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Panel on Housing
Meeting on 5 March 2007

Background brief
on income and asset limits for Waiting List applicants
for public rental housing

Purpose

This paper sets out the background of the review of income and asset limits for Waiting List (WL) applicants for public rental housing (PRH), and summaries the major concerns expressed by members of the Panel on Housing (the Panel).

Background

2. It has been an established policy of the Housing Authority (HA) to review annually the WL income and asset limits for PRH. The objective is to ensure that PRH is only available to those in genuine need, i.e. those who cannot afford renting accommodation in the private market. As at 31 March 2006, there were about 97 000 applicants on the WL for PRH.

Mechanism for setting WL income and asset limits

3. The operation of the mechanism for setting the WL income and asset limits for PRH embraces essentially a “household expenditure” approach. In gist, the “household expenditure” approach consists of housing costs and non-housing costs –

- (a) housing costs covers rent payment, rates and management fees of private flats of sizes comparable to the average size of PRH flats allocated to WL applicants in the past three years; and
- (b) non-housing costs refer to the average household expenditure of

the lower expenditure group amongst non-owner-occupied households in the private sector.

4. Before April 2002, the WL income limits for different household sizes were the respective sums of the above two major cost items. The WL asset limits are set at levels for households to finance the housing cost of renting private flats for six years. The latest available statistics as of the fourth quarter of the previous year are used in each annual review exercise.

Review of the mechanism

Review conducted in 2002

5. Following the annual review in February 2001, HA decided to reduce the income and asset limits for WL applicants by 7.5% and 6.5% respectively to reflect the sharp decrease in rental, property prices and general prices levels. The decision sparked off grave public concern. Members of the Panel held several meetings to discuss the issue and raised queries upon the integrity of the prevailing mechanism for setting the limits. To address members' concern, the Administration conducted a review of the mechanism. The Panel also held four meetings from December 2001 to February 2002, including receiving six deputations, to examine the subject. Having considered the views of deputations, the Panel made several proposals concerning the mechanism for determining the WL income and asset limits for PRH as follows -

- (a) the rent for flats of sizes below 20 square metres and bedspaces be included in the calculation of housing expenditure;
- (b) the rental expenditure per square metre be calculated according to household sizes;
- (c) an element of "contingency money" equivalent to 10% of the household income be included in the calculation of non-housing expenditure; and
- (d) the average of the second lowest quarter expenditure group, i.e., only the 26-50% of the expenditure group, be used as the basis for calculating non-housing expenditure.

6. After the annual review in February 2002, HA adopted a series of measures to rationalize and relax the mechanism and formula for assessing the WL income and asset limits. These include, amongst others, the use of the higher differential unit rents where applicable to assess the housing expenditure, the exclusion of the expenditure pattern of the elderly and non-working households when deriving the non-housing expenditure, and the provision of a

5% contingency allowance in calculating the WL income limits. The details of the improvement measures are set out in **Appendix I**. Thereafter the WL income and asset limits were adjusted in accordance with the revised formula approved by HA.

7. Owing to the fall in the rental levels in the private market and the Consumer Price Index, the WL income and asset limits were reduced annually from 2001-02 to 2004-05. To minimize the impact of the reduction of the income and asset limits on the applicants already on the WL, HA adopted the following arrangements since 2002 –

- (a) applicants on the WL who have gone through the vetting stage by 31 March of the year would be exempted from the application of the reduced limits to take effect from 1 April; and
- (b) applicants who fail in the income and asset test but subsequently become qualified under the prevailing eligibility rule as a result of income/asset limits revision or substantiated changes in family circumstances could reinstate their original PRH applications within two years.

8. Notwithstanding the above arrangements, members of the Panel remained concerned that any reduced income and asset limits would inevitably remove a certain number of persons already on the WL for PRH. Moreover, the Administration had not taken on board all the proposals made by the Panel to improve the formula in setting the income and asset limits as summarized in paragraph 5 above. Over the past few years, motions were passed urging HA not to effect the downward adjustments and to relax the formula for deriving the WL income limits. The wording of the motions passed in this regard since 2002 is set out in **Appendix II**.

Improvements in the asset limits made in 2005

9. During the annual review conducted in March 2004, the Administration undertook to revisit the methodology for assessing the WL income and asset limits when reviewing the limits for 2005-06. At the Panel meeting held on 7 February 2005, the Administration responded to some of the suggestions made by the Panel and other stakeholders previously for modifying the formula for calculating the limits. These included –

- (a) Increasing the contingency provision from 5% to 10% of the total expenditure of the households;
- (b) Taking the non-housing expenditure of the second lowest quarter (i.e., 26% - 50%) expenditure group for the purpose of calculating the average non-housing expenditure;

- (c) Adopting the allocation standards for New Harmony blocks in determining the “reference flat sizes” for the purpose of calculating the housing expenditure; and
- (d) Raising the assets limits for elderly households.

10. For the suggestions in paragraph 9(a) and (b), the Administration's preliminary assessment was that these measures would substantially push up the income limits, while the suggestion in paragraph 9(c) would increase the overall income and asset limits. However, the Administration agreed to consider if there was room for relaxing the asset limits for elderly households.

New methodology for setting the asset limits adopted in 2006

11. In March 2005, HA decided to retain the existing methodology but relaxed the asset limits for elderly households by setting the limits at two times the limits for non-elderly applicants. It agreed that there was scope to improve the methodology for calculating the asset limits. The methodology, which was introduced in 1998, pegged the limits to the expenditure required for renting private units comparable to PRH for six years. The reference to six years' rentals was adopted mainly to take account of the average waiting time (AWT) for PRH prevailed at the time. This methodology had been criticized for lacking a coherent and scientific foundation as there did not seem to exist a strong connecting thread between the applicant's asset and how much he or she had to spend on housing. The shortening of the AWT from six years in 1998 to around two years in recent years had further eroded the original basis of the existing methodology.

12. To address the concern, the Housing Department (HD) put forward a proposal for adjusting the asset limits with reference to movements in Consumer Price Index (A) (CPI(A)) in the annual review in 2005. At the request of HA, HD conducted further study on other possible options for calculating the asset limits for consideration before taking a view on the matter. Taking account of the suggestions made by various parties, HD identified alternative options for setting the WL asset limits. Details of the options together with their respective merits and demerits, are summarized in **Appendix III**.

13. Given that CPI(A) was a broader-based price indicator as compared to rental index, HD considered it appropriate to adopt the current asset limits as the basis for future adjustments with reference to movements in CPI(A) over the year. Also, it could provide a practical and transparent framework for reviewing the asset limits. The proposed methodology for adjusting the asset limits was endorsed by HA in March 2006.

14. At the meeting of the Panel on 17 March 2006, the Administration briefed members on the use of the new methodology for setting the WL asset limits and the findings of the WL income and asset limits for 2006-07. Some members expressed dissatisfaction that the decisions to adjust the WL income and asset limits were made without prior consultation of the Panel as the subject was all along an issue of great concern of the Panel. Concerns were expressed about the need for changing the methodology for setting the asset limits. As far as the setting of the income limits was concerned, there was a suggestion that HA should take into account households' affordability for private housing and the prevailing socio-economic circumstances to ensure that the limits so derived would reflect a reasonable standard of living and reasonable quality of accommodation for WL applicants.

15. The extent of the adjustments to the WL income and asset limits from 2001-02 to 2006-07 is in **Appendix IV**. The WL income limits from 1998-99 to 2006-07 are in **Appendix V**.

16. The Administration will brief the Panel on the outcome of the 2007-08 review on the WL income and asset limits at the coming meeting on 5 March 2007.

Reference

17. A list of the relevant papers with their hyperlinks is in **Appendix VI**.

Council Business Division 1
Legislative Council Secretariat
2 March 2007

Appendix I

Improvements to the mechanism for setting Waiting List income and asset limits endorsed by the Housing Authority on 28 February 2002

- (a) including all private flats below 70 square metres saleable area for deriving the unit rents;
- (b) adopting the differential unit rents for the respective household size in assessing the housing expenditure should these be higher than the overall average unit rent;
- (c) excluding the expenditure pattern of those households comprising solely elderly or non-working members in deriving the non-housing expenditure;
- (d) providing an allowance equivalent to 5% of the total household expenditure as a contingency provision in the calculation of income limits for Waiting List applicants;
- (e) using data from the fourth quarter of the previous year for conducting the annual review; and
- (f) as a standard practice, the income and asset limits so derived from the revised formula should be adopted.

Motions passed by the Panel on Housing between 2001 and 2004 relating to downward adjustments to the Waiting List (WL) income and asset limits for public rental housing and relaxation of the formula for deriving the WL income limits

Date of meeting	Wording of the motion (Translation)
5 March 2001	<p>“That this Panel strongly reproves the Housing Authority for hastily endorsing the lowering of the income and asset limits for households applying for public rental housing and Home Ownership Scheme flats before consulting the public and this Panel, and demands that the Housing Authority should suspend the implementation of the new limits, review the current mechanism and conduct full consultation.”</p>
7 January 2002	<p>“That this Panel requests the Housing Authority to relax the formula for deriving the Waiting List income limits taking into account the following proposals –</p> <ul style="list-style-type: none"> (a) to include the rent for flats of sizes below 20 square metres and bedspaces in the calculation of housing expenditure; (b) to calculate the rental expenditure per square metre according to household sizes; (c) to include an element of “contingency money” equivalent to 10% of the household income in the calculation of non-housing expenditure; and (d) to calculate the non-housing expenditure using the average of the second lowest quarter expenditure group, i.e., only the 26-50% of the expenditure group should be used as the basis for calculation.”
25 February 2002	<p>“That this Panel is opposed to the new proposal on income limits for public rental housing applicants put forward by the Housing department at the brainstorming session of the Housing Authority (HA) on 7 February 2002 and requests HA to accept the following four recommendations passed at the Housing Panel meeting on 7 January 2002:</p>

	<p>(a) to include the rent for flats of sizes below 20 square metres and bedspaces in the calculation of housing expenditure;</p> <p>(b) to calculate the rental expenditure per square metre according to household sizes;</p> <p>(c) to include an element of “contingency money” equivalent to 10% of the household income in the calculation of non-housing expenditure; and</p> <p>(d) to calculate the non-housing expenditure using the average of the second lowest quarter expenditure group, i.e., only the 26-50% of the expenditure group should be used as the basis for calculation.”</p>
25 February 2002	“That this Panel requests that any decision to lower the income and asset limits should only apply to applications submitted after the promulgation of the new policy. For applications submitted before the promulgation, they should be allowed to remain on the Waiting List as long as they meet the criteria at the time of submission.”
18 March 2003	“That this Panel requests the Housing Authority not to adjust the Waiting List income and asset limits this year given that the Government is going to put forward a series of proposals to increase public fees and charges this year which will aggravate the burden of general public.”
8 March 2004	<p>“That this Panel disagrees with the formula for calculating the Waiting List (WL) income limits adopted by the Subsidized Housing Committee of the Housing Authority and urges it to conduct a review taking into account the views expressed by members of this Panel.</p> <p>Furthermore, given that over 6 000 household applicants will be removed from the WL as a result of the downward adjustment of the WL income limits, contrary to the expectations of currently eligible applicants who are waiting for the allocation of public rental housing, this Panel opposes the Housing Department’s proposed downward adjustment of the WL income limits and recommends that the WL income limits be frozen for 2004/05.”</p>

Alternative Methodologies for Setting the WL Asset Limits

Option	Detailed operation	Assessment
<i>(a) Keeping the existing methodology but adjusting the reference from six years' rentals to two years'</i>	<ul style="list-style-type: none"> • Under the existing methodology, asset limits are set with reference to the amount of expenditure required for households to rent private accommodations for six years, which was the AWT prevailed at the time when asset limits were first introduced in 1998. • The original basis for making reference to six years' rentals no longer holds water and its continuing application has attracted criticisms. To reflect the much shortened AWT at around two years as at present, two years' rentals are suggested to be used as the parameter for calculating the asset limits. 	<ul style="list-style-type: none"> • There is no strong connecting thread between rental expenditure and asset limits. • The HA did not make any explicit decision in 1998 to adjust the calculation of asset limits according to changes in AWT. To do so is likely to cause major fluctuations in the amount of asset limits so calculated. • The proposal would drastically reduce the asset limits by some 65% and is unlikely to be acceptable to the community.
<i>(b) Deriving the asset limits based on the estimated amount of household savings over a period of, say, ten years</i>	<ul style="list-style-type: none"> • There may exist a causal link between household savings and the asset limits. Consideration could be given to deriving the asset limits based on the estimated amount of household savings that the prospective WL applicants might reasonably accrue at the time they apply for PRH. • A possible method is to draw on the differentials between the income limits and actual household expenditure to assess the amount of household savings. As can be seen from Appendix, for households with income equivalent to the income limits, their average household expenditure is on average 16% lower than their household income. Assuming that the households concerned could save similar percentage of their income over a period of, 	<ul style="list-style-type: none"> • Developing an objective formula along the notion of household savings is fraught with difficulties. For one thing, there is no universally accepted rate of saving. Nor is there any official statistics on household savings in Hong Kong. • There is no objective basis for assuming that the WL applicants could achieve this saving rate for ten consecutive years. • The proposed asset limits calculated using this method are substantially lower than the existing ones by 15.7% to 25.3%. Again, such a drastic reduction is susceptible to strong public

	<p>say, ten consecutive years, the asset limits could be calculated as follows -</p> <p style="text-align: center;">Asset Limits = Monthly Household Income or Income Limits x 16% x 12 x 10</p>	<p>objection.</p> <ul style="list-style-type: none"> • We could bring the revised asset limits closer to the existing ones by assuming that the households could accumulate a larger amount of savings over a reference period of more than ten years. But to do so would be as arbitrary as to continue to adopt six years' rentals as the asset limits. It would equally lay ourselves open to the same criticism that the assessment of the asset limits is not founded on objective grounds.
<p><i>(c) Deriving the asset limits based on three years' total household expenditure of the WL applicants</i></p>	<ul style="list-style-type: none"> • Instead of linking the asset limits to rental expenditure, there is a suggestion that assessment of the asset limits should take into account the applicants' total household expenditure, i.e. including both housing and non-housing expenditure. Consideration could be given to deriving the asset limits based on the cumulative household expenditure over a period of, say, three years. Annex B sets out the total household expenditure for different household sizes as at 4Q 2005. 	<ul style="list-style-type: none"> • The proposed asset limits calculated using this method are substantially higher than the existing ones by 35.9% to 55.5%. It begs the question whether such substantial increase in asset limits is justifiable and necessary. • Similar to other alternatives, there is no objective basis for adopting three years' total household expenditure for calculating the asset limits.
<p><i>(d) Setting the WL asset limits at 24 times the WL income limits</i></p>	<ul style="list-style-type: none"> • Another possible alternative is to peg the asset limits with the income limits. For instance, setting the asset limits at 24 times the income limits will produce limits quite close to the existing ones. 	<ul style="list-style-type: none"> • Linking up asset and income limits has the advantage of homogenizing future adjustments of both sets of limits under the same framework. • This option is easy to operate and provides a transparent basis for adjusting the asset limits.

		<ul style="list-style-type: none"> • In general, the asset limits calculated using this method happen to come close to the existing ones. However, there would remain be concerns that this method would lead to quite substantial, and yet different, changes to the asset limits for households of different sizes, ranging from -4.1% to +8.7%. • The rationale behind pegging the asset limits at 24 times the income limits is rather unclear.
<p><i>(e) Adopting the current WL asset limits as the basis for future adjustments with reference to movements in CPI(A)</i></p>	<ul style="list-style-type: none"> • While the original basis for deriving the asset limits is less than coherent, the limits so derived have been by and large accepted by the community. A possible option is to build on the existing asset limits but develop a broader-based mechanism for future adjustments. Instead of guiding the adjustment with sole reference to private rentals, it is proposed that a more representative price indicator, i.e. CPI(A), should be adopted for determining the extent of adjustments warranted. 	<ul style="list-style-type: none"> • The constraints we face in changing the methodology for setting the asset limits are such that any alternative methodologies would likely produce asset limits that deviate significantly from the existing ones; and that it would be highly difficult to devise an alternative methodology that does not involve a degree of subjective assessment of the relevant parameters. • Retaining the current asset limits to form the basis for future adjustments could avoid abrupt changes to the limits. • The advantage of using CPI(A) is that it is a broader-based price indicator as compared to rental index. The rental index would also be potentially subject to more volatile fluctuations according to the economic cycle.

(Source: Extracts from LC Paper No. CB(1)1060/05-06(05))

Comparison between WL Income Limits and Actual Household Expenditure

Household Size (persons)	(A) Household Size Distribution of Eligible Households for PRH	Prevailing WL Income Limits (2005/06)^			Actual Household Expenditure as at 4Q 2004 (Lower half expenditure group based on findings of the Household Expenditure Survey)^			Percentage Difference between WL Income Limits and Actual Household Expenditure
		(B) Housing Expenditure (\$)	(C) Non-housing Expenditure (\$)	(D) Income Limits (\$)	(E) Housing Expenditure (\$)	(F) Non-housing Expenditure (\$)	(G) Total Household Expenditure (\$)	$\frac{(D) - (G)}{(D)}$
1	34.3%	2,251	4,055	6,600	1,632	3,604	5,236	20.7%
2	29.6%	3,125	6,481	10,100	2,717	6,300	9,017	10.7%
3	18.8%	4,158	7,164	11,900	3,059	6,939	9,998	16.0%
4	12.1%	4,977	8,685	14,300	3,208	8,685	11,893	16.8%
5+	5.2%	5,456 – 7,938	9,839 – 14,064	16,100 – 23,100	3,803 – 5,042	9,839 – 14,064	13,642 – 19,106	15.0% - 17.3%
								16%*

Note:

^ The prevailing WL income limits are calculated from statistical data as at 4Q 2004. For calculating the household saving rate, actual household expenditure data for the same period is used.

* Weighted average household saving rate taking account of household size distribution of eligible households for PRH.

Projected Waiting List Income Limits for 2006/07 Under the Existing Methodology

- A. Rent* - obtained by multiplying average size of accommodation by unit rent*
 - the average size of accommodation is equivalent to the average space allocated to the waiting list applicants in 2002/03 - 2004/05^
 - differential and overall average unit rents of private flats (flat size of 69.9m² SA or below) are derived from the Rent Survey for 4Q 2005 conducted by Census & Statistics Department+

HH size	Unit Rent (\$/m ² IFA)
1	142
2	130
Overall Average	130

B. Average non-housing expenditure :

- based on the expense pattern of tenant households in private permanent housing and those in private temporary housing in the lower half expenditure group in accordance with the 1999/00 Household Expenditure Survey@ and adjusted by CPI(A) (excluding rent & rates & government rent & management fee) to 4th quarter 2005. Households with all elderly or non-working members have been excluded from the calculation.

HH size	Average size of accommodation ^ (m ² , IFA)	Housing Expenditure* (\$p.m.)	Non-housing expenditure (\$p.m.)	Total household expenditure (\$p.m.)	Projected income limit# (\$p.m.)	Existing income limits		Change	
						(\$p.m.)	limits	(\$p.m.)	(%)
1	16.3	2,315	4,114	6,429	6,800	6,600		200	3.0
2	24.6	3,198	6,574	9,772	10,300	10,100		200	2.0
3	32.5	4,225	7,267	11,492	12,100	11,900		200	1.7
4	39.0	5,070	8,810	13,880	14,600	14,300		300	2.1
5	42.7	5,551	9,981	15,532	16,300	16,100		200	1.2
6	47.8	6,214	11,007	17,221	18,100	17,600		500	2.8
7	52.2	6,786	11,930	18,716	19,700	19,100		600	3.1
8	58.0	7,540	12,773	20,313	21,300	20,300		1,000	4.9
9	59.7	7,761	13,547	21,308	22,400	21,800		600	2.8
10+	65.2	8,476	14,266	22,742	23,900	23,100		800	3.5
Average	-	-	-	-	-	-	-	-	2.7
No. of non-owner occupier households in private sector within WLILs ~									
1p					42,300	39,400		2,900	7.4%
2p+					84,200	82,200		2,000	2.4%
Total					126,500	121,600		4,900	4.0%
As a % of total no. of non-owner occupier households in private sector in HK**					34.1%	32.7%			

Notes : * includes rent, rates and management fees of private flats below 70m² SA.

^ excludes HOS transferred flats and 3-bedroom flats allocated to 4-person households in calculating the average size of accommodation.

+ includes households renting individual flats, rooms & bedspaces, etc.

@ latest available source of information.

including 5% contingency provision.

~ derived by matching the proposed income limits with the income data captured by the General Household Survey conducted by the Census & Statistics Department.

** according to the Census & Statistics Department, the total no. of private non-owners in HK is estimated to be around 371,300 households in 4Q 2005.

Projected Waiting List Asset Limits for 2006/07
Under the Existing Methodology

Household Size	Rent	Cost to Cover Rent for 6 Years	Projected WLALs (\$)	Existing WLALs (\$)	Change (%)
1	2,315	166,680	170,000	170,000	0.0%
2	3,198	230,256	230,000	230,000	0.0%
3	4,225	304,200	300,000	300,000	0.0%
4	5,070	365,040	370,000	350,000	5.7%
5	5,551	399,672	400,000	390,000	2.6%
6	6,214	447,408	450,000	420,000	7.1%
7	6,786	488,592	490,000	450,000	8.9%
8	7,540	542,880	540,000	470,000	14.9%
9	7,761	558,792	560,000	520,000	7.7%
10	8,476	610,272	610,000	560,000	8.9%
					(Average: 5.6%)

Note : excludes HOS transferred flats and 3-bedroom flats allocated to 4-person households in calculating the average size of accommodation.

Appendix IV

Adjustments to the income and asset limits for Waiting List applicants from 2001/02 to 2006/07

Year	Adjustment to income limit	Adjustment to asset limit
2001/02	-7.5%	-6.5%
2002/03	-5.0% ¹	-10.0%
2003/04	-3.8%	-5.1%
2004/05	-4.3%	-8.9%
2005/06	+1.8%	No change (The asset limits for elderly households are set at two times the asset limits for non-elderly applicants)
2006/07	+2.7%	+1.7%

¹ It should be noted that the income limit for singletons has increased by 16% following the implementation of the revised mechanism in 2002.

Income and asset limits for Waiting List Applicants for public rental housing

Waiting List Income Limits (WLILs) from 1998/99 to 2006/07

Household size	WLILs for 1998/99 (\$)	WLILs for 1999/00 (\$)	WLILs for 2000/01 (\$)	WLILs for 2001/02 (\$)	WLILs for 2002/03 (\$)	WLILs for 2003/04 (\$)	WLILs for 2004/05 (\$)	WLILs for 2005/06 (\$)	Current WLILs for 2006/07 (\$)
1P	6,600	6,600	6,600	6,200	7,200	6,900	6,600	6,600	6,800
2P	11,900	11,900	11,900	11,000	10,800	10,400	10,000	10,100	10,300
3P	14,800	14,800	14,800	13,700	12,500	12,200	11,700	11,900	12,100
4P	17,700	17,700	17,700	16,400	14,800	14,600	14,000	14,300	14,600
5P	19,200	19,200	19,200	17,800	17,100	16,500	15,800	16,100	16,300
6P	20,700	20,700	20,700	19,200	18,900	18,100	17,300	17,600	18,100
7P	23,500	23,500	23,500	21,800	20,400	19,600	18,700	19,100	19,700
8P	26,200	26,200	26,200	24,300	21,600	20,700	19,800	20,300	21,300
9P	28,700	28,700	28,700	26,600	23,400	22,300	21,300	21,800	22,400
10P+	30,700	30,700	30,700	28,400	25,000	23,600	22,600	23,100	23,900

Income and asset limits for Waiting List applicants for public rental housing

List of relevant papers

Council/Committee	Date of meeting	Paper
Housing Panel	5 February 2001	Minutes of the meeting LC Paper No. CB(1)1742/00-01 (http://www.legco.gov.hk/yr00-01/english/panels/hg/minutes/hg050201.pdf)
Housing Panel	5 March 2001	Administration's paper on Review of Home Ownership Scheme and Waiting List Income and Asset Limits LC Paper No. CB(1)708/00-01(05) (http://www.legco.gov.hk/yr00-01/english/panels/hg/papers/a708e05.pdf) Minutes of the meeting LC Paper No. CB(1)1927/00-01 (http://www.legco.gov.hk/yr00-01/english/panels/hg/minutes/hg050301.pdf)
Housing Panel	3 December 2001	Administration's information paper on revised income limits and well-off tenant policy for rental estates of the Housing Society LC Paper No. CB(1)429/01-02(04) (http://www.legco.gov.hk/yr01-02/english/panels/hg/papers/hg1203cb1-429-4e.pdf) Minutes of the meeting LC Paper No. CB(1)717/01-02 (http://www.legco.gov.hk/yr01-02/english/panels/hg/minutes/hg011203.pdf)

Council/Committee	Date of meeting	Paper
Housing Panel	20 December 2001	<p>Administration's paper on review of the income and asset limits for public housing applicants LC Paper No. CB(1)647/01-02(06) (http://www.legco.gov.hk/yr01-02/english/panels/hg/papers/hg1220cb1-647-6e.pdf)</p> <p>Minutes of the meeting LC Paper No. CB(1)914/01-02 (http://www.legco.gov.hk/yr01-02/english/panels/hg/minutes/hg011220.pdf)</p>
Housing Panel	7 January 2002	<p>Administration's written response to follow-up actions arising from the discussion at the meeting on 20 December 2001 LC Paper No. CB(1)724/01-02(06) (http://www.legco.gov.hk/yr01-02/english/panels/hg/papers/hg0107cb1-724-6e.pdf)</p> <p>Minutes of the meeting LC Paper No. CB(1)966/01-02 (http://www.legco.gov.hk/yr01-02/english/panels/hg/minutes/hg020107.pdf)</p>
Housing Panel	25 February 2002	<p>Minutes of the meeting LC Paper No. CB(1)1365/01-02 (http://www.legco.gov.hk/yr01-02/english/panels/hg/minutes/hg020225.pdf)</p> <p>Administration's paper setting out its response to the two motions passed by the Panel LC Paper No. CB(1)1419/01-02 (http://www.legco.gov.hk/yr01-02/english/panels/hg/papers/hg0225cb1-1419-e.pdf)</p>
Hong Kong Housing Authority (HA)	28 February 2002	<p>Press release from HA on the revised mechanism for determining the income and asset limits (http://www.housingauthority.gov.hk/en/aboutus/news/pressreleases/0,,2-0-533,00.html)</p>
Housing Panel	18 March 2003	<p>Administration's paper on review of the Waiting List income and asset limits for 2003/04 LC Paper No. CB(1)1129/02-03(03)</p>

Council/Committee	Date of meeting	Paper
		<p>(http://www.legco.gov.hk/yr02-03/english/panels/hg/papers/hg0318cb1-1129-3-e.pdf)</p> <p>Minutes of the meeting LC Paper No. CB(1)1492/02-03 (http://www.legco.gov.hk/yr02-03/english/panels/hg/minutes/hg030318.pdf)</p>
Housing Panel	1 March 2004	<p>Administration's paper on review of the Waiting List income and asset limits for 2004/05 LC Paper No. CB(1)1112/03-04(03) (http://www.legco.gov.hk/yr03-04/english/panels/hg/papers/hg0301cb1-1112-3e.pdf)</p> <p>Minutes of the meeting LC Paper No. CB(1)1446/03-04 (http://www.legco.gov.hk/yr03-04/english/panels/hg/minutes/hg040301.pdf)</p>
Housing Panel	8 March 2004	<p>Administration's information paper on review of income and asset limits for Waiting List applicants LC Paper No. CB(1)1210/03-04(03) (http://www.legco.gov.hk/yr03-04/english/panels/hg/papers/hg0308cb1-1210-3e.pdf)</p> <p>Minutes of the meeting LC Paper No. CB(1)1641/03-04 (http://www.legco.gov.hk/yr03-04/english/panels/hg/minutes/hg040308.pdf)</p>
HA	11 March 2004	<p>Press release from HA on the income and asset limits for 2004/05 and the undertaking to re-visit the formula before the following year's review (http://www.housingauthority.gov.hk/en/aboutus/news/pressreleases/0,,2-0-9321,00.html)</p>
Housing Panel	7 February 2005	<p>Administration's paper on review of the Waiting List income and asset limits for 2005/06 LC Paper No. CB(1)832/04-05(03) (http://www.legco.gov.hk/yr04-05/english/panels/hg/papers/hg0207cb1-832-3e.pdf)</p>

Council/Committee	Date of meeting	Paper
		<p>Background brief on income and asset limits for Waiting List applicants for public rental housing prepared by the Legislative Council Secretariat LC Paper No. CB(1)832/04-05(04) (http://www.legco.gov.hk/yr04-05/english/panels/hg/papers/hg0207cb1-832-4e.pdf)</p> <p>Minutes of the meeting LC Paper No. CB(1)1093/04-05 (http://www.legco.gov.hk/yr04-05/english/panels/hg/minutes/hg050207.pdf)</p>
HA	14 March 2005	<p>Press release from HA on the income and asset limits for 2005/06 (http://www.housingauthority.gov.hk/en/aboutus/news/pressreleases/0,,2-0-12549,00.html)</p>
HA	13 March 2006	<p>Press release from HA on Waiting List income and asset limits for 2006/07 (http://www.housingauthority.gov.hk/en/aboutus/news/pressreleases/0,,2-0-14424,00.html)</p>
Housing Panel	17 March 2006	<p>Administration's paper on review of the Waiting List income and asset limits for 2006/07 LC Paper No. CB(1)1060/05-06(05) (http://www.legco.gov.hk/yr05-06/english/panels/hg/papers/hg0317cb1-1060-5-e.pdf)</p> <p>Background brief on income and asset limits for Waiting List applicants for public rental housing prepared by the Legislative Council Secretariat LC Paper No. CB(1)1060/05-06(06) (http://www.legco.gov.hk/yr05-06/english/panels/hg/papers/hg0317cb1-1060-6-e.pdf)</p> <p>Presentation materials on review of the Waiting List income and asset limits for 2006/07 LC Paper No. CB(1)1108/05-06(03) http://www.legco.gov.hk/yr05-06/english/panels/hg/papers/hg0317cb1-1108-3e.pdf</p>

Council/Committee	Date of meeting	Paper
		Minutes of the meeting LC Paper No. CB(1)1406/05-06 (http://www.legco.gov.hk/yr05-06/english/panels/hg/minutes/hg060317.pdf)

Council Business Division 1
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