

2001年2月21日(星期三)  
立法會會議席上  
楊孝華議員就“負資產”  
提出的議案

**議案措辭**

“鑑於本港樓市負資產情況仍未紓緩，除了打擊本地的消費及投資意慾，以及對金融市場的穩定性構成壓力外，更對本港整體經濟造成負面影響，令不少中產人士、中小企業及負資產人士陷入困境，本會促請政府盡快採取有效措施改善有關情況，包括：

- (一) 檢討房屋政策，包括研究居者有其屋計劃的存在價值及作用，有否違背當初設立居屋計劃的原意；
- (二) 促請香港金融管理局鼓勵銀行對負資產人士採取寬鬆的按揭政策，例如在追補按揭貸款與樓宇市價的差額時給予寬限期、提供低息貸款予負資產人士償還差價及暫時採取供本不供息的安排；及
- (三) 促請金融管理局鼓勵銀行對新樓宇及二手樓宇推行相同的按揭政策。”

(Translation)

**Motion on “Negative Assets”  
to be moved by Hon Howard YOUNG  
at the Legislative Council meeting  
on Wednesday, 21 February 2001**

**Wording of the Motion**

“That, as the local property market is still beset by the problem of negative assets, which not only undermines local people’s desire for consumption and investment and puts pressure on the stability of the financial market, but also adversely affects the overall economy of Hong Kong, thereby causing plights among many middle-class people, small and medium enterprises and people with negative assets, this Council urges the Government to expeditiously adopt effective measures to improve the situation, including:

- (a) reviewing the housing policy, including examining the value of the existence of and the function of the Home Ownership Scheme, and whether they contradict the original intention of establishing the Scheme;
- (b) urging the Hong Kong Monetary Authority to encourage banks to adopt a tolerant mortgage policy towards people with negative assets, such as allowing a grace period for recovering from them the differences between the amounts of the mortgage loans and the market prices of the flats, offering them low-interest loans for repaying such differences, and adopting the temporary arrangement of allowing them to repay the principal, but not the interest, of the loans; and
- (c) urging the Hong Kong Monetary Authority to encourage banks to adopt the same mortgage policy for both new and second-hand property.”

