they share any empathy on that? I am really feeling sorry for being a Hong Konger. Even we can afford to buy a 1,000 sq ft new apartment which may cost HK$5m HK$6m...etc, the home space is so limited. The bedrooms are so small that once you put bed, you are not allowed to put a wardrobe, a desk or whatever in the room. Or, you have to build your bed on the windowsill. And, so on & so forth. As comparing to the Singaporean, how come our living quality is so poor! To the contrary, the property developers are making abnormal huge profits therefrom. You can see our 3 people property developers are amongst the top 100 richest persons in the world. Don't forget HK has only 7m people. De facto, it is a sheer shame to HK - nothing glorious. How imbalance the wealth distribution in HK is? The root cause is still due to the policy of the Government & which can allow the room for the property developers to make exceptional huge profit at the sacrifice of the quality of life of the mass population. .

If the property price keeps on such a high level, for sure, it will hurt the fundamental economy of HK due to:

1. more & more business will be moving to Shenzhen because of the exceptional high rental cost in HK not to mention the comparable higher

salary cost which can still be justified by the comparable better quality of HK people.

2. the impact on the local consumption as a big part of the income has to pay the mortgage loan installment or rental

Hence, the most important step for the Government to take is to **combat the highly intensive speculation atmosphere** in HK. Take the case for Taiwan, their industrialists after earning money from their normal business, they have put the monies back into the business like R&D. But, for our industrialist, they have put the monies in speculating the property market as they believe that the return from the property market is far above the return from their normal business. For sure, this will gradually undermine the competitiveness of HK in the long term.

We think even if the Government has any measure to combat the speculation. Still, the biggest impact is only on those investors who buy property for capital gain. But, for one who only buys for accommodation, the impact is not as large as the former one. We would say there is not the responsibility of the Government to protect the investment return of the investor in the property market similar to the investor in the stock market. Even there is a downturn in the property market, they deserve. In the short term, some capital deficit will happen. But, in the long run, the competitive edge of HK can be recouped & sustained.

In a nutshell, we would recommend the Government has to consider:-

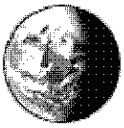
1. to rebuild the HOS
2. to increase the profits tax rate to
   2.1. **50%** for re-selling of property within six months
   2.2. **33%** for re-selling of property within one year
   2.3. **25%** for re-selling of property within two years
3. to introduce the property gain tax on <u>vacant</u> property
4. to limit the mortgage loan to **50%** for the second owned property
5. to enforce the price per usable area not gross area

Thank you for your attention & consideration.

Best Regards,

(Signed)

(Editor's note: Cannot identify the name of the sender.)



(Name provided)
05/06/2010 00:05

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

It's so unfair to use the tax money from us to subsidy others to buy cheap Govt house or rent Govt. house. For those young graduates, they should work for a longer period to save money for buying a house, that's a normal process for most of us. Why do they get special privilege to buy house immediately after graduation ?

Also, for those people who receive CSSA, why do they need to live in public housing which is close to MTR and in the down centre (e.g. Un Chau Estate in Cheung Sha Wan and many other public estates which are next to the station) ? They don't need to travel for work. On the contrary, we work very hard for our own living but still, we need to pay more than 50% of our salary for supporting mortgage in a place which is far from city centre in Tai Po, Sheung Shui, Tuen Mun, Tin Shui Wai, Yuen Long where mini-bus have to be taken for going to MTR station. For most of us, we need to spend more than 3 hrs a day to travel between workplace and home.

We're not living in a 共產 society but a capitalist society, it's not fair for those who work hard to subsidy those who are lazy to work. It seems that the Govt is encouraging low-income group by offering many top living estates to them while punishing those who work hard for their own living. For instances, my father who worked hard for the past 50 years but still, he's not eligible for buying a decent house in 樂年花園 in Sham Shui Po as his assets are more than the limit. Nevertheless, with 2M, it's not possible to find a decent place like 樂年花園 in Sham Shui Po without

Govt. subsidy. So, what can he do ? Can you ask an old person at the age of 90 to move to a new place for living ? Especially when he's an illiterate, how can he get familiar to new place easily ? Even someone who work so hard for his whole life, he cannot buy a nice place for retirement. Why do we have to support those young people to buy or rent a house at low price ? They should learn how to support their own life but not rely on the governmet.

Hence, please plan carefully the location of those public estates and balance the interests among different groups. Otherwise, the conflicts in the society will be intensified.

(Editor's note: The sender has requested anonymity.)

05/06/2010 07:50

To views@thb.gov.hk
cc
bcc
Subject Some suggestion
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

To whom it may concern,
see attached file

(Name provided)

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)

香港房屋政策之我見

本人完全贊成"居住權"，即港府必須使每一個香港人有居住的地蔚，這是人權的一種。但卻認爲港人不一定需要擁有物業。"擁有物業"是一種投資，如果物業價格穩定地下調而沒有上升的機會，利息又很高時，我想大部份人經過計算後，都會好像投資股票一樣，買掉它。由此可見買樓只是投資的一種罷了，與人權扯不上關係。所以本人反對政府作出任何資助。
可是本人也明白到面物業價格也會影嚮居住權。當樓價高企時，租金必定會提高，市民負擔不起，港人的居住權就會受到一定的影嚮。政府需注意調節市場的租金。租金是應該有一個客觀的標準，例如可以與某區的入息中位數掛鈎。當政府發現租金超越那某區水平，便應加以協助。

人們買股票的錢是會被應用在社會上，創造更多財富。但如果買數空置，則違反這個原意，並有屯積之嫌。因此本人希望政府鼓勵"空屋不再"，使可居住的樓宇單位增加。在這方面政府可增加三年或以上空置單位的地租或差餉。跟據合理租值計算，如果租金少於此數，業主所賺取的租金可免抽稅；相反，應按比例抽稅。

只要政府能穩定租金，樓價也會間接地受控。增加土地供應必須要考慮現有土地是否已足夠居住，如果要減少住居密度，速度又應要考慮社会的經濟發展，如果增加土地供應只是爲調控樓價，這樣很容易會浪費土地，社會還有很多其他發展需要土地，而不能只滿足一少撮人的擁有慾。本人認爲用土地供應去調控樓價是一個短視的行爲。

05/06/2010 12:49

To "views@thb.gov.hk" <views@thb.gov.hk>
cc
bcc
Subject 本人對住屋需求的愚見

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

香港置業困難，我想並不是供求問題。最近想看報紙，看見什麼摸王的報導，摸王手持數十樓盤，以較市價高一成的售價放售。 據我讀報所知，香港的摸王實在多不勝數，如果他們持貨量達到整體供應的百份之一，那他們的影響力可真不少。再加上新近的內地炒家，那股購買力，持貨力並不是普通小市民能相比的。

在此等低息的情況底下，按道理政府是沒理由要資助買私人樓宇（興建居屋與否另作別論）。現時的供樓負擔，可能只是一個人收入的五十個巴仙，以一個二人家庭來說，應該是不難應付的。當然，一成或半成的首期拿不出來，就要先儲蓄，因為一二十萬並不是一個天文數字，而且每個人要置業，也不能說戶口裡只有一萬幾千塊，這種情況也不要說買樓，我相信供樓也會相當吃力。

所以本人認為，香港政府真的是有心幫市民置業，首先要問的問題應該是，他們肯付出多大的力度去對付炒家，

香港在過去數十年在土地上另不少人致富，但是長遠來說香港政府及商界不應該再只靠土地，而忽略其他層面的發展。可惜政府的政策還是不能正視問題，如海外投資移民這項政策，我是認為有必要更改的。現在海外人士可以透過投資房地產，申請成為香港居民。要知道地產業其實是滯後行業，基本上所作的投資在經濟上不能反映（加上不少發展商在港的投資越來越少），對港經濟並沒有實質幫助。在加上他們在一段時間過後，就可以把樓賣掉套現，實際上這只是一個零和遊戲。

另外炒家手持多盤也是問題所在，這些炒家確實沒有為社會增值，卻在榨取其他小市民的努力。政府為何不在當下，一個香港需要確實的經濟轉型，在創意與科技工業需要扶持的時候，實施一些措施，將一直只在樓市流動的資金疏導，去扶持其他企業。就如內地的調控，能領到市場靜下來，炒家冷卻，為何香港不能在第二，三套房以上加大力度，在賣出時所得之加上利得稅（或更多），相同措施也可附加在企業投資樓市，我相信這不是打壓樓市，只是控制炒家在樓市上舞高弄低，同時支持香港其他產業。

樓市，始終應該由用家主導，並不是那些在市場上炒炒賣賣的人士主導。當然，其他地方的監管，扶持，也應該是必須。有一些地方我覺得政府應該留意，不過與本文不乎，暫且擱下，容後再談。

Best Regards,

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）

05/06/2010 14:21

To views@thb.gov.hk
cc
bcc
Subject views

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

1. 可以考慮放寬公屋門檻，讓未能申請到居屋或夾屋人士入住。既然放寬入息上限，亦應取消富戶政策，任何人士(家庭)收入超過法定要求，便應歸還公屋，讓輪候者盡早上公屋。公屋是公共資源，給有需要人士，不是個人長期擁有的住所。

2. 反對政府重建居屋。物業市場有升有跌，升市時居屋業主當然受惠，跌市時是全港納稅人要替他們埋尾。約98 -2000 左右的金融風暴時，很多居屋變成負資產，不少業主申請破產，並歸還居屋，令納稅人蒙受損失，最後還要鬧政府以廉價居屋誘他們入市。

3. 反對政府資助置業，推高私樓樓價，令市民供樓更加辛苦，這只會造出更多房奴。我們不想做房子的奴隸，影響家庭生活質素。

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）

05/06/2010 16:36

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

To: 運輸及房屋局局長

I am a Hong Kong Chinese permanent resident and tax-payer.

爲何資助市民自置居所? Should home ownership be subsidised?

The logical answer is that **home ownership should NOT be subsidised in any form or at any time for any reasons**. As a basic rationale, all Hong Kong people are equal and all Hong Kong people should buy home on their own if they want to own a home. Any form of government subsidised home ownership will be unfair to those who cannot get the subsidised home ownership for any reasons. Why the HK government need to penalise (by misusing the tax money) those hardworking taxpayers who save money for years or decades to buy home on their own on one hand and to reward those greedy people (who do not want to work hard and save enough money to buy home on their own) by giving subsidised home ownership to them on the other hand. If they said they cannot afford to buy a home on their own, then they simply should not buy a home. Hong Kong is built by those hardworking people but not those free rider.

應協助哪些人士?
No one should be subsidised.

以甚麼形式協助?
Any form of subsidised home ownership (direct or indirect) is simply wrong, unfair and wasting HK taxpayers' money.

(Name provided)

(Editor’s note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)

From:
To: <hkha@housingauthority.gov.hk>
Sent: Saturday, June 05, 2010 7:53 PM
Subject: Public Housing Policies

Details:
你好!

本人是一名 80 後的青年..最近同一些朋友傾計.傾到居住的問題.有一些在公屋居住.有一些在居屋住..

本人都是一名在公屋成長的人.但真係對現在的情況真的想發表一點意見!

而家我住公屋我租金大約千多元左右..其實點解政府唔可以係半出售公屋??

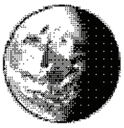
我的提議是這樣的.以自己居住中的公屋出售.如一個 7 百呎的單位是一百五十萬.而居住者現在是 50 歲.假設佢有 99 歲的生命.政府都有 49 年可以收佢的租金.如以月租千五元計.都只是可以收回不是 90 萬.但如果是以該單位的 75%去計.都只是一百一十三萬左右.直到居住者死去後是有後人的.便可留給後人.不可以嗎???

如果佢的後人是想放棄.政府都可以係重新租給另一人.而政府需要給回放棄的人約 60 萬.

希望政府可以想一想..每人都需要一個家.如果連一個可以住的地方都冇.試問香港又點會安穩

Personal Particulars:
Title:
Family Name: 方
Given Name:

（編者註：來信人於 2010 年 6 月 5 日向香港房屋委員會發出這電郵，
並由該委員會轉交運輸及房屋局。）



(Name provided)
05/06/2010 21:02

To views@thb.gov.hk
cc
bcc
Subject Public consultation on subsidizing home ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

It is a definite NO NO NO to subsidizing home ownership. The HK Govt have wrong housing policies in the past years and spoilt many a youngster who think that it is the govt's responsibility that they do not 'own' a flat. By the way, why must one 'own' a flat? They can rent one, or share the same roof with their folks if they do not earn enough to have a shelter of their own.

Buying property is an investment. The HK Govt must not mis-appropriate public funds!

Subsidizing home ownership is 超錯.

(Editor's note: Two emails of identical contents from the sender were received on 5.6.2010. To avoid repetition, only one email is reproduced here. The sender has requested anonymity.)

(署名來函)
06/06/2010 00:57

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

爲何資助市民自置居所?

現時樓價高漲,有許多家庭並未滿足到安居的基本需要,捱貴租,佢地唔係懶、唔靠自己努力、要納稅人幫忙，而係佢地一交完租根本就沒辦法再儲錢比首期買樓,一係就十幾廿年後先儲夠首期,不停的交貴租,懇請政府資助有需要人仕買樓,得到一個安樂窩!!!

應協助哪些人士？

協助一些公屋、居屋都超過上限,有小朋友的核心家庭,他們要養小朋友,又捱貴租,又冇資格申請資助房屋,好慘!!!如果政府認爲佢地應該工作一段日子先諗買樓,咁咪審查埋佢地工作年期囉

以甚麼形式協助?

低息貸款、一定款項的資助,改良後的首次置業貸款

（編者註：未能確認來信人是否願意公開姓名。）

(署名來函)
06/06/2010 01:45

To views@thb.gov.hk
cc
bcc
Subject ((((若果政府要幫上面果d 異人上車的話, 咁政府又要用咩的態度同方式對待我地呢d 一直保持低生活質素的苦命人?))))
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

忍唔住,要講野：事緣早二日睇左個新聞透視。講述時下青年對現時難置業的看法。當中有三個青年持不同看法，詳述如下：

1號: ,月入二萬,同父母同住,雖冇講俾幾錢家用,只係知道月儲三千大元!現想娶妻置業,他嘆要儲首期要十年八載,到時又未必夠錢買, 現在睇過居屋, 佢講居住環境唔好, 升值潛力低!! 現意向 JUNK BAY 的私樓, $255 萬, 可惜唔夠首期, 現強烈要求政府推出良策幫助上車!!!

2號: x生, 月入萬二, 家用三千五, 加上讀緊master課程, 月儲二千元! 都係想置業, 他同樣嘆儲首期要十年八載, 好難!! 現在希望早讀完 master, 將讀書交學費的錢一併儲起做首期, 快快上車, 但係都要好幾年, 好辛苦, 亦都係要求政府推出良策幫助上車!!
3號: Y先生, 交易員, 大學畢業時, 同朋友夾錢買天水圍樓收租等升值, 升值後賣掉, 加上儲的錢買左個 4XX 萬的樓, 現在升到 5XX 萬. 個勁人話, 儲個首期要快很長時間時, 係唔係可以係自己的生活質素方面改變下呢? 佢覺得政府唔應該去幫人上車的!!!

4號: 我自己. 我想問下? 政府要幫年青人上車, 咁遲下中學生都話要上車, 小學生又話要上車, 佢地一定會覺得儲首期好辛苦好長遠, 政府係唔係要做到奉港人, 有3粒星的香港身份証, 就要俾間良好居住環境! 有好高的升值潛力私樓予他們!!! 現在, 我覺得股票好貴, 政府係唔係 都應該幫下我買股票.

我覺得1號: , 好好野, 唔駛辛苦唔駛捱, 就可以有收穫, 月入二萬, 同父母同住, 都只係儲到三千大元!! 佢的生活質素一定好高, 食好玩好用好 <真係羨慕! 真係要食好野, 多落bar, 蒲多d, 坐的士, 轉新電話, 仲要係冇限上網的 $4XX 計劃, 買限量衫, 鞋, 咩都要好野, 我先可以駛剩三千!!!

而我覺得2號: x生, 讀咁多都冇用啦, 都係浪費, 讀完個master 後, 唔係搵過份更高人工的工作, 快快儲完個首期, 而係期望快讀完, 將讀書交學費的錢一併儲起做首期. 咁的想法, 倒不如現在停止, 唔好去讀啦, 可以立即儲多d 錢, 免得讀完都係浪費!!!

3號: Y先生, <想法同我一樣, 可惜冇緣相識! 當年我 先工作, 底薪八千, 月儲八千, <何解?? 就係辛苦自己law, 日日OT, 一星期只放一天, 除左食訓就係工作, 娛樂嗎? 當然有, 要低消費的娛樂. 事隔四年, 已上車. ((((若果政府要幫上面果d 異人上車的話, 咁政府又要用咩的態度同方式對待我地呢d 一直保持低生活質素的苦命人?))))

（編者註：未能確認來信人是否願意公開姓名。）

06/06/2010 08:17

To <views@thb.gov.hk>
cc
bcc
Subject view on subsidsing home ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear Sir,

I do not agree to subsidise those who cannot afford a private apartment to by a subsidised home.

Thirth years ago, when Sir MacLehose proposed the subsidised home, the main purpose was to encourage the public housing residents to buy their own house and vacant the public housing to other people.
This policy encourage the poor people climb up the social ladder and at the same time we can always take care of the most underprivileged.
Nowadays, the poor people have supports from a lot of politicians, they demand more and more benefits and welfare. The environment of public housing has been improved a lot, they lost the incentive to move out. I think public housing should only provide a basic shelter to the poor, not pretend to be a deluxe home. In the past, the quota for the public housing residents to apply for the subsided home was far more than the non public housing residents. Now, people suggested to increase the proportion of non-public housing residents quota. It is a complete distortion of the main purpose of subsidised home.
In the past, when the government developed a new town, they built public housing, then the subsidised home. When the new town was quite developed, and it had the potential to attract other residents, the other developers would built private apartments. The government could benefit from the land auction.

I suggest to revise the whole housing policy.
1. Public housing is to provide a basic shelter to the poor, not a deluxe home.
2 The financial status of the public housing residents needs to be reviewed every 5 years. If the financial status improves, they need to pay market rate rent. If they become 'rich', eg an income of $50,000 per month, they need to move out.
3. Subsided home is only for the public housing residnets, but it seems the scheme was not very successful to attract the public housing residents, because the public housing is already very deluxe. Then the scheme should not be restored.
4. Do not build public housing unlimitedly. We cannot afford more than half of the population to live in public housing. In future, we may have universal suffrage, these people will have too much political power. If half of the population in HK who live in pulibc housing demand not to pay rent forever, they will get it. They have half the votes from the whole HK population.

There is no reason that everyone should buy a house. We already take care of half of the population who are living in public housing. In 1997, Tung Chee Wah proposed 70% of the population should own their own appartment, and built 85,000 appartment per year. The result was we suffered, not benefited. We should learn from the mistake and learn from history.

(Name provided)

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/her identity.)

06/06/2010 12:24

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民置業諮詢 (16:55)
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

反對:首次置業貸款計劃2010
其一,這計劃導致大量沒有足夠資產的人士成爲業主,但這類業主相對有較少抵禦經濟市場的波幅,如經濟走入下坡時,這類業主較易走入破產之路;造成大量不佳社會後遺症及問題!
其二,該首次置業貸款計劃(下稱"該計劃")短期內便大量增加地產物業需求,令其價格急升;該計劃即時的效應便是市民不滿樓價比該計劃前更高;縱使得到該計劃貸款也沒法找到當日的樓價!!!
其三,不應依靠政府的力能去幫助一些欲在樓市投機的人士,這些人最大目的並非有屋安身而是欲日後再能套現賣樓,從中獲利~

支持:再推動租者有其屋計劃
其一:能滿足低下階層的置業目的,但又不會沖擊現有的樓市和現有的私人樓宇業主~
其二,再推動租者有其屋計劃如往日的計劃一樣,不利於炒賣,但有利低下階層的置業要求~
其三,不需要政府投入大量資源去推動此計劃,但能安撫低下階層日積已久的貧富差距的不滿啊!!!

意見提交人: (署名來函)
電話號碼

（編者註：未能確認來信人是否願意公開姓名。）

06/06/2010 12:32

To views@thb.gov.hk
cc
bcc
Subject Views in response to public consultation - home ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

I would like to provide the following feedback:

Key Questions :

Should home ownership be subsidised?

No, I agree the Government's view that view that it is that unnecessary to continue to hang on tothe long term target of achieving a the 70% home ownership rate. Hom Home ownership should be a matter of personal choice and affordability.

Who should be helped?

People who are not eligible for public housing but cannot afford/choose not to pay rent in the private housing market. Offer them 'affordable place' to rent. However, these places do not need to be extravagant and the applicants should be subject to periodical review on asset/income level. There should be penaly and fine on non-compliance, together with reasoanble enforcement action in order to ensure fair use of public resources. These places should not be subsequently sold to them at discounted market price.

What help should be offered?
Place to rent at affordable price and with reasonable quality, subject to periodical review on eligibility.
In case home ownership subsidy is to be rolled out, there should be profit sharing with / even profit flow back to the Government.

Thanks & regards

(Name provided)

(Editor's note: Two emails of identical contents from the sender were received on 6.6.2010. To avoid repetition, only one email is reproduced here.)

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/her identity.)

06/06/2010 15:03

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

資助市民自置居所公眾諮詢意見.pdf

（編者註：未能確認來信人是否願意公開姓名。）

姓名: (署名來函)

為何資助市民自置居所?

「衣食住行」是所有人都關注的問題, 當中「住」更是佔收入最大部分。 現在很多人是處於沒有錢買樓，卻又不合資格申請公屋的困境。 以一個 4 人家庭社為例，父母加起來月入 2 萬左右，月租一間四百多尺的市區單位已需要 HK$6000-8000，佔月入的一大半，加上這類家庭大多不合資格申請任何政府對於子女的學費、交通費等的支助，他們的生活費與合資格申請公屋或政府資助的人士比較，分分鐘多出兩倍有多。

相比之下，一個四人的公屋單位有 500 至 600 呎,租金只是千多元，加上何政府對其子女的學費、交通費等的其他支助，合資格申請公屋的人的生活質素比租住私樓的好。

正當租樓一族因昂貴租金及生活費高企而煩惱之際，很多公屋人士因生活費大減，有很多閒錢去旅行，食大餐，確實是民怨之源。

現在的香港人訴求的是消除這不公平的制度，為「有需要人士」定立新的指標及定義，讓一班努力工作卻買不起私樓，又不合資格申請公屋的人都可以有個安樂窩。

應協助哪些人士? 以甚麼形式協助?

政府應盡快協助那些處於沒有錢買樓，卻又不合資格申請公屋的家庭。政府不應該由用錢支助人買樓，因為多人買樓反而會令樓價上升，結果有更多人買不起樓。政府應該建多些房協出租單位，讓多些買不起私人樓又不合資格申請公屋的人去租住，減輕他們的生活負擔。

06/06/2010 16:22

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所之意見
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

致運輸及房屋局長

在資助市民自置居所這課題上,已令社會各階層分化,已置業的又反問政府不在他們置業幫助他們,未置業的又要求政府幫助他們
,這原於政府幫助市民置業的居屋,可以令市民享受了資產增加,只要政府規定業主只能以原價售回給政府便可。

居屋由1975年開始推行,2003年停止,我反問政府為何2003年之前會幫助市民置業,而不幫助2003後的市民置業呢?
令市民安居樂業,政府責無旁貸,最少給予市民有租住房屋的權利。

公屋申請人入息限制太低

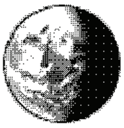
家庭人口	每月最高入息限額
1人	7,440元
2人	11,660元

政府應要提高公屋申請人入息限制到1人15000元 , 2人23000元 , 給予更多市民有租住房屋的權利,不是月入7440以上便不理會
,
政府強要這羣人士購買居屋(只是6月尾的最後一次貨尾居屋),租住私樓,或購買私樓,是極不負責的行為。

我最後意見是政府可以不幫助市民置業,但最少也要給予更多市民有租住房屋的權利。
請政府再不要混淆視聽,以資助市民自置居所這課題上,市民有太多反對,而不負給予更多市民有租住房屋的責任。

(署名來函)

(編者註: 未能確認來信人是否願意公開姓名。)



06/06/2010 18:28

To views@thb.gov.hk

cc

bcc

Subject 資助市民自置居所意見書

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

你好:

本人對資助市民自置居所的意見,

資助市民自置居所意見書.doc

（編者註：未能確認來信人是否願意公開姓名。）

資助市民自置居所意見書

目錄

1. 引言

香港政府作爲最大的土地供應者理應制定一個完善及長遠的房屋政策，好讓全港市民可以居者有其所。除了諮詢各市民意見，亦應多參考各國在房屋政策上的長處，集思廣益，互補長短，以制定一個適合香港特殊環境的房屋政策，令市民能安其所，穩其心之方向，減少市民在住屋問題上的憂慮，使他們既無後顧之憂，專心拼博，再次展現香港人的精神，這實對香港長遠發展有一定的作用。

2. 中產市民之困難

在香港市民中，家庭收入屬於中產的市民相信受惠的福利是最少的，以下是一個 4 人家庭每月收入總金額來厘定各階層分類:

$0 ~ $10000 屬貧窮階級
$10001 ~ $20000 屬貧窮階級
$20001 ~ $40000 屬中產階級

中產階級的市民受惠的福利最少例子如下:

- 不符合申請入住公屋的要求，在外租金佔家庭收入 20%以上
- 收入跌落稅網，年年交稅
- 受惠少，沒有生果金，沒有免租，資助等
- 經濟好轉，租住單位要承受業主加租的風險
- 工作收入在中位數，容易成爲老闆開刀對象
  低薪員工不會太大影響公司的財政
  高薪員工通常是管理層，公司不會輕易放棄

3. 現實個案

先生今年　歲, 完成了中七課程, 沒讀上大學便投身社會工作, 因沒有工作經驗,在一個餐廳內從事待應, 月入七千元。他家住沙田, 在九龍工作。

我們計算一下如果他想置業要用多少時間才做到:

薪金:	$7,000
強積金:	-$ 350
*基本開支:	-$1,864
家用:	-$1,500
保險:	-$1,000
*雜費:	-$ 350
*娛樂費:	-$ 500

剩餘可儲金額: $1,436/月

*基本開支(運用最慳錢的數據)
(i)車費(沙田至九龍)(假設一程車到): $7/程 x 2 來回 x 26 日 = $364
(ii)早餐: $20/餐 x 30 日 = $600
(iii)午餐: $30/餐 x 30 日 = $900
總額: $364+$600+$900 = $1864

*雜費
(i) 寬頻費: $200/月
(ii) 手提電話費: $150/月
總額: $200+$150 = $350

分析

(i) 　　先生月入七千元, 入息已超額, 不能申請公屋(公屋資格入息限額 $6,500)。
(ii) $1,436/月根本沒可能租一般 200 尺單位住。

他要買一個一百萬單位自住

樓價$1,000,000 (大約三百尺舊樓)
現時利率: 2.65%
供款年期: 30 年
首期金額: $300,000
每月需供款: $2765 (假設利率 30 年維持 2.65%水平)

假設做七成樓按
需要首期金額: $1,000,000 x 30% = $300,000
需要儲蓄首期金額時間: $300,000 / $1,436 = 209 月

總括個案:

他要用 209 月(約 17.4 年)儲首期金額
每月要供款: $2765

只怕他儲到金額時, 樓價已升了。
不好說拍拖, 結婚, 連自己照顧自己住屋已有很大問題了。

4. 本人例子

現時本人　　歲, 月入$20,000
　　　　太太, 月入$10,000

我們算是中產階級了, 但偏偏最無助就是我們一群, 分析如下:

(i)　　總收入$30,000, 不能申請公屋, 居屋, 夾屋, 私人樓太貴
(ii)　　要供養兩方父母及兒子
(iii)　　年年要交稅

我們開支如下:

	本人及太太
月入	$30,000
強積金	$1,500
基金開支	$6,000
兒子飲食開支	$2,000
看護照顧兒子	$3,500
保險開支	$3,000
家用	$3,000
租樓	$7,000
水電煤	$1,500
雜費	$500
娛樂費	$1,000
剩餘可儲金額:	$0/月

我們3個人住基本需要400尺單位, 但沙田區400尺單位要一百八十萬至二百萬左右。試問我們怎樣才可安定有自己穩定的居所呢。

其實本人還有很多意見, 不過不在此長錄, 歡迎聯絡本人。

本人: (署名來函)
電話號碼:
電郵:

From: (署名來函)
To: views@thb.gov.hk
bcc:

Date: Sunday, June 06, 2010 07:11PM
Subject: 資助市民自置居所公眾諮詢

爲何資助市民自置居所？

因爲居所係市民的基本需要，而且供樓的費用不應佔一個家庭太高的百份比。在現在的樓價水平下，相信大部份家庭爲了供樓，需要極度節衣縮食，影響生活質素，供樓的壓力增加家庭糾紛，導致社會不和諧。

應協助哪些人士？

應該協助入息高於公屋及居屋入息限額的申請人。

以甚麼形式協助？

1. 放寬公屋及居屋門檻。
2. 取消富戶政策，入息超過限額，便需歸還公屋。
3. 推出政策令樓價不能急速上升。
4. 低息貸款給首次置業自住的人士。

（編者註： 未能確認來信人是否願意公開姓名。）

06/06/2010 20:38

To <views@thb.gov.hk>
cc
bcc
Subject

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

致運輸及房屋局:

1. 爲何資助市民自置居所。
　這一點我個人覺得意見不多, 但還有一點。 政府幫助市民自置物業, 基本上可減少建設公屋等開資。
2. 應協助哪些人士
　這一點應協助哪些人, 討論應該會比較多。 而現在較難置業人仕應該是20多歲剛畢業剛公司的人仕, 以現在的樓價來說一年比一年提升, 就會以城中富有發展商及名人所說先努力工作十年, 再後考慮置後。 但以現在環境來說十年後希望購買2房一廳的單位可能已經升致三百萬了。 協助人仕的層明應該介定爲25~ 40左右及是首次置業及沒有能力提供首期人仕。
3. 以甚麼形式協助
　這一點我個人不支持直接出錢協助。 我個人感覺如直接出錢會有被人胡亂使用, 反而使用長還款期, 固定利息,還款期及上限金額較爲最好, 但固定利息及還款期方面用最簡單的方法處理, 如借貸300,000元 固定利息爲5%(利息方面不會因市場利息波動而改變)總還款爲315,000元。 但還款期應爲十五年, 首五年爲非固定還款期(首五年可還款((但如還款爲不固定金額))或不還任何款項), 但第六年需要固定還款期(每個月還款,但借款人可在每月還款期還多於最後還款額或一次過清還)直至還清所有款項, 總年份爲十五年。
　而款項金額我個人認爲上限爲350,000元, 而貸款爲幫助首次置業及沒有能力提供首期人仕。

(署名來函)

2010/06/07

（編者註: 未能確認來信人是否願意公開姓名。）

(署名來函)
06/06/2010 21:26

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

你好

本人**不同意**對私人置業提供資助, 反而希望政府將資源投放於促進經濟, 改善就業 及 醫療服務.

謝謝

（編者註：未能確認來信人是否願意公開姓名。）

(署名來函)
06/06/2010 22:19

To "'views@thb.gov.hk'" <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢 - 表達意見

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資助市民自置居所公眾諮詢 - 表達意見:

本人絕對反對政府以任何形式用公帑資助任何人買屋, 原因如下:

1. 房屋點計都係一種資產(就算係自用), 買樓唔多唔少都算係投資, 政府絕對唔應該用公帑資助任何人投資, 如果政府資助別人買樓, 點解唔資助我買股票?
2. 樓市同經濟一樣有上落周期, 政府不應該以任何形式干預, 否則可能重複八萬五政策做成大量負資產的惡夢.
3. 很多人經過很多年努力才能夠儲蓄到足夠的金錢買屋, 而這些人同時也要交稅, 如果政府以公帑資助人買屋會對這些多年努力的人不公平. 再者現在很多年青人花很多錢去享受如去旅行和追求時尚電子產品, 然後說買唔到屋要求政府資助買屋, 試問這樣公平嗎?
4. 年青人如未能買屋其實仍有其他方法解決住屋問題例如租屋住,不一定硬要政府用公帑資助他們買屋而去佔其他納稅人便宜.

總括而言, 本人絕對反對政府以任何形式用公帑資助任何人買屋, 政府不應干預樓市, 讓樓價隨經濟周期自然上落, 市場自然調節. 試問樓價如真的上漲至天價無人能買, 無成交, 難道樓價會不自然調整嗎?

（編者註: 未能確認來信人是否願意公開姓名。）

06/06/2010 23:09

To views@thb.gov.hk
cc
Subject Views on Public Consultation on Subsidising Home Ownership

Dear Sir/ Madam,

I would like to give my personal views regarding the captioned topic. I fully support our governement to introduce the Home Assistance Loan Scheme (HALS) again, like the one in 2003, with TWO main reasons.

Firstly, there is absoutely needed to let eligible applicants acquire home ownership by offering them financial assistance. Although I am not so smart or clever in order to achieve a higher paid job,I did study and work hard for more than ten years. I found it's impossible to catach up the inflation and to save a down payment for buying a flat. I think Governement pushes people like us, whose earning above the apllication of public housing, to stop hard working. It's easy for Governement to calculate the monthly expenses for our public for the comparation purpose. How much more does a citizen need to rent a flat nowadays? Neglecting the public views, I am sure most negative feedback and violence must be resulted.

Secondly,there is no totally fair as shown in today's HKSAR government or reality lives. Being as adults, it's not governement's responsibilities for people suicide due to negative equity. Different solutions have introduced to HKSAR to solve or tackle social , educational, fiancial problems since 1997. I highly appreciate and hope hearing the Home Assistance Loan Scheme. I recommend the scheme could be introduced again for approved budgets and set trial time period.

Thanks for your attention.
Kind Regards,

Nicole YIU

(Editor’s note: Sender requested to publish her submission under the name of 'Nicole YIU'.)

07/06/2010 01:29

To <views@thb.gov.hk>
cc
bcc
Subject Public Consultation on Subsidising Home Ownership
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My views on Subsidising Home Ownership is that the Government should release more land to the market to regulate the house supply so as to create reasonably priced accommodation. It is a selfish act to sacrifice the living standard of Hong Kong Resident so as to jack up house prices in order to create a false picture of economic prosperity. On how to help the lower income group, government should not subsidize home ownership by cash which fuels home prices and raise the risk of negative asset as before. Instead, the government should renew the building of low cost home ownership apartments for the mid and low income group to help improve their living condition.

Regards

KL Yung

07/06/2010 11:34

To views@thb.gov.hk
cc
bcc
Subject 有關房屋政策的意見
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

敬啓者:

買樓不是唯一的選擇, 我們作爲中產, 大學畢業後努力多年方有能力買私人樓, 卻從沒埋怨什麼, 何以現在的大學生一畢業便要政府資助?! 社會無權要求用公帑資助買樓, 公帑是用以幫助真正有需要的人. 很多人會考慮租住, 實例如5000元租深水埗700呎, 仲有錢作儲蓄, 另外, 建中產公屋亦可, 但無須復建居屋. 政府亦要做好監察, 防止濫住公屋的情況! 望政府善用公帑, 那全是我們的血汗錢!!!

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）

(署名來函)
07/06/2010 13:31

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

本人反對政府花公帑資助市民置業以及反對復建居屋。

我認爲政府只須要幫助那些沒有居所/貧苦的市民。
任何政府房屋政策都不該對私人樓宇市場(價格/租金)做成大起大跌的不良效果。因爲私人樓宇市場當中大部分是市民畢生有血有汗有淚的資產。

（編者註：來信人要求以不具名方式公開其意見。）

07/06/2010 13:53

To <views@thb.gov.hk>
cc
bcc
Subject Subsisdising home ownership

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear Sir/Madam:

I strongly object this proposal. The tax-payers' money should only be used to provide basic accommodation (public housing) for those who cannot afford to buy their own property, but it will be absurd to use our money to subside others to own their property - this is the principle of capitalism, otherwise who will work hard and save hard? It is not fair to persons like me who have been working very hard and only able to save up for my first flat at the age of .

Best,

(Name provided)

(Editor's note: The sender has requested anonymity.)

07/06/2010 14:15

To views@thb.gov.hk
cc
bcc
Subject 資助市民自置居所公眾諮詢的意見 (修改)
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

修改意見：見附件

提意見者: 孫 文啓

---------- Forwarded message ----------
From:
Date: 2010/6/7
Subject: 資助市民自置居所公眾諮詢的意見
To: views@thb.gov.hk

意見：見附件

提意見者: 孫 文啓

views.doc

(編者註：來信人於2010年6月7日發出2個電郵。由於此電郵已包括第一個電郵的內容，為免重複，第一個電郵不在此刊載。)

views@thb.gov.hk

A 爲何協助市民有期所/自置居所?

1. 新來港或低收入人士，未能分配公屋，現住公屋的「富户」寧捱貴租卻無意搬出，本港新一代將來有可能成爲中產的大學畢業的青年人結婚後收入太低，而薪金增幅卻未能追貼因貴地價再加炒樓而上升的樓價，以上社會問題茅盾得很，更令社會充滿怨氣。

2. 未能分配公屋而租板間的低收入人士的居住環境極差，政府有責任改善他們的居住環境。

3. 本港新婚人士未能自置居所，首期儲來儲去也追不到樓價上升，與父母同住又容易產生家庭問題，租私樓住又會令儲首期目標永不能實現，政府有責任幫助這批人置業，因政府無能阻止由自己高地價再加上炒樓而上升的高樓價問題。

.B 應協助哪些人士?

1. 政府應爲未能分配公屋而租板間的低收入人士盡快獲分配公屋

2. 政府應使公屋的「富户」應交還公屋

3. 政府應爲新一代低下層的中產人士提供居屋

4. 政府應爲新一代中層的中產人士「即 o 吾上 o 吾落者」提供津貼，讓他們購買私人屋

5. 有能力者應自行買屋，政府應停止他們的炒賣行爲

.C 以甚麼形式協助?

1. 政府應先針對以上組羣，研究一套合適各組羣的津貼指引，再咨詢市民，政府會以甚麼形式協助。

意見及提醒

政府！你要記著，今日你搞到要咨詢市民協助市民有期所/自置居所，是政府高地價及無能阻止市面因炒樓而上升的樓價種下的惡果，惡果是你種，你就有責任去化解，別怨市民要求多，只怪自己先種惡果。

07/06/2010 14:36

To <views@thb.gov.hk>
cc
bcc
Subject 我見房屋政策

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

你好.

對於房屋政策我有以下見解.
現今樓市已完全屬不健康,
樓市不斷升,放樓的人會相對減少,
怕賣咗買唔返,賣盤少自然叫價高.
有人認爲先買個細單位上車,
到時機才換個大單位,這說法好像很合理,
我有朋友住東涌700呎單位,
最近想換大100呎,估計使費約80萬左右,
由於要供多幾仟關係,於是放棄了,
星加坡面積比香港細,但當地人居住的面積比香港多.
<u>爲何在香港人住得寬敞點是件這麼的難事?</u>
有朋友(不是炒樓)在97年有現金百幾萬,
亦有一個不用供525呎單位,
就是因爲換大點單位,
在先買後賣的情況下,遇上樓價大跌,
結果全部輸掉,現只有在天水圍租樓住.
現時市民,政府,銀行好像給房屋綁架了,
房價高,爲供樓一定會影響家庭消費,增加社會怨氣,
房價跌,業主當然唔高興,跌得多銀行都有壓力.
正所謂安居樂業,政府應向這方向進發,
首先要在土地供應上下功夫,增加土地供應,
城市規畫要做好及長遠點,
全力發展大嶼山,包括移山塡海,新開一些衛星城市.
市建局角色要改變,市建局不能參與收購,只能做協助角色,
舊區重建最好由市場決定,拍賣是其中可行的一種,
如市建局參與收購只會推高樓價,
賠得唔滿意更會吃力不討好.
這都是我對樓價的睇法.
謝謝!

(署名來函)

(編者註: 未能確認來信人是否願意公開姓名。)

07/06/2010 16:34

To <views@thb.gov.hk>
cc
bcc
Subject Public Consultation on subsidized Home Ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Hi
please see my opposing views attached.

(Name provided)

Public Consultation on Subsidized Home Ownership.doc

(Editor's note: The sender has requested anonymity.)

Public Consultation on Subsidized Home Ownership

In response to the Public Consultation on the above subject, I would like to set out my views for Government's consideration.

Current outcry by some people

Some people have blamed the current high house price which are mainly focused around the primary housing/luxurious market. These people said they could not afford to purchase at this price level and asked Government to subsidize them in one form or another so that they could enter the "owners" arena. Government would need to examine this carefully from an Economic, Social and Political points of view.

Economic

From an economic point of view, Hong Kong is operating a laissez-fair market. Commodity prices are determined by market supply and demand. Hong Kong Government is the major land provider and has an important influence on the annual flat production. Over the years, Government has adopted a Land Sale application list system which does not seem to be running satisfactorily. In the past, Government adopted a regular land sale policy which would ensure a continued and steady supply of housing to the market. On the other hand, demand for housing is no longer derived simply from housing needs but comprises of certain investment element. The Government should distinguish clearly between housing need and housing demand. If the society has homeless problem, there may well be a need for Government to help the homeless by providing some form of shelter. If these people are only desirous of owning a private flat, I would not consider this as housing need but rather an investment decision which should be made by these people having regard to their individual financial capability. Government should not use public purse to finance certain sector to make investment. Buying property is a long term financial commitment. Sensible people would not make this decision lightly if they are not sure of their financial capability. If Government intervenes in the private market by building subsidized housing for sale or providing financial subsidy to buy a flat, it will distort the market with the result that house price may be driven to an even higher level because of increased demand. Government is not addressing the issue (in fact, I don't consider this as a housing issue) but instead would create a speculation problem. How Government sets the safety net is subject to endless argument. From an economic point of view, I do not see any justification for Government to intervene in private housing market by either offering subsidized housing for sale or financial assistance for one to acquire private housing. One should rely on its own affordability to make this important investment decision. If they do not have enough capital, hard luck.

Flat production takes years to complete. It is normal that it will lag behind economic changes. Therefore short term fluctuations are common. In the longer run, the supply and demand will automatically settle on a more affordable price level. Intervention by Government will only upset the free market system and may even cause bigger fluctuation in the short to medium term.

Social

There is nothing wrong for people to live in a public housing flat or old buildings. Over half of Hong Kong's population lived in public housing. Most of the private flat owners lived in the public housing estate in their early dates. It is only but working hard, financial planning, self development enhancement would one be entitled oneself into home ownership. Many people would like to own a car, a boat. Many people wants subsidy from Government, eg transportation, medical, education, elderly, handicapped, you name it. How does Government draw the line. Which sector is more deserving in obtaining subsidy from Government. Most tax payers and particularly those who have worked hard in the past to buy a home would strongly resist Government using tax payers' money to finance others to make investment.

Political

Some people say political stability in society depends very much on home ownership. This is an absurd statement. Many countries are in a stable condition not because of high home ownership percentage. Hong Kong has always been a stable place to live and work. Government should not bury its tail in handling this kind of political slogan. It was very difficult for Government to set itself back from the private housing market. People accepted it and it worked. While it is easy for some legislators to make echo sounding, they are simply irresponsible and playing a political game to reinforce their own political platform.

Conclusion

I think Government will tread itself on thin Ice if it goes back into offering subsidized home ownership in one form or another. I for one will strongly object to Government in using tax payers' money to subsidize home ownership.

(署名來函)
07/06/2010 18:06

To <views@thb.gov.hk>
cc
bcc
Subject ?烈反對 (政府) 運用公帑資助市民置業！
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

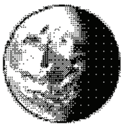
本人强烈反對 (政府) 運用公帑資助市民置業，置業不是在 (香港) 生活的爲一可行方法，無數 (租屋人士)

同樣能夠在港愉快地生活。置業與否應視個人或其家庭之負擔能力，不應把責任推給政府，政府可以做的是

幫助市民 (人人有屋住，不是人人做業主) ! 如 (政府) 運用公帑資助市民置業，會對其他 (立稅人) 做成極

度不公平！！

（編者註：未能確認來信人是否願意公開姓名。）



(Name provided)

08/06/2010 12:22

To views@thb.gov.hk

cc

bcc

Subject 資助市民自置居所公眾諮詢

☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

爲何資助市民自置居所?

There is absolutely NO reason to provide subsidized home ownership in any form to anyone.

On the basis of equality, all HK people should be treated the same. No single person can have privileges such as subsidized home ownership over any other HK people. If it has to be provided, it has to be provided to each and every HK person. Obviously this is not feasible

Also, subsidized home ownership will create more problems than solutions. What if the subsidised home's prices fall down? Then those subsidized people will blame the HK government for helping them owning a home in the first place. Those people even call the government a deceptor for trapping them into home ownership to make them lose money and ask for compensation or buying back their home at original prices. It may sound non-sense but this actually occurred before (of course, they will say nothing if their subsidised home's prices go up and they make a lot of profit). Can the HK government take care of this forever?
應協助哪些人士?

No one should be subsidized.
以甚麼形式協助?
No subsidized home ownership in any form should be provided.

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)

08/06/2010 12:37

To <views@thb.gov.hk>
cc
bcc
Subject Feedback on 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

1. 爲何資助市民自置居所?
2. 應協助哪些人士?
3. 以甚麼形式協助?

My opinions:

(1) No need. HK have public housing for those who need assistance. We have had millions people living there.

There are lots of flats for rent. They are located in every district. Their rent range varies fitting for different kinds of people. People can have their own by rental.

Buying a flat does not mean having a flat immediately. The bank own the flat through mortgage for years. Buying a flat does not guarantee your living standard. It may be a burden to the owner. Think of the years of 1998, 2000, 2003 and 2004 and the angers of property owners.

Having a flat for living does not mean owning a flat. HK is a free market. Let the market mechanism determines the equilibrium. Government intervention may and can distort the function of market mechanism.

Just like the claim of having only luxury properties nowadays. If there is no demand, will developers continue to build such kind of property?

Don't forget the biggest property market sector in HK is 2nd hand market. There are many flats being sold below HK$1.5M in every district. Why not consider those flats?

If it is a must to give help to people who like to buy a flat, it is a kind of investment to those people. When they sell their property in future, they should return or share the price difference (surplus) to the government. This is because a lot of people consider buying a flat is a kind of investment. If the government subsidize people to buy flats, how about subsidizing people to buy stocks?

(2) Having a family, a future or whatever is a matter of individual. The role of government should establish a system and govern a fair play. If those people are poor or in need to live, we have had sufficient welfare being offered by the government and through NGOs.

(3) Educate people to realize the perception and value towards living in a free

market. HK is not a planned society. We didn't have social welfare as more as that in nowadays. However, HK people worked hard to let HK become one of the best cities in the world. This is because we worked hard for ourselves but not rely on assistance.

(Name provided)

(Editor's note: The sender has requested anonymity.)

From:
To: ceo ceo
Sent: Tuesday, June 08, 2010 1:25 PM
Subject: u are not going to be a sacrifice of situations!

Dear Mr. D. Tsang:

I understand that other than political issues, you have the power to make life for HK people a lot better!

Do something for the people such as issue policies to protect people whom have to go to food bank! Pass the minimum wage at $30-$33 and ten hours maximum per day if anything over that should calculated at one and a half!

We have 100,000 flats available for sale in the private sector, but Ms. Eva Cheng has forgotten that the 230,000 families each has two or three children need to be married, hence, you can take up the suggestion of Yeung Kar Sing, i.e. to middle income families to lease homes provided by government with the lease to own factor, if they decided they don't want to lease the provided flats they can still walk out with some savings e.g. the rental set from $4,000 - $6,000 and one third is savings with minimal interests, thence, if they want to buy flats from private sector they still have a lump sum to pay for downpayments!

The flats provided should not be put down, when these complex to be no difference from the flats developed by private developer! Continue to build public housing!

Transport - cut down gasoline tax for public transports and ensure all tax cuts should benefit the public!

MTR - Cut price at 5% at least

All the above will make you walkout with your head up, which you have earned!

Don't forget how our new airport was built! It is a correct decision!

As for functional constituency legislators, proposed it at a ratio of 1:10 i.e ten public votes to one functional constiutuency vote!

This is not only for self but for your subordinates whom have worked hard in maintaining HK a livable place!

Good luck, do it before u go for debate or before July 1. 2010

Yours very truly,

Catherine Fung

(Editor's note: This email, which was sent to the Chief Executive's Office on 8.6.2010, was forwarded to the Transport and Housing Bureau by that Office.)

08/06/2010 14:16

To <views@thb.gov.hk>
cc
bcc
Subject 資助市民自置居所公眾諮詢
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear All,

本人十分希望政府能再次推出"首次置業貸款計劃",並提高入息限額至一萬六千元

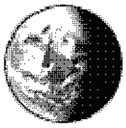
另外,亦希望能夠加建居屋

Thank you for your attention.

Best Regards,

(署名來函)

（編者註：未能確認來信人是否願意公開姓名。）



08/06/2010 22:08

To views@thb.gov.hk
cc
bcc
Subject 復建居屋
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

曾特首,

你知否自從2003年特區政府把土地供應主導交給地註產商.
樓價的上升已經係由地產商控制哪, 地產商主要由幾大華資地產家族公司控制. 他們都不是住在一個了無人煙的星球, 他們手下猛將如雲 , 一些不言而喻的共識很容易透過打波, 飯局敘會啓發出來.

簡單的道理, 供求缺定價格, 奇貨可居等傳統道理. 一些小朋友也明白的手法, 地產商不積極或壓低去出價勾地, 很自然地供應就會減少. 地產商理直氣壯地說, 供應短缺是政府做成與地產商無關. 我相信這批政府精英深明固中懸機.

80年代前英國人統治時代, 買一間樓房(唐樓)斤兩十足, 明碼實價. 殖民地政府最低限度能做到公平對待商人(有錢人)與老伯勝(窮人) . 英國人爲香港建立一個廉政公署. 希望香港能建設成一個公平廉潔的社會.

80 年代後英國人逐迫把權力交給香港的中國人, 香港的這批中國人(高官) 特別害怕商人 (或者傾斜於商人) 工能組別的利益團體得以控制政府政策. 最叻的還是能取得一些愛國團體的合作. 愛國團體 (阿爺) 的目標就是政治,民主只要抓緊. 商人目標就是維護商人團體利益. 各有所需, 合作愉快控制政府.

商人及地產商得到政府政策幫助. 利潤得到年年大賺. 最明顯的政策就是政府容許地產商買10000呎地可以發水建成15000呎樓宇. 市民用真金白銀去買500呎的房子. 只得不足七成實用率的貨品.   是誰人做成今天的現像 (小圈子)

請問特區政府有否研究過香港地產商曾否買過一幅地皮是要虧本的 ?
請問特區政府有否研究過全球最可靠(必賺)的地產投資地方是那裡 ?
請問特區政府把香港這塊咁稀有的土地資源獻給這班商人(成爲今天的地產大商家) 有否覺得慚愧 ?
請問特區政府知否爲何何文田的靚地今天能以109 億元(高出底價六成成交).
各大地產商過去試勾十七次而未能勾出. 答案就是他們聯合與政府做show

商人們喊著要撤離香港前, 懇請他們想一想香港(政府) 如何把他們一手養大 !!!
今天的官商勾結跟70年代的貪污行爲所造成社會不公現像不無兩樣.

香港的工作機會都是控制在幾大財閥機構之內. 政府高官都是打一份工
留有一手對自己或家人日後出來總有一些幫助. 兩袖清風這種風骨今天應該沒有市場了. 容許小圈子控制特首選舉, 立法會選舉, 香港只會倒退.
真的想香港前進. 用行動去取消工能組別吧. 好讓一個健康而有秩序控制的房店屋政策去幫助市民安居, 安居, 安居樂業

我贊成恢建居屋

60後 – 小市民

(Name provided)
09/06/2010 17:12

To views@thb.gov.hk
cc
bcc
Subject Public Consultation on Subsidising Home Ownership
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Should home ownership be subsidised?

Don't do anything stupid. Not one country in this world will subsidize citizens to buy a home. Rental maybe, but not purchase. We already have public housing, Housing Authority and Social Services.   No point to spend money on non-live saving items.

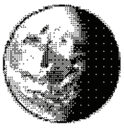
Who should be helped?

Not one.

What help should be offered?

No help should be offered.

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)



09/06/2010 23:19

To <views@thb.gov.hk>
cc
bcc
Subject Disagree!!!
☐ Urgent ☐ Return receipt ☐ Sign ☐ Encrypt

Dear Sir / Madam,
I could not agree to provide the subsidy.
I think people should take responsibility of their own lives but not blaming the society all the time. Me, a after-70's, graduated from university in 1997 and bought my first flat in 1999 at a high price. Utimately I sold my flat at a loss in 2005, losing $300K in value. Same as the people now said they don't have sufficient money for downpayment, how could I have sufficient money just 2 years from graduation? I also needed to repay the educational loan to government and paid half of my salary to my family! Because buying a flat is my dream, I determined to apply a job in bank so that I could pay only 10% for the downpayment!
Since 2005, I started to rent a flat because really don't have sufficient money to buy another dream house. After working hard and saving money togather with my husband for the past years, I entered the market again in April 2010 because of my genuine need – my baby boy would come end of this year and I would like to have a permanent place to live. I can't afford the flat on top of MTR and so I bought a flat a bit far away.
I shared my story and just want to show that this is really a process that everyone needs to go through. In fact, they could apply for up to 95% mortgage by buying insurance already. If buying a flat is upmost important to them, why don't they think of other ways like changing their job (to bank for example) and find another job that could offer higher salary? I noticed some cases that the man is still looking for his own "personal goal" at his 30's and so he is willing to earn around $10K per month. Then he complains the property price is so high that he can't afford. Oh, when I was 30's, I had already been earning triple his salary! Everything has trade-off. Because I truly understand I need a dream house, that's why I planned very early before my graduation from University. Because I need a dream house, I suffered so many years to be apart from my husband who needs to fly overseas for working so as to earn more money. This is called "trade-off" that I think they really need to give and then take.
On a separate note, I strongly disagree the government to interfere too much on the property market and manually make the price down just to give chance for those to buy a flat. Why people like me – working hard for so many years to save many and just bought a flat recently due to personal need – being penalized for those who only blame the society all the time? My family, being in the middle class, really contributes a lot by paying tax every year. Please don't do anything to take away our wealth which is accumulated through years of hard work.

Regards,

(Name provided)

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)

資助市民自置居所公眾諮詢

傳真：2761 6822

關鍵問題：

- 為何資助市民自置居所?
- 應協助哪些人士?
- 以甚麼形式協助?

以下是我本人的意見:

為何資助市民自置居所?

最主要是繁榮經濟，因為資助置業，如果多左人買樓，就會帶起其他行業，好似地產經紀/律師/銀行/裝修公司/搬運公司/傢俱電器商店等等;

應協助哪些人士?

好簡單，就是綠表同白表人仕，現在爭論是否復建居屋，都是針對這批人;

以甚麼形式協助?

[自置居所貸款計劃]就得了，因為如果經濟下跌，可以立即叫停計劃，但居屋起緊就好難話停就停，而且市面好多二手樓的價錢同居屋差唔多，除非一定要買豪宅或者一定要買市區樓,咁就幫唔到了;

我覺得政府需要做 2 樣:

1) 保持樓市穩定!! 如果樓價大幅下跌,代表經濟好差,到時想買樓的人份工都唔知有無，加上銀行收水喉，就算有錢都唔敢買，所以希望樓價跌是錯的;
2) 資助置業，一定要有具體措施保證可以收回貸款，因為這些是公帑，否則寧可取消計劃都不要浪費公帑!

（無法辨認）（已簽署）

2010 年 06 月 09 日

10/06/2010 00:25

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bcc
Subject 資助市民自置居所公眾諮詢的意見
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c1運輸及房屋局：

你好！本人現正就「資助市民自置居所公眾諮詢」而發表意見，希望意見能得到考慮！

一直，本港的樓價都處於極高的水平。很多有心置業的人士，根本無法負擔。
大部分的樓價處於不合理水平，作爲一個文明社會，住屋應該是人人都能負擔的事，爲何香港卻完全相反呢？
縱使有人可以負擔樓價，但大部分人因爲供樓而所面對的壓力是十分沈重的。
難道在沈重壓力下來負擔樓宇支出，又是文明社會的所爲？
或者官方可以用很多方法來找出數字以證明市民可以負擔樓價；
但問題是，市民可以負擔供樓，但活在一個三餐不計及精神壓力下，政府認爲沒有問題嗎？

爲何資助市民自置居所?

理由很簡單，很多真正爲置業的人不能夠買樓。
在香港，市民收入的增長遠遠追不過物價的增長幅度。
先俾首期，後供樓；成爲了大部分人置業的方式
可是，首期所說的，至少是十萬、廿萬

我先用年青人做例子說起：

一個位於舊區的唐樓小單位，至少要一百二十萬
即使年青人九成按揭，但都需要至少十二萬首期
很多年青人剛剛初初畢業，月薪不高
大家都知道，大部分大學生市價都是八、九千而已（專科畢業生除外）
扣除所謂的公積金，給家用（至 少二、三千），返工坐車及吃飯（至少三千以上）
還政府的grant loan (至少五百至一千)
年青人真的可以儲下來的，所餘無幾
不幸遇到患病，又要花錢去看醫生
不幸家庭裡有忽然的開支，如維修水喉及電器等
試問要多久才可以有一個十二萬？
就算年青人儲好了一個十二 萬，他們也絕對不可能全數用來買樓
至少也要儲多一些錢（大概五萬）來旁身，以作不時之需（例如經濟問題一出現就被炒而失業）
即使是完全沒有任何裝修，家中只有一張簡陋的床、衣櫃、電視、照明燈光及基本的廚廁用具如廁所、洗手盆、熱水爐、電飯煲等（大概兩、三萬）
所說的是至少儲夠約二十萬才可以買樓

就當年青人不結婚，不搞婚禮，只有同居（零開支）
但問題是，以他們的月薪，儲二十萬啊...真是太過困難吧？
以上我的計法已經將所有的數字壓在基本層次上

而政府絕對不能將數字單純地考慮在樓價及市民收入的比重
生活上還有很多細微的開支，包括俾給家用、看醫生、吃飯、乘坐交通工具、家居日常支出等
難道政府希望市民不給家用，有病不看醫生，不吃飯只飲水？
如果政府不了解民情就推行政策，一定不斷加深社會的矛盾

有人說，年青人的人工會增加，不是十年來都只有九千、一萬左右
但問題來了
每次經濟出現問題時
當打工仔的，第一時間被減薪、炒魷魚
當經濟一復甦時，打工仔未找到工作，百物已經加價
交通工具加價， 飲食加價，租金加價
好了，不用失業找到新工作，人工遠遠追不上物價的升幅
新工作的人工可能比起經濟出問題前的那一份工作 差不多，但已經是變相收入減少了

我以上所說的，是以一百二十萬 樓宇為目標
但事實上，有幾多一百二十萬的物業？真是寥寥可數
即使有幸用了五、六年的時間儲一個十二萬，以年年加價物價來說
十二萬在五、六年後又真的可以成功置業嗎？
到了年青人三十歲，他們不再年青，那時他們手上的十二萬又可以買樓嗎？

我以上的數字也許計得還是過份樂觀了

我已經沒有提到OT沒補錢的剝削及損失了
很多的工作都要求打工仔開OT
OT是應份，一份人工請你，就要你做兩個人的工作
間間公司如此，所以被人認為是「正常合理」

以上只說基本置業付首期時所遇的壓力
我已沒有計算到首期後要供樓捱利息的困難
但單單是首期的壓力，都已經令年青人十分痛苦了

如果說不置業，可以租私人樓
但問題來了，一個細小350呎的市區私人樓宇單位，都至少三、四千(大部分都是五千以上)
而租金是不斷增加的，但市民的收入卻不是按相同比例增加
租住私人樓長遠來說，並不可行。

應協助哪些人士?

我認為最應該協助的是沒有能力支付私人租金、支付不到首期，又住不到公屋的人士。
例如月入只有$10000的市民。

以甚麼形式協助?

第一，政府應該考慮將公屋的政策改善。

政府應該檢討入息上限及大量興建公屋單位。
單人入息上限不應是$7440，早前增加的$40是完全沒有意思的
一個月入$10000的人，租私人單位要$4000
餘下的$6000又需要支付家用、日常開支（返工搭車、吃飯）及儲蓄（將來可能出現病痛要看醫生）
試問住不到公屋，私人單位租金又貴
香港特區政府希望市民不吃飯、有病不看醫生來支付住屋嗎？
所以，個人入息上限應該改爲是至少$10000

大量興建公屋可以縮減輪候的時間，因爲現時有十多萬家庭在等候中
等候期間，他們可以住哪兒？

第二，政府可以考慮推行協助市民支付首期的計劃。

政府可以借貸給市民支付首期

合資格的市民需要爲沒有能力支付首期的市民
年齡需要至少爲26歲或以上的香港永久性居民
如果市民需要申請，必需要申報父母(不同住都需要)、同住家人及個人入息
以證明對方並沒有能力在他人協助下負擔首期或者自行負擔首期
例如，個人月入不得低於$7000及不超過$12000，直系親屬不擁有私人物業
而他們的總收入不超出某個上限
個人的銀行流動資產亦不超過某個數字，如10萬

市民提出申請後，政府需要在10個月內處理申請
合資格的申請人可以會面見有關的政府部門繼續其申請過程
不合資格的申請，政府需要寄出拒絕申請信

合資格的市民在會見政府後
政府確認了對方的資料及經過行政手續的需時，就可以批出證明書
及一個既不能提取、又不能存入款項的戶口以支付首期
然後市民自行在證明書及戶口批出後的90天內揀樓

爲防別人濫用機制
政府只協助市民購買180萬或以下的私人樓
而政府借出的該首期亦不多於某個數字 (如30萬)

該「首期」絕對不能夠提取，該戶口必須是政府直接聯繫銀行
市民無法從中提款或注入款項
而入面的款項只能夠全數成爲首期
買了樓後，該戶口即時失效
以防有人利用該「首期」作其他用途

之後市民可照過往做法向銀行按揭供樓

爲了令機制沒有被濫用，建議此項申請一生人只可成功申請一次
若批出證明書及該戶口後，就已視爲成功申請

市民90日內仍未置業，則當棄權論，同樣將來都永久不能再申請
而成功置業的，將來都永久不能再申請
若不合資格，被拒絕及沒有得到證明書的市民，不視爲成功申請
在收到拒絕申請信的半年後可以再嘗試

單位成功買入後，市民需要在40天內將有關的交易資料（如律師文件，地產公司發出的確認信、銀行交件等）提交香港政府
如果政府40天內沒有收到有關資料，可向市民罰款及透過銀行追查他們的單位資料。

該購入的單位在未來十二年都不得轉售、出租給其他人，以防有人透過機制炒樓及投資
若發現任何人等將單位在期限內轉售或出租給其他人，即屬違法。

市民需要向政府歸還該「首期」，在批出金額後每年需要支付1.5－2%低利率
每半年歸還一次

任何人可以一人名義或夫婦名義申請。

以上爲本人想提議的可行方案
希望得到香港特別行政區政府的考慮或採納
本人爲在職人士，如有任何座談會或諮詢會，都願意抽空出席
如果有相關的資料，歡迎政府向本人提供。

(署名來函)

電話：
電郵：

（編者註：未能確認來信人是否願意公開姓名。）

(Name provided)
10/06/2010 02:15

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Should home ownership be subsidized? Our answer is "NO" because:

- Unlike shelter, being a home owner or a landlord is only a nice to have item and absolutely NOT A MUST.

- Many affordable properties are available in the Hong Kong market, especially in the New Territories. But many people use houses at the peak, etc for comparision purpose and claimed that property prices are too high. It is untrue! Lots and lots nice units under 1 million dollars are available.

- Many Hong Kong citizen's homes are their lifes and they are working hard to achieve their goals. Their hard earned tax money are expected to be reserved for the elderly and disabled, not to the people who want to be landlords.

- Around the world, seldem see tax money and government resources are spent to a small group of people to buy their homes, though rental assistance may be offered!

- Government resources should not be spent to a group of people who are just shouting loud to make you "obey"

- From past experience, 資助市民自置居所 was a total failure.

Thank you very much for your attention!

Regards,

(Editor's note: Cannot ascertain whether the sender agrees to disclose his/ her identity.)