



房屋政策的研討

睡醒的獅子群

9月18日草案



Quick Presentation on Sep 18 On Housing Policy

Waken up Lions
Draft for discussions

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3. 分開處理居屋及投資物業
4. 我契孫女兒的案例
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 - 預先策劃酒店，旅店，購物中心？
 - 綜合居住和商務的單位？

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 - Combined Home and Business Units?

1a. 諮詢文件的快速回顧

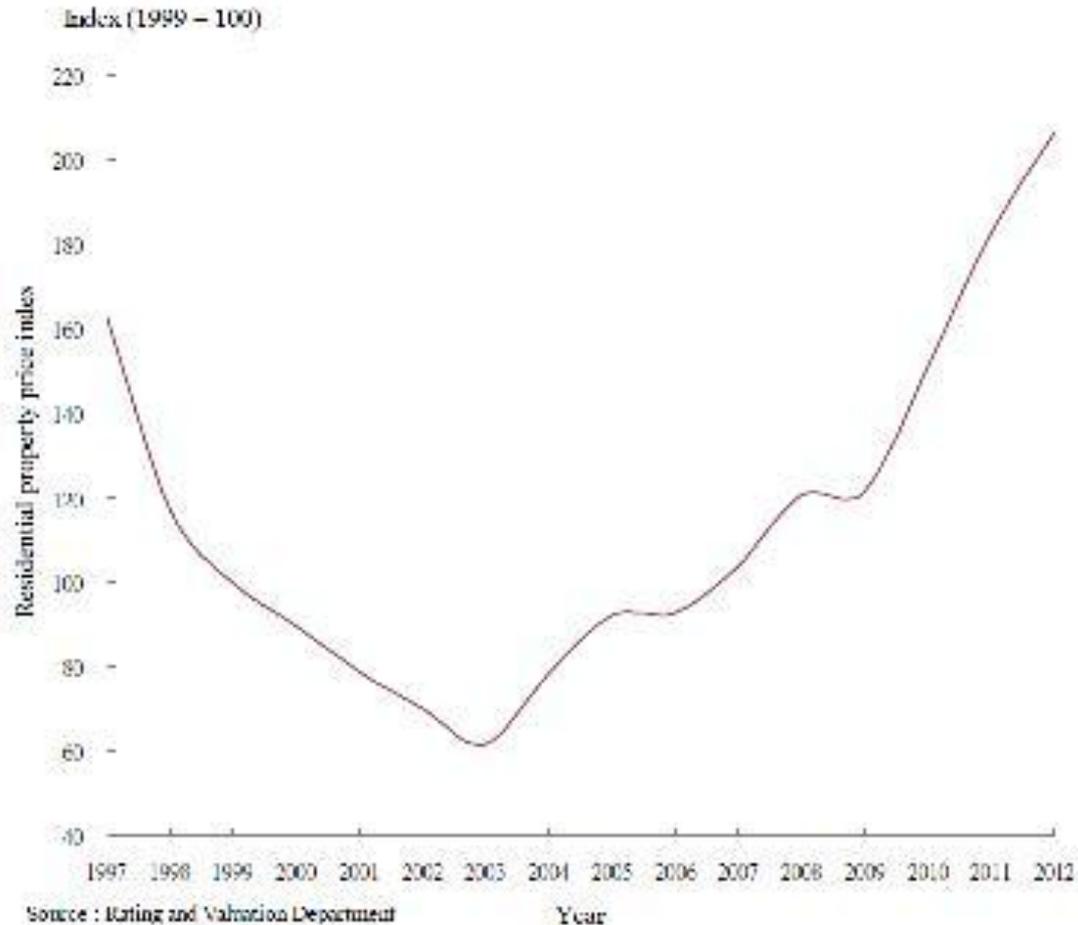
- 60/40比例的公共/私人房屋發展。
- 在 10 年內建成 470,000 單位。
- 有70,000個單位的土地還沒有認定。
- 在輪候冊的市民，需要 230,000個單位。
- 方案注重低收入住單位。
- 私人物業價格已上升到，普通市民負擔不起的水平。

1a. Review of the Consultation Paper

- 60/40 split of Public/Private housing development.
- 470,000 units within next 10 years.
- Land for 70,000 units not identified yet.
- Waiting list = 230,000 units
- Focus only on units for the low income group.
- Private Property Price already rose to unaffordable level for the average Citizens.

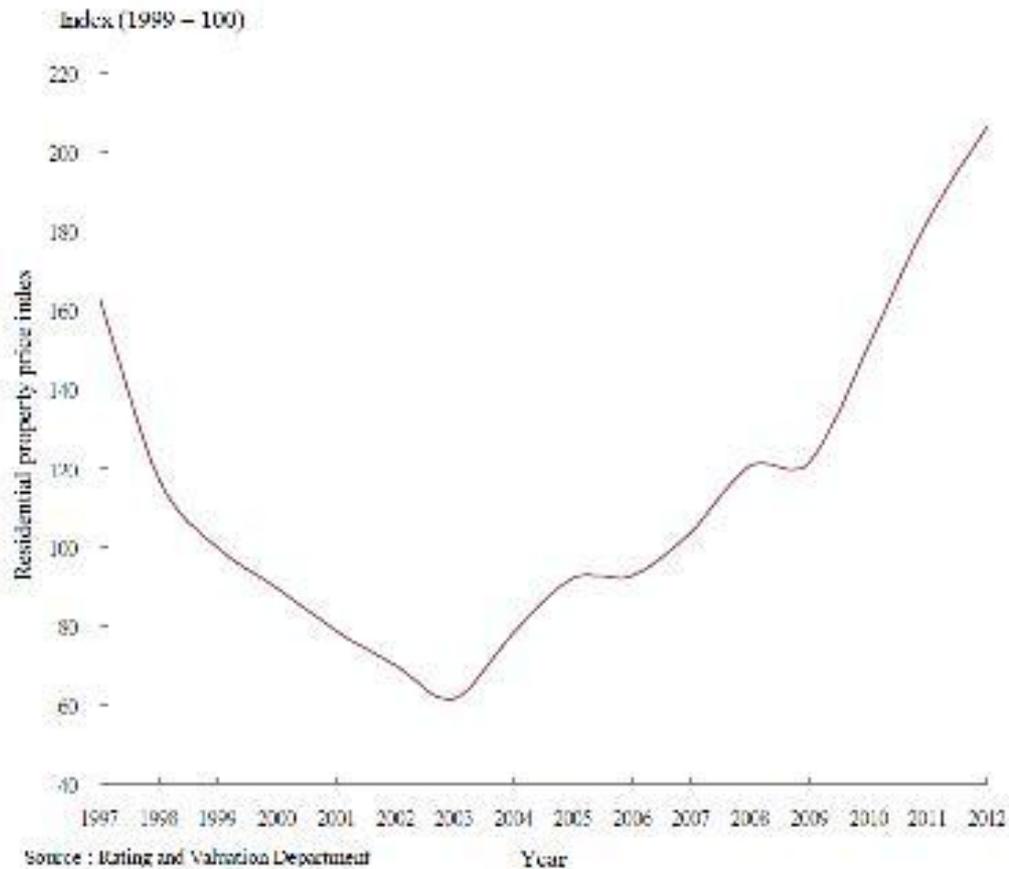
1b.物業價值變動表

Chart 2.1 Residential property price index, 1997 to 2012



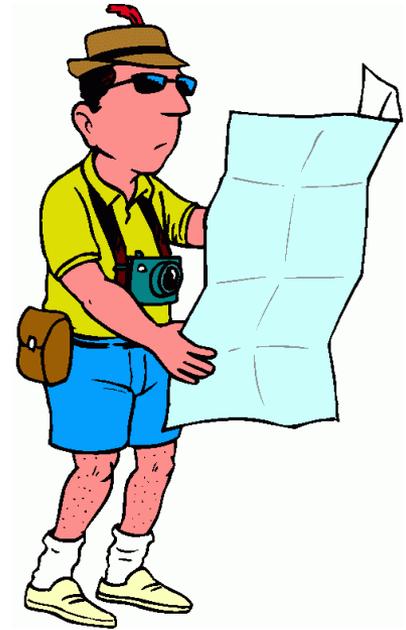
1b. Property value changes

Chart 2.1 Residential property price index, 1997 to 2012



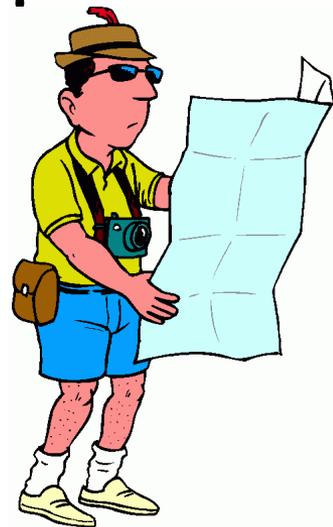
2. 暫住人口

- 遊客和商務旅客
 - 遊客多只住在酒店幾天。
 - 商務遊客會住幾個星期或幾個月。
- 他們帶錢來香港化費。
- 我們應該建立住所，以滿足他們的需求？
- 我們會否把他們打發走？



2. The Temporary Population

- Tourists and Business Visitors
 - Tourists mainly stay in Hotels for a few days.
 - Business Visitors stay for weeks or months.
- They bring money to Hong Kong.
- Should we build to cater for their needs?
- Should we turn them away?



3. 分開處理居屋及投資物業

- 住房價格必須是市民可以負擔得起的，增值速度只可隨著收入水平上升。
- 自**2003**年以來，物業價值平均每年增長超過**15%**。（書第**10**頁）
- 如果分開，住房價格（每一個家庭一間）可以有較低的增長。可保證價值不下跌。
- 投資物業價格可以自由浮動，繼續吸引資金來港。

3. Separation of Home and Investment Property

- Home Price must be affordable and increase only in step with increase in Income Level.
- Property Values as a whole increased by over 15% annually since 2003. (Page 10 of Book)
- If separated, Home Price (one per family) can have lower rate of increase and value can be guaranteed.
- Investment Property can float and continue to attract money from outside Hong Kong.

4. 我契孫女兒的案例



- 與男友每月的合併收入=\$35,000
- 尋找500尺在香港區的物業單位
- 最低價格大約500萬港元
- 首期30%=150萬港元
 - 預計置業資金總額包括裝修，家具=200萬港元
- 目前租屋支出15,000元
- 每月最高儲蓄= \$ 10,000
- （如果沒有幫助）需要儲蓄20年，才能實現夢想！

4. Case of my adopted Granddaughter



- Combined income with Boyfriend = \$35,000
- Looking for 500' unit property in Hong Kong
 - Minimum price around \$5m
 - 30% down payment = \$1.5m
 - Total initial money include furnishing = \$2m
- Renting unit at \$15,000
- Maximum saving per month = \$10,000
- Need to save 20 years (if no help) to achieve the dream!

5. 城鎮規劃



- 諮詢文件只集中建房。
- 如果獲得通過，可能再是另一個天水圍
 - 沒有足夠的就業機會？
 - 悲情城市？
- 可否把旅遊，商務發展，劃入方案？
 - 包括酒店，旅館，旅遊景點，娛樂場所，商場等？
 - 價格自由浮動，吸引全球投資？

5. Township Planning



- Consultation Paper only focuses on building houses.
- If adopted, likely to be another Tin Shui Wai
 - Not enough job opportunities?
 - Sad Town?
- Any Chance of incorporating business development in the Planning?
 - Include Hotels, Hostels, Tourist Attractions or Entertainment places, shopping etc.?
 - Price allowed to float. Attract Investment Worldwide?