



amy kok

02/12/2013 11:52

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject consultation document

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"Building Consensus, Building Homes" is a valuable document, in my opinion. It should still be referred to in the next ten years.

Amy Kok

Hong Kong resident



lam ck

02/12/2013 12:19

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Subject 公屋富戶政策意見(更新)

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本人反對以單憑入息或資產任何一項超額，便須遷出公屋
政府無法增加大量房屋供應，放大量新移民來港搶公屋和私樓，
犧牲現時公屋人士權益

我認為維持現狀，不需收緊



chunkwok.lam

02/12/2013 12:24

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Subject 收緊公屋富戶政策意見(更新)

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本人反對以單憑入息或資產任何一項超額，便須遷出公屋
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我認為維持現狀，不需收緊



concern you

02/12/2013 12:33

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Subject 對長策的意見

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長遠房屋策略督導委員會主席

附上檔案是我們一班青年對長遠房屋策略的意見
敬請了解我們的看法及回應
謝謝!



敬啟者：

我們是一班關心社會現況的青年。現時各階層對房屋需求甚殷，租屋或供樓支出無不成為家庭總開支中較高比例的項目。面對薪金永遠追不上通脹此情況，中產家庭也因住屋開支而削減或緊縮其他方面的開支，更枉論徘徊在中產邊緣以及基層的人士！根據《世界人權宣言》第二十五條所言，住房權是基本的個人權利，政府有責任為市民提供適切的住房。基於住房是個人權利以及香港現時的住屋現況，我們對長遠房屋策略有以下的回應及意見：

- 1) 政府應有深入及準確的住戶需求/住戶數目增長的調查，並每年作檢討，以了解社會不同階層的住屋需要和發展現況，方可有效估算未來 10 年的房屋需求。
- 2) 督導委員會建議公私營房屋比例為 60:40，但市民普遍不太明瞭此比例的原則，政府應向市民交待此假設和政策目標，同時，公私營房屋比例應以市民福祉為依歸。
- 3) 同意諮詢文件以「公營房屋佔多為」策略，保障基層市民的住屋需要，建議政府提高公私營房屋比例，以應付市民住屋的需要。
- 4) 諮詢文件提到將增加居屋的供應，但文件沒有顯示公營房屋的租買比例和數量，如政府建議公私營房屋比例為 60:40 的情況下，會否削減居屋的興建量？除促請政府提高公私營房屋的比例外，並請向市民交待公營房屋的租買比例和數量。
- 5) 發展新市鎮/興建住屋需收回土地是其中一項無可避免增加住屋的方法，我們促請政府：
 - (一) 切勿發展郊野公園之土地，保護香港的綠色地帶；
 - (二) 合理安置受收地影響的居民；
 - (三) 在發展用地上撥出較高比例用地興建公營房屋，並向公眾交待興建公私營房屋用地之比例；
 - (四) 完善交通、社區設施等住屋配套，並提供無障礙設施。
 - (五) 提高人均居住面積，增加居住質素。
- 6) 政府應考慮在市區內撥地興建公營房屋，如回收政府宿舍、高爾夫球場、露天停車場、工廈等，以便利低收入居民。
- 7) 樓價高企，租樓開支增加市民的負擔，政府應對居住於私人樓宇之低收入人士提供公屋以外的支援，如重新檢視租管條例，提供稅項優惠給業主等，但諮詢文件並未有關注此類人士的住屋需要。
- 8) 政府對中產人士在住屋方面缺乏支援的措施。據了解政府定義月入 1 至 4 萬元的家庭為中產，縱然月入 4 萬的中產家庭亦未必有能力置業，更何況是在邊緣的中產家庭。相對地，他們似乎較有能力在私營市場租住和購買房屋，但樓價高企和不斷加租，這班中產家庭亦面臨住屋困難，作為香港的一份子並長期納稅，但他們往往未能享受住屋的福利，政府理應在長遠房屋策略中作出以下的考慮：
 - (一) 預留土地興建中產居所如復建夾屋，研究以合理價錢銷賣，與市場價格脫鉤，可為樓價降溫。
 - (二) 中產亦有權利享用公營房屋，如放寬部份居屋名額給首次置業的中產人士/家庭申請；
 - (三) 為首次置業及供樓中的中產家庭提供稅務優惠，降低置業壓力。
- 9) 建議政府預留土地發展地鐵上蓋物業，政府亦有能力成為發展商，比淨賣土地獲取庫房收入為佳，可控制樓市價格，惠及市民，同時別讓城市豪宅化，保障「港人港地」。
- 10) 人口老化，安老院舍舍位緊張，政府應預留土地作安老院舍之用途，以舒緩照顧者的壓

力。

- 11) 政府可效法歐洲國家實施房屋空置稅及第二物業稅，以避免房屋空置。同時，政府可提供誘因鼓勵業主放租給有住屋需要的人士。
- 12) 政府不應賣斷土地而不管賣地發展後對社區的影響，建議政府賣地時應附帶不影響整體規劃的條文如限制樓宇高度、日照、綠化、公共空間等。
- 13) 在土地發展過程中，政府應積極擔當監察者和參與者的角色，並以市民的利益和福祉為依歸，建議政府必需考慮城市的無形資產特別是居民的鄰舍網絡，但現況往往因重建令居民的鄰舍支援網絡終斷，受影響居民原居安置實屬必需。

香港市民對住屋需求十分殷切，政府需要顧及不同階層及社群的住屋需求，並聆聽大眾市民的聲音，減少市民對樓市無能為力的怨氣，讓我們香港市民可以安居樂業。我們亦期待政府做到「港人港地」的理念，地產霸權不復見。

敬希 閣下考慮我們的意見及積極回應，並能持續與社會不同階層建立有效的溝通平台，我們很樂意在未來的日子裡繼續與 閣下討論住屋議題，希望香港市民可安居樂業。

此致

長遠房屋策略督導委員會主席

聯絡人：劉振豪

聯絡電郵：

(轉交關社大使劉振豪)

二零一三年十二月二日



LAI Kin Kwok

02/12/2013 12:34

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject 回應長策諮詢

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長遠房屋策略督導委員會,

附上為本人對長遠房屋策略諮詢文件的意見供你們參考。
謝謝!

賴建國

Kin-kwok LAI

HDSW(FT) Programme Leader

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致：長遠房屋策略督導委員會秘書處

對《凝聚共識 建設家園：長遠房屋策略諮詢文件》的回應

一份經過十個月的蘊釀，期待了十多年的《「凝聚共識 建設家園」長遠房屋策略諮詢文件》（下簡稱「諮詢文件」）終於在9月3日發表並進行三個月諮詢。在130頁共十個章節的諮詢文件內究竟有多少部份與基層劏房戶有關？本回應嘗試審閱整份文件，抽出與基層劏房住戶有關的部份；同時亦探討文件內忽視了的地方；最後提出可協助基層劏房戶的建議。

1. 《長遠房屋策略》內有關劏房的部份

諮詢文件內有兩個章節與基層劏房戶有關：「第四章長遠房屋需求推算」及「第五章社會上特定群組住屋需要」。

在「第四章：長遠房屋需求推算」內，諮詢文件定義「居住環境欠佳」為「臨時構築物，例如木屋、寮屋和天台構築物；非住宅大廈內，例如商業和工業大廈；與其他住戶共用，例如居於房間、板間房、床位或閣樓的住戶；及分間樓宇單位（即劏房）」。居於上述環境欠佳的住戶總數為74,900個。

在「第五章：社會上特定群組住屋需要」內概述住宅的狀況，並提出解決基層家庭住屋需要的方法。該章內引述《香港分間樓宇單位的調查》概述住戶的狀況，有46%住戶缺乏廚房或煮食地方/廁所/食水其中一項設施；49%住戶曾申請公屋，當中97%是輪候冊上的申請人；住戶選擇劏房因為鄰近工作/上學地點（64%），租金便宜（49%）。唯該章節表明公屋應繼續作解決基層住戶住屋需要的主要途徑。因為部分基層住戶是基於不同的實際原因住在劏房的；而絕大多劏房是位於市區而又交通便利，故諮詢文件認為劏房仍會繼續存在。

諮詢文件促請政府加強巡查及取締工業大廈內的劏房；並按《建築物條例》以處理不符合樓宇和消防安全規定的住宅。然而，在政府因執行巡查時而須遷出的住戶，將可入住屯門寶田臨時收容中心，住滿3個月及通過「無家可歸評審」，便會入住中轉房屋等候編配公屋單位。

諮詢文件內亦有提出探討提供「過渡性房屋」供基層劏房住戶入住的安排。建議政府可研究在市區有合適的臨時空置土地興建過渡性房屋，但諮詢文件表明工廈不符合住用樓宇建築標準和規定，因而要大幅度改動樓宇，費用昂貴影響可行性；政府應考慮將合適工業用地改劃作住宅用途。

諮詢文件最具爭議的是提出探討推行發牌或業主登記制度，以規管住宅樓宇內劏房單位的安全和衛生情況。然而，此制度需要時間及資源，如凍結住戶調查；安置受執法行動影響而須遷出單位的住戶等。

諮詢文件內另一具爭議的討論是租金援助和租務管制。諮詢文件認為租金援助在市場上基層租住單位供應短缺時，租金會上升，抵消了租金援助對租戶的益處；如向輪候冊上的申請者提供，亦會吸引更多輪候公屋。至於租金管制上，可能

會令業主在協議新租賃時盡量提高租金以減低日後限制的加幅，從而令新租客遭拒諸於租務市場外或負擔更高昂的租金。在租住權保障的討論上，諮詢文件認為業主會不願意出租其單位或物色租戶時變得挑剔，市場上出租單位便會減少，從而推高租金，故租務管制只能惠及現有租戶。

2. 《長遠房屋策略》忽視了的…

當閱覽過整份諮詢文件時便會發現雖然有提出「居住環境欠佳的住戶」章節，但卻非與其強調優先照顧及完善的安置政策相違背，更誤導了公屋及私樓的興建比例，同時亦一面倒否決租津租管的可能性。

諮詢文件開首的第 XV 頁列明「督導委員會認為應優先照顧居住環境欠佳的住戶。」然而，「居住環境欠佳的住戶」最後只是歸入總房屋需要之內，與「住戶數目淨增長」、「受重建影響的住戶」及「其他」等同，即非如其所說優先考慮此群以生命換取政府無力解決住屋需要的劊房居民。雖然諮詢文件表示增加公營房屋的比例，但有學者（馮國堅，2013）翻查自 1980 年至 2001 年的新建公私營樓宇比例，從來也是 54.4 比 45.6，諮詢文件的增加也只是加了 4~5%。現時有 23 萬個申請，諮詢文件建議十年興建 28.2 萬個公營單位，當中還包括居屋單位，基層劊房街坊將難以在短時間內改善居住環境。

再者，現時當劊房業主收到屋宇署的清拆令時，只會即時通知租戶遷出，租戶難以等候到安置。租戶就算獲得安置也是屯門寶田，而非如政府進行的研究所得，劊房居民大多因為鄰近工作或上學的市區，故此等安置安排並不能照顧居於市區劊房住戶的需要。

諮詢文件對實施租津租管帶來效用只有一個結論，便是租盤供應減少，租戶的議價能力削減，租金上升。然而，有論者（黃和平、陳凱姿，2013）指出租金津貼的效用視乎供應及需求彈性，而非必然引來租盤減少租金上升。至於租務管制亦亦會有相同現象（業寶琳、黃和平，2013）。過去十多年租金管制及租住權保障也相繼撤銷了，但也不見得空置率降低了；維修保養及租務糾紛亦沒有顯著分別。其實實施了租管，租戶會願意在有保障下多付租金以獲得一定的保障。

3. 協助基層劊房居民的幾點建議

長遠來說在市區興建出租公屋是為協助基層劊房的不二方法，但在能夠建成足夠的公屋前。政府應興建過渡性房屋、設立租務管制及租金津貼。

過渡性房屋除了為基層住戶在未能入住公屋前提供暫時性的適切住房外，更能增加基層房屋供應，以影響市場租金增幅及形成比較作用，使市場上的房屋亦須作出一定程度的改善。此類房屋可以是改裝空置校舍、政府空置物業、市區重建局轄下的空置單位及在重建舊公屋時的處於非住宅地區的舊單位。

單純的租津、租務管制或租金管制均不足以解決現時基層租戶所面對的問題。政府應檢討《業主與租客（綜合）條例》，為租管及租津的影響進行研究。租管可分為租住權保障及租金管制。租住權保障包括現租戶有優先續租權及業主收回單位應設有較長的通知期。租金管制則在每次續租的租金加幅不高於市值，如業主

與租戶不能達成協議，可交由土地審裁署評定租金。政府應兌現3年上樓的承諾，對於輪候超過3年而未能上樓的申請人，應仿倣關愛基金般提供基層租戶生活津貼。

在全面解決劏房居民的住屋需要之前，建議政府設立舊區社區發展服務隊。基層劏房戶對自身的權益及社區資源認識有限，長工時令他們主動尋找社會服務的機會不多。現時就著房屋問題而提供社工外展及網絡服務缺乏，但基層居民面對的房屋問題卻眾多，從租務問題，收樓重建，維修管理，到社區規劃等也十分需要社工的協助。社工隊可尋找有需要的基層居民，建立互助網絡，組織居民意見向有關當局反映。

是次諮詢反映政府的種族敏感度非常薄弱。在諮詢初期完全沒有考慮到少數族裔的需要，直至10月尾才有少數族裔語文的諮詢文件上網。然而，只有網上版本又如何能讓普遍為基層人士的少數族裔朋友上網查看及發表意見。期望長策督導委員會能向少數族裔社群再作諮詢，並在未來發表報告時有印製相關語文的報告讓少數族裔社群參與其中。

總結

總括而言政府須考慮中短期方案協助水深火熱的基層劏房住戶，只以供應主導並不能解決基層劏房居民住屋需要，需求面向亦要關注。解決基層劏房住戶的住屋需要是要提供「一籃子」方案。現時基層劏房住戶的住屋需要帶來的影響已非居住環境，而已是影響到兒童成長，家人關係等的需要，處理不妥將引來更龐大的社會成本。

參考資料：

- 馮國堅（2013）〈長策文件技倆：壓低建屋目標、跨大承諾〉《新晚報》2013年10月24日。
- 黃和平、陳凱姿（2013）〈租金津貼——支援基層市民住屋需要的另一個選擇〉影子長策會編《住屋不是地產——民間長遠策略研究報告》香港：印象文字。
- 葉寶琳、黃和平（2013）〈租務管制及租住權〉影子長策會編《住屋不是地產——民間長遠策略研究報告》香港：印象文字。

2013年12月2日

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長策：私營房屋.doc

長策：私營房屋

1 供應 vs 需求主導？

《長遠房屋策略》是 2013 年暑假特區政府的重頭戲，運輸及房屋局長張炳良率先披露，未來十年香港新增房屋需求，是每年 4.47 萬個單位，四捨五入的話，便相當於四萬五個單位。十五年人事幾番新，從董建華年代的「八萬五」，到梁振英年代的「四萬五」，公眾難免對數字偏低感到驚訝。

據個別長策會人士透露，《長策》內容不但為房屋政策提供理據，同時亦是市場敏感消息，因此不能單從理性決策的角度出發，還須同時考慮社會心理和市場預期因素。率先披露偏低的房屋需求數字，倒未知是否已預計美國退市，以及內地出現債務危機的消息，將會對香港樓市構成沉重的壓力，因此需要提早公布好消息「托市」？

投資需求計算

房屋需求數字被認為偏低，除了公屋需求估算上的嚴重不足，另一個主要原因是沒有計算投資需求。長期以來，香港樓市均受短期熱錢及炒賣活動，以至長線投資欠缺出路、需通過置業保值的影響，形成嚴重的市場扭曲情況。物業的交換價值凌駕使用價值，令自住買家無法承擔高昂的樓價，乃是香港地產霸權的主要癥結，亦早已是路人皆見的事實。過往政府承認炒賣只普遍存在於豪宅，但自從雙倍印花稅覆蓋二百萬元以下單位，已變相承認所有單位均受炒風波及。如何能更有效區分和調控炒家和用家市場，令用家的實質居住需求得到保障，實在是《長策》必須面對的棘手課題。

《長策》拒絕計算投資需求，官方一直以來所持的理由，是投資物業最終都會轉售或出租，住宅單位長遠而言總會被佔用，因此毋須單獨計算。這種說法，無異於認為一切樓市泡沫，最終都會被市場的實質需求消化，因此毋須特別擔心。但這類官方假設最終能否成立，自然不能單憑一廂情願的主觀期望，還須視乎制度和政策環境的配合。例如對境外及機構投資者採取寬鬆政策、對空置囤積單位並不作出管制等，均有變相助長物業純粹用作投資工具的可能。除非政府願意長遠堵塞政策漏洞，否則這類假設實難自圓其說。

官方堅持物業不會純粹用作投資工具，另一理據是香港物業空置率長期偏低，2012 年總體物業空置率只有 4.3%，小型單位的空置率更只有 2.3%。但正如不少評論早已提出，這涉及空置率定義過於狹窄的問題，未能反映香港住宅單位使用的實際狀況。若我們改以閒置率作為標準，全港現時約有二百三十多萬家庭，但住宅單位數目則為二百六十多萬，閒置率的數字便高達 10% 以上，箇中顯然涉及大量投資物業的因素。自 2013 年 4 月 1 日起，英國地方政府已開始就長期空置單位徵收懲罰性地稅，香港實難繼續以技術困難為理由，拒絕就開徵空置稅展開研究工作。

供應方管理

面對投機炒賣造成的市場扭曲，治本之道絕非如八萬五年代，一味只懂增加房屋供應，以填補如無底洞般的、夾纏不清的各種所謂需求，而是要令房屋供應用得其所，真正配合用家居住的實質需求。對此《長策》必須首先大幅提高公營房屋——包括出租公屋和居屋等的數量和比例。有消息指出，儘管未來《長策》將建議出租公屋單位的數目，重新提升至每年 2.2 萬個，較目前約 1.6 萬個有一定的增長，但居屋數目則回落至每年四千個以下，意味公屋租

戶通過綠表購買居屋、騰出單位的數目將很有限。無論如何，均難以滿足現時已高達二十二萬的公屋輪候冊數字。

公營和私營房屋的根本差別，除涉及不同階層和背景市民的住屋需求，其實亦涉及政府在房屋供應的主導權，和《長策》能否貫徹執行的問題。以有條件遷出公屋的租戶、或準備「上車」的夾心階層家庭為例，加建居屋遠較加推私人住宅用地，更能滿足用家的實質需求。其中居屋供應的數量和時間表，將完全受到政府的控制；但假如政府把用家推出私人市場，即使在政策上提供一定優惠，他們仍要面對極不確定的市場環境，以及樓價波動可能構成的風險，住屋需求能否滿足便變得毫無把握。

除了由房委會和房協提供的居屋，作為公營機構的港鐵和市建局，亦在房屋供應上扮演舉足輕重的角色。可惜的是，兩個公營機構不斷在商品化的道路上，愈行愈遠，住宅項目完全由私人發展商包辦，市場定位亦與一般住宅樓盤無異。去年特首選舉期間，唐英年曾高調批評市建局興建一些「華而不實、貴到無倫」的物業(儘管不少這類項目是他任財政司司長時批出!)，以至張震遠曾一度提出，市建局將會配合政府在市區增建公屋。但這除了成為選舉期間又一「語言偽術」，時至今日蘇慶和已接替張震遠上場，仍看不到市建局對房屋的非商品化，作出那怕只是一丁點的承擔。

事實上，無論是港鐵、市建局以至房協，均可在非商品化、甚至是非牟利房屋供應上，扮演更積極的角色，在目前二分的公營房屋和私營市場以外，提供更多元、創新和均衡的另類房屋想像。如此政府和房委會可專注於提供基層住屋，解決低下階層的基本居住權問題；港鐵、市建局以至房協，則可針對青年及首次置業人士的需求，提供既照顧用家的負擔能力、亦具成本效益的新型房屋。更重要的是，由公營機構提供的另類房屋穩定供應，將能有序吸納部分買家的需求，有助紓緩短期樓市供不應求的局面。即使《長策》建議私人住宅的比例縮減，亦不會刺激市場預期和構成炒賣理由。

此外，正如公共專業聯盟政策召集人黎廣德建議，政府應該為土地供應設立「自動回撥制度」，即凡是定期賣地缺乏承接的地盤，政府將交由房委會或房協改建公營房屋，確保住宅落成量不會因為市場變化或地產商聯手杯葛投地而下跌或延誤。□黎廣德同時建議，設立官方「房屋供應鏈綜合訊息」系統，將每區及每季賣地量、施工量、樓花審批量、現樓開售量、單位空置量、預期落成量及時間表，從「麵粉到麵包」的供應鏈，涵蓋所有公、私營房屋的資訊，全盤透明地呈現在市民面前，以避免有人利用信息不對稱的漏洞而扭曲市場。

需求方管理

上述建議仍主要以理順供應的角度，以滿足用家的實質需求，尚未觸及投資需求帶來市場扭曲的根本問題。房屋的非商品化無疑可以間接穩定樓市，但私樓比例縮減亦構成市場不穩定因素，難以消除外圍因素和宏觀經濟波動的困擾，因此政府必須同時處理私樓需求才能對症下藥。

過往政府一直以房屋的供應方管理(supply-side management)，例如獨沽一味增加或削減供應，作為解決香港房屋問題的政策工具；需求方管理(demand-side management)如對買家設置負面財稅誘因(negative financial incentives)，則往往被視為過度干預市場，只是用於市場失效時的短期非常措施，而政府早晚亦要面對所謂「退市」的抉擇。但事實上，正是由於政府對需求方管理存有偏見，片面和狹隘地理解為短期非常措施，因此才會造成自我實現的預言，令此等措施成為市場不確定因素，構成所謂過度干預市場衍生的問題。假如將 BSD 和 SSD 等措施，恒常性地化作房屋政策的組成部分，讓市場充分消化相關政策影響，那就

不再構成新的市場不確定因素。

至於過度依賴供應方管理，則是忽略了房屋供應嚴重滯後，與樓市周期完全脫節的特性。與供求彈性均較高的一般商品市場截然不同，從土地規劃至完成基建設施，再到興建房屋並推出市場發售，新增供應往往需時近十年或以上來完成。當市場已經出現供不應求的情況，政府才後知後覺地增加土地及房屋供應，到大量住宅建成並推出市場時，樓市泡沫很可能早已爆破，並出現巨幅的供過於求狀況。1997年香港金融風暴後的困境，相信公眾至今仍記憶猶新，但治港班子卻彷彿早已忘記。

正如房產發展研究中心研究員姚松炎指出，片面討論土地和房屋供應乃是問錯了問題。「情況就如同一對新人，結婚擺酒，卻無權決定請誰人及請多少人，一切只能靠估，怎料雖已筵開百席，但仍客似雲來，部長提議：不如拆咗間新娘房，開多兩圍好唔好？一來可以賺更多，二來可以坐寬些。但問題明顯有二，到底還有幾多賓客會來？拆完新娘房開多兩圍，再有人來點算？這解決方案根本難以永續。而且，酒樓當然可以賺多兩圍錢，但對新人而言，既然不知誰會來，賓客做幾多人情天知曉……」因此，無論是人口政策和流動人口管理，以至累進房產稅等財稅誘因，才是從需求方管理的角度，根治市場扭曲的必要手段。其中尤以新加坡自2010年引入的累進房產稅制度，是較空置稅更根本的需求方管理改革，尤其值得香港進一步認真研究。

《長遠房屋策略》乃是個保守和欠前瞻性的方案，不但令房屋政策過於依賴發展商，建屋指標的落實機會大打折扣；公營機構的住宅項目一味商品化和豪宅化，漠視自住用家的負擔能力；就算是私人單位落成推出市場，是否能配合市民實質的住屋需求，仍大有疑問；至於所謂投資需求帶來的市場扭曲，政府就更完全無力作出長遠回應。畢竟發展商和炒家的目標，皆是極為單純的利潤最大化，而不是解決市民的住屋需要；假如政府沒有能力大刀濶斧，真正重拾房屋政策的主導權，則《長遠房屋策略》亦僅屬紙上談兵而已。

2 市場扭曲

香港政府長期信奉自由市場的哲學。所謂「信之則有，不信則無」，自由主義主流經濟學作為一種意識型態力量，並不重視在事實層面上是否存在經驗證據，又或在價值層面上是否更具道德說服力，而僅在於它能否凝聚一群對迷信堅定不疑的信徒。因此那些貌似科學的經濟學理論，即使完全與事實背道而馳，同樣可以發揮其巨大的影響力，繼續成為描述以至捍衛現存經濟秩序的主流論述。

主流經濟學

官方一直認為地產投機炒賣只是暫時現象，價格機制必然會作出自我調節，最終所有投資物業都會轉售或出租，住宅單位長遠而言總會被佔用，因此毋須在政策上加以考慮。這正是典型的主流經濟學觀點，認定投機炒賣乃是正常的市場活動，有利分擔風險及提高市場效率，百利而無一害；反而政府介入限制投機炒賣，採取需求方管理的短期干預措施，才是造成樓價波動和市場不穩定的因素。有論者甚至認為，由於過往歷次短期干預措施推出後，樓價在短期回落後均會重新攀升，此乃反映樓價建基於實質而非投機需求；¹但對於炒賣繼續刺激樓價不斷攀升，以至脫離實際購買力，最終造成泡沫爆破、樓市全面崩潰，主流經濟學家卻往往噤若寒蟬。

1 王于漸(2011a)。「新樓預售為何會有炒賣」。《信報》。

這種論調實無異於指出，歷來樓市最終病人膏肓、藥石無靈，主要責任應由處方的醫生來承擔，但對疾病的根源本身則不置一言。

在金融海嘯之後，英女皇在訪問倫敦經濟學院時問道，為何無人能預見 2008 年的信貸危機？有教授函覆說：「危機的起因雖多，但未能預見其來襲的時間、幅度和烈度，及時制止，主要是國內外一眾智者集體欠缺想像力，未能探明其對整個系統的風險。」對於上述這段歷史小插曲，有香港的轉載者竟然表示：「我在此引述，並非為這個卓越而傲慢的專業向讀者謝罪，而只是說明洞悉先機之難。」²是否卓越不大好說，傲慢則確是十年如一日。

奧地利學派

要預測金融危機何時出現當然很難，但要理解危機的根源卻並非不可能。當主流經濟學普遍對引發 2008 年金融海嘯的系統性因素視而不見，非主流經濟學家如奧地利學派的商業周期理論(Austrian business cycle theory)，卻早已洞悉其來龍去脈。簡略而言，奧地利學派認為只有建基於儲蓄累積的經濟增長，才是可持續的；單純建基於信貸膨脹的經濟增長，是不可持續的。當銀行體系創造信貸的成本愈來愈低，則意味它可以更低的利息放貸，而這將造成市場價格的扭曲。由此最終將會導致過度生產，遠高於消費者實際需求的水平，結果帶來經濟泡沫爆破、商品價格崩潰。³

除了供應方的市場扭曲，奧地利學派亦觸及由此衍生的需求方市場扭曲。凱因斯學派與新古典學派僅討論經濟增長對消費總量的影響，奧地利學派則進一步討論到消費結構的變化。當消費者的收入大幅上升，隨之而來是消費結構的轉變，更精緻的消費品會取代基本消費品，並由此打破邊際效益遞減的定律。但奧地利學派認為要達至這效果，個人的消費知識必須能隨收入增加，否則便會出現需求方的市場扭曲。「Li 和 Hwang(2006)稱此為錯誤消費(mal-consumption)，以對比於政府寬鬆貨幣政策導致的錯誤投資。錯誤消費起因於所得快速增加，它可能源自於金礦或原油田的發現，或如美國的越南戰爭帶給台灣巨大的貿易機會、或中國改革開放帶來的經濟快速成長、或政府以寬鬆政策促進經濟成長所增加的貨幣所得等。」

「凱因斯學者在擔心景氣衰退或經濟危機而倡議政府擴大支出時，通常只關懷消費的總量而未曾觸及消費結構，其導致消費結構的扭曲、消費知識停滯成長的現象，是無法從消費總量上察覺。新古典學派對凱因斯式政策的批評，通常是以犧牲長期去成就短期效果，這是因為新古典學派也僅關注總體變量的總量變化。由於奧地利學派也關注結構的變化，也就發現凱因斯式政策的代價在短期也是很大的。」

「奧地利學派傳統批評政府的擴張性政策，除錯誤投資外，就是擔心未來的通貨膨脹。若精緻化消費品市場未能形成，增加的所得會集中到一個市場，物價上漲的壓力也就提高。在任何時點，消費品都是開發出來。如果這些新市場能伴隨所得的增加而逐漸形成，多少可以舒緩這波金錢洪流... 在正常狀態下，所得增加不會太快，但在一些特殊的歷史情境或特例下，所得偶而會快速增加。這時，的確也算是一種「市場失靈」，雖然我們不是以外設的完美的

2 王于漸(2011b)。「香港與內地公營房屋政策— 釋放「封存地價」 解放「公屋房奴」」。《信報》。另參見 Krugman, P. "How did Economists get it so wrong?" New York Times Magazine.

3 Friedman, M. (1993). "The 'Plucking Model' of Business Fluctuations Revisited." *Economic Inquiry*, 31, 2: 171-77. Tempelman, J.H. (2010). *Austrian Business Cycle Theory and the Global Financial Crisis: Confessions of a Mainstream Economist.* *The Quarterly Journal of Austrian Economics*, 13.1: 3-15.

目標去衡量它的現況。」⁴

顯而易見，上述奧地利學派的簡單描述，完全適用香港的房屋市場，但相關的理論和爭議，在香港中文媒體便竟從沒有人介紹過。

批判地理學

不過無論是主流或非主流經濟學家，皆假設只要所謂的自由市場能暢順運作，「市場失靈」能夠有效地防止，則地產業還是可以穩定持續發展。無論是主流或非主流經濟學家，皆依然視價格機制為萬應靈丹，漠視了地產業的一些基本因素，和一般商品市場截然不同。因此我們亦只能在非經濟學的領域，才能找到對樓市泡沫更適切的解讀、診斷和處方。廣為人所熟悉的批判地理學家大衛·哈維(David Harvey)，正是以批判地產霸權、填補主流經濟學的空間分析的不足而著稱。

對於 2008 年的金融海嘯，哈維便異常清楚地指出，⁵地產資本乃是一種典型的「虛擬資本」(fictitious capital)，這並不是說地產項目都是弄虛作假的，而是指出它確實足以令人相信，它能創造出新的經濟價值，因而吸引大家不斷作出新的投資。由是銀行體系願意貸款給發展商，乃是預期物業建成後能通過出售或放租，帶來足以支付長年累月利息的回報；另一方面，銀行體系亦願意貸款給置業者，確信他們無論是自住、放售或出租，同樣擁有償還本息的能力。

但問題是，地產是一個投資額特別大、年期特別長的行業。銀行業、發展商以至所有參與其中的投資者，均很難洞悉物業多年後建成時所能帶來的實質收益。但每一個人均清楚知道，短期物業升值便能帶來巨額的賬面回報。因此只要繼續有人願意「接貨」，地產資本作為虛擬資本便能「如常」運作，短期升值潛力取代了長短實質收益，成為了支撐投資不斷擴大的主要因素。由是地產投資便自然而然地，傾向於逐步脫離實質需求的投機考慮，形成片面著眼於短期升值潛力的市場扭曲。它本身並不具備價格機制的自我調節能力，反而只會不斷擴大資產泡沫，直至樓價全面崩潰為止。

「這箇中一切均有賴虛擬資本的不斷擴張，以及令人深信資本將能「自動兌現它的力量」。當然，在生產根本不足以創造足夠價值的情況下，此等幻想無可避免地只能以破滅告終。而這亦如實發生了。

上述經濟學和非經濟學的理论探討，無非旨在說明地產市場投機炒賣，本來就並非正常的市場活動，通常亦不具備正面的社會經濟功能。若以維持自由市場的運作為理由，而不對投機炒賣活動進行限制或干預，因為這樣只會帶來市場扭曲，必然形成樓市泡沫和樓價崩潰，最終只會令自由市場無法繼續運作，因此在學理上來說早已是站不住腳的。香港地產業寡頭壟斷、政府的嚴重政策傾斜，以至聯繫匯率所帶來的市場扭曲等，就更令上述種種問題更加不言而喻。只有主流經濟學才會對這些事實視而不見，並繼續堅持那些社會經濟遺禍深遠的謬誤主張。

3 累進房產稅

但凡置業人士購入住宅單位，用途不外乎三種：一是自住；二是放租；三是空置，只靜候樓

4 黃春興(2010)。「需求、消費結構與所得(初稿)」。台灣清華大學經濟系。

5 Harvey, D. (2012). *Rebel Cities: From the Right to the City to the Urban Revolution*. London: Verso.

價升值。

要區分這三種用途其實不難：試設想有人聲稱所擁有的兩套物業，均同屬自住之用，那始終只有其中一套屬於主要居所，這人有較長時間在該處起居飲食，另一套則並非經常使用的次要居所。對主要和次要居所(例如渡假別墅)進行政策上的區別處理，在不少國家均行之有效，並沒有什麼值得爭議的地方。

再設想同屬於一個家庭的成員，卻分別居住在兩處不同的主要居所，這種情況又是否合理呢？假如是一個普通的核心家庭(夫妻加上未成年的子女)，成員住在同一個主要居所，應屬合情合理的推斷；假如有特殊需要(例如就業、求學或分居)而需要分居兩處，那當然仍可因應具體情況作出判斷。

再設想現時全球經濟一體化，不少人經常在外地公幹，主要居所不在香港亦未可料。那或者我們可以先問問，這到底是否法定的香港居民：假如是的話，則就算他經常出差在外，回到香港亦只是回家而已，在港擁有一套物業作為主要居所應無疑問；但假如不是香港居民，則他經常在外地長期居留(例如以出入境紀錄為據)，在港擁有一套物業仍能否算作主要居所，那便很值得商榷了。

然則由公司持有的住宅單位又如何？按照上述同樣的道理，公司物業也可分為自住、放租或空置。提供宿舍給股東或僱員自住的香港公司不多，但假如有的話，我們仍可要求住在宿舍的人，申報這到底是他的主要還是次要居所。至於外資在香港開設公司，提供宿舍給派駐的股東或僱員就更合情合理。但我們同樣仍然可以再問，他們到底以香港抑或外地作為主要居所？

至於放租的單位，我們同樣可以假設所有租客，在同一時期只會租用一個單位作為主要居所，假如租用第二個單位的話，亦可視之為非經常使用的次要居所。這和自住業主的情況分別不大，反正除了特殊情況之外，我們大可假設每個香港家庭或臨時居港人士，均只佔用一個住宅單位作為主要居所。

由此可以引伸，假如不是自住或放租的話，我們大可合理地假設該物業屬於空置。英國地方政府在 2013 年 4 月 1 日起，已開始對業主持有的第二套物業和空置單位，徵收更高稅率的地稅。假如基於就業或求學的理由，需要佔用一套非經常使用的次要居所，則地稅仍可獲得 50% 的豁免，但假如是空置長達兩年或以上的物業，則需要徵收 150% 的懲罰性地稅。後者乃是一項全新的規定，英國期望能通過此類負面財稅誘因，藉以短期增加住宅供應的數目，以紓緩住宅供應的情況。

自 2010 年起，新加坡引入的累進房產稅，就更是一個更加徹底的改革措施（見附件）。它乃是一種類似香港的差餉、但因應物業估值高低而實施累進稅率的房產稅，同時非自住物業的稅率又會較自住物業高得多。正如房產發展研究中心研究員姚松炎指出，廣義來說，這也是累進消費稅的一種，主要針對奢侈、非必需的消費項目徵收重稅，通過消費而非收入進行財富再分配，這在國際經濟學界已有無數的討論。擁有第二套非自住物業、尤其是估值較高單位，顯然可被界定為奢侈、非必需的消費，佔用有限社會資源較大的比例，因此應該承受相應的稅務負擔。由此亦可紓緩物業作為純粹投資甚至是投機工具，所可能帶來的市場扭曲。

除此之外，面對全球性的金融泡沫風險，新加坡和香港一樣，亦開徵類似 BSD 和 SSD 的額外印花稅項，並同樣對境外買家徵收較高的稅率。但和香港不同的是，新加坡對所有買家均

一律徵收買家印花稅，而非針對短期轉讓的特別印花稅，此外亦對購入第二套物業的本地買家，徵收較購入第一套物業買家為高的買家印花稅，這顯然對投機炒賣活動具有更大的調控作用。和上述的累進房產稅有別，額外印花稅項在新加坡仍屬於非常時期的特殊措施。其實只要將其化作房屋政策的恒常組成部分，便更能讓市場充分消化相關政策的影響，不再構成新的市場不確定因素。

無論如何，新加坡的例子已充分說明：一方面，就住宅物業的交易而言，區分境外 vs. 本土買家、第一套物業 vs. 第二套物業買家，對調控投機炒賣活動尤其重要；另一方面，就住宅物業的用途而言，區分自住 vs. 非自住業主、大單位 vs. 小單位業主(推而廣之，甚至是主要居所 vs. 次要居所)，同樣可對提升使用率和財富再分配，帶來重要的推動力。此等清晰區分不同類別買家的需求方管理措施，實在甚為值得香港借鏡。

尤其是香港實施聯繫滙率制度，失去利率政策上的自主性，香港金管局僅能通過按揭政策的寬緊，來調控物業信貸的需求。利率作為各國調控樓市的必要手段，在香港卻不但完全欠奉，而且過去二十多年，美國利率長期維持在極低的水平，眾所周知，正是造成香港樓市泡沫和炒賣熾熱的根本原因。在聯滙一時三刻未能改變前，香港就更有充分理由和實際需要，通過加強其他需求方管理的手段，擴展政府調控樓市的能力，如此才有望令回歸以來持續波動的樓市趨向穩定。

附件：推行累進制差餉 時機成熟

姚松炎 房產發展研究中心研究員

《頭條日報》 2013-4-9

(編者註：此書面意見內節錄或夾附剪報或刊物的影印本，或其他網站的資訊等資料。由於涉及版權問題，該等資料因而不會在此刊載。)



rovina woo

02/12/2013 12:53

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Subject 長遠房屋策略諮詢 - 我想見到的香港

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1. 香港長遠房屋策略 vs 土地來源問題

要解決香港的房屋問題，就要先看看香港有多少土地可用，這片土地可容納多少人居住。

土地也不能單單用作住宿解決居住問題，還需要生活的其他配套措施設備，如工商業零售就業醫療康樂文化娛樂交通設施等等也要照顧，這一點規劃應有一個比例準則依據。

過去數十年，香港都以填海來增加香港的「可用」土地面積，增加工商業用地、增加房屋居住用地等等，以滿足香港人的生活需要，以及新增人口的需要。不知什麼時候開始，有環保組織走出來「限制」香港填海，「新增人口」及原來的市民也被「限制」在這一可用面積上生活；這十年來，還要招呼接待那每年俱增的遊客，去年就以五千萬計。商業娛樂活動中心地帶怎不都是人。

早些時就有調查數據，指油尖旺區及灣仔區的人均「家居垃圾」量最高，灣仔區人口最少，但人均垃圾量是其他地區的六倍。有其他區的區議員即時說要灣仔居住的市民多交垃圾徵費之類。油尖旺區及灣仔區可說是香港普羅大眾傳統的寫字樓商業地區及娛樂地點之一，也是各國遊客必到之處，寫字樓娛樂食肆商場林立。那六倍的人均垃圾量，正代表每天有多少非灣仔區居住的人進入這區域「活動」所「生產」的垃圾量，怎麼說也不應由灣仔區的市民承擔責任吧，又不是該區的居民要這些人來的，旺角行人專用區為當地居民商戶帶來的不便及影響就是一個活生生的例子。可能以後進入這些地區活動的人/遊客要先繳付垃圾處理費，對該區市民才公道。所以關於垃圾徵費，當局應先由商業零售食肆娛樂服務活動做起，由他們開始實施減廢，就可大大降低垃圾量及釐清責任。那個調查機構的「家居垃圾」定義也值得相權，「灣仔區」是單單指灣仔地鐵附近一帶，還是連帶銅鑼灣一起算應清楚說明。這些地區的「垃圾」應沒有「分流」吧？即「商業垃圾」「家居垃圾」都是它，不知道有沒double count了垃圾量多收垃圾費。

香港的長遠房屋策略，可能也要考慮這些傳統商業遊客地區是否應重新規劃住宅及商業活動的比例及設施配套，或以另一模式管理。

2. 土地來源問題

i) 郊野鄉村土地 vs 填海增加土地可用面積

如果要將郊野鄉村土地剷平，破壞郊野環境，制造污染，增加居住密度，個人寧願像以往般填海，增加香港的「可用」土地面積。

香港填海，只佔地球海洋一個微不足道的百分點，對整個地球來說影響近乎零，就算填海面積達到香港原面積的一倍到十倍，香港在地球版圖上也還是「一個點」而已，對全球海洋生態影響也是微不足道，關鍵在香港本身是否需要土地，擴大香港的海岸線及面積是否符合香港人需要、將來能否為海洋生物提供更有利生存環境、為港人提供更多知識寶庫。

郊野土地對香港而言是珍貴資源，為香港提供一個天然市肺，失去一片就少一片，天然市肺的作用就漸減。兩害取其輕，既可保留香港獨有的自然資源遺產，又為香港提供更多可能性，答案已不用說了。

如果香港「可用」土地面積不敷應用、或香港人需要更多活動空間或住得寬敞些，長遠房屋策略，就要考慮填海增加香港土地面積，為香港的未來做好準備、做好前期工作。最理想是可配合工程建造業能提供「人手」時才開展工程，這樣就不會為建造業帶來勞工緊張、更不用輸入外勞徒添香港房屋壓力人口擠迫問題。也因為只是為香港長遠土地需要做準備做儲備，沒必要跟其他工程鬥快完成爭人手，建造業工程界也不用擔心沒工作接替。關鍵是香港可以有多少個這類填海工程、需要多少、規模如何、次序先後，以配合人口交通發展。政府也可以此計劃人力資源培訓配套需要。政府較早時好像已有一些建議，相信可在這個基礎上著墨。也希望環保署聯同專家學者提供一些積極建議，使香港的海岸海洋生物條件更豐富，讓香港擁有更佳的海岸境物及環境。

ii) 新界東北發展

個人不反對發展新界東北，不過經傳媒報導，認識到在這片土地上，有一些經營久遠的傳統工業工藝。印象較深刻的，包括一個醬醋園，為香港飲食業提供調味原材料；還有一個原木木材廠，為香港提供木材原料；都是香港本土需要的供應者。個人認為，這些都應「為香港」保存下來，可以的，讓學校老師帶領學生參觀一些工作流程製作過程，讓學生對「生活」有更多體驗、作為公民教育/通識教育也好。記得在學時，隨校參觀汽水廠、麵包廠就別有一番體會。如果經營者有意繼續經營，個人希望政府可從規劃上支持。如需要資金擴充一些配套設施作持續發展，經營者或可考慮引入私人發展基金/政府投資基金參與經營/管理，讓上一代的事業可傳承保留下來，為香港的民間事業發展史添一頁。當然，最終還要看現在經營者的意願決定，以及政府是否可以重新考慮。

政府落區諮詢東北發展計劃，每每都聽到很多反對聲音，當中不乏不少年青人說要保留農地務農。不知有幾多年青人可承諾務農五年、十年、二十年、三十年、或一世。新聞最近就報導一名在大嶼山種水稻的「農夫」說要輸入外勞替其開田種植水稻，原來他只是一名投資者，對耕作不通、不懂有關技術。有興趣務農的年青人大可去大嶼山幫幫這位「農夫」，他極需要懂得農務的人，條件應不俗。

曾經想過，如新界東北要保留耕地農地，必須要有一定數量的「農夫」及「耕作收成」才可持續發展下去。現在還有一些很有心的人，身體力行的進行耕作，如果可集合他們的知識技術，在新界東北一片農地上，讓年青人定時定候在那兒幫忙耕作收成，提供一些勞動力，香港的農耕作物或可弄到一點成績來。香港都市化已令多數香港人少勞動少運動、連「樓梯街」也要以行人電梯取代，對香港人的健康來說是慢性殺手。問一問黃錦星局長他當日設計環保屋苑茵怡花園時是否都鼓勵人多走樓梯就知道。只想說明，多動多接觸陽光有助身體健康循環。基於歷史原因，香港人從來沒有軍訓等鍛鍊，如果年青一族願意支持香港的本土農耕，願意為香港的農耕出一分力，可定期為本地農場耕地提供一定的勞動力，如初中/高中/滿十八歲到農場耕地義務工作兩周/兩月，作為香港公民社會服務一環，本地的農田耕地就有機會承傳保留下來，有興趣的市民也可參與。既屬公民服務，這些農場耕地應是公營或社會企業形式運作，私人耕地如需要「協助」應可聘請幫工、或以一個百分比分成給社會企業。香港還可定期舉辦一些「收成日」，將收成分給市民或賣給市民，所得都用作支持耕作、慈善用途、或社會的運作。如可在就近的特首粉嶺別墅舉辦「收成日」或嘉年華之類，作為香港本土盛事之一，讓市民遊客順道參觀英政府留下來的歷史文物、醬醋園、木材廠等就更有意義。如社會大眾認為香港需要保留一些耕地本土農作物，可否考慮一下？香港/新界將來是什麼面貌，就要看年青人/學生的取態了，如得到年青一代學生們的支持，就有可能成事。如落實相信漁農署可協助籌辦及聯絡有經驗有心的農夫協辦。當然，這也要政府的支持及更新規劃。

iii) 粉嶺的特首別墅及高爾夫球場

如前所述，粉嶺的特首渡假別墅用地可定期開放給市民舉行嘉年華或舉辦香港盛事。個人是主張保留原貌的，非必要就「不動土」，可減少環境污染。粉嶺別墅以往是為從英國來港任命的港督而設的，香港回歸後特首由香港人担任，渡假已沒必要限制在粉嶺官地，不然真的是劃地自封。作為前英政府官邸，保留有歷史意義，有需要時也可用以招待來港嘉賓。

據說粉嶺高爾夫球場是香港唯一能提供18洞的高爾夫球場及比賽場地，從體育角度及國際城市看，都應保留。如果要另覓地再造一個18洞的高爾夫球場，將現址翻箱倒籠從新規劃製造污染，還要等新的18洞的高爾夫球場建成啓用才可翻箱倒籠，不如直接另覓地方規劃新市鎮來得快捷。聽說「建造」一個高爾夫球場會「製造」很多污染物，從環保角度考量，也是「一動不如一靜」，維持現狀最好。

粉嶺高爾夫球場的去留關鍵，應是它對公眾的開放程度、以及它可否為香港提供更多的可能性。據說粉嶺高爾夫球場就在特首別墅毗鄰，如香港有什麼盛事嘉年華需容納數萬人參與的，粉嶺高爾夫球場及特首別墅區可否為香港提供一些協同效應及另類選擇？比喻說一年一度的花卉節可否利用高爾夫球場的高低起伏山坡或湖邊放置，讓花卉更貼近「自然」，讓來者更賞心悅目輕輕鬆鬆的留躡、享受高爾夫球場的景緻及草地？如在特首別墅區同時舉辦音樂嘉年華之類，就熱鬧靜恬兼備，各式各式，市民可在那兒遊上一天半天。香港就是缺乏這樣的一大片「另類空間」，香港人要「消滅」這個空間環境嗎？

3. 總結

為香港的可持續發展需要，香港需要增加土地來源。不能劃地自封，就只有填海增加香港的土地面積及儲備。除非香港人口不再增加、減少旅客人數，香港的擠迫度才可降下去，否則越來越多的人口只會令香港人的生活空間越加擠迫。

有新增填海土地及儲備，香港的人口密度居住空間才有可能改善。不然，就只有從增加地積比率、增加建築物高度、增加單位數目、降低單位面積等方面轉圈，相信沒有一個香港人會以此為榮、以此為榮。

如落實填海增加香港的土地面積及儲備，相信新界東北發展的人口密度及建屋量也可調整、或隨社會變化發展更改。新界東北的發展規劃，或可容納上述建議，傳統工業就可保留/遷移，只要交通基礎設施配合就可以。

有新增填海土地，政府就可按市民的負擔能力及需要，提供相應的房屋土地給各公營房屋機構及私人發展商。沒必要規定五五或六四比，關鍵在市民的經濟能力及經濟環境，公屋及居屋比亦如是，隨市民收入經濟變化調配更符合現實。

希望長遠房屋策略督導委員會，落實填海增加香港的土地面積，讓香港人享有更多生活空間，房屋問題就可指日解決。

這是我想見到的香港，或可作為一個市民對長遠房屋策略的一個願景。

香港市民

註。

註一。個人只從傳媒報導及新聞得知新界東北及粉嶺等資訊，資料或不全面，亦未知建議是否可行，比喻說是否能「徒步」來回特首別墅及高爾夫球場、跟現存的製造業是否有路連接等等。熟悉當地環境的人士或可指正及補充。

註二。如果新界東北的傳統工業工藝經營者無意繼續經營，參與義務農耕又沒多少人支持，那麼發展局也可按原先計劃發展東北，為香港打造另一個新市鎮。

註三。如果大家認同義農、公民服務等概念，可從學校活動做起，民政署、教育署或需統籌聯系各學校及義務組織協辦。如果香港的農業可發展傳承下去，廚餘再生成有機肥料就可供應給本地農場，生活廢物也可回歸自然。

註四。香港長遠要有多少房屋才能照顧香港人的需要？相信以香港人口作上上限應沒異議吧。關鍵在香港每年有多少人力資源建造房屋，每年可建成多少房屋供應公私營市場，以及公私營市場是否都能吸納每年所建成的房屋。



Julia Wong

02/12/2013 13:02

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

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Subject 長遠房屋策略諮詢文件-09/2013

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敬啟者

現附上有關長遠房屋策略諮詢文件的檔案作參考。

此致

香港特區市民



長遠房屋策略諮詢.docx

凝聚共識 建設家園

長遠房屋策略諮詢文件 - 09/2013

公眾意見分享

問題 1

絕對贊成。特別是近五年來市場上供應的私營房屋大部分不適合本地居民或真正用家。具有投資價值的私營房屋供應過多使整體房地產市場不健康，引發炒風，對社會風氣亦造成不良影響，有不少市民曾因為瘋狂炒樓導致在財務、家庭、事業及精神上都產生不良後果；一般打工仔即使願意用每月薪水的 50% 來付房租，也未必可以負擔租住一個小型私樓單位；房地產投資活動間接使社會貧富差距日益擴大。

問題 2

基本上同意。由於特區政府在控制內地新移民的配額及審批權方面仍然是被動的，因此在有關住戶數目淨增長目前政府是否能有效地推算出每年有多少內地新移民及通過中港婚姻而申請來港的人口？特區政府應盡快與中央商討制定內地新移民的配額制度，好使特區政府能更有效推算香港的長遠房屋需求及其他有關政策。

問題 3

在香港這個汰弱留強的殘酷社會，居住環境質素必定與租金價格掛鉤，長期住在居住環境欠佳的市民，即使能分配到公屋單位，亦未必一定可以解決他們的生計。眾所周知勞動人口最須要有穩定收入及固定職位，香港的平均生活指數不斷上升，假如有公屋住但無工開，再便宜的租金和生活費都是難以長期負擔，舉例：原本住在深水埗被配公屋單位在洪水橋，結果戶主可能要為保飯碗而放棄獲派的公屋。本人認為界定出「居住環境欠佳」的住戶數目，並不可以切實地配置公屋資源給這個群組。在舊區重建時，政府應盡責地將收影響的住戶用原區安置的方法處理。

問題 4

由於推算是包含假設成份，所以必定會與現實情況有偏差，政府亦難以準確預估種種隨時會發生的情況對房屋需求的影響，比如其中一下幾項：

- 新房屋供應總數中無法完美配置的空置單位
- 在加速建築工程所產生的後遺症，諸如有問題或結構未達到安全標準的個別單位或樓層
- 住戶放棄遷往獲編配的居住單位，原因多數是由於個別屋邨在配套上未能切合生活上的方便包括交通、學校網、工作性質及無法原區就業等
- 意外或天災橫禍發生所引致的突發性集體居所需求，例如：火災或危樓倒塌等

請政府同時考慮制定危機處理，緊急應變和定期檢視措施。

問題 5

從資訊文件中的圖 3.1 顯示，本人認為香港的公私營房屋新供應比例在未來 5 年（2014-2019）可以調整為 75 公：25 私；其後五年再考慮改定為 60 公：40 私，或者是乎公屋及資助房屋的輪候名單及地產市場情況再作合適定案，因為香港的客觀環境是持續有變數的。

問題 6

不反對。本人建議政府考慮絕對限制擁有其他國籍但持有香港永久居民身份證的人仕獲得配額。亦希望政府安排較偏離市區的社區作長者住屋計劃通途尤其是給予中高收入的退休長者。市區地資源有限，勞動人口對市區房屋的需求更為大大逼切。

另方面，政府可提出誘因並鼓勵更多社企或商界投資在安老及護老院舍的業務。同時可將此類業務擴展到中國尤其是珠三角近郊地區，郊區的環境比較合適養老。

政府可考慮將「綜緩長者廣東及福建省養老計劃」及「廣東計劃」的有關福利及津貼安排多加一個選項給長者，就是可選擇以同等港幣價值的人民幣收取福利或津貼金，這做法可幫助長者可不用顧慮兌換貨幣的匯率風險。

問題 7

同意。本人見意政府將現時房委會轄下「共享頤年優先配屋計劃」及「天倫樂優先配屋計劃」的概念套用到非長者一人申請的羣組，細節如下：

- 兩名至三名（兄弟/姐妹/同性朋友）同意在配屋後共住在一個單位
- 單身人仕同意與有親屬關係的 60 歲或以上的長者共住一個單位
- 另多加一項配額給 45 - 57 歲的非長者一人申請羣組
- 考慮絕對限制擁有其他國籍但持有香港永久居民身份證的人仕獲得配額

較多元化的計劃使公屋資源可更有效及靈活地循環再用。

問題 8

年逾 35 歲的非長者一人申請的輪候時間在未來五年（2014-2019）定在約三至四年是為合適年期。由於申請公營房屋是受入息及資產限制，假若輪候年期定得太短反而會影響年輕人發展事業的目標及決心。

問題 9

假若政府推出這類專為單身人仕而設的公屋大廈，在長遠而言會間接使人口老化問題更嚴重，而且此項目與政府人口政策的「營造有利環境讓市民成家立室及生兒育女」相互有矛盾。

再且香港市區的人口密度高及人流超多，空氣污染日益嚴重，一旦插針式加入多幾層大廈，長遠而言恐怕有不少大型住宅區難以負荷。政府可考慮在超低密度的小區規劃公共社區，這樣會對整個城市更為有利，其中一個典型例子為赤柱。社區環境質數及市民健康實在是應放在最高優次的。

問題 10

贊成。在可見的未來，政府有多個大型老化的公共屋邨翻新工程，陸續進行的舊區重建項目，新市鎮發展計劃，還有未能預計的危樓倒塌或天災人禍發生，而暫失居所及收工程影響的市民都需要得到政府的過渡性房屋協助。請政府同時考慮適量減少批准或參與發展酒店及服務式住宅項目在市區及民居地方，從而騰出空間給安排中轉或過渡性房屋予有需要的人仕。

在自由行效應下，一窩蜂地出現大量酒店及服務式住宅並且續漸殺入民居地段，將來當自由行的旅客陸續減少，香港會再出現酒店及旅館入住率降低或不足的情況，政府及商界有必要權衡有關的行業風險。

問題 11

目前的「分間樓宇單位」或劏房明顯是社會的綜合問題所產生的現象，包括政府房屋政策多年來的落差，市場供不應求下樓價和房租被一律搶高，發展商主線發展投資性質的住宅及商業項目，裝修建築工程與防火安全措施監管不足及人為道德風險等等所導致。請政府從多方面考慮去改善這個不文明現象。持續失控地增加「不合規格的分間樓宇單位」也進一步惡化香港的空氣質數及居住環境，太多的空調式密室劏房不斷為香港空氣加碳，本人建議政府盡快執行建築行業及消防安全有效規管方針，其中包括有：

- 有關行業從業員牌照制度與個人操守指引
- 「分間樓宇單位」碳排放檢測及室內通風系統指引
- 「分間樓宇單位」消防安全標準及指引
- 向公眾宣傳舉報機制以防止業主、租客及該行業從業員知法犯法或無知違規
- 成立建築業獨立監管處
- 為不合規格的已存在「分間樓宇單位」制定補救、改善或還原友善指引

每一個居住單位及每棟樓宇的安全及保養均是長期及重要的，每個人都有責任去盡力保障及防止人為意外及禍害產生。作為其中一個國際金融城市，香港的房地產業界及建築業界實在有待大大革新及改進。

問題 12

為配合政府人口政策「營造有利環境讓市民成家立室及生兒育女」，本人認為在未來 10 年 25-39 歲的單身人仕購買居屋單位比例約為 5%，而 45-57 歲的單身人仕購買居屋單位比例為 10%，5 或 10 年後再檢視有關購買居屋單位的配額比例。

問題 13

贊成為日後發售居屋單位設立入息/資產下限。為公平地維護港人權利，本人建議政府考慮絕對限制擁有其他國籍但持有香港永久居民身份證的人仕獲得配額。

問題 14

就重推與否，本人對：

- a) 租者置其屋計劃 - 不贊成
- b) 為首次置業人仕提供經濟資助 - 不贊成

建議政府考慮將按揭證券公司重新審視現行制度並加入更多靈活條款給 35 歲以下的置業人仕包括更長的樓按年期及可申請作一次性的額外供款等

- c) 提供租金援助及推出私人樓宇租務管制 - 現時不贊成

中國人的傳統觀念及習俗都是追求多田多地，所以房地產投資能滿足中國人做業主或地主的欲望，可惜香港就是地少人多。現時在香港擁有多個單位的人仕真的不少，在低息環境下，業主既可有穩定的租金收入回報又可達到資本增值的目標，加上大多數的租務合約都是私人訂立的，政府難以去追索及徵收有關的釐印稅

款。政府可考慮減少無限制地資助不論擁有多少個物業的業主繳交差餉及電費，並且應設立有效機制去追討投資性質的出租物業的有關稅收。香港現時的租務市場容易令業主感到「只享其利，不見其弊」及「有權利，微義務」的情況，連出租單位的居住安全、消防及結構問題都似乎不須附上任何所屬責任。

在 80-90 年代，大量租霸使業主紛紛叫苦，當時的社會有體察及同情業主的慘況，最終租務管制條例得以取消，現時租客都叫苦連天，政府卻繼續提供差餉補貼給持有多个投資性出租物業的業主，並支持地產發展商持續作投資性的物業發展項目包括豪宅、舊區士紳化、商住兩用或短租式的服務住宅大廈等。在這種模式下持續發展的話，可能將來籠屋會再度在香港大有市場！

問題 15

贊成。以現時的徧長輪候時間而言，設立定期檢視申請者的入息和資產情況有助政府有效地分配公屋資源，請政府同時增加輪候冊的透明度以供申請人隨時可查閱有關情況。

問題 16

本人認為富戶政策在有必要更新並可考慮：

- 將住戶現時十年後申報家庭入息改為七年後須申報入息及其資產
- 其後每二年申報一次
- 富戶租金家庭在申報時的入息或過往平均六個月的資產值超過政策所訂限額的某個百分比 e.g. 15%便須遷出單位或繳交相等於 12 個月市值租金的差額罰款 e.g. 市值租金中位數約為 HKD10,000 而所交的雙倍租金為 HKD4,000 罰款會是 $\text{HKD}6,000 \times 12 = \text{HKD}72,000$
- 房委設立突擊抽樣調查不同單位有否違規的機制

在居屋停建多年，又未見有政府其他政策配合及樓價租金持續高企的處境下，現有的公屋富戶根本難以立刻遷出單位，所以本人認為更新政策並不適合盡快推行。

問題 17

不贊成政府提供予寬敞戶免租期三個月作為遷往較小單位的誘因。在加強行動處理方面，本人認為在資源許可的情況下可配給寬敞戶較新的單位或房委會做好基本維修及保養工程的相應單位給寬敞戶作搬遷誘因。因為家庭成員人數驟減而享用特多額外面積的寬敞戶，房委會可考慮加入罰款機制，令市民可以理解到公共住屋資源是須要有效編制的，擠迫戶在輪候冊上的申請家庭戶數是有力的證明。可以住得寬敞舒適，實在是世上人人渴求，正如唐英年太太為了想有個安樂窩給家人就構思大型的遷建地下室，但相信非常大比數的市民都不認同這種做法是正確的。

問題 18

本人認為優次編排可定為：

1. 輪候申請人
2. 擠迫戶
3. 改善居住空間戶

或以等候年期作排序，以等候較長時期者為較高優次

政府可考慮給予輪候多年的擠迫戶不同程度的免租金作補償 e.g.二個月、四個月或六個月不等。

問題 19

本人不贊成。政府在公營及資助房屋供應親自執行較為合適，原因如下：-

- 相對地能夠直接監管（包括在樓宇結構、實用率、環保低碳及安全標準等）
- 直接控制成本及管理有關工程
- 給予建造業就業及培訓機會
- 社區設施的規劃及建設，私人發展商不會參與
- 政府對長期維修及保養服務已有既定制度及系統
- 政府不同的公營房屋項目為私人地產發展商引入競爭

香港的建築物設計及建造業大有發展前景，政府可考慮將科學院的空間利用來打造一所科學建造及設計學院，而政府可與學院合作主力建築物及城市設計和公營屋宇的工程及發展項目。這樣既可及納與培訓人才，減低建築成本又可持續發展香港的建造業，就長遠而言有助提升香港在建造業界的專業水平及國際地位。

問題 20

政府可鼓勵業界的積極參與及政府的有關行動協助整個建造及裝修工程業界的革新及系統化程序，其中包括：

- 設立獨立的建築業監管處及行業規管聯會
- 優化從業員的勞功保障及福利制度
- 設立從業員的技術及知識水平提升及晉升階梯架構
- 執行對行業中介人及從業員的發牌，續牌制度以及個人操守指引
- 加緊驗樓措施及樓宇品質控制
- 制定承建商的營運守則及指引

問題 21

今日香港人所面對的房屋及房地產問題並不是任何一個人，某一個集團或某一個機關所造成的，而是多方面的綜合原因，其中包括：

- 港人以物業作資本增值及穩定回報的慣性思維
- 自由行效應令本來已熱熾的炒風更瘋狂
- 內地大量同胞對香港物業的追捧，使供不應求
- 私人發展商的售樓對象或市場目標都轉移至內地的物業投資富豪或計劃移民到香港的內地同胞
- 政府對發展商的監管不足及沒有對發展商執行處罰制度 e.g.發水樓明顯就是共公空間的實質用途被無良地浪費
- 政府的鈎地及房屋政策與社會訴求有落差

香港本地人雖然有住屋需求，但在香港的出生率及死亡率的互相抵消下，香港本土的人口膨脹率並不顯著，若剔除所有房地產投資者當中包括香港、海外、國內、已移民海外的港人等的房屋單位須求，只純粹推算長期真正在香港本土生活的實際用家對房屋的需求時，香港的房屋土地供應並不嚴重緊絀。普羅大眾的市民都有目共睹，香港的房地產項目，基層及一般中產都無法分享，正如市民能力可負擔的居屋及夾屋等資助房

屋項目可謂幾乎絕跡。「危險劏房」也嚴重供不應求而且房租更被不合理地搶高就正正反映出有錢或能負擔置業的香港市民並不佔人口的大多數，只是每位有意作物業投資的人仕都隨時有充裕的資金去大量吸納豪宅單位。因此，對於香港普羅大眾市民並沒有實際得益的發展項目，本人是堅決反對的。

另一方面，請政府鼓勵及提供誘因讓更多港人到內地投資包括房地產項目、教育、醫療、商業、工業、農業界專業服務等方面，讓國內同胞與香港人有更廣泛交流，兩岸三地有更大的共融空間，而不須要將目標都集中在香港這個小城市尤其集中在房地產發展方面，相信這樣對中國及香港的民生與經濟更能夠持續地獲得莫大裨益。

問題 22

政府所述的發展項目都只提供了非常初步的意向，並未有發佈任何完整及周詳的可行性研究報告。城市發展及規劃必定會牽涉到市民、民生、財政開支、人力資源配置、項目管理與監管、社會代價及環境保育等，還有在工程執行時未能控制的各種意外因素都需要考慮及權衡。新界東北新發展項目在 2008 年 6 月開始展開研究然而政府就是用一個過時的研究結果向市民硬推願景，完全沒有清楚具體地向廣大市民交代，也沒有為響的市民公佈會如何作發展過渡期的安排。在東涌發展的環評報告官司上，明顯地讓市民知道政府是如何有疏忽及高估政府本身的權限及其官職專業水平。政府若每次都有一個最初步的發展意向去詢問市民的意見，作為市民我實在無法妄下判斷而給予任何意見。現實的情況讓大家都有目共睹，回歸十五年，香港的房地產發展項目，基層及一般中產是根本無法分享的，土生土長的打工仔付出勞動力及繳交稅款，然而收入與租金價格或按揭公款額無法相稱，人工加幅難以趕得上近年來急升的通脹率，本土通脹問題一直受到特區政府忽視。政府將某些舊區士紳化的結果亦不見得讓受到直接影響的市民有所得益，反而是將他們根本一直擁有的一下子就被奪取，而其他市民亦失去了舊區的一切好處及方便。舊區翻新重建後，犧牲者是誰？受益人又是誰？犧牲了的市民所付出的又是否有真正的社會價值？相信政府比任何一個香港市民更清楚。

至於保育及環境保護是每個人應有的責任，包括市民、發展商、政府團隊、官員、古物古蹟保育團體、環保組織及支持環保與保育人仕等，亦是香港這個城市須迫切關注的問題，所以對於各方面的聲音、訴求及意見都應有一個民主機制去給予各界人仕在政府計劃展開任何項目之前公開討論的空間及渠道，使政府機關能客觀地接納、考慮及研究，這樣才可更有效地在發展和保育之間取得平衡方案，亦是這類做法才能為香港帶出有真實社會價值和意義的發展及保育工程。

其他

本人對香港的長遠房屋策略有其他意見如下：

- 香港的房地產發展項目無論公營或私營都變得超級商業化，房地產或物業已成為富豪及有錢人的投資工具而不是為滿足作為基本棲身居所的需求，請政府考慮為富豪及普遍有能力投資的人仕引進更多元化的投資工具及產品 e.g.房地產信托基金、海外物業市場、公眾集資建屋計劃（中國內地有不少這類項目）、定息債券及按揭債券市場等等。假如對物業投資有興趣的家庭每戶每個人都以擁有二到三個或更多的現成單位作為投資目標，特區政府如何加快房屋發展也肯定會產生供不應求的現象。
- 在房地產發展項目成為主要投資工具的前提下，本港的土地資源競爭日益嚴重，無論是商業、工業、農業、文化產業、辦公大樓、社會企業等都需要搶奪發展空間及地方，請政府作多方面的深切考慮以應付這個急切的社會問題。社會責任實在是香港人須要培養的，假如 150 年前的港人個個都是只顧

自己爭取擁有多幾個單位尤其是豪宅、別墅及獨立屋等而妄顧社會整體利益與可持續發展前景，今日香港百業興旺的繁榮現象亦無可能發生。

- 請政府審視商舖、工業及商業樓宇的租務管制，比如將租約分為長租及短租類別，而長租約可有較長的租約年期 e.g.最少三年或五年不等。
- 請政府在加快批出樓宇發展圖則及售樓書的同時嚴密監察每份申請項目的細節包括樓宇結構、材料及實用空間比率等。比如 50%實用率就代表約有 30-40%的空間是已損失的公共資源，原本可以給兩至三代人共住的單位變成無法迫在一屋，因為 800 平方尺可以離譜到只得約 400-450 平方尺實際可用空間，寬敞戶變相為擠迫戶。香港珍貴的土地資源就是這樣被輕易和無良地浪費掉。
- 請政府可考慮從公民教育入手，鼓勵有合適物業的長者或家庭出租梗房給單身人仕使本地極為有限的土地資源得以善用。
- 從諮詢文件中，得知政府有多個項目的發展意向及初步計劃，所提供的資料實在太有限，請政府在向眾諮詢時，提供更具體的方案及當中的細節給予每個持份者參與發表更有建設性及更實際的意見。相信這樣的做法使政府的發展項目得到較高的透明度並且給每個持份者較清晰明確方向。比如諮詢文件中 8.13 所提及的共 168 間空置校舍改作住宅用途。而另一方面，在龍年效應下，全港學位會出現不足或非常緊絀的情況，或需要利用某些空置校舍恢復營運作教育用途，關於這個問題政府是否已與教育局有所溝通並將預期情況一併推算在內？市民暫時無法得到任何資料！
- 近年來由於各種不同因素引致危樓陸續在港出現，請政府考慮制定通報及緊急疏散居民機制，這樣可以提高市民對危機應變的意識也可減低社會混亂。



Yip Wallace
02/12/2013 13:16

To "lths@thb.gov.hk" <lths@thb.gov.hk>
cc
bcc
Subject Comments to transport and housing bureau on Long
term housing Strategy
 Urgent Return receipt Sign Encrypt

Name : Yip Wallace
Date : 2 Dec 2013

Comments to transport and housing bureau on Long term housing
Strategy

Email to : lths@thb.gov.hk
Fax to: 2761 5160

1. LTHS failed to address to "the poor living conditions and poor living environment" affected by serious traffic air and noise pollution with deviation from the minimum environmental planning standard. The Long-term housing strategy should provide priorities, solutions and measures to rectify the poor quality of living environment rather than just focusing on quantity. Source of concentrated traffic emission and pollution like massive flyovers and vehicle tunnel portal should not be placed in proximity to residential housing estates. There is a link between long-term residence near busy roads and increased risk of heart and lung disease.
<http://www.oehha.ca.gov/eastbaykids/factsheetschoolsfinal.pdf>
2. Government should provide a clear roadmap of housing mobility such as providing public housing tenants a greater chance to Tenant Purchase Scheme as an opportunity for housing mobility with the benefit of releasing more public housing to the needy groups.
3. Government should set up "standard on living condition and living environment" in Hong Kong for policy reference and measures to be taken.
4. Need to create a wide range of housing options to meet diverse needs including the development of a middle income public rental sector for the young generation in consideration of the high cost of housing in Hong Kong . Housing policy should encourage family formation.
5. Need to promote housing investment with public benefits as well as promoting new town development and redevelopment.
6. Need to reconsider the implementation of rent control measure and property taxation on vacant flats.

7. Need to revise the "village house policy" so that more lands can be saved.

8. The Urban Renewal Authority should take up the task of developing sites for the lower middle income groups.

9. Some of the government lands have been left vacant for over a long period of time. They should be put into proper usage for residential purpose.

10. Government should consider revising the "High Land Price Policy" and additional anti-speculation measure to regulate the high housing price.

11. At present, the daily quota for mainland residents coming to Hong Kong for settlement on Permits for Proceeding to Hong Kong (One-way Permits or OWPs) is 150. How many people did they get a permit from 01 July 1997 to now? How can you deal with housing problem with that kind of people? In my opinion, one way permit scheme should be stopped now.

12. In order to release the public housing unit from the senior people, government should encourage they go to mainland china for family reunion or retirement.

13. Most young people aged between 20 and 30 years are not eligible to apply for public rental housing because their incomes exceed the income limit, but they cannot afford private housing flats which typically cost over a million dollars each. Government should focus resources on helping the low income families to meet basic housing needs.

14. Government must focus on revitalization of industrial buildings into public housing and speed up with revitalisation of older industrial buildings through encouraging redevelopment and wholesale conversion of vacant or under-utilised industrial buildings.

I hope my opinions should be given yours helpful.

Best Regards,

2nd Dec 2013



Ivy Lam

02/12/2013 13:50

To "lths@thb.gov.hk" <lths@thb.gov.hk>
cc
bcc
Subject

Urgent Return receipt Sign Encrypt

Dear sir or madam,

I would like to express my concern in relation to the long term policy of the housing development in hong kong.

I am a permanent resident in hong kong. I have lived here once i were born.

I support the hk government to build houses or building with the use of the countryside. (郊野公園)

The portion cannot be more than 20% of all by 2018.

If u dont understand my meaning in relation to the above writing, u can call my mobile.

Regards,

發自 Yahoo 電子信箱 Android 版



Gloria Wong

02/12/2013 14:31

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject 市民提議

Urgent Return receipt Sign Encrypt

續前電郵

政府可考慮在居屋計劃或者租置計劃下未補地價的業戶而已有其他居所安排，但對於一次過補償地價而產生經濟負擔的業主，考出批准其單位可作短暫出租，這樣一來實在可以增加市場的房屋供應量，為數可能數百甚至數千不等。
政府在這方面可考慮加設附加物業稅作為彌補並未補回地價而出租居屋或租置公屋的條件。這樣既可杜絕黑市租賃居屋公屋問題，亦可提供有一定質素保障的房屋供市場有需要租樓住人士選擇，更重要一點是它在某程度上可減少公營房屋供應日趨緊拙的壓力。

市民意見

Sent from my iPhone

回應長遠房屋策略諮詢文件，建議如下：

年青人未來的居住問題以及將會推出的策略，仍存在不少誘導的問題，於是我們這青年小組於之前的日子對此展開討論並商討結果向政府提出以下建議：

身為青年人的我們，雖說不急切置業的大計，但也會為日後安居之所有所顧慮。我們這批剛畢業的大專學生來說，一份收入不俗的工作也會是考慮的因素。一般都會以\$8000或以上的工作作為我們的首要目標。但以我們的條件及學歷已經不能合乎排隊上公屋的要求。因此，我們在未能置業的奢望前，我們的選擇也只能申請居屋。

- (一) 若要申請居屋以一個有能力存首期的22歲青年人為例，至少要於5年內每月存款\$5,000或以上才能達到30萬首期的結果。但居屋的入息上限1人為1.4萬，年青人於這5年內的薪金必定有所提高，那到時候超過了入息上限又可如何辦？這表示他已經不能申請居屋了。在這「高不成，低不就」的情況，對於年青人的未來居住環境就存在了一個隱憂。因此，政府應該提高居屋的入息上限，以一個合理的入息範圍助年青人完成置業計劃。
- (二) 以長遠房屋策略的建議書提到，現在推行公營及私營房屋的比例為6:4。但在年青人對未來的房屋需求上，我們建議比例應為7:3，因為公營房屋愈多，供應就會更多，我們對未來的置業或租住問題上會更為安心。
- (三) 之前，政府的施政報告建議興建青年宿舍，暫援青年人自住面對昂貴的租金的問題。我們對於這個方案十分同意，當中計劃暫緩青年人申請公屋也同意，但也應配合不同的計劃同步實施才能有雙贏的效果。比方說應加插一個儲蓄計劃，規定入住的單身年青人應每月要達到儲存\$5,000或以上的金額，那麼在5年的居住生涯後也能有30萬的首期金額，否則單身的年青人在青年宿舍居住後既不能再申請公屋，又未能合乎付上居屋首期的結果。
- (四) 若未能資格申請公營房屋，有能力者當然是可居住於私人市場。但現在的租金市場租金與居住空間的對比，非常惡劣且十分昂貴，對在職青年而言，絕不能讓青年人上流也。政府應該重新定立租金的管制，對不同類型的房屋也有不同的管制計劃，以避免錯配租金有不公平的情況。以劏房來說，租金更會經常出現有不合理的情況，往往家庭因擔心居住的問題被迫要在捱貴租金的情況下，居住一間實用面積超小的房屋，衛生和安全更不堪入目呢。

以上建議，希望政府能考慮施行，以助解決我們的房屋問題。

如對以上意見，在任何查詢，請聯絡小組代表 ，聯絡電話

Harmony' s 青年小組上

二零一三年十二月二日

從少數族裔處境及需要角度 回應長遠房屋策略諮詢文件

前言：長遠房屋策略諮詢文件沒有觸及本地少數族裔的住屋需要

根據香港最新的人口普查，香港少數族裔的人口佔整體人口 6.4%。即使扣除在港工作的外藉家庭傭工，少數族裔在港的常住人口共有 197,022 人，佔整體常住人口的 2.9%。可惜在題為《凝聚共識 建設家園》的長遠房屋策略諮詢文件，在〈社會上特定群組的住屋需要〉一章中，並沒有探討本地少數族裔，尤其社會經濟背景較脆弱的少數族裔的住屋需要。

少數族裔的特性

- 部份少數族裔的住戶同住人口較多

少數族裔並非是鐵板一塊，不同種族均有其獨特性。部份種族(如巴基斯坦族群)，基於其文化傳統及宗教因素，例如秉持跨代家庭成員同住的傳統，住戶同住人口 (Household size)較本地一般家庭為高，他們對大型公營及私營單位的需要，是政府制訂長遠房屋政策時不能忽略的重要因素。

- 不同的少數族裔的社會經濟條件的差異

與住戶同住人口情況一樣，雖然在 2011 年人口普查中，不包括外藉家庭傭工的少數族裔整體「每月主要職業工資中位數」為 20,000 元，較本地整體人口收入為佳。但現實是，不同種族的在職人士收入狀況差異極大，當中包括在港居住而非擔任家庭傭工的菲律賓人、巴基斯坦人、尼泊爾人、泰國人及印尼人，他們的收入中位數，遠較全港工作人口為低。少數族裔的勞動參與率亦出現同樣情況，官方數據反映南亞裔及部份東南亞裔的勞動參與率，明顯較全港工作人口為低，反映他們面對就業障礙，直接影響他們的家庭收入。該些少數族裔確實需要政府在住屋方面提供支援。

- 現時的社區設施及宗教建築用地規劃欠缺多元性

現有的社區設施及宗教建築用地規劃欠缺多元性，例如不是每區設有興建回教廟或錫克教廟的用地，令信奉個別宗教人士，包括少數族裔，為了秉持其宗教及文化傳統，而聚居於個別社區內，間接限制他們選擇移居其他社區的可能性。

- 語言上的間接歧視

雖然政府聲稱房屋署會為少數族裔提供翻譯服務，以協助他們不會因為語言問題而無法得到政府服務的資訊及機會，但現時部份重要的房屋政策相關文件，包括公屋申請表，只提供中英文版本，對於不諳中英文的少數族裔而言，他們要申請公屋，面對的障礙較一般申請人為高，亦有機會令他們因此延遲遞交相關資料予申請組，拖慢了他們的申請進度。

即使是如此重要的長遠房屋策略諮詢，督導委員會秘書處只在三個月諮詢期的中段，提供 7 種語言的網上版單張，以供少數族裔下載參閱。相對其他政府的公眾諮詢，此舉無疑是一大突破，但問題是，不諳中英文的少數族裔，變相較一般市民，得到較短時間去了解及回應諮詢內容；與此同時，有關舉措亦間接歧視沒有電腦或不懂上網的非華語及非英語人士。在沒有提供單張的情況下，打擊了長策會努力安排的效果，亦限制部份少數族裔反映意見的機會。

● 在住房市場中遇到歧視

雖然香港已制訂《種族歧視條例》，但不同機構所進行的調查反映，少數族裔在私人市場租住物業時，會遇到被拒租的情況；或因為不懂得中文，而被業主剝削，包括不提供英文版租約，甚至不提供租約、要求承租的少數族裔租客承包單位所有維修責任、或只提供短暫的租住期等，另與低收入家庭處境一樣，少數族裔亦面對私人租務市場不斷加租及被迫遷的壓力，令經濟條件較差的家庭，面對愈來愈大的生活壓力。

與此同時，正如前述，由於部份少數族裔家庭的住戶同住人口較多，故即使他們成功遞交公屋申請表，礙於公屋大單位供應較少，他們輪候公屋的時間，較一般申請人為長，遠超過政府「平均三年上樓」的承諾。政府在人口政策諮詢，鼓勵本地家庭生育，以減低人口老化的影響，但在公屋政策上，卻因為大型單位供應不足，變相間接歧視同住家庭人口較多的申請人。

回應長遠房屋策略諮詢所作出的建議

因為本地少數族裔的處境，我們提出以下的建議，供督導委員會及政府詳細考慮，以回應少數族裔的住房需要外，更令香港打造成種族融和及種族平等的地方。

1. 推出租務管制及租金津貼，協助包括少數族裔在內的有需要人士及家庭；
2. 推出不同語言版本的宣傳資料，讓需在私人租務市場租屋的少數族裔，明白自己的基本權利；
3. 推出不同語言版本的公屋申請表格，讓非華語及非英語申請人更準確填寫遞交所需資料，避免不必要的延誤；
4. 在未來 10 年興建的公共屋邨，必需加強預留若干比例的大單位，以編配予同住人數較多的家庭，包括跨代家庭及少數族裔家庭，以縮短他們現時超逾 3 年的輪候上樓時間；
5. 未來新市鎮的設計，必須加入文化及宗教考慮元素，在區內預留用地興建符合不同種族及宗教需要社群的設施；
6. 未來督導委員及其它公共政策諮詢委員會中，加入少數族裔或熟悉基層少數族裔生

活需要的委員代表，協助少數族裔社群反映於制度上被忽視的聲音、以及帶頭推動他們政治的參與；

7. 最後，我們要求督導委員會編寫的報告書，須提供 7 種語言版本，讓少數族裔人士知悉有關諮詢結果。

香港大學社會工作及社會行政學系社工導師潘永樂先生
香港大學社會工作及社會行政學系畢業生黃子璋先生
(聯絡電郵:

)

短期:

- 缩短上楼时间, 希望由3年改为1年;
- 要求简化行政审批, 例如居业证主任,



2012.11.15

我住在深水埗的劏房有150尺1每月交4件几元。
呀孩子天天问爸媽几時有樓住。我等了很久
耐已经5-6年。静快有房屋居住。~~没有~~
安居樂止。小朋友没有地方做功课你叫
怎过生活呀!

WU.

局長：

我一家五口住在欽州街160零尺的套房，連適切な床位都沒有，每月月租4300元，等上樓等了六年，還要等多少年上樓呢？我要你有這切的

答復。

朱安寧

我住深水埗的劏房，200呎，每月交4500租。

局長，你話三年上樓，現在五年都還沒有消息，我一家幾口都迫於住在200呎的劏房裏，

月租4500，你話合理嗎？

我想實行三年上公屋。

陳

我係觀塘區近重建區的租住客，業有自導重建意向，
 每年都在狂加租，逼使或火回自住（有自導意向就稱自住）
 被逼遷的租住客不單要工作之餘，仲要花時間找房屋，
 找到房之後又要花時間去搬去另一個新的住房又
 要裝修一番，都要去一筆金錢，而每一次搬遷也都
 為堆填區增加不少的傢俬及裝修廢料，

所以逼切尋求逼切！盡快設立租管（租金管制，
租住權管制）。

陳東生

28/11/2013

我是深水埗居民，我現在住大約150尺的劏房，每月租金\$4200元，局長你話3年上樓，我等咗6年3，到現在都未見主任，你說合理嗎？

我一家四口，面對租金的升中幅太大，我們低層市民非常吃力。

我建議：加快興建公屋，盡快設立租金管制。

不要讓租金急升，我不需要政府的補貼金，我只要求馬上見主任，馬上上樓，我面臨無錢交租，我什麼辦呢？住屋都成問題，點安居樂業呀！

鍾沛霞



Irene Chow

02/12/2013 15:30

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject 中港低收入家庭互助網絡對長策意見

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請見附件。



有勞! 低收入家庭網絡.doc

我係一名來自深水埗嘅街坊。

醫局街 131 號，舊年租金 3000 蚊，今年租金 3800 蚊，加左 800 蚊。

大南街 156 號，舊年租金 2900 蚊，今年租金 3900 蚊，加左 1000 蚊。

鴨寮街 247 號，舊年租金 3300 蚊，今年租金 4300 蚊，加左 1000 蚊。

醫局街 31 號，舊年租金 3100 蚊，今年租金 4300 蚊，加左 1200 蚊。

大埔道 110 號，舊年租金 3500 蚊，今年租金 5300 蚊，加左 1800 蚊。

基隆街 316 號，舊年租金 3400 蚊，今年租金 7000 蚊，加左 3600。

個個業主都口徑一致，話比唔起租就叫 d 租客搬走，大把入同佢地租!

局長：諮詢文件寫明，話目標係為每一個香港家庭提供適切而可負擔的居所。

現時嘅租金水平，根本唔係基層家庭可以負擔得起嘅。

我 07 年申請公屋，到依家已經 6 年啦! 上樓的消息依然渺無音訊，呢個情況

唔只我係咁，我身邊好多街坊都係咁。政府話三年上樓，根本就係睜眼講大話!

我一家五口住係一百呎左加嘅劏房，業主已經換過三個，每換一個業主就加租

一次，今年呢個業主要加租 1200，我地家庭收入只有萬二蚊，租金已經用左 3

成 6，你話我地點生活丫?

我屋企無枱比小朋友做功課，佢地只能夠扒係床上面做。我大女已經十五歲，

連適切嘅睡床都無，你話佢地點能夠健康成長? 我地呢種無殼蝸牛，只能夠在

外比無良業主迫害，挨貴租!

因此，我地建議：立即恢復租金管制同租務保障! 增加興建公屋用地，加快基

層上樓，真正兌現三年上樓嘅承諾!

希望局長講得出做得到，認認真真地為我地每一個香港家庭提供適切而可負擔的居所!



Lck

02/12/2013 15:46

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject 長遠房屋策略建議

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長遠房屋策略建議

現時在公屋與私樓之間出現嚴重空隙，中低產人士缺乏可承擔之住屋供應。

房屋需求和供應要達到平衡

需求：

需求來自幾方面：

- 十八歲以上，年青人脫離父母自立居住
- 新家庭
- 劏房家庭

解決方法：

- 降低單身年輕人及年輕家庭的需求
 - 取消富戶政策，令單身年輕人不用因要公開收入或交富戶租金而脫離家庭獨自居住
 - 容許十八歲以上子女重新加入戶籍，令低收入人士可重新與父母共住，減少公屋需求

- 增加新界區的公屋的地積比率以建增多單位

- 重建低密度公屋增加公屋數量

- 在傳統公屋及居屋之間，增加興建優質公屋，讓有能力付較高租金及想有較佳居住環境的公屋居民申請，這類似房協提供的住屋。這可令公屋居民可有上流至私樓的機會。

重新推出租金管制，降低市民買樓收租的意欲，也可避免租金因樓價急速上升而大幅上升。

鼓勵私營公司或NGO建單身住房供年輕人居住

每年建3000居屋，但居屋只能售回給房署，不能公開發售。房署可按市值調整收回價格。

富戶政策做成家庭分離，但實際回收到的單位不多，卻引致很多民怨及增加很多年輕人的申請，應該永遠取消。



Yan Hiu Ho

02/12/2013 15:48

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject 對長策會諮詢文件有關租務事宜上的建議

 Urgent
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長遠房屋策略督導委員會：

您好，我們是一群受重建影響的街坊，一直於舊區居住，深受租住私樓大幅加租之苦，以下是我們對現時房屋政策及長策會諮詢文件有關租務事宜上的建議：

1. 對租金管制之意見

我們均居於重建項目內，一開始以為透過重建可以改善生活環境，但原來是惡夢的開始。由於自住業主及出租業主的賠償相距甚大，當樓宇宣佈重建後，我們均遇到不同程度的加租，加幅甚至高達100%，以彌補業主因出租單位而減少的賠償。惟重建局認為大幅加租未有構成迫遷，且這是業主與租客間的租務問題，故未有積極介入，為我們提供支援。我們在無選擇的情況下，被迫繼續繳交昂貴的租金，以保障我們的重建補償，這對於基層的我們來說是百上加斤。

我們飽受壓迫，一方面是重建局的政策之禍，另一方面是現時缺乏租金管制所致。我們一致認同租金管制能避免業主大幅加租之餘，讓租客能預算未來數年繼續居住於原居所的租金支出，業主也有回報保障，亦可以減少投資客對租務市場的影響。同時，我們認為租金管制不會影響租務市場的供應。

因此，我們建議：

1. 重新實施租金管制政策，建議租金管制加租上限為百分之二十。

2. 在重建局宣佈凍結日起亦同時凍結租客當時的租金，避免業主以大幅加租的方式迫遷，令租客不能繼續在項目內居住而不獲重建補償。

2. 對租金津貼之意見

我們認為現時的租金津貼未能有效地減低租客的租金負擔。首先，現時申請租金津貼的程序過於複雜及嚴苛，以關愛基金「為居住環境惡劣的低收入人士提供津貼」援助項目為例，設有獨立大門的劏房並不包括在內，根本未能顧及實際情況，一門之隔令我們失去申請這援助的資格。同時，政府提供租金津貼，只會推高租務市場的租金，最終只有業主得益，租客仍在水深火熱之中。因此，我們認為租金管制更能有效幫助租客減低租金負擔。

總括而言，政府承諾輪候公屋三年即可上樓，根本未能達到，我們認為長遠解決房屋問題的方法，是加快興建公屋的進度，並加以善用現時的公屋空置單位，才能有效地改善我們的居住環境。

2013年11月29日



Gary Tai

02/12/2013 16:07

To lths@thb.gov.hk

cc

bcc

Subject Comment on Long Term housing strategy

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Dear Sir/Madam,

I have some comments on the following questions in the consultation paper:

Question 1 : What are your views on the proposal to adopt a supply-led strategy for the LTHS and with public housing (comprising public rental housing (PRH) and subsidized sale units) accounting for a higher proportion of the new housing production? (Chapter 3)

I agree with the approach to adopt a supply-led strategy.

Question 5 : Do you have any views on the projected total housing supply target for the next ten years and the proposed public/private split for the future new housing supply? (Chapter 4)

The 60-40 split is fine. However, I doubt if the housing supply target is actually much smaller than the actual demand. We should be mindful that the supply-demand of flats, particularly in the private market, was in a big imbalance for the past 10 years. Many citizens actually did not buy any flat but chose to live with their parents (even if married) due to the high property price. When supply increase, these citizens will come back to the market and drive the demand much further up. As such, I think we should take into account this factor for the projection of 'Net increase in the number of households'

Question 9 : What are your views on the idea for the HA to build dedicated PRH blocks for singletons in estates with a lower plot ratio and with sufficient infrastructural facilities, which will be provided in addition to the PRH units already committed?

I strongly agree with this suggestion. This is a quick-win solution which can bring in new flats quickly for the PRH waiting list.

Question 11 : What are your views on the idea of introducing a licensing or landlord registration system to regulate subdivided units in residential and composite buildings? (Chapter 5)

I strongly agree with that. We have to admit the fact that we can't remove all the sub-divided units in 3 to 5 years, given the shortage of PRH. Having a license system is the best way to ensure the safety of those residents in the subdivided units.

Question 15 : What are your views on the recommendation to develop a mechanism to regularly review the income and assets for QPS applicants in order to remove ineligible applicants from the Waiting List (WL)? (Chapter 6)

I think there is an immediate need to implement this suggestion

Question 16 : Do you think that the "Well-off Tenants Policies" should be reviewed and updated (by, for example, shortening the initial income declaration period and the subsequent income and asset declaration period; requiring tenants to move out of PRH when either their income or asset level exceeds the respective limits; or setting an additional criterion on top of the existing income and asset limits criteria to require tenants to vacate their units when their income exceeds a certain threshold, regardless of their asset level)? (Chapter 6)

I strongly support this suggestion and I think this should be implement immediately. 'Well-off' tenants can actually afford rental in the private market. Usually they earn much money than those who live in the subdivided flats. The PRH should be vacated for those who need most (e.g. those who live in subdivided flats). Also, when we consider to vacate their units, we should ONLY consider their income level but not consider their asset level. Their asset level could be low simply because

they spent a lot of money for their personal enjoyment. It is unfair to those poor people who live in subdivided flats, earning much less money and have less asset, but still can't get a PRH.

The initial income declaration should definitely be shortened. Some capable individuals in the society, who are University graduates, are abusing this system. They apply for PRH at the very start of their career and take advantage of this 10-year initial income declaration period to enjoy 10-year low-rental price. The initial declaration period should be reduced to 2 years

Question 21 : Given the acute shortage of housing land supply, are you prepared to accept trade-offs between an appropriate increase in plot ratio to enable more flat production and the possible negative impacts on traffic, population density and the environment? (Chapter 8)

I agree to increase the plot ratio to enable more flat production. The high property and rental price in Hong Kong is greatly affecting the competitiveness of Hong Kong, and it simply makes the citizens feeling high pressure to meet their housing need, which is the very basic of each citizen. Trade-off on other things are inevitable.

Regards,
Gary Tai



so chihung

02/12/2013 16:08

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

bcc

Subject 意見書

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主题: 意見書

lths@thb.gov.hk

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回應長遠房屋策略諮詢文件

本街坊會是來自居住觀塘區輪候公屋的街坊約100戶名「觀塘無奈苦等公屋街坊會」，討論諮詢文件，我們的意見如下，望政府體恤基層市民的苦況：

(一) 公屋輪候

- i) 現在觀塘區4人家庭於2006年輪候市區的，到現在(2013年)仍未獲上樓！已輪候9年(獲配2次選樓)；
- ii) 4人家庭於2008年登記，至2013年仍有資產審查消息，已等了5年，完全不能兌現政府3年上樓的承諾；
- iii) 現在觀塘區5人家庭於2009年輪候市區的，到現在(2013年)仍未獲審查，已4年，究竟大家庭要等多久？諮詢文年預計未來10年的470,000的公營房屋供應，當中是否又將大家庭放於此等，最少輪5年！6年！10年；

(二) 社會上特定群組住屋需要

街坊會同意長者及年逾35歲的非長者單身人士輪候公屋增加公屋配額及放寬公屋申請計分機制

現時是總數的8%，並以2000個單位上限

至2013年6月30日，輪候冊上約有115600<118700為一般申請>，當中約有33%年逾35歲…給予年逾45歲的申請者額外分數，期望40歲，35歲…建議考慮路線圖為平均三年左加的目標

2.1) 同意計分制，時間性視乎供應數量，建議由8%至16%(一倍)；

2.2) 要求房屋署增加透明度，列出申請人年歲分佈，可以較容易掌握路線圖，不至於無了期等待，甚至輪候10年以上；

(三) 過渡性房屋

街坊會不同意過渡性房屋，擔心過渡性變成永久性；

(四) 規管劏房

街坊會懇請政府三思而行，劏房必領租金上升，最直接影響是基層市民，現在租金已佔基層入息30-40%不等，不談居住呎數及空間

推行規管劏房前，必須實施租金管制，租金維持一定的水平，一年生一年死的租約，一年生約之後，基層家庭天天提心吊膽地害怕加租；至於搬遷期一個月，更恐怖，一個月能找到另一居所嗎？當中可能影響工作、子女教育及社區網絡，建議租住權中搬遷期增加至三個月；或租金津貼，只支援基層家庭，尤其是已輪候三年未能上樓者。

如對以上內容任何查詢，可聯絡街坊會代表蘇志雄，電話

聯絡地址是

日期：2013年12月2日



"Tsang Tak Ming, Patrick

To "lths@thb.gov.hk" <lths@thb.gov.hk>

cc

02/12/2013 16:09

bcc

Subject Sharing of Vfiw on Question 6, Chapter 5

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To : Secretariat, Long Term Housing Strategy Steering Committee

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The Economics of Ageing_by Patrick Tsang.pdf

To : Secretariat, Long Term Housing
Strategy Steering Committee
1ths@thb.gov.hk

Sharing of Views on
Question 6, Chapter 5
of
Long Term Housing Strategy
Consultation Documents
September 2013

Submitted by

Tsang Tak Ming Patrick
FHKIS, FRICS, RPS(GP)

E-mail Address :

Office Tel No. :

2 December 2013

The Economics of Ageing

The Bedrock of the Long Term Housing Strategy for the Elderly

1. Ageing-in-Place

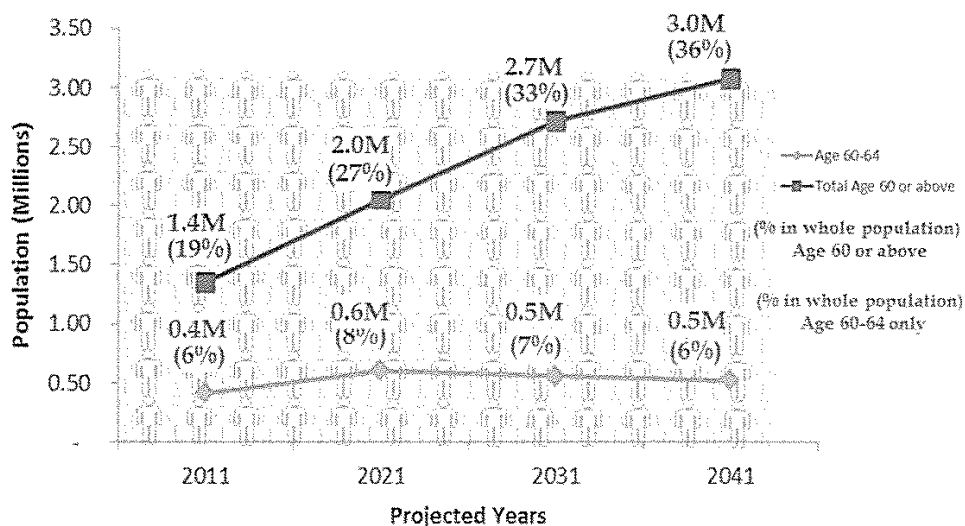
- 1.1 It is the Government's elderly policy of promoting "ageing-in-place as the core, institutional care as back-up". Ageing-in-Place (AIP) is a term used to describe a senior, including frail ones, living in the residence of their choice as they age, while being able to have any services or other support they might need over time as their needs change, for as long as they are able. This means that society has to help older people live independently in their own homes as long as possible and provide them with proper care and community support services to prevent a costly, traumatic and inappropriate move to residential care services units, often to a more dependent care facility.
- 1.2 The two key components of a successful AIP are **residence and services**. However the services to support AIP in Hong Kong are currently inadequate and the market is far from mature (Re Article written by Secretary for Labour & Welfare, 21 October 2011).
- 1.3 In the context of residence or housing, the priority is the old people, not the building, buildings serve people and therefore their design should be human-centred and able to meet the needs of old people as they age.

2. Factors Affecting Ageing-in-Place

- 2.1 The two key components of a successful of AIP are in fact demographic driven demand products. As reflected from **Table 1**, the population in Hong Kong would be ageing rapidly from 13% of the total population aged 65 years old or over, or one million people in 2011, to 30% or 2.5 million people by 2041. The rapid changing population pattern has exerted extreme pressure on the city and community infrastructures, purpose-built housing for the elderly and associated aged-care services and support.

Table 1

Demographic of Hong Kong Seniors



Source: Projected Population, 2011-2041, Census and Statistics Department

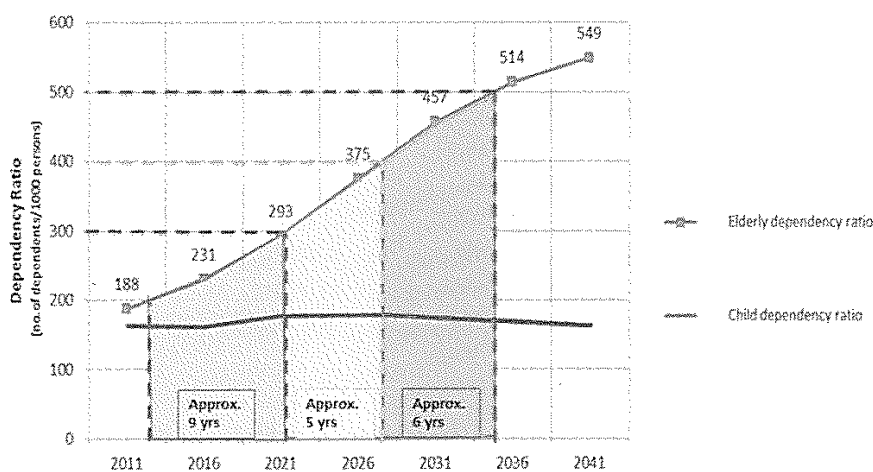
- 2.2 The situation is worsening further by the **changing social expectation and family structure and composition**. As suggested by the figures from the Hong Kong Statistic Department in 2011, the average household size fell from 3.4 in 1997 to 2.9 in 2011 and further to 2.7 by 2031. Similarly, there is a decrease in the percentage of young people living with senior people from 56.8% in 2001 to 51.2% in 2011, while only 44% of Hong Kong people consider it more ideal to have cross generation living than nuclear family. In addition, the study by the University of Hong Kong further suggested that, 47% of Hong Kong people think the newlyweds/ young couples should not live with their parents. As reflected from various data and findings, there is an increasing prevalence of elderly living separately from their child(ren) or living alone.
- 2.3 Furthermore, with an increasing supply of small units to cater the needs of singletons or young couples ie the Youth Hostel Scheme, the trend of young people not living with their parents/ senior people will be intensified in tandem. It might also implies that the number of old people to live separately from their child(ren) or live alone will increase in the same pace.

3. The Need for a Successful Ageing-in-Place

- 3.1 A successful AIP will relieve the financial burden of Government on medical expenditure on elderly, pressure on providing more community care services and institutional residential care services and reduce the impact of high dependency ratio.
- 3.2 As the first aged country in Asia, Japan has a high dependency ratio of 0:38:1, which means that one in every working population aged 20-65 has to support 0.38 senior citizen aged 65 or over. According to the United Nation's statistics in 2012, Hong Kong would be the first in Asia after Japan to be an ageing region, with a dependency ratio of 0:18:1 (Table 2). The decline in birth rate together with the unprecedented trend of population ageing could inevitably have a major impact to the economic growth, resulting in a decline in productivity and a rising dependency ratio. As such, it is important to take proactive and forward-looking actions in time to minimize the adverse impacts on our economy and society in immediate future, one of which would be the surging demand of senior housing and eldercare services.

Table 2

Projected Dependency Ratios Year 2011-2041



Sharp Increase of Dependency Ratio after 2021

Note: 1) Data are from Census Department 'Hong Kong Population Projection 2012-2041', Table A1 (Published July 2012) (Excluding Foreign Domestic Helpers)
2) Elderly Dependency Ratio is the number of persons aged 65 and over per 1 000 persons aged between 15 and 64.

- 3.3 As of 30 September 2013, there were about 296,220 old people on the Central Waiting List for the Subsidized Long Term Care Services for the Elderly. The average waiting time is about 34 months while the average waiting time for Private Homes under Enhanced Bought Place Scheme is about 9 months.

Table 3a

Subsidized Residential Care Services	Average Waiting Time (Months)
• Care & Attention Homes (Subvented Homes & Contracted Homes)	34
• Private Homes under Enhanced Bought Place Scheme	9
Overall :	21
• Nursing Home	36

Sources : Social Welfare Department HKSAR

A successful AIP will help to shorten the waiting list and reduce the pressure on building more expensive and costly Care & Attention Home and Nursing Home. It is because **a successful AIP is able to attain a lower depression level, a high functional status, a better clinical outcome of the elderly and hence save medical and health costs.**

- 3.4 Furthermore the expenditure on residential care services etc are substantial. In 2012-2013, the total expenditures on Services for Elderly were **\$4.875b**. It is estimated to increase to **\$5.438b** in 2013-14. In addition 83% of residents of Care & Attention Home / Private Homes receive Social Security i.e. CSSA. In view of the rapid increase in the number of old people, increases in expenditures on Services for Elderly is expected to increase sharply in the foreseeable future.

Table 3b

Social Welfare Department Expenditure 2011 to 2013

Programme	2011-12 (Actual) (\$m)	2012-13 (Revised) (\$m)	2013-14 (Estimate) (\$m)	% Total
Social Security (Note 1)	30,103	31,183	40,334	74%
Services for Elders	4,320	4,875	5,438	10%
Others (Note 2)	7,766	8,343	8,951	16%
	42,189	44,401	54,723	100%

Source: SWD, Controlling Officer's Report, Head 170-Social Welfare Department

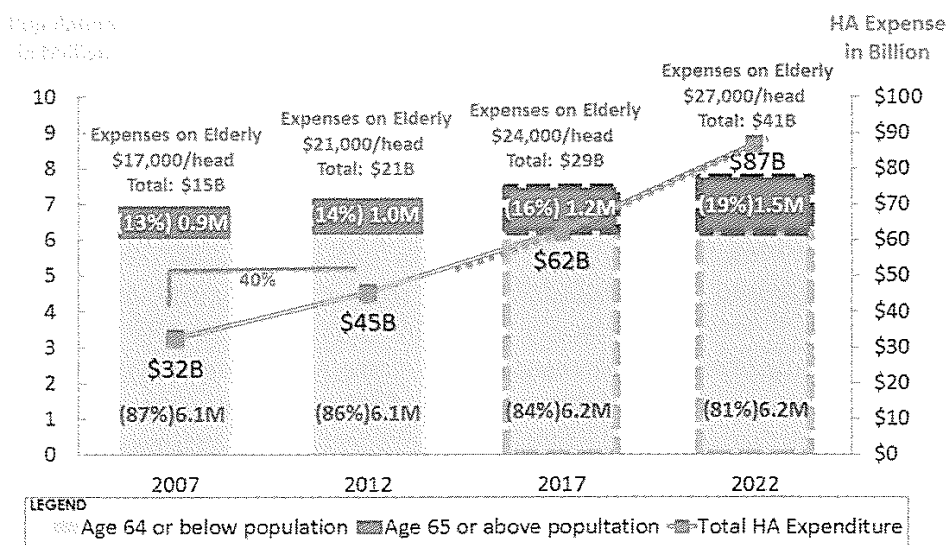
Notes :

- (1) Total \$19,547 M (65%) spent on CSSA and \$6,893 M (23%) are Old Age Allowance
- (2) Include Family & Child Rehabilitation and Medical Social Services, Services for offenders, Community Development, Young People

3.5 The increasing medical expenditures on elderly is also a major concern on public and personal finance.

Table 4

Projected Hospital Authority Expenses on Elderly



Sources:
 (1) Projected Population, 2011-2041, and Population 2007-2012 Census and Statistics Department
 (2) Examination of Estimates of Expenditure 2013-14, Controlling Officer's Reply, Permanent Secretary for Food and Health (Health) Reply Serial No. FHS(H)275
 (3) Hospital Authority Annual Report

In 2007 Hospital Authority (HA) spent \$15 billion on elderly out of a total of HA Expenditure of \$32 billion. The HA expense increased 40% from 2007 to 2012. Assuming that HA expense increases by 40% in every 5 years, in 2017 and 2022 HA expense on elderly will increase to \$29 billion and \$41 billion respectively. The predominant factor governing the sharp increase, apart from inflation and increasing staff cost, is the rapid increase in aged population and low fertility rate.

Population	2007	2012	2017	2022
65 or above	0.9M (13%)	1.0m (14%)	1.2M (16%)	1.5M (19%)
64 or below	6.1m (87%)	6.1m (86%)	6.2M (84%)	6.2M (81%)

HA Expenses on	2007	2012	2017	2022
65 or above	\$15B	\$21B	\$29B	\$41B
64 or below	\$17B	\$26B	\$33B	\$46B
Total :	\$32B	\$45B	\$62B	\$87B

Note: HA may have different projection on expense if the assumptions adopted are different

The sharp increase in medical expenses will certainly raise the question on who is going to finance this huge expenditure and in what way that the society or HA can contain the rapid growth in medical expense for the elderly.

- 3.6 Due to low fertility and rapid ageing of population, the dependency ratio will increase from 200 : 1,000 to 300 : 1,000 from 2012 to 2021. and to 400 : 1,000 in 2016 and 500 : 1,000 in 2036. (Re. Table 2). With sharp decrease in working population (who pay tax) and increase in elderly dependency (who mainly rely on financial support from public revenue and personal / family finance), the social and economic impacts on the whole society is unimaginable.

4. Implementation of Ageing-in-Place in Hong Kong

- 4.1 The key components of implementation of a successful AIP are residence or housing and services.
- 4.2 Hong Kong as one of the most densely populated cities in the world, most of the properties in the urban areas are dilapidating. In 2012, some 20,000 out of approximately 41,000 private buildings have been

built more than 30 years, of which 6,000 buildings are even over 50 years. Among 186 public housing estates (excluding 39 projects of Tenants Purchase Scheme and 216 projects of Home Ownership Scheme/ Sandwich Class Housing Scheme), there are 75 estates with over 30 years of building age. Most of these old and dilapidated buildings do not meet the modern standards of elderly-friendly housing, which include universal design and barrier-free features necessary for seniors to age in place. Time is of essence. However, it is unfortunate that the pace of redevelopment or rehabilitation of the ageing buildings might not be able to catch up with the rapidly growing rate of ageing population.

- 4.3 Although the Government has announced an elderly care policy with the underlying principle that "ageing in place as the core, institutional care as back-up" in 2007, there is an **acute shortfall in the supply of both public and private elderly housing and facilities that enable ageing in place (Table 5).**

Table 5

AIP Elderly Accommodation in Hong Kong

	Subsidized (Basic Scheme)		Subsidized (Quality Choice)	Non-subsidized (Quality Choice)
Housing Solutions supported by Community Care Services	Hong Kong Housing Authority	Hong Kong Housing Society (HKHS)	HKHS Senior Citizen Residences Scheme	HKHS Quality Retirement Housing Scheme
	About 7,000 Elderly Flats for Letting	919 Elderly Flats Fully Let About 500 on the Waiting List	576 Elderly Flats Fully Let About 500 on the Waiting List	588 Elderly Flats (under construction)
Institutional Residential Care Services for Frail Elderly	Subsidized Residential Care Homes for the Elderly		Non-subsidized Residential Care Homes for the Elderly	
	189 Homes, 22,950 Places, Fully Let 29,220 on the Central Waiting List Average Waiting Time 34 months		566 Homes, 51,909 Beds 32% Vacancy	

* Average waiting time for Private Homes under Enhanced Bought Place Scheme : 7 Months

Provision (as at 30.6.2013)

4.4 As shown in Table 6, Hong Kong has the highest ratio in institutional care service for senior citizen aged 65 or over when comparing to other countries or regions. Several social, economic and environmental factors have contributed to the high ratio, which includes the decrease in household size, growing trend of young people choose not to live with their parents, densely populated urban environment, small-sized housing unit not suitable for elderly with a need of care service, insufficient elderly-friendly facilities and rehabilitation facilities in the city, as well as lack of community care service support.

Table 6

Comparison of Institutionalization of Hong Kong People Aged 65+

	Institutionalization Rate	Residential Care Beds to Elderly Population
Hong Kong	6.8% (2009)	1:15 (2009)
Australia	5.4% (2006)	1:17 (2007)
UK	4.2% (2004)	1:55 (2005)
Canada	4.2% (2003)	1:10 (2002)
USA	3.9% (2004)	1:23 (2007)
Japan	3.0% (2006)	1:38 (2007)
Singapore	2.3% (2006)	1:35 (2006)
Taiwan	2.0% (2009)	1:37 (2009)
China	1.0% (2008)	1:119 (2007)

Sources : The Sau Po Centre on Aging and Department of Social Work & Social Administration
The Hong Kong University June 2011

5. The Need for Elderly Housing

5.1 Elderly housing is a product of demographic-driven demand. It is a confluence of a variety of industries in one place-housing, hospitality, healthcare and insurance. It provide a choice for the old perople when they come to their own accommodation, service and care options in later life, an attractive lifestyle choice providing a healthy wellness - and social engagement - oriented lifestyle for the vigorous and for the frail.

5.2 Elderly housing offers the old people the following attractive features:

- 5.2.1 **Secure private accommodation and amenities** in a variety of styles.
- 5.2.2 **A continuum of services at a single location**, including dining, hospitality, social and recreational programs and health-care services, as needed.
- 5.2.3 **A variety of pricing options**, including refund of a portion of entrance fees (subject to type of contract executed).
- 5.2.4 Through **downsizing** (ie disposed of existing larger flats to a smaller and easier to maintain flat) monthly expenses can be kept at a lower level.
- 5.2.5 **Protection against the loss of accommodation** and services if the resident exhausts his or her funds.
- 5.2.6 Provide **peace of mind** not only for the residents but for their family members and other loved ones

5.3 The Importance of Elderly Housing

- 5.3.1 Elderly housing plays a large and important role in the broader context of real estate sector, public finance on medical and community care services, long term care insurance and silver hair market.
- 5.3.2 Elderly housing is essentially a housing development designed specially to cater to the needs and lifestyle of old people. Overseas experience reveal that the majority of old people enter retirement villages in their early to late 70s, as part of a move to downsize, reduce maintenance liability, experience a greater sense of safety and security, or for health and lifestyle reasons. Through the change to suitable residence when people age and **downsizing, it helps to free up residence for younger families, stimulates the economy and reduce the pressure on medical, hospital and institutional residential care and attention homes.**

- 5.3.3 With the rapidly increasing expenditure by the Government and NGO (many of which are in fact receiving financial support from the Government) on public housing, health and social services, development of an elderly housing market will give an opportunity for the Government to examine and recognize the interaction between these expenditures with the elderly housing industry as well as the inter-relationship between independent living, assisted living and aged-care living, with the ultimate target to reduce public expenditure on medical and related healthcare expenses and prudent allocations of the whole society's resources.
- 5.3.4 Elderly housing developments in different locations, particularly traditional inner urban areas with high density of elderly population, provide valuable infrastructure to local communities enabling the old people to have effective social support, improved lifestyle, enhanced health and care along with security of tenure **at no or minimum cost to Government.**
- 5.3.5 Furthermore elderly housing in inner urban area provide an **excellent housing option for the old home owners and tenants displaced under the urban renewal schemes.** It will not only enable the old home owners and tenants to age in the community, relief their anxiety and stress during the decanting process but also relax the tension between the authority and the local community, thus facilitating and expediting the urban renewal process.
- 5.3.6 Facilities and services provided by the elderly housing developments are not only open to residents but can also be accessible to the broader community. It will not only enrich the quality of life of residents and local community, but can also reduce the expenditure on other public infrastructure in the community ie gymnasias, health facilities, recreational facilities, community centre etc.
- 5.3.7 An Australian study revealed that **when social relationships are strongly supported the mortality risks decrease.** (Julianne HoH-Lunstad and others, 'Social Relationships and Mortality Risk : A Meta-analytic Review, Public Library of Science, Medicine, 7(2010). Community life for lonely, singleton or doubleton old people coupled with lifestyle and secured health care services will enable old people stay longer in the elderly

development and with less demand or need for residential care services. For example, **the institutionalization rate of Jolly Place tenants**, (Jolly Place is a subsidized elderly housing project development by the Hong Kong Housing Society in 2003) **is 2.63% as against the Hong Kong institutionalization rate of 6.8%.**

5.3.8 Elderly housing also provides a number of individual and community benefits, such as:-

- Development of senior-friendly infrastructure may help relieve pressure on families, carers and Government resources.
- Lifestyle, leisure and health preventive programs may enhance the quality of life of old people, which in turn reduces the financial burden on public health system. Further integration of these services with local services will also in turn provide better support for the local community.
- Support for individual to continue living independently rather than being forced into the hospital or residential care and attention home at a premature stage.
- Enabling residents to establish new social networks, improving the health and wellbeing of the residents.
- Co-location of on-site residential care can support residents whose partners require different or high level care.
- The supportive residential environment, provide a buffer to reduce the impact of life stage transitions for those who move to the elderly housing development. Furthermore **quality of life of old people are being enhanced thus delaying entry to residential care and attention homes.**

5.3.9 The shift in demographic and social structure will require change in social services and capital investment in order to meet the demands and needs of old people. Should the elderly housing market not be developed, the social-economic drawbacks would be:-

- More investment by Government in health care, public housing and subsidized care and attention homes / nurse homes are required.
- More old people would have to be housed in normal residence that in most cases would be too large, difficult to maintain and consequently, fewer stock available to younger families.
- Direct and indirect economic impacts relating to investment in infrastructure and employment opportunities.

6. Reason for the Need for Government Support

- 6.1 **It is vital that the elderly housing industry is considered in conjunction with the aged and community care sectors.** Through an integrated approach to housing and care supports, a dynamic, consumer-driven industry can be created.
- 6.2 However, as stated in 4.2, due to dilapidation of buildings and slow pace of urban renewal the overall built-environment of Hong Kong is unable to support AIP. Furthermore purpose-built elderly accommodation in Hong Kong are far from adequate to serve the huge number of old people who are in need of suitable accommodation and healthcare to age in place. re **Table 5**.
- 6.3 Taking a hypothetical example, in order to house the number of 30,000 elderly on the Central Waiting List, the society needs to build 300 standard size 100-bed (average 5,400m² GFA in area) Care and Attention Homes as defined by Social Welfare Department. Under the prevailing policy, land premium of these Care and Attention Homes are waived and hence, the land premium foregone will be **Accommodation Value \$40,000/m² x 5,400m² x 300 = \$64.8 billion**. Furthermore assuming the society is able to build an average of 15 Care and Attention Homes each year, it needs 20 years to 'extinguish' the queue by 2034, not to ask the question where are the skilled nurses and caregivers as well as the land resources from. Therefore the whole society **needs to consider another economic and effective option or channel to address the ageing issue**.
- 6.4 Apart from the availability of adequate skilled nurse and caregivers, **the biggest entry barriers of the elderly housing industry in Hong**

Kong are high land value and the absence of an integrated housing and healthcare policy supporting the growth of the industry.

- 6.5 Under the current land policy, private developers are required to pay the full market value of the land and NGOs to pay a discounted land premium for elderly housing. The high prices of land and the fact that elderly housing is a long term investment with small return and heavy commitment have both driven private developers and NGOs away from taking part in the building and operation of housing for the aged. As a consequence, **the government could never gain land premium income from land for elderly housing.** However, as mentioned by ancient scholars, “gains in one place involve diminution elsewhere” “利於彼者，必耗于此” (Yan Tie Lun 鹽鐵論, Fei Yang - Discussions on Salt and Iron - In Criticism of Shang Yang). Is the revenue generated from one-off land sales for other purposes adequate to offset the long term social expenses on eldercare and institutional care? In Shi Ji -Meng Changjun Liezhuan 史記孟嘗君列傳 (Records of the Grand Historian, Biography of the Lord Mengchang), ancient scholar Feng Quan (馮驩) once commented on the importance of looking at the real values, he wrote “**burn useless certificates of nominal debts and abandon books with theoretical and false numbers**”(焚無用虛債之券，捐不可得之虛計). Can our elderly housing development take his wisdom into actions? How about providing a discount to reduce the land premium for elderly housing? What if tax incentives are offered to private developers to encourage participation in elderly housing projects? By **effecting a minute change in policy**, certain socially responsible corporations and philanthropists might be heartened to devote themselves into this undertaking by **diverting their land bank and other resources into the elderly housing market.**
- 6.6 A typical example of the significant effect of a minute change in policy is the Public Long Term Care Insurance Policy (PLTCI) implemented by the Japan Government in April 2000.

Growth of Elderly Housing Market in Japan Since Implementation of PLTCI

No. of Houses	Fee-based Home (Life Lease)		Service-added Home (Short Term Lease)	
	<u>2000</u>	<u>2012</u>	<u>2011</u>	<u>2012</u>
	949	7,563	994	77,599

Incentives provided by the PLTCI has successfully attracted both the not-for-profit and for-profit developers and operators to enter into the elderly housing market.

The scope, scale and pace of development of elderly housing market in different countries or regions depend on the social, economic and culture background of each country or region. However by experience one common factor which had triggered rapid development of elderly housing market in many countries or regions is the **policy support and incentives in the form of nil land premium, free or construction cost subsidies, tax concession, interest free loan** etc. offered by the Government to both not-for-profit and for-profit organizations / corporation. The key reason which drives these Governments to offer policy support and incentives to developers and operators is no Government in the world can solely afford the financial burden of expenses on healthcare, housing and other related services on the elderly. It is necessary to encourage and mobilize the resources of the public and private sectors to share the responsibility of housing and healthcare services for the elderly.

6.7 One more issue is the absence of guidelines or regulations on elderly housing:-

6.7.1 To achieve the aspirations of Universal Design in the built environment, that is 'design usable to the greatest extent possible by everyone, regardless of their age, ability or status in life', commitment is required to ensure maximum accessibility. The first and foremost principle of Universal Design is equity; this mandates every entry be accessible, accessible toilets provided to every set of gender facilities, adequate rest seating is provided. **Barrier-free standards are minimum legislative requirements**, for instance, one access point or one accessible lift in a mega shopping facility does not make the facility a universally designed facility. Taking the entry as an example, at a universally designed facility any person should be able to use any entry, no labels or redirection should be required as a result of the person's ability; this is discriminatory.

6.7.2 An essential principle that allows for Universal design which poses challenges in dense cities is sufficient circulation space (UD principle 7 - Size and space for approach and use);

wheelchair users, people with mobility impairments who may be using a walking frame and also parents with prams require larger circulation spaces in corridors and around operating features such as doors. Without these, facilities become completely inaccessible and at times unsafe, yet private sector developers will not willingly provide these at locations that are not mandatory due to high land cost. Furthermore under the 'The Residential Properties (First-hand Sales) Ordinance' these age-friendly common area are not 'saleable' under the definition of 'Saleable Area'. In this light, despite much talk in achieving Universal Design this could never happen in Hong Kong, and with an aging population this will become a majority issue that will be too late to fix. Housing stock that is not adaptable later will also be a major concern, as the elderly will not be able to stay in their homes and live independently. The issue of space is less of an issue in other developed cities, perhaps the only solution for Hong Kong is some sort of an exemption scheme?

- 6.7.3 In the Hong Kong Housing Society Senior Citizen Residences Scheme Cheerful Court elderly housing project, there is a refuge room of about 20m² saleable area provided in each floor. Refuge room is a place for the residents to gather at a safe place awaiting for rescue in case of fire. The space is prohibited from letting or using for other purpose except for fire escape. The total saleable area of the refuge rooms provided in Cheerful Court is about 820m² or 7.4% of the total saleable area of the whole development. As Cheerful Court was grant at nil premium, at that time the land premium was not a concern of the grantee, except the building cost. However it is not clear whether the same policy ie nil land premium for the whole lot applies to future similar Senior Citizen Residences Scheme project, if any. Furthermore in the case of private development, both land premium and building cost are a big concern of the private developer. In the absence of a clear policy on whether the Saleable Area of the refuge room are free of land premium and the guideline and Practice Note on how to calculate the size of the refuge room the issue of which falls within the jurisdiction of the Fire Services Department, private developer will hesitate in making any decision in investment in the elderly housing market.

- 6.8 In many Asian countries or regions, except Japan, there is no clear Government elderly housing and aged-care policies providing definite guidelines for investor, developers and services providers who are interested in entering into the elderly housing and aged-care market, and Hong Kong is no exception. Attempt is made to trying to find out the appropriate authorities that a local or foreign investor or developer should approach if the corporation wants to enter into the elderly housing market.

Table 7

Issue	Department	Bureau	Secretary
Land Matter Land Premium	Lands Department	Development Bureau	Financial Secretary
Housing Policy	Housing Department	Transport & Housing Bureau	Chief Secretary for Administration
Care & Attention Home	Social Welfare Department	Labour & Welfare Bureau	Chief Secretary for Administration
Nursing Home (<i>providing end-of-life service</i>)	Department of Health	Food and Health Bureau	Chief Secretary for Administration
Land Use Planning	Planning Department	Development Bureau	Financial Secretary
Universal Design, Barrier Free Access Code	Buildings Department	Development Bureau	Financial Secretary
Refuge Room, Open Kitchen	Fire Services Department	Security Bureau	Chief Secretary for Administration
Accreditation (<i>for the Care & Attention Home & Nursing Home</i>)	Accreditation is on voluntary basis. Only about 10% RCHE in Hong Kong are accredited by HKQAA and the Hong Kong Association of Gerontology		

It is unable to provide an answer to an investor when he is supplied with the above 'roadmap' or 'check list' (if correct and comprehensive).

In the absence of an integrated housing and healthcare elderly housing policy, local property developer and healthcare operators (most of them are NGO) will only focus on their existing business that they are familiar with, since **the biggest business risk of investment in the elderly market is uncertainty.**

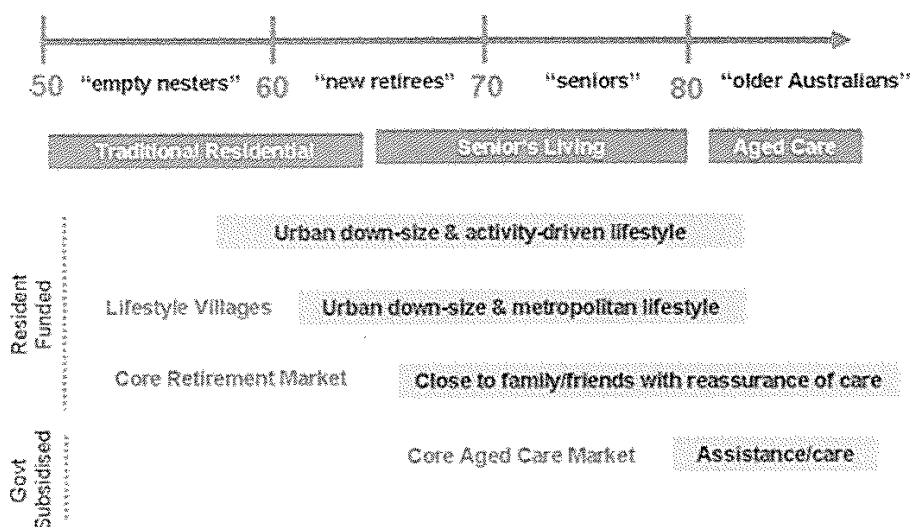
7. The Elderly Housing Market, Target Customers and Land Supply

7.1 Type of Elderly Housing Urgently Needed for the Elderly

7.1.1 In **Table 8** The Austrian Senior Housing Market illustrates that Australian at different lifestage live in different types of housing with different design, facilities and services meeting their needs as they age. One particular point to note is the down-sizing process begins when people reach 60s. This process which is actually a norm for old home owners in Australia, New Zealand, USA, Canada, UK, Europe and Japan begins when various elderly housing options or choices are amply available in the market.

Table 8

International Benchmarking
The Australian Senior Housing Market



** Sources: Retirement Village Association Ltd, 2009

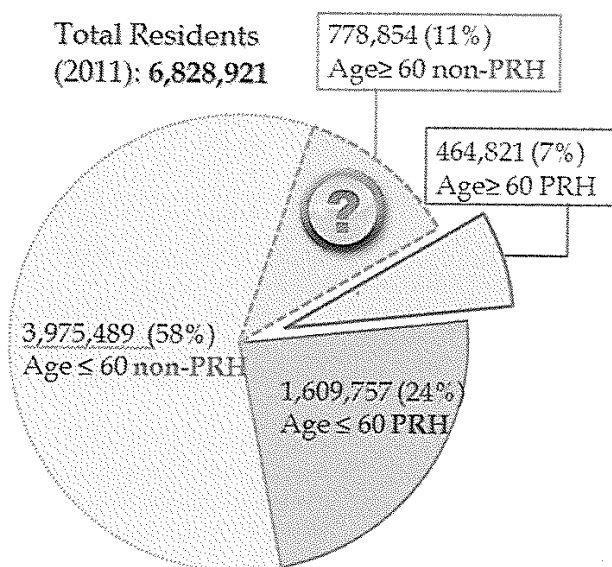
7.1.2 As Hong Kong young-old are very active and local old people may not consider elderly housing until they are in need or going to need healthcare services due to health reason, elderly housing locates in urban area with reassurance of care services and the aged care facilities with assisted living and intensive care service will be the core elderly housing market for Hong Kong old people.

7.2 Target Group of Customers and Land Supply

7.2.1 According to Census 2011 (Table 9), there were about 778,854 and 464,821 old people aged 60 or above lived in private permanent housing and subsidized home ownership housing respectively. It revealed the fact that nobody no matter young or old is homeless in Hong Kong.

Table 9

Distribution of Residents in Subsidized home ownership housing and Private Permanent housing vs Public Rental Housing (PRH) below/above Age 60



Remarks:

- 1) Non-domestic and Temporary housing disregarded (62,738 persons)
- 2) Source: Census ,Population in Domestic Households by Sex, Age Group and Type of Housing, 2011 (Table: E114)

7.2.2 Furthermore, Census 2011 (Table 10) also revealed that there were 89,113 elderly (aged 65 or above) owner-occupiers of private permanent housing and subsidized home ownership housing. In the absence of a choice of elderly housing in the market enabling AIP, these old age owner-occupiers are unable to downsize at their choice and forced to stay at their existing old home without associated healthcare service support. **Should elderly housing be available, the**

down-sizing process will start and free up their larger accommodation to younger families. Therefore referring to paragraph 5.9(b) of the consultation paper it is a fallacy that provision of land for elderly housing would inevitably lead to a drain on land resources which could otherwise be used for the development of public housing.

Table 10

Elderly Households (Aged 65 and over) and Domestic Households by Tenure of Accommodation and Type of Housing/Quarters, 2011

	Elderly Household		All Domestic Households	
	Private Permanent Housing* (%)	Subsidized Home Ownership^ (%)	Private Permanent Housing* (%)	Subsidized Home Ownership^ (%)
Owner Occupier with Mortgage	5,010 (8%)	3,590 (15%)	368,227 (43%)	124,034 (33%)
Owner Occupier without Mortgage	60,479 (92%)	20,034 (85%)	489,757 (57%)	251,577 (67%)
Total Owner Occupier	65,489 (100%)	23,624 (100%)	857,984 (100%)	375,611 (100%)
Sole Tenant (Excl Co tenant, Rent Free, Employers Provision)	8,858	1,371	301,803	18,291

Source : Census and Statistics Department Interactive Data Dissemination Service

Notes

- * Includes all villas / bungalows / modern village houses; all simple stone houses / traditional village houses; and all units of staff quarters.
- ^ Includes small portion of Non-Domestic and Temporary Housing

- 7.2.3 The reality is without the choice of elderly housing, old home owners will stay at their existing home and the society is required to allocate land for the development of housing for the young families or vice-versa the society allocate land for the development of elderly housing so as to enable the old home owners to move into the elderly units and free up their existing homes, normally larger in size, to the young families.
- 7.2.4 By providing elderly housing as a choice for the old people and through the process of down-sizing of flats, the 'net' result will be an increase in number of flat supply since the elderly units are normally smaller sized studio or 1-bedroom flat and the existing flats free up to young families are usually larger.

- 7.2.5 Another positive economic effect is that **downsizing enable those 'asset rich, cash poor' old home owners to realize their asset to secure an elderly accommodation with a considerable sum of saving for daily living and payment of healthcare bills when they age.** The financial independency of these group of old people will not require any financial assistance and hence the Government will be able to allocate the financial resources to assist the low income group who are genuinely in need of housing and healthcare assistance.
- 7.2.6 Furthermore, after realization of the old peoples' asset, spare cash available after paying for the occupation cost of the elderly flat are also free up for spending, thus through multiplier effect improve the economy.
- 7.2.7 It is noted that under the existing policy, subject to health assessment, all old people in Hong Kong are eligible to stay at the subvented Care & Attention Home, Private Home under Enhanced Bought Place Scheme and Nursing Home, **without any means test.** Through the development of middle to high end elderly housing, the existing undesirable situation that all old people, no matter rich or poor, competing for the limited residential care home resources will be improved enabling the scarce public resources to mainly serve the poor old people.

7.3 Land Supply for Elderly Housing Development

- 7.3.1 As stated in paragraph 6.4, the key entry barriers to the elderly housing market are high land cost, absence of an integrated housing and healthcare policy and regulations governing the design and construction of elderly housing projects. Scarcity of land supply is not the only factor hindering the development of elderly market.
- 7.3.2 In Hong Kong there are many landed properties occupied by NGO are under-developed or under-utilized. If incentives or support similar to the Youth Hostel Scheme (ie free land premium for lease modification and construction costs subsidy) are given to the NGO whose land banks are under-developed, with proper guidance or transfer of knowledge from the Hong Kong Housing Society (the sharing only NGO building elderly housing development in

Hong Kong) and experienced RCHE operators, elderly housing similar to the SEN scheme can be developed without the need for additional land.

- 7.3.3 Market sources revealed that there are at least three elderly housing developments under planning by private developers, one located in Pokfulam opposite to Bel Air, one in Ventris Road, Happy Valley and one in Tuen Mun. Progress of planning and development of these projects are slow and one of which has been dragging on for 10 years, possibly due to lengthy lease modification process, high land premium and other planning issues.
- 7.3.4 **Again shortage of land supply may just be a delusion.** If the Government provide a favourable investment environment by providing financial incentives to the private developers with land bank in hand ie concessionary land premium, tax incentive, GFA exemption for universal design and necessary fire escape features coupled with a clear elderly housing planning and development policy, resource from the private sector can be diverted to the elderly housing market to provide the right type of elderly housing urgently needed by the society.
- 7.3.5 Under the perfect market situation, land will be developed for most profitable use. That explains the reasons why very few developers are willing to enter into the elderly housing which require extra investment and commitment on top of normal residential property investment. It also explains the phenomenon that most of the elderly homes in overseas are not for profit. For example 81%, 78% and 71% elderly homes in USA, Australia and Japan are operated on not for profit basis.
- 7.3.6 **However, in real life situation the market is imperfect due to unsatisfactory investment environment, insufficient support from the Government, lagging behind market knowledge, building and planning regulations and inadequate community care services etc.** Therefore many countries or regions have introduced different forms of incentive scheme to encourage private sector to participate in the elderly housing market to relief the heavy financial burden of medical and healthcare expenses on elderly and to

lift-up the quality and standard of facilities and services through introduction of new skills and technology.

- 7.3.7 In Hong Kong residential care supports to the old people are severely inadequate although the Government has allocated huge resources to assist the low income group. Furthermore **there is a general public misperception, including the Government that the middle to high income groups are able to take care of themselves on the belief that they are financially affordable to acquire services needed in the market.** However under the current imperfect market situation, the Government has failed to create a favourable investment environment for the private sector to participate in the elderly housing market and as a consequence **most of the middle to high income groups (excluding the super-rich) are left with a few or even no choices when they have a need for elderly accommodation and healthcare support.** The only thing they have is the obligation to pay tax to finance the Government to assist the poor.
- 7.3.8 The Hong Kong seniors whether rich or poor have contributed to the growth of the economy. As such they have earned the right to exercise choice when it comes to their own accommodation and services options in later life. However **is it equitable that the middle to high income elderly group who had made bigger contribution to the economy are not entitled to any support from the Government** on the reason that they are able to afford AIP accommodation facilities with supported services. However, in reality there is no such product in the market due to Government's inability to create a favourable investment environment to direct private sector investment into the elderly housing market. Therefore on equality and humanity grounds it is commandable for the policy makers to study the ancient economic and political wisdom of Feng Quan (馮驩 para 6.5) to formulate an integrated elderly housing and healthcare policy and introduce incentives to encourage private sector participation in the elderly housing market. In fact it is Government's obligation or duty to create a favourable elderly housing market investment environment for the investors and developers.

7.4 Long Term Care Insurance

- 7.4.1 With the development of middle to high end elderly housing market, the standard and quality of the healthcare services will be enhanced. It will not only raise the skills and quality of services of the staff but also facilitate the creation and development of a long term care insurance market.
- 7.4.2 As outlined in paragraph 5.1, elderly housing is a confluence of a variety of industries in one place-housing, hospitality, healthcare and insurance. If the number of elderly units built have reached a critical mass, it will create a market for long term care insurance offering protection on housing with healthcare. This insurance policy will provide an attractive product for those forward looking young people who plan for a secured and worry-free living after retirement.

8. Recommendations

- 8.1 Within 8 years population aged 60 or above will increase from 1.4M (19%) in 2011 to 2.0M (27%) in 2021, fast and decisive actions must be taken to facilitate and complement the ageing-in-Place policy.
- 8.2 The Government is recommended to set up a special task force comprising experts in elderly housing and healthcare services providers to formulate an elderly housing policy that complement the AIP policy as part of the Long Term Housing Strategy.
- 8.3 Policy support and incentives to encourage private developers and NGO to enter into the elderly housing market are recommended.
- 8.4 In order to create a favourable ageing-in-place living environment for the elderly and with a view to reduce development costs of the developers, it is recommended to review the Barrier Free Access Code 2008 to explore and expand exemption scheme to encourage developers to provide comprehensive universal design features in elderly housing development.
- 8.5 The existing provision of elderly flats in public rental housing estate is inadequate. Home modification is also piecemeal and environmental unfriendly. A certain ratio of purpose-built elderly flats say 5% elderly flats to 95% normal rental units is recommended

to provide in every public rental housing estate upon redevelopment to meet the increase in demand for elderly flats in the next 30 years.

- 8.6 Adopting the 'Mixed Development' concept (ie request the developer to build private flats and elderly housing flats) the Urban Renewal Authority is recommended to explore the feasibility to develop elderly housing block in selected site in inner urban area to provide a choice for old home owners for downsizing and a suitable accommodation for displace old home owners and tenants.
- 8.7 Since elderly housing is a confluence of a variety of industries in one place - housing, hospitality, healthcare and insurance, it is recommended to form a **Fraternal Coalition for the Elderly** converging and collaborating the expertise of the Elderly Commission, the Coalition of the Professional Services, the Hong Kong Housing Society and the healthcare services providers as well as social workers:-
- (i) To provide advice to the Government to formulate the integrated elderly housing and healthcare policy.
 - (ii) To recommend technical standard on the planning and development, design and construction, operation and management of the elderly housing project and associated healthcare services.
 - (iii) To share, transfer and provide professional and technical support to NGO who are interested in elderly housing development.
- 8.8 It is also recommended to identify and select one or two suitable NGO sites with potential for elderly housing as pilot to explore and develop a feasible model for the implementation of elderly housing development. The feasibility study will cover various aspects such as land use planning, lease modification, land premium concession, building costs subsidy, universal design standard, provision of facilities, operation model, business model and viability study. Findings of the study will assist the Government to formulate the elderly housing policy and guidelines for the development and operation of elderly housing.

8.9 For prudent and efficient allocation of land and financial resources, it is recommended to conduct a Financial and Social Costs Benefits Analysis to assess the financial and social costs benefits that will be gained from the development of an elderly housing market, and study the interrelationship between:-

- (i) Saving in medical and healthcare expenditure in comparison with elderly housing land premium foregone.
- (ii) Effect of downsizing by old home owners on land and flat supply.
- (iii) Effect of elderly housing (with communal and healthcare facilities under one roof) on the demand for land allocated for medical, day care centre / RCHE and elderly centre.
- (iv) Impact of elderly housing on dependency ratio in terms of manpower cost expended in looking after the old people.

- The End -