



# 香港地產行政師學會 HONG KONG INSTITUTE OF REAL ESTATE ADMINISTRATORS

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Our Ref : HIREA/MW/L10014-LegCo

10 May 2010

Clerk to Panel  
Legislative Council Secretariat  
3/F, Citibank Tower  
3 Garden Road, Central  
Hong Kong

By Fax No: 2869-6794

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Attn: Miss Mandy Poon

Dear Sir,

## Re-launching of Home Ownership Scheme (HOS) and revitalization of the HOS Secondary Market

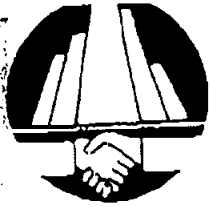
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Lo W.K. Vincent 羅永基

We are pleased to submit the following views of the Institute, which were presented by our Vice President, Dr. Stanley Wong, on the behalf of the Institute at the meeting of the Panel on Housing on 3 May 2010:-

1. Encouraging and facilitating citizens to own their own homes is a desirable social objective. It will help enhancing citizens' sense of belonging, anchoring social stability, improving citizens' living conditions and enabling them to own a valuable asset after repaying the mortgage loan.
2. The current upsurge of private housing prices is the result of a variety of reasons, including low mortgage rate, shortage in land supply and the corresponding low level of private housing production in recent years.
3. HOS, when it was first implemented, was to encourage better-off public housing tenants to own their homes so that they could surrender their public rental flats for re-allocation to the more needy families. In addition, the scheme was designed to assist those lower-middle income households in private rental flats, who were not eligible for public rental housing but could not afford to purchase private housing, in owning their homes.
4. The HOS and the private housing are essentially two distinct markets. It is Government's responsibility to explain clearly to the public the objectives and special features of HOS to avoid any confusion in the market.

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5. In view of the current imbalance of demand and supply in the private housing market, we support the revival of HOS. However, the number of HOS flats to be built should be subject to a detailed assessment.
6. We support the measures to revitalize the HOS Secondary Market including streamlining the process to enable the resale of HOS flats. However, as most of these flats are already occupied, the proposed measures will not create any significant new supply of housing.
7. Government should review its land disposal arrangement through the application list. We are of the view that Government, as the major land supplier, should take a more active role in land disposal and should supplement the application list system by selling land by public auction or open tender. We are pleased to note that the Government is adopting this approach recently.

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Thank you for your attention in this matter.

Yours faithfully,

Marco Wu  
President

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