



**2012/13 年度
公屋輪候冊入息及資產限額檢討**
Review of 2012/13
Waiting List Income & Asset Limits

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2012/13 年度公屋輪候冊入息及資產限額
2012/13 Waiting List Income & Asset
Limits



目的 Purpose


- 釐訂租住與公屋相若的私人樓宇和應付其他非住屋開支所需的住戶入息總額

Measure the total household income required to rent a private accommodation comparable to PRH while meeting other non-housing expenditure

- 入息和資產均低於所訂限額的住戶，視為不能負擔租住私人樓宇，因而合資格租住公屋

Households with income and asset below the prescribed limits are deemed unable to afford to rent private accommodation, and hence are eligible for PRH

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輪候冊入息及資產限額計算方法

Waiting List Income & Asset Limits


Calculation Method

入息限額 **Income Limits**

- 以「住戶開支」作為計算基準：
Derived from a “household expenditure” approach :

$$\begin{array}{rcl} \text{入息限額} & = & \text{住屋開支} \quad \text{Housing costs} \\ \text{Income Limit} & & + \\ & & \text{非住屋開支} \quad \text{Non-housing costs} \\ & & + \\ & & \text{備用金} \quad \text{Contingency provision} \end{array}$$

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輪候冊入息及資產限額計算方法

Waiting List Income & Asset Limits

Calculation Method

資產限額 **Asset Limits**

- 輪候冊資產限額按甲類消費物價指數於年間的變動調整
The asset limits are adjusted with reference to the movements in CPI(A) over the year
- 長者戶的資產限額定為非長者申請人資產限額的兩倍
Asset limits for elderly households are set at two times the limits for non-elderly applicants

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2011/12年度的檢討

The Review in 2011/12

- 考慮到經濟環境可能出現變化，包括物價波動和實施法定最低工資所帶來的變數

Taking into account the uncertainties arising from possible changes in the economic environment, including fluctuations in price levels and the implementation of the statutory minimum wage

- 於2011/12年度的檢討中，採取特殊的一次性安排，在住戶開支的5%備用金之外，額外加上住戶開支的10%

An extra 10% of household expenditure was added on top of the contingency provision of 5% of the household expenditure on a special and one-off basis for the WL income limits for 2011/12



2012/13 年度的檢討

The Review in 2012/13

主要參數 Key Parameters

	<u>2010年第四季</u> <u>4Q 2010</u>	<u>2011年第四季</u> <u>4Q 2011</u>
(a) 私人樓宇單位不劃一每 平方米租金 Differential unit rents (以每平方米室內樓面面 積計 per m ² IFA)		
- 1人 1-person	\$186	\$200
- 2人 2-person	\$172	\$192
- 整體 Overall	\$170	\$190
(b) 參考面積單位 Reference flat size (以室內樓面面積計 IFA)	<u>2007/08 –</u> <u>2009/10</u>	<u>2008/09 –</u> <u>2010/11</u>
- 1人 1-person	15.7m ²	16.2m ²
- 2人 2-person	22.7m ²	22.5m ²
- 3人 3-person	30.6m ²	30.6m ²
- 4人 4-person	37.6m ²	37.8m ²
(c) 甲類消費物價指數 CPI(A)	<u>2010年第四季</u> <u>4Q 2010</u>	<u>2011年第四季</u> <u>4Q 2010</u>
- 剔除住屋開支 excluding housing costs	100	106.4
- 整體 Overall	103.7	109.2

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住屋開支 Housing Costs

定義 Definition

- 租住與公屋單位面積相若的私人樓宇單位所須支付的租金、差餉和管理費

The rent payment, rates and management fees required for a household to rent a private flat of comparable size to PRH

計算 Calculation

過去三年輪候冊申請住戶獲編
配公屋單位的平均面積

The average space allocated
to WL applicants in the past
3 years

x

統計處抽樣調查私人樓宇所得
不劃一的每平方米租金

Differential unit rent derived
from a sample survey on
private dwellings conducted
by the C&SD

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住屋開支 Housing Costs

- 計算每平方米租金時，以單位實用面積為69.9平方米或以下的私人樓宇單位的數據計算

Average unit rents are derived by covering private flats with flat size of 69.9m² Saleable Area or below

- 就一人及二人住戶組別而言，計算時會採用不劃一每平方米租金或整體平均每平方米租金，視乎何者較高而定；三人或以上住戶組別則採用整體平均每平方米租金

For households of 1-person and 2-person, the respective differential unit rent or the overall average unit rent, whichever is higher, is adopted in the calculation. As for households of 3 persons or above, overall average unit rent is adopted

住屋開支 Housing expenditure	2010年第四季 4Q 2010	2011年第四季 4Q 2011 (變幅% % Change)
- 1人 1-person	\$2,920	\$3,240 (+11.0%)
- 2人 2-person	\$3,904	\$4,320 (+10.7%)
- 3人 3-person	\$5,202	\$5,814 (+11.8%)
- 4人 4-person	\$6,392	\$7,182 (+12.4%)
- 整體 Overall		(+11.1%)

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非住屋開支 Non-housing Costs

- 私人樓宇租戶中，開支屬較低一半者的平均非住屋開支

The average non-housing expenditure of the lower half expenditure group amongst tenant households in the private sector

- 不包括 Excluding-

- 成員全為長者的住戶 households of solely elderly members
- 沒有工作的住戶 households of solely non-working members
- 綜援戶 households receiving CSSA

- 採用2009/10住戶開支統計調查的數據

Based on statistics from the 2009/10 Household Expenditure Survey

- 按甲類消費物價指數（剔除住屋開支）把非住屋開支調整至2011年第四季狀況
Adjusted by CPI(A) on non-housing cost to the position as at 4Q 2011

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非住屋開支 Non-housing Costs

非住屋開支 Non-housing expenditure	2010年第四季 4Q 2010	2011年第四季 4Q 2011
	(以2004/05年度住戶開支 統計調查為基礎 2004/05 HES-based)	(以2009/10年度住戶開支 統計調查為基礎 2009/10 HES-based) (變幅% % Change)
- 1人 1-person	\$4,680	\$4,593 (-1.9%)
- 2人 2-person	\$7,757	\$7,858 (+1.3%)
- 3人 3-person	\$8,071	\$10,431 (+29.2%)
- 4人 4-person	\$9,747	\$12,540 (+28.7%)
- 整體 Overall		(+20.4%)

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住戶開支總額

Total Household Expenditure

住戶開支總額 = 住屋開支 Housing expenditure
Total Household Expenditure = + 非住屋開支 Non-housing expenditure

住戶開支總額 Total household expenditure	2010年第四季 4Q 2010	2011年第四季 4Q 2011
		(變幅% % Change)
- 1人 1-person	\$7,600	\$7,833 (+3.1%)
- 2人 2-person	\$11,661	\$12,178 (+4.4%)
- 3人 3-person	\$13,273	\$16,245 (+22.4%)
- 4人 4-person	\$16,139	\$19,722 (+22.2%)
- 整體 Overall		(+16.8%)

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評定的輪候冊入息限額 Assessed WLIL

評定的輪候冊入息限額（採用5%
備用金） Assessed WLIL with
5% contingency provision

2012/13

- 1人 1-person	\$8,230
- 2人 2-person	\$12,790
- 3人 3-person	\$17,060
- 4人 4-person	\$20,710

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上次檢討中額外備用金的影響

Effect of the extra contingency provision in the last review

2011/12年度輪候冊入息限額
（如採用既定機制下
5%備用金計算）

WLIL for 2011/12 with 5%
contingency provision under
established mechanism

2011/12年度採用15%備用金計算
的現行輪候冊入息限額

（採用5%或15%備用金下2011/12
年度輪候冊入息限額的差距）

Existing WLIL for 2011/12 with
15% contingency provision
(% difference between WLIL for
2011/12 with 5% and 15%
contingency provision)

- 1人 1-person	\$7,980	\$8,740 (+9.5%)
- 2人 2-person	\$12,240	\$13,410 (+9.6%)
- 3人 3-person	\$13,940	\$15,260 (+9.5%)
- 4人 4-person	\$16,950	\$18,560 (+9.5%)
- 整體 Overall		(+9.5%)

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評定的輪候冊入息限額

Assessed WLIL

	<u>2011/12年度 輪候冊入息限額 (如採用既定 機制下 5%備用金計算) WLIL for 2011/12 with 5% contingency provision under established mechanism</u>	<u>2011/12年度 現行輪候冊入息限 額 (採用 15%備用金計算) Existing WLIL for 2011/12 with 15% contingency provision</u>	<u>2012/13年度 經評定採用5%備用金的輪候冊入息限額 (與2011/12年度採用5%/15%備用金計算的 輪候冊入息限額分別比較的變幅) Assessed WLIL for 2012/13 with 5% contingency provision (% change compared with WLIL for 2011/12 with 5% / 15% contingency provision respectively)</u>
- 1人 1-person	\$7,980	\$8,740	\$8,230 (+3.1% / -5.8%)
- 2人 2-person	\$12,240	\$13,410	\$12,790 (+4.5% / -4.6%)
- 3人 3-person	\$13,940	\$15,260	\$17,060 (+22.4% / +11.8%)
- 4人 4-person	\$16,950	\$18,560	\$20,710 (+22.2% / +11.6%)

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建議的入息限額

Proposed Income Limits

- 按機制一人住戶和二人住戶的入息限額其實應下調
There should in fact be a decrease in the income limits for 1-person and 2-person households according to the mechanism
- 有見及現時的經濟環境，以及為繼續提供額外緩衝予一人住戶和二人住戶，現建議特別考慮把其入息限額凍結於現有水平
In the light of the current economic situation, and in order to continue to provide an additional buffer for 1-person and 2-person households, we propose to give special consideration to freeze their income limits at the existing levels
- 至於三人或以上住戶的入息限額，我們建議按既定公式調整
For 3-person households and above, we propose to effect the changes in accordance with the established formula

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建議的入息限額 Proposed Income Limits

	2011/12年度 現行輪候冊入息限額 <u>Existing WLIL for 2011/12</u>	2012/13年度 建議輪候冊入息限額 (與2011/12年度現行輪候冊入息限額 比較的變幅%) <u>Proposed WLIL for 2012/13</u> <u>(% change compared with existing</u> <u>WLIL for 2011/12)</u>
- 1人 1-person	\$8,740 [\$9,200]	\$8,740 (0%) [\$9,200]
- 2人 2-person	\$13,410 [\$14,116]	\$13,410 (0%) [\$14,116]
- 3人 3-person	\$15,260 [\$16,063]	\$17,060 (+11.8%) [\$17,958]
- 4人 4-person	\$18,560 [\$19,537]	\$20,710 (+11.6%) [\$21,800]
		(整體 Overall: +7.7%)

註：[]內數字是把住戶遵照法律規定以其入息5%作強制性公積金計劃供款計算在內的實際入息限額。
Note: Figures in [] denote the effective income limits should a household be contributing 5% of its income under the Mandatory Provident Fund Scheme as required by the law.

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建議的入息限額 Proposed Income Limits

	有關檢討中，入息限額的平均增幅 <u>Average increase in income limits in</u> <u>the review concerned</u>
2012/13	7.7%
2011/12	15.6%*
2010/11	1.2%
2009/10	3.3%
2008/09	5.5%
2007/08	5.2%
2006/07	2.7%

*2011/12年度輪候冊入息限額的平均增幅較其他年度的大，原因在於採取特殊的一次性10%額外備用金
The average increase of WL income limits for 2011/12 was higher than other years as there was a special and one-off extra 10% contingency provision

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建議的資產限額

Proposed Asset Limits

- 沿用既定機制按甲類消費物價指數的變動調整，整體增幅為5.3%
In accordance with the established mechanism, they would increase by 5.3% overall, following the changes in CPI(A)

	<u>2011/12年度</u> <u>現行輪候冊資產限額</u> <u>Existing WLAL</u> <u>for 2011/12</u>	<u>2012/13年度</u> <u>經評定輪候冊資產限額</u> <u>Proposed WLAL</u> <u>for 2012/13</u>
- 1人 1-person	\$193,000	\$203,000
- 2人 2-person	\$260,000	\$274,000
- 3人 3-person	\$341,000	\$359,000
- 4人 4-person	\$397,000	\$418,000
		(整體 Overall: +5.3%)

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建議的資產限額

Proposed Asset Limits

	<u>有關檢討中，資產限額的平均增幅</u> <u>Average increase in asset limits in the</u> <u>review concerned</u>
2012/13	5.3%
2011/12	3.3%
2010/11	2.5%
2009/10	0.6%
2008/09	3.1%
2007/08	1.8%
2006/07	1.7%

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合資格住戶數目

Number of Eligible Households

- 若建議的限額獲採納，約112 800個私人樓宇非業主戶（佔私人樓宇非業主戶總數的 29.2%）會合資格申請公屋，比現行入息限額下的合資格住戶數目增加5 900戶

If the proposed WL income limits are adopted, some 112 800 non-owner occupied households in the private sector (29.2% of the total number of non-owner occupied households in the private sector) would be eligible for PRH, representing an increase of 5 900 households as compared to that under the existing limits

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Thank you
謝謝

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