



# 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

# 內容

1. 諮詢文件的快速回顧
2. 暫住人口
  - 旅遊和商務旅客
3. 分開處理居屋及投資物業
4. 我契孫女兒的案例
5. 城鎮規劃
  - 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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1. Quick Review of the Consultation Paper
2. The Temporary Population
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5. Township Planning
  - Incorporate Hotels, Hostels, Shopping Centers?
  - Combined Home and Business Units?

## 1a. 諮詢文件的快速回顧

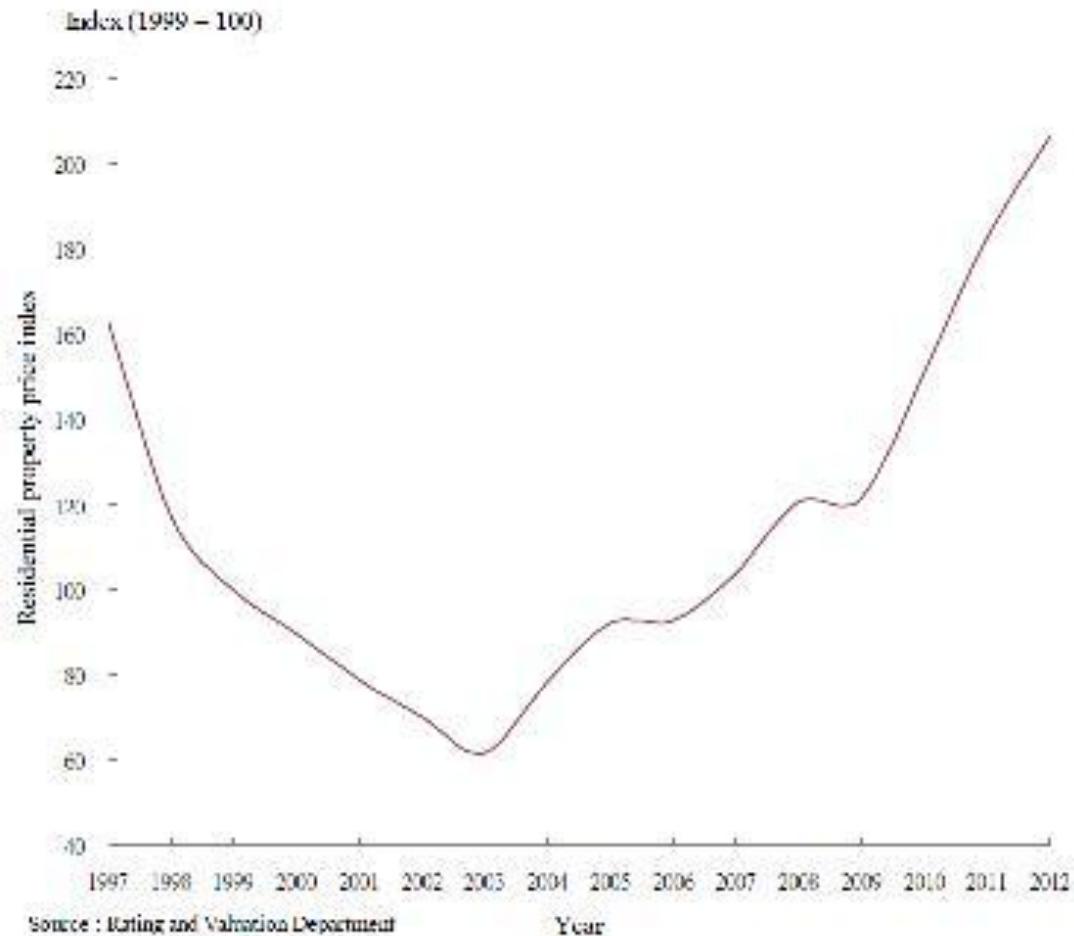
- 60/40比例的公共/私人房屋發展。
- 在 10 年內建成 470,000 單位。
- 有70,000個單位的土地還沒有認定。
- 在輪候冊的市民，需要 230,000個單位。
- 方案注重低收入住單位。
- 私人物業價格已上升到，普通市民負擔不起的水平。

# 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.

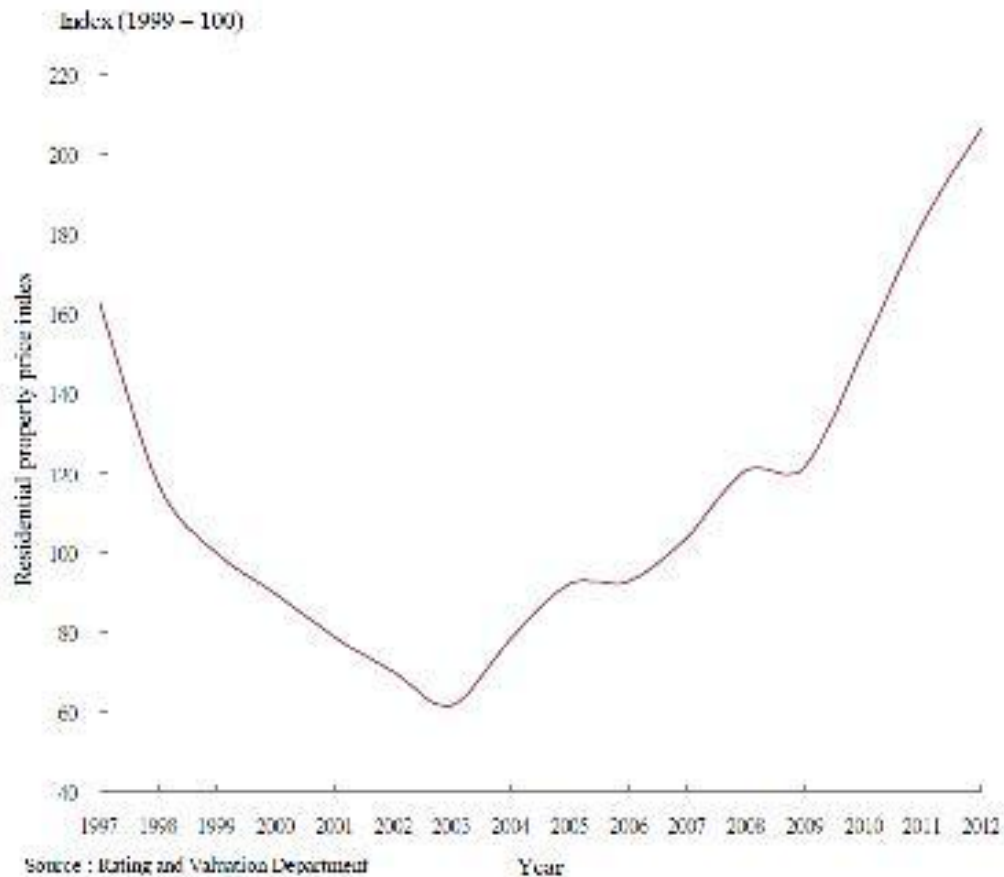
# 1b.物業價值變動表

*Chart 2.1 Residential property price index, 1997 to 2012*



# 1b. Property value changes

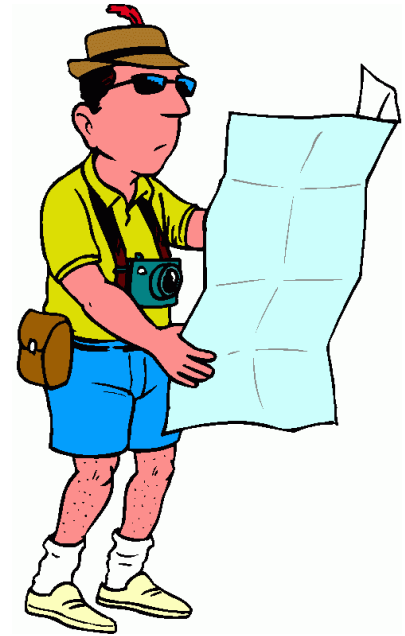
*Chart 2.1 Residential property price index, 1997 to 2012*





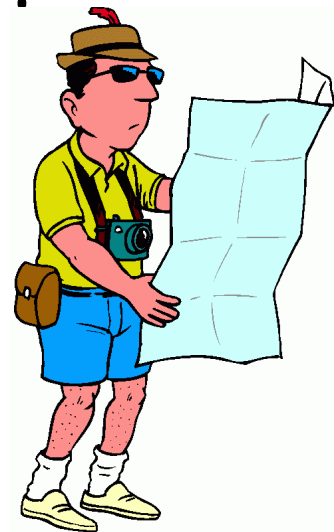
## 2. 暫住人口

- 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?