



Research Office  
Legislative Council Secretariat

## Fact Sheet

# Housing situation and housing supply in Hong Kong

FS06/2022

## 1. Overview

- Over the past decade or so, problems such as shortage of housing supply, high cost of housing, and the fact that some families have to settle in inadequate housing were all along issues of concern in the community. According to the latest population census conducted in 2021, the median per capita living area in Hong Kong was only 16 square metres (“m<sup>2</sup>), lagging behind other Asian cities such as Singapore (33 m<sup>2</sup>), Seoul, South Korea (31 m<sup>2</sup>) and Tokyo, Japan (20 m<sup>2</sup>).<sup>1</sup>
- Although housing completions stabilized in the past five years, **the various segments along the housing ladder in Hong Kong are still under varying degrees of pressure** (please refer to the **Appendix** for details):
  - **Housing completions:** Thanks to the Government’s resolute efforts to create land for housing construction in the 2010s, housing completions increased significantly to a total of 173 900 units in the past five years (2017 to 2021), with the average annual completions increased by about 36% when compared to the previous decade. However, (a) **the number of public rental housing (“PRH”) units completed decreased instead of increasing correspondingly in the past five years;** (b) although the number of large and medium private residential units (i.e. units with a saleable area of not less than 40 m<sup>2</sup>) completed also increased in the past five years, **many of the new units were small residential units** (with an area of less than 40 m<sup>2</sup> and accounting for 40.2% of the total completions in the past five years).
  - **Low-income families:** As PRH completions are not high, the waiting time for PRH has hit a record high (6.0 years in June 2022<sup>2</sup>) and the number of applicants (in terms of the number of general applicants) is also higher than 150 000. Many families who cannot afford to be sole tenants in private residential units on a long-term basis can only **rent subdivided units (“SDUs”)** (with the relevant population estimated to exceed 200 000).

<sup>1</sup> The figures for Hong Kong and Singapore were medians while those for Tokyo and Seoul were mean averages.

<sup>2</sup> The Government has set an average waiting time target of about three years and the average waiting time target for elderly one-person applicants is two years.

- **Private residential market:** Supported by the prolonged low housing supply, persistently low interest rates and the so-called “inelastic demand”, **prices of private residential units have surged, rendering home ownership unaffordable for the public in general.** The index of home purchase affordability<sup>3</sup> reached a high level of 74% in the fourth quarter of 2021, much higher than the 45% in the fourth quarter of 2011.
- **Drop in home ownership ratio:** The proportion of owner-occupier households in Hong Kong decreased from 52.1% in 2011 to 48.6% in 2021, with the proportion of youth households that are owner-occupiers<sup>4</sup> falling from 49.7% to 41.5% over the same period.
- This *Fact Sheet* summarizes Hong Kong’s recent housing policy initiatives and the challenges faced by it, as well as Singapore’s housing policy experience.

## 2. Housing-related policies introduced in recent years in Hong Kong

### Policy initiatives relating to expediting land creation and housing construction

- Since his assumption of office, the incumbent Chief Executive has set up two inter-departmental groups, namely the “Task Force on Public Housing Projects” and the “Steering Committee on Land and Housing Supply”, to strengthen the **coordination** of the land creation and housing construction work of various government departments. The two groups submitted their respective reports to the Chief Executive in early October 2022.

#### *Land-related policy initiatives*

- **Land supply strategy:** The Government set up the **Task Force on Land Supply** in 2017 to examine the sources of land supply and recommend the relevant strategy. The Government finally gave full acceptance to the eight land supply options recommended by the Task Force for priority studies and implementation<sup>5</sup>.

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<sup>3</sup> The index refers to the ratio of the mortgage payment for a 45 m<sup>2</sup> flat to the median income of households, excluding households living in public housing. The higher the index, the heavier the financial burden of mortgage payments on new buyers after purchasing private residential units.

<sup>4</sup> At least one “household head” is between the ages of 15 and 34. A household head is defined as a person acknowledged as such by other members of the household to be responsible for making major decisions affecting the household.

<sup>5</sup> The recommended land supply options include expediting brownfield development; unleashing the development potential of private agricultural land in the New Territories; developing the site east of Fan Kam Road of Fanling Golf Course; and expediting various land studies (including those on near-hore reclamation projects, the project on artificial islands in the Central Waters, the development of caverns and underground space). See Development Bureau (2022).

- **Streamlining land development processes:** The Development Bureau (“DEVB”) and departments under its purview are streamlining development processes to shorten the time required for development by, among others, streamlining and shortening certain statutory time limits through legislative amendments, avoiding the repetitive execution of procedures of a similar nature and rationalizing obsolete arrangements. The authorities have conducted consultation on the proposed amendments to the relevant legislation<sup>6</sup>, with the target of **introducing amendment bills into the Legislative Council by the end of 2022.**
- **Other land-related initiatives/proposals** include: (a) extending the **approach of charging land premium** at “standard rates”, which is now being applied to industrial buildings, to the Kwu Tung North, Fanling North and Hung Shui Kiu/Ha Tsuen New Development Area projects; (b) conducting a further review of “**Green Belt**” zones<sup>7</sup>; (c) studying the relaxation of the sale restrictions on **Tso/Tong lands in the New Territories** through making amendments to the New Territories Ordinance; and (d) invoking the **Lands Resumption Ordinance** as appropriate.<sup>8</sup>

#### *Policy initiatives relating to housing production*

- **Adopting a new contract procurement model in public housing projects:** According to the Hong Kong Housing Authority (“HA”), the Design and Build (“D&B”) procurement model<sup>9</sup> has been adopted on a trial basis recently to allow contractors to undertake design and construction in a bundle, thereby releasing resources within the Housing Department to carry out preliminary design work for other projects. The first two D&B public housing projects are located in Kwu Tung North and Tuen Mun, and have been/will be tendered out this year.
- **Leveraging private market forces:** The Government launched in 2020 a three-year Land Sharing Pilot Scheme<sup>10</sup> with an aim to unleash the development potential of private lots in the New Territories. As at June 2022, the DEVB received five applications involving about 17 300 public housing/Starters Home units and 7 800 private residential units. The Chief Executive, in his Election Manifesto, also

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<sup>6</sup> The relevant legislation includes the Town Planning Ordinance (Cap. 131), the Lands Resumption Ordinance (Cap. 124) and the Foreshore and Sea-bed (Reclamations) Ordinance (Cap. 127). See GovHK (2022a) and Development Bureau (2022).

<sup>7</sup> The Government has indicated that the land being rezoned and involving “Green Belt” zones accounts for only 2% of the “Green Belt” zones in Hong Kong. See GovHK (2021b).

<sup>8</sup> Over the past two years, the Government resumed 90 hectares of land in the New Territories for development by invoking the Lands Resumption Ordinance. It is expected that the Government will resume as many as 700 hectares of land in the coming few years. See GovHK (2021b).

<sup>9</sup> HA has all along been adopting a “design-tender-build” procurement model in public housing projects under which the Housing Department is responsible for detailed design and construction drawings, while contractors are responsible for construction works.

<sup>10</sup> Applicable to private lots outside specified environmentally sensitive areas and not covered by the Government’s development studies.

proposed to re-introduce and enhance the private sector participation model to assist in the construction of public housing.

- **Adopting innovative construction technologies and reducing construction time:** HA has revealed that **Modular Integrated Construction** method (“MiC”) will be adopted in three public housing projects involving a total of 2 000 units. Moreover, additional projects suitable for such construction method have also been identified, and it is preliminarily estimated that about 20 000 units can be provided. The Government has also introduced measures to encourage the industry to adopt MiC, including providing subsidies through the Construction Innovation and Technology Fund and granting floor area concessions.

### *Urban redevelopment*

- **Accelerating the redevelopment of aged buildings:** The 2021 Policy Address announced that a study would be conducted on the redevelopment of Sai Wan Estate and Ma Tau Wai Estate, two estates of about 60 years old, under suitable conditions, and efforts would be made to seek the inclusion of the adjacent areas into the redevelopment sites for constructing more public housing units. At the same time, the Government will **conduct another study on lowering the compulsory sale thresholds under the Land (Compulsory Sale for Redevelopment) Ordinance (Cap. 545)** to facilitate the redevelopment of aged buildings.

### Relieving the housing expenditure burden of low-income non-PRH households

- In 2021, the Government launched a three-year **Cash Allowance Trial Scheme (“CATS”)** to relieve the pressure on the livelihood of families waiting for PRH. The amount of the monthly cash allowance varies from HK\$1,300 (for one person) to HK\$3,900 (for six or more persons), depending on the number of eligible members in the household.<sup>11</sup>
- In addition, the Chief Executive has proposed in his Election Manifesto the implementation of a **“PRH Advance Allocation Scheme”** to enable people on the waiting list to move into new PRH in advance before the full completion of the relevant community facilities, thereby shortening their waiting time.
- **The Ordinance on tenancy control of SDUs came into effect in January this year.** It provides that tenants shall enjoy a four-year security of tenure, and the rate of rent increase for the second term tenancy (i.e. two years after the term of the tenancy

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<sup>11</sup> The target beneficiaries of the Scheme are the General Applicant households waiting for PRH who have met the general eligibility criteria for PRH allocation, have been waiting for PRH for more than three years and have not yet been provided with the first PRH flat offer, are living in Hong Kong but are not living in public housing, and are not receiving Comprehensive Social Security Assistance. As at the end of May 2022, applications from 74 500 households were approved. See Housing Bureau (2022d).

commences) shall not exceed the percentage change of the territory-wide rental index compiled by the Rating and Valuation Department (“RVD”) in the relevant period and shall be capped at 10%. The Ordinance also provides that landlords shall not overcharge tenants for miscellaneous fees or any reimbursement of charges for specified utilities and services including water and electricity, and shall submit notices of tenancy to RVD within 60 days after the term of the tenancy commences.

- In 2020, the Government set up a funding scheme to support **the implementation of transitional housing projects by non-governmental organizations**. At present, it is anticipated that about 22 000 transitional housing units can be provided, of which 25% (5 400 units) have been put into service. Another 70% (15 300 units) have secured funding, and are expected to be completed by 2024.

### Lowering the down payment threshold for purchasing private properties

- Apart from the elevation of the index of home purchase affordability which reflects the heavy burden of mortgage payments (see Part 1 for details), the fact that first-time home buyers do not have sufficient assets to cover down payments has also prevented some people from fulfilling their home ownership aspirations.<sup>12</sup> In the 2022-2023 Budget, the Financial Secretary instructed the HKMC Insurance Limited to make amendments to the Mortgage Insurance Programme to the effect that the cap on the value of a property eligible for a mortgage loan of a maximum cover of 80% loan-to-value ratio would be raised from HK\$10 million to HK\$12 million, and that for first-time home buyers, the cap on the value of a property eligible for a mortgage loan of a maximum cover of 90% loan-to-value ratio would be raised from HK\$8 million to HK\$10 million.

### **3. Challenges in housing policies**

- According to the final report of the “Hong Kong 2030+: Towards a Planning Vision and Strategy Transcending 2030” released earlier by the Government, from 2019 to 2048, Hong Kong will have a **shortfall of land** of about 3 000 hectares;<sup>13</sup> the Government estimated that in the medium to long term, **the potential land supply** would reach 4 100 hectares, coming mainly from the Kau Yi Chau Artificial Islands and the Northern Metropolis:

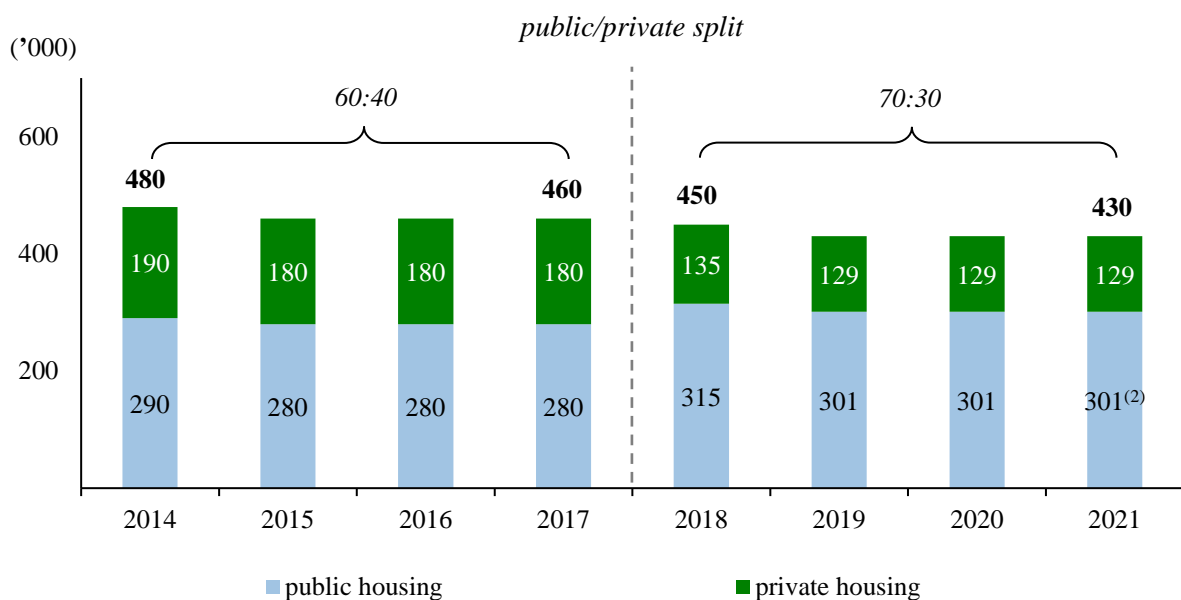
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<sup>12</sup> In view of the systemic risks in the banking system arising from the buoyant property market, the Hong Kong Monetary Authority has lowered the maximum loan-to-value ratio and tightened the stress test for debt servicing ratio on many occasions since 2010. The HKMC Insurance Limited has also lowered the cap on the value of a property eligible for the Mortgage Insurance Programme several times (mortgage insurance enables buyers to purchase properties with smaller amounts of down payments).

<sup>13</sup> From 2019 to 2048, the overall demand for land in Hong Kong would be about 5 800 to 6 200 hectares. See 香港政府新聞網 (2021).

- the studies related to the artificial islands in the Central Waters, commenced in June 2021, are expected to be completed by the end of 2024;
  - a number of issues need to be resolved for the Northern Metropolis, including reviewing the existing development plan (e.g. some unpopular facilities therein, including columbaria and landfills), the progress of town planning and land resumption, conducting the environmental impact assessment and building housing-related/transport infrastructure.
- According to the Long Term Housing Strategy, the total housing supply target for the 10-year period has gradually dropped from 480 000 units in 2014 to 430 000 units in 2021:

### Annually updated total housing supply target<sup>(1)</sup> for the 10-year period



Notes: (1) This is represented by a mid-point projected value.

(2) About 70% are PRH/Green Form Subsidised Home Ownership Scheme units and 30% are other subsidized sale units.

- In order to increase the supply of PRH and subsidized sale units, the public/private split of the new housing supply has been revised from 60:40 to 70:30 since the update in 2018. This implies that **the annual average private housing supply in the next 10 years (about 12 900 units) will fall back to the 2012-2016 level, which is more than a quarter lower than the level over the past five years.**
- Of the PRH and subsidized sale units to be built in the next 10 years, only about 100 000 units (involving about 84 hectares of land) are scheduled for completion in the first five-year period, whereas the other **two-thirds (involving about 266 hectares of land) will fall in the second five-year period.**

- For PRH applicants under the “Ordinary Families” and “Elderly Persons” categories, after passing the preliminary vetting of eligibility, there is no additional measure in place to further determine the priority for allocation based on their family characteristics (with a few exceptions<sup>14</sup>). Some commentators have suggested that the Government **should consider factors such as applicants’ family socioeconomic status and/or their existing living environment<sup>15</sup> to further enhance the priority setting for allocation of PRH flats**, with a view to optimizing the use of limited resources to help the most needy first.
- The total expenditure on the CATS for households who have been waiting for PRH, as anticipated by the Government, will amount to some HK\$8 billion over the three-year trial period. From the launch of CATS in late June 2021 to late May 2022, the total cash allowance disbursed was around HK\$1.6 billion. Some concern groups on SDUs consider that it is worth **regularizing** CATS.
- Following the introduction of the Ordinance on tenancy control of SDUs, many concern groups/individuals have stated that SDU tenants may not have a clear understanding of their rights and interests, and considered that the enforcement is not sufficiently stringent, with persistent cases of SDU tenants being overcharged for water and electricity; in addition, the Ordinance **does not specifically regulate the living environment**. According to the Government, as the Ordinance on tenancy control of SDUs has just taken effect this year, relevant data are being collected and improvement will be made, and RVD has also strengthened its manpower for regulating the rent-related matters of SDUs.

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<sup>14</sup> For PRH, applicants with elderly family members (including single elderly persons) and those who are willing to select less popular flats can enjoy priority in flat allocation. For subsidized sale housing, families living in the estates affected by HA’s clearance programmes and those applying under the Priority Scheme for Families with Elderly Members can also enjoy priority. Under the Sale of Home Ownership Scheme Flats 2022, HA has set aside 900 flats for one-person applicants.

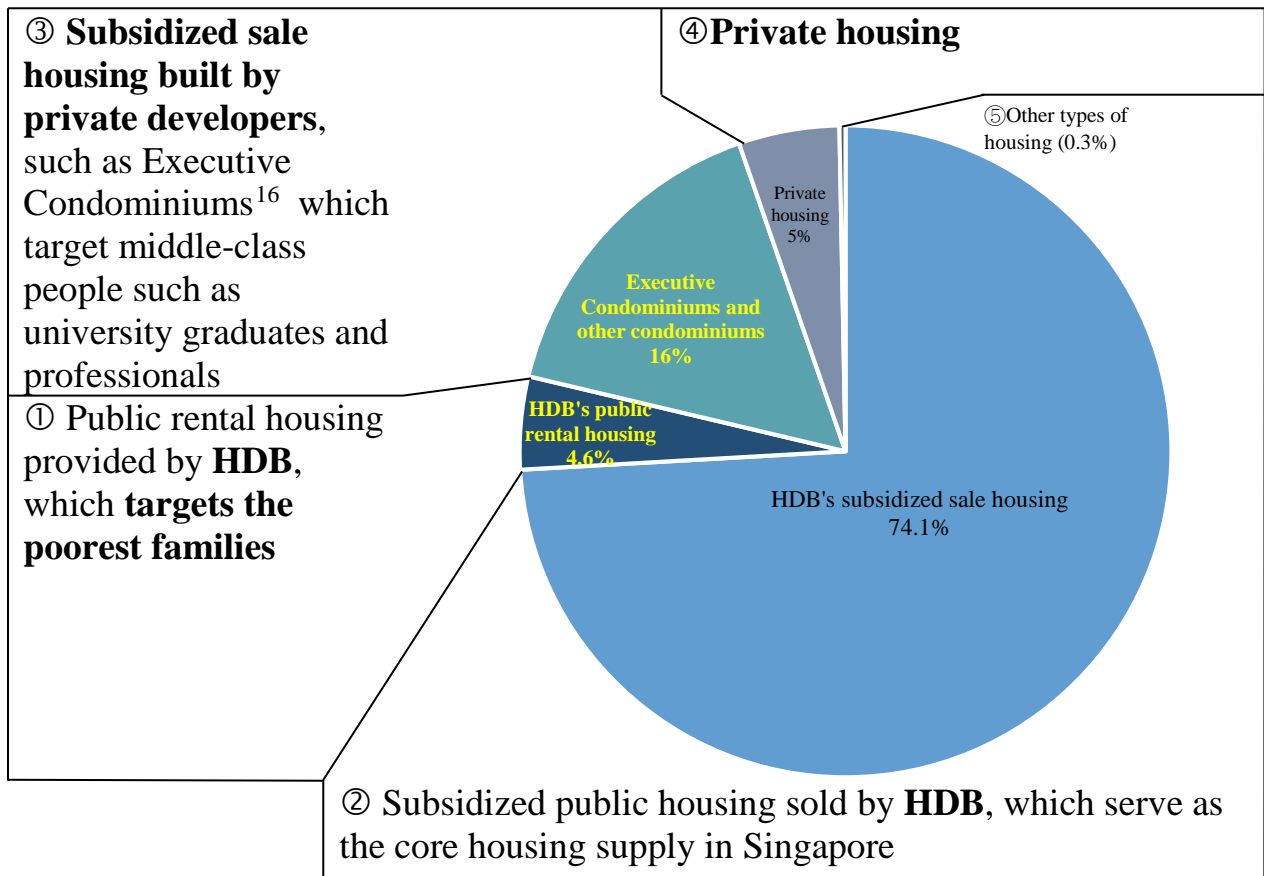
<sup>15</sup> Some commentators have also suggested including the number of times that the applicants for subsidized sale housing have previously failed to be allocated flats as one of the factors for consideration in setting the priority for allocation.

## 4. Housing Policy of Singapore

### Housing by type in Singapore

- The affordable housing policy of Singapore is often reputed as the exemplar for Asian cities. The market is dominated by the public housing built by the **Housing and Development Board** (“HDB”) (“HDB flats”), including rental and subsidized sale housing, which **provides homes to nearly 80% of the local resident population**. There is a **clear housing ladder** in Singapore, ranging from public rental housing targeting the poorest families to fully marketized private housing:

### Households by type of accommodation in Singapore (2020)



Source: Legislative Council Secretariat(2021b).

<sup>16</sup> This type of condominiums is a category of properties between HDB flats and private housing. They are launched by the Singaporean Government and are built and sold by private developers with the aim of helping middle-class citizens (with a monthly household income lower than S\$16,000 (HK\$88,400)) to buy homes. Owner-occupiers may sell their condominiums to Singapore citizens after five years and to foreigners after 10 years. See Housing and Development Board (2022).



## Major housing policies in Singapore

- **Public rental housing for the most disadvantaged class only:** Apart from offering subsidized housing for sale, HDB also provides public rental housing for the poorest families<sup>17</sup> with the aim of providing them with a safety net and a stepping stone for future home ownership. Public rental housing accounts for only about 5% of public housing, and the **tenancy is normally two years** subject to renewal, which facilitates the circulation of flats and the channelling of resources to the most needy groups. **The waiting time is generally less than two months** for applicants who are not particular about location.
- **Enhancing the allocation mechanism of subsidized sale housing**<sup>18</sup> : While Singapore, same as Hong Kong, adopts a balloting system for allocation of subsidized sale housing, additional ballot chances are provided there to increase the chance of success for certain buyer categories. For example, if a first-timer family is unsuccessful in its previous two applications, the family will be given three ballot chances in the next application. Through the Parenthood Priority Scheme, the Married Child Priority Scheme, etc., quotas of up to 30% are also reserved for first-timer families with children or those living with/close to their ageing parents. Under this system, and given the more abundant supply of public housing in Singapore, almost all first-time buyers there are able to buy subsidized flats within three balloting attempts.
- **Building up long-term land reserves to spearhead housing supply:** Since the early days of its foundation, Singapore has embarked on a massive number of reclamation projects, with about 20% of its land created by reclamation<sup>19</sup>. This, coupled with the compulsory acquisition of private land, has made the Singaporean Government the largest land owner in the country, with its ownership of the total land mass increasing from 49% in 1965 to 90% in recent years. This approach helps the Singaporean Government to build up land reserves and regulate housing supply in a flexible manner. When land is resumed by invoking the Land Acquisition Act for housing and infrastructural development purposes, monetary compensation has to be provided to the affected occupants, similar to the land resumption process in Hong Kong. However, Singapore also launched **a number of support measures to reduce resistance to land resumption, including assisting business operators in relocating their operations to other sites, offering concessionary tenancy terms, and clustering resettled operations of similar industries.**

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<sup>17</sup> Public rental housing targets households earning not more than S\$1,500 (HK\$8,300) per month and having no other housing options and family support.

<sup>18</sup> For details, please see Legislative Council Secretariat (2021b, 2021d).

<sup>19</sup> Around 6% of land in Hong Kong is generated by reclamation. Please see Legislative Council Secretariat (2019).

- **Facilitating the adoption of MiC:** In the face of **labour shortage** and to **enhance the efficiency of housing construction**, the Singaporean Government has been promoting the adoption of MiC since as early as 2014. In addition to measures such as streamlining approval procedures and providing financial subsidies, which are similar to those implemented in Hong Kong, Singapore has also implemented a number of facilitation measures, including mandating the adoption of MiC in some private development projects, accrediting module manufacturers for quality assurance, and relaxing the traffic constraints on module transportation<sup>20</sup>, to promote the wide application of MiC. From 2017 to 2020, **the adoption rate of MiC in Singapore increased from 19% to 39%**, and **the adoption rate in public housing** even surged from 6% in 2016 to **30% in 2020**, contributing to the completion of more than 20 000 units during the period.

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<sup>20</sup> Transporting vehicles within the width limit of three metres are allowed unrestricted travel without the need to apply for a permit. In Hong Kong, a relevant permit is needed if the module exceeds 2.5 metres in width.

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## List of relevant figures on Hong Kong's housing profile

	2007-2011	2012-2016	2017-2021	Observations
<b>(1) Housing completions ('000)</b>				
Overall	125.6	129.9	173.9	Thanks to the Government's enhanced efforts to create land for housing construction in the 2010s, housing completions in the past five years were much higher than those in the past decade. However, the number of PRH units completed decreased in the past five years (representing a decrease of 14.3% when compared to the period between 2007 and 2011). There is an increase in the number of private residential units, with many of them being small residential units (i.e. units with an area of less than 40 m <sup>2</sup> ).
- PRH units	70.8	68.2	60.7	
- Subsidized sale units	5.7	1.5	25.5	
- Private residential units	49.3	60.0	87.7	
■ Large and medium units	45.7	48.8	52.5	
■ Small units	3.6	11.2	35.2	
■ Of which: "Nano flats" <sup>(1)</sup>	<0.1	0.4	3.6	
<b>(2) PRH-related figures</b>				
Number of applicants ('000) (as at March)				
- General applicants	89	153	While the number of general PRH applicants in March 2022 slightly dropped to 148 000, the average waiting time increased to 6.0 years in June of the same year.	
- Non-elderly one-person applicants	63	100		
Average waiting time (general application; years) (as at June)	2.2	5.8		
<b>(3) SDU-related figures<sup>(2)</sup></b>				
Estimated number of units	92 700 (2016)	100 900 (2020)	The figures for the two years were provided by the Census and Statistics Department and the Task Force for the Study on Tenancy Control of Subdivided Units respectively. The two figures showed that 200 000-odd persons lived in SDUs in Hong Kong.	
Number of persons living in SDUs	209 700 (2016)	226 300 (2020)		
<b>(4) Subsidized sale units: Home Ownership Scheme units ("HOS units")</b>				
Number of new HOS flats	2 160 (2014)	8 926 (2022)	The Government ceased the production and sale of HOS units in 2003 and it was not until 2014 did the sale of such units resumed. Subsequently, HOS units have been put up for sale annually from 2016 onwards (except in 2021).	
Number of applications received	135 000 (2014)	252 000 (2022)		
<b>(5) Figures relating to private residential units</b>				
Property price index	182.1	392.7	The index of home purchase affordability remained elevated at around 71% in the second quarter while the long-term average from 2001 to 2020 stood at 47%.	
Index of home purchase affordability (fourth quarter)	45	74		

## List of relevant figures on Hong Kong's housing profile (cont'd)

	2011	2021	Observations
<b>(6) Home Ownership Ratio (%)</b>			
All households	52.1	48.6	Many first-time home buyers face the dual difficulties of bearing a heavy burden of mortgage payments and having insufficient assets to cover down payments.
<i>Of which: Young households<sup>(3)</sup></i>	49.7	41.5	

Notes: (1) They are units with an area of less than 20 m<sup>2</sup>.

(2) The coverage of and the definitions adopted in the surveys for the two years are different and thus the figures may not be directly comparable.

(3) They are households with at least one "household head" (who make major decisions for the households) aged between 15 and 34. The relevant figures were provided by the Census and Statistics Department at the request of the Research Office.

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Note : ^ Internet resources listed above were accessed in October 2022.