

香港社區組織協會

解決老業主問題建議書

背景:

近日添喜大廈賠償事件及石屎擊斃長者的意外，再次叫人關注到樓宇管理及長者日久失修單位危險的問題。香港社區組織協會始於本年二月，關注居於無升降機的舊樓老業主住屋需要及維修困難問題。我們在二月及八月發表兩份調查報告，分別是「舊樓年長業主的住屋及經濟狀況調查」(詳見附件一)及「長者業主搬遷意願及物業處理調查」(詳見附件二)。報告揭示老業主的住屋及物業處理需要，加上一連串爭取行動，終於本年六月，房委會放寬年老業主可以透過恩恤安置入住長者單位。但事實上，即使老業主遷上長者屋後，他們仍需面對物業維修、管理及經濟負擔等問題。社協建議政府正視長者業主的住屋需要，制訂更合適的房屋政策，以協助居於舊樓的長者。

舊樓老業主問題現況:

(1) 樓宇老化問題嚴重，貧窮老業主為數眾多

本港樓宇老化問題正不斷惡化，根據差餉物業估價署資料顯示，在 2002 年，在 1973 年前已興建的住宅佔整體的 38.5%。全港總約有 31 萬老業主，其中 26,000 戶月入是少於 2,000 元。

(2) 舊樓質素差，缺乏管理及維修，不適合老人居住

大部份老業主的自住物業大廈環境差，缺乏基本公共設施，如升降機、滅火筒及清潔隊。年老長者要行數百級梯級才能回家，對於年紀大，行動不便，骨質疏鬆或骨退化，特別是中風的老業主，出入更是困難。

(3) 老業主開支大，經濟情況拮据

年長業主沒有工作及收入，大部份受訪者沒有申請綜援，其住屋亦難以租出，他們僅靠生果金維生。其實上，物業帶給他們龐大的經常及非經常性費用，包括差餉、管理費及昂貴維修費，如維修電力裝置，水管，外牆，及清拆違例建築的費用。

(4) 長者單位不合適，分用廚房惹紛爭

該調查顯示超過七成 (72.9%) 的受訪者表示希望搬走。但選擇接受政府的安置，願意入住長者公屋的受訪者，卻僅有兩成多 (22.4%)。而不願意入住長者單位的老業主當中，卻有超過七成 (73.9%) 希望入住獨立公屋單位。究其原因，是因為受訪者對共用廚房的安排有極大的反感，有近九成 (88.1%) 受訪者表示不滿要分用廚房，其次亦有近五成 (47.8%) 擔心租金昂貴。長者們憂慮，分用廚房帶來極大不便，亦害怕與其他住客爭執惹禍。部份長者更表示，只要還走得動，寧可繼續辛苦地行樓梯，亦不願與人分用廚房。可想像到受訪者即使接受長者屋，仍可能擔驚受怕，擔心與其他長者相處困難。

社協建議:

1. 方案一：房屋協會收購老業主物業 (詳見附件三)

1.1 對象：

60 歲或以上老業主，獨居及兩老，缺乏家庭支援，患有長期病，身體傷殘以及沒有收入者優先。收購物業針對在市區樓齡超過三十年及無升降機的單位。本會估計該類老業主約有一萬戶。

1.2 計劃內容：

房協按測量師評估物業價值，收購該類單位，繼而修葺及重新設計舊單位。房協更可於該單位樓宇的管理及維修方面扮演積極角色，修葺後物業的市值及租值會上升，房協可將樓宇出售或出租，賺取回報。按現時市場的租金價格，回報率是 8.6%，倘若租金價格上升，回報率更可高達 14%。而老業主可倚靠房協的收購金額，支付日後的生活費，安享晚年。

計劃亦可與志願團體合作出租該類單位，租予有住屋需要單身人士或家庭如：邊緣青年、單親家庭、被虐婦女、單身人士等。

1.3 服務住宅單位數量和涉及金額：

計劃的第一年，房協收購 1,000 個至 1,500 個舊樓老業主單位，整個計劃涉及 5 億元的收購金額。

1.4 計劃持續發展：

樓宇單位出售或出租後的資金可繼續收購其他困難的老業主物業，估計每年收購單位約 500 個，讓計劃有資金持續運作。

2. 方案二：撥款成立協助處理老業主工作隊(詳見附件四)

建議房協資助志願機構成立工作隊，在不同舊區協助老業主跟進轉介上樓或安老院舍，以及處理舊物業，包括協助向房協申請樓宇安全貸款計劃基金，維修室內單位，並處理租務或買賣物業事宜，建議房協增加室內維修資助部份，令老業主可以透過資助及貸款改善室內狀況。

3. 方案三：房署放寬傷殘老業主上獨立公屋單位：

房屋委員會放寬年長業主申請公屋的資格，容許物業樓齡高的年長業主，可透過恩恤安置，申請獨立公屋單位。

容許年長業主可以與年齡不足六十歲的傷殘配偶一同申請公屋單位。

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香港社區組織協會

2005 年 3 月 18 日

香港社區組織協會

公佈「舊樓年長業主的住屋及經濟狀況調查」記者會(附件一)

去年初嚴重性呼吸系統綜合症 (SARS) 的爆發，令市民開始關注樓宇管理維修及衛生環境。去年底政府發表的《樓宇管理及維修》諮詢文件亦指出 SARS 令市民大眾意識到忽視大廈管理維修可能引致的嚴重後果，故此社會需要尋求長遠可行的策略以解決這個問題。SARS 問題不但令市民看見香港樓宇管理及維修的缺失，亦警醒市民社會上原來有一班舊樓的年長業主一直居於不適切居所；老業主面對的問題無疑是社會潛藏的都市炸彈，他們的住屋環境惡劣，但沒有能力改善，不單影響他們本身，亦對公眾健康構成威脅。社協建議政府必須即時探討赤貧老業主的住屋需要，推出新的房屋政策解決其困難。

香港貧窮老業主為數眾多，樓宇老化問題嚴重

據估計，全港約有 26000 戶老業主，每月收入少於 2000 元。另根據 2001 年政府統計處的資料顯示，全港約有 36,000 個年齡介乎 50-59 歲的業主，每月收入低於 \$10,000；18,000 個 60 歲或以上的年老業主，每月收入低於 \$10,000；可見本港亦有為數不少經濟情況拮据的老業主，當中更有 7,000 多個 60 歲以上的老業主每月收入低於 5,000 元，他們面對種種居住衛生及環境問題，情況令人擔憂。

本港樓宇老化問題正不斷惡化，根據差餉物業估價署的資料顯示，截至 2002 年住宅樓宇總存量為 109.34 萬個，在 1970 年前已興建的樓宇佔整體的 38.5%，及至 2019 年，樓宇逾 30 年的物業估計將佔 66.4%，升幅越趨嚴重。另外，根據政府統計處的推算，2016 年老人人口將會達 1,620,900，老人將佔全港人口 19.8%。隨著老人人口不斷增長，樓宇老化問題日趨嚴重，政府必要為人口及樓宇老化的問題作準備，按老人住屋需要制定將來公營房屋的發展方向和策略。

舊樓質素差，缺乏管理及維修，不適合老人居住：

本會由 2003 年 12 月中至 2004 年 1 月中進行問卷調查，2004 年 1 月中至 2 月初分析問卷資料。調查共訪問了 94 位老業主，大部份的受訪者居於深水埗(近九成)，一成居於大角咀(表一)。是次調查的老業主年齡偏大，逾六成 (60.7%) 是 70 歲或以上，其兩成五 (24.5%) 的受訪者更是高達 80 歲或以上特別年長的組群(表三)。居住面積方面，百分之四受訪者居於 200 尺以下的住所，而大部份 (71.3%) 受訪者的居住單位介乎 201 至 600 尺(表五)。老業主大多在六十年代購入物業，故此有六成五 (64.9%) 受訪者用 15 萬或以下買了現在居住的物業，其中四成二更只是用一至五萬元買回來的(表七)。由於樓層高，物業質素差，大廈及室內環境破舊，超過九成受訪者的單位沒有出租(表八)。

老業主的自住物業大廈環境差，缺乏管理及維修，受訪大廈樓齡中位數是 40 年(見表九)；有五成五受訪者居住的大廈沒有業主立案法團或互助委員會(見表十)。

1. 大廈衛生環境惡劣

超過六成的受訪者的大廈試過渠道淤塞(見表二十八)；外牆及樓梯間有石屎剝落，甚至露出鋼筋；有二成五的受訪大廈沒有聘請清潔公司，缺乏清潔及管理；約四成受訪者表示樓梯間有垃圾或雜物堆放著；三成四受訪的天台、三成四的簷蓬及三成的大廈走火通道亦有垃圾雜物堆放。另外，兩成七的大廈有人隨處便溺，兩成的梯間有濃烈的異味及兩成六的大廈有很多蚊蟲鼠蟻出沒(見表二十四至二十七)。

2. 屋內缺乏維修，衛生環境差

五成受訪者的居所有天花 / 牆壁石屎剝落、漏水或滲水的問題，石屎剝落問題令老人的居住環境變得危機四伏；漏水滲水則影響屋內衛生，令年長業主感到頭痛。四成受訪者的居所有窗破爛、玻璃破裂或滲水問題，但他們沒有經濟能力更換，本年兩宗鋁窗擊斃途人的事件，更令人關注舊樓室內維修的問題。

3. 大廈缺乏公共設施---照明及消防設施

由於受訪單位多數是單棟式大廈，四成七的大廈沒有大堂，兩成沒有走廊；即使是有大堂及走廊的，亦有三成六的大堂及三成二的走廊沒有照明或照明不足(見表二十一至二十三)。連最基本的消防設備亦缺乏，近七成的大廈沒有或缺乏良好有效的消防警鐘；六成受訪大廈沒有或缺乏良好有效的消防喉及防煙門，五成沒有或缺乏良好有效的滅火筒，受訪的大廈普遍缺乏防火意識，一旦發生火警，大廈居民，尤其是行動不便的老業主便會十分危險(見表十三)。

4. 大廈缺乏公共設施---升降機

七成受訪者居於沒有升降機的單位，當中有近四成受訪者居於 6 樓，年老長者要行數百級梯級才能回家，對他們產生極大的不便(見表十二)；調查還發現接近五成的受訪大廈的樓梯沒有扶手，或是扶手已很破舊，甚至不能使用，對於年紀大、行動不便 (25.5%)、骨質疏鬆 / 骨退化 (66.6%)、特別是中風 (6.4%) 的老業主，出入更是困難。七成六受訪者外出或回家需要行樓梯，當中七成受訪者行樓梯時感到困難，七成六行樓梯時最少要休息一次才能回到家，一成五受訪者更表示每次需要休息五次或以上(見表十四至十六)。

5. 大廈缺乏公共設施---保安設施

四成四受訪者的大廈沒有良好有效的街閘，陌生人能夠自由進出；七成八沒有良好有效的電鐘，八成六沒有良好有效的對講機；六成八的受訪者居住的大廈沒有管理員，由於沒有管理員及街閘，調查亦發現有六成八的受訪大廈曾有打劫及偷竊的案件發生，老業主住屋的治安情況並不理想(見表十九至二十)。

老業主開支大，經濟情況拮据：

年長業主沒有工作及收入，大部份的受訪者沒有申請綜合社會保障援助，其住屋亦難以租出，他們僅靠 625 至 705 元的生果金為生。受訪者的收入中位數是 2,205 元，有超過五成 (56.4%) 的受訪者每月生活費用需要 2,001 至 4,000 元，但近五成 (47.8%) 受訪者的每月收入少過 2,000 元，生活入不敷支(表三十一、表三十二)。大部份的受訪者經濟上都不能倚靠子女，有七成 (70.2%) 的受訪者生活費用由自己負擔，他們亦獨力支付一切有關樓宇的費用(77.7%)(表三十三、表三十四、表三十五)。雖然他們不用交租金，但其實物業亦帶給他們龐大的經常及非經常性費用，包括差餉地租、管理費及昂貴的樓宇維修費，如維修電力裝置、水管、外牆及清拆違例建築物的費用。大廈維修費一次一般需要數萬元，最令人驚訝的是他們的清拆費用極為龐大，當中六成受訪者需要 10,000 元至 30,000 元的清拆費，甚至有百分之八需要 40,000 元以上，很多業主都因此花光了畢生的積蓄(表三十八、表三十九)。

房屋政策失當：

根據城市大學在2002年8月的初步研究 (How to tackle building dilapidation problems in Hong Kong)，顯示樓齡越高的樓宇越難賣出¹；因為種種住屋及經濟問題，近四成受訪者有想過要搬走及想賣掉自己的居所(表五十三)，但是他們的樓宇太舊，故此很難賣出，令他們陷於兩難境況。五成一的受訪者希望申請公屋，而他們希望申請公屋的原因，有七成五是因為有升降機，七成三因為不用負擔

¹ 城市大學在 2002 年 8 月的初步研究 (How to tackle building dilapidation problems in Hong Kong)顯示，由 1992 年 1 月至 2000 年 12 月，樓齡 30 年以下的物業交易宗數為 820,000，樓齡 30 年或以上的物業交易宗數則有 20,000，相距 41 倍

差餉地租及管理費用，七成一是因為不用負擔樓宇維修費用，近六成是因為覺得公屋的衛生及大廈環境較好，五成六則因為公屋屋內環境較好。然而現行政策下擁有「殘廢樓」的業主沒有資格申請公屋，但他們的樓宇殘舊得無人問津，亦沒有經濟能力搬往其他地方(表五十五、表五十六、表五十七)。

五成一的受訪者希望入住「樂頤居」，超過八成受訪者希望入住「樂頤居」的原因是該屋苑大廈環境較好及有升降機設備，七成七受訪者因為有專為長者而設的設備，七成五是因為有醫療服務、衛生及屋內環境較好，超過六成是因為有膳食服務。不希望申請「樂頤居」的主要原因是費用太貴及地點不適合(表五十八、表五十九、表六十)。

社區組織協會建議：

1. 依據醫療豁免限額 (一位長者的資產上限為 150 000 元，兩位長者則為 300 000 元)，為年齡 60 歲或以上，居於樓齡 30 年或以上的業主：

1.1 減免差餉及地租費用。

1.2 設立大廈及室內維修資助及貸款基金，或由政府培訓維修人員及資助維修材料費用協助老業主，既可製造就業機會，亦能減輕老業主的維修負擔。

2. 房屋協會

2.1 按測量師估價放盤，在市場出售，若輪候到公屋 6 個月內亦未能出售物業，房協按測量師估價收購舊樓 (本會建議收購的舊樓為 60 歲或以上業主的自住物業，物業樓齡達 30 年或以上，並缺乏基本設施，如升降機)，繼而修葺；房協可於樓宇管理及維修方面扮演更積極角色，仿效市區重建局於大角咀中星樓的例子，修葺後物業的市值及租值會上升，樓宇可出售或出租。而出租的方法舉例可租予社會福利署，以租住服務代替現時的實報實銷租津計劃，以面積大及租金較市價便宜吸引綜援人士家庭居住。

2.2 若房協已選中收購該單位後，老業主便可申請公屋；老業主申請到公屋後，房協便以當時的測量師的估價收購物業，讓老業主可將資產轉換作流動資金，以支付日後的租金及生活費。

2.3 或以租權換租權方式，即房協分配公屋予老業主，老業主遷出舊樓後，房協協助修葺及管理其物業，並將物業出租，租金收入扣減需繳交房協公屋的租金後退還給老人生活費。

3. 房屋委員會

3.1 放寬恩恤安置的條件，讓身體殘弱的老業主 (60 歲或以上) 可即時解決其住屋困難。目前房委會雖說有特殊困難的老業主可透過恩恤安置申請公屋，但其實審批嚴謹，有很多有困難的老業主曾經申請亦不獲批准。

3.2 局部放寬公屋申請資格，讓自住物業樓齡達 30 年或以上的老業主 (60 歲或以上) 可申請公屋；並放寬老業主申請公屋的資產審查。

3.3 或以業權換業權的方式，將殘廢樓換居屋，並改建居屋為適合長者居住的居所，加強老人的照顧及醫療的配套。將居屋代替將來市區重建按物業市值交吉價及特別津貼的賠償 (現時市區重建局收購重建樓宇以七年樓齡的重置單位價格計算)。

4. 公屋及居屋的用途需要配合社會人口老化的趨勢，考慮長者的特別需要；依據房屋協會「樂頤居」的例子，為基層市民興建類似的房屋。

5. 政府為全港的舊樓年長業主做一個全面而深入的調查報告了解其經濟、住屋及社區照顧的需要。

香港社區組織協會

恩恤安置非良策 物業處理無對策

「長者業主搬遷意願及物業處理調查 2004」發佈會(附件二)

近日再次發生石屎擊斃長者的意外，再次叫人關注到，長者居於日久失修單位的危險性。香港社區組織協會於本年4月發佈了第一份關於舊樓年老業主的居住需要調查，報告揭示了很多年長業主面對的住屋及經濟困難，加上一連串的爭取行動，成功引起政府及社會人士的關注。終於在本年5月，房屋委員會通過制訂新的公屋申請政策，放寬讓年長業主可以透過恩恤安置的形式入住長者單位。8月22日社協再次聯同舊樓年長業主發佈「長者業主搬遷意願及物業處理調查報告」，調查顯示年長業主的居住環境欠佳，根本不適合長者居住。政府雖然為長者業主提供「長者單位」，但單位設計不合乎長者的需要。加上處理舊物業問題複雜，長者無論租售都面對很大困難。社協建議政府正視長者業主的住屋需要，制訂更合適的房屋政策及樓宇維修計劃，以協助居於舊樓的長者。

貧窮老弱業主為數眾多，居住環境惡劣：

是次調查訪問了145位長者，逾六成為70歲或以上，其中兩成七(27.4%)更加是80歲或以上特別年長的組群。超過四成(43.6%)家庭月入為2000元或以下，經濟緊絀。大廈樓齡中位數是40年，有超過八成(80.3%)的大廈樓齡超過30年，而當中更有四成(40.4%)大廈樓齡超過40年，樓齡偏高。(表一至表十)

超過五成半(56.5%)的受訪者對居住環境感到不滿或非常不滿。資料顯示出他們對居住大廈的設施及衛生情況感到不滿，而且室內維修狀況及大廈昂貴的維修費令他們感到困擾。有近七成(67.4%)的受訪者認為他們的物業根本不適合長者居住。有約七成的受訪者(70.5%)表示希望有升降機服務，有五成(52.7%)要求改善屋內維修情況。對長者而言，尤其是行動不便的長者，升降機服務對他們是很重要的。加上樓宇日久失修，隱藏不少危機，對長者有很大的威脅。(表十一至表十六)

長者單位不合適，分用廚房惹紛爭：

超過七成(72.9%)的受訪者表示希望搬走。但選擇接受政府的安置，願意入住長者公屋的受訪者，卻僅有兩成多(22.4%)。而不願意入住長者單位的老業主當中，卻有超過七成(73.9%)希望入住獨立公屋單位。究其原因，是因為受訪者對共用廚房的安排有極大的反感，有近九成(88.1%)受訪者表示不滿要分用廚房，其次亦有近五成(47.8%)擔心租金昂貴。長者們憂慮，分用廚房帶來極大不便，亦害怕與其他住客爭執惹禍。部份長者更表示，只要還走得動，寧可繼續辛苦地行樓梯，亦不願與人分用廚房。可想像到受訪者即使接受長者屋，仍可能擔驚受怕，擔心與其他長者相處困難。(表十七至表廿三)

除此之外，有受訪長者表示，他們的配偶未滿60歲，不獲准與配偶一起申請公屋。這樣硬把夫婦拆散的安排，根本不合情理，逼使長者拒絕申請公屋。房屋署有必要正視這些特殊狀況，容許夫婦一

起申請及入住公屋單位。還有一些身體有殘障而未滿六十歲的業主，遭房屋署的新政策拒諸門外。房屋署應該顧及殘疾人士的需要，協助他們儘快入住公屋，改善居住環境。

支援網絡薄弱，子女協助不可靠：

調查顯示，近六成 (58.6%) 受訪者沒有與子女同住，兩成(20.4%)沒有與子女聯絡，五成受訪者 (50.8%) 亦只不過每月平均聯絡子女一至四次。另外，足足有一半以上 (54.2%) 的受訪者表示日常生活中沒有別人照顧，超過六成 (62.1%) 受訪者並沒有子女協助負擔生活費，可見不少長者無論在經濟上及日常起居生活上，都得不到子女的支援。(表廿四至表廿八)

若遇緊急情況，超過一半 (56.9%) 受訪者會選擇向子女求助，亦有十九個受訪者 (13.9%) 表示無人可以協助。雖然不少受訪者明白到與子女關係差，但在遇上緊急情況時，仍然只會寄望子女提供援助。而子女在平時已不能提供足夠的支援，到遇上緊急情況時，相信能給予的支援也亦非常有限。(表廿九至表三十)

物業租售管理問題多，長者業主不懂處理：

資料顯示，四成 (41.8%) 受訪者希望賣出物業，亦有一成半 (14.9%) 希望把物業租出，但最終只有兩成 (20.4%) 曾經嘗試租售單位。長者業主對租售單位反應不熱烈，完全並非不願意租售單位，相反他們非常渴望放下舊物業這包袱。他們沒有租售物業，是因為解決不了租售物業後的一連串問題，包括有六成半 (66.3%) 的受訪者表示是因為沒法找到新地方住而放棄租售物業，以及自己年老無法處理租賃事宜。如上所述，長者業主的支援網絡薄弱，在租賃或出售物業時，長者們無法倚賴子女的協助，加上本身知識不足，大大增加了他們租售單位時的困難。(表三十一至表三十六)

大廈日久失修，維修負擔過重：

超過九成 (95.7%) 受訪者在負擔維修費時感到困難，亦有超過八成 (81.9%) 表示擔心金錢，近六成 (59.4%) 指出居民不齊心。近九成 (89.6%) 長者業主指出需要政府有更多資助計劃，解決居民經濟上的負擔；同時，六成 (61.2%) 受訪者表示需要政府協助組織居民，協調進行維修工程及成立法團。(表三十七至表三十八)

雖然屋宇署及市區重建局都有提供一些維修計劃，協助有困難的業主負擔維修費，但效果並不顯著。近八成半 (84.8%) 受訪者表示屋宇署的「樓宇安全貸款計劃」不能幫到他們。超過八成 (81%) 受訪者表示沒法償還貸款，近五成 (48.3%) 指出沒有資助部份，是計劃的一大漏洞。近八成 (77.1%) 受訪者表示市建局的「自願維修計劃」沒法提供協助。六成半 (66%) 受訪者表示無法償還貸款，有三成四 (34%) 受訪者指出大廈沒有業主立案法團及資助金額太少，因此沒法有效協助受訪者。(表三十九至表四十四)

香港社區組織協會建議：

住屋需要方面：

1. 房屋委員會放寬年長業主申請公屋的資格，容許物業樓齡高的年長業主，可透過恩恤安置，申請獨立公屋單位。
2. 容許年長業主可以與年齡不足六十歲的配偶一同申請公屋單位。

物業處理方面：

1. 建議房屋協會收購物業，讓年長業主可以安居樂業。
2. 建議房屋協會協助老業主維修大廈及裝修單位，並協助年長業主管理及租售物業。
3. 由政府資助志願機構協助業主處理舊物業，包括處理租務或買賣事宜。

樓宇復修方面：

1. 由政府資助志願機構協助業主成立法團，協助處理維修等問題，推廣樓宇復修計劃。
2. 屋宇署應為“樓宇安全貸款計劃”增加資助部份，令老業主可以申請資助改善室內狀況。

The Proposal for the Business of the Housing Society by the Acquisition of Dilapidated Residential Units in Old Buildings without lift service owned by the Elderly

Commissioned by Wan Man Yee and
Ho Hei Wah
May 2004

1. Ageing Urban Buildings and Increasing Old Owner-occupiers



2. Dilapidated Residential Units in Old Buildings

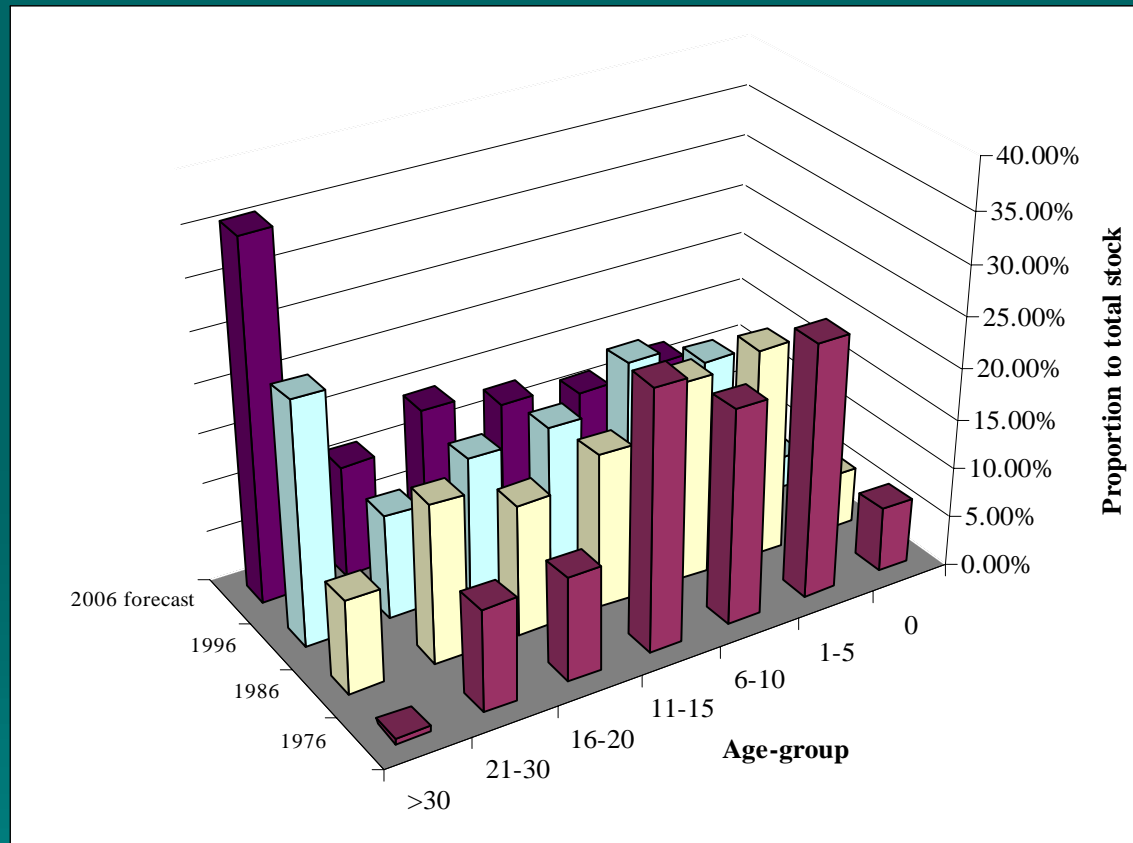


3. How Serious the Problem is

- According to Rating and Valuation Department, in 2002, the urban buildings which were built before 1970 shared **38.5%** of the total residential buildings.
- Up to 2019, the buildings aged over 30 years will increase to **66.4%**

4. Deteriorating Ageing Trend

Source: Estimated from the data in rating and Valuation Department (1957-2002), Annual Report



5. Where are the Ageing Urban Buildings

- Shamshuipo
- TaiKokTsui
- Kwun Tong
- Ma Tau Kok
- Sai Ying Pun
- Tsuen Wan
- Wanchai
- Yau Tong
- YauMaTei

6. What is the Problem Size

- According to Census Department, in 2001, there are 1,000,849 people aged over 60. **42.6%** (426,362 people) of them lived in private housing. **73.8%** (314,655 people) of them are old owner-occupiers.
- From a Hong Kong University preliminary study, in 2001, it is estimated that **26,000** households of old owner-occupiers' monthly income is **below \$2,000**. It implies that they mainly depend on old age allowance and with little or no recurrent income for living.

7. What are the Problems of the Poor Old Owner-occupiers encountering

- a. Living in Inadequate Housing
- b. Poor Health Status and Impairment in Self-care Functioning
- c. Poor Economic Status
- d. Inadequate of Formal and Informal Community Supportive Network
- e. Few Transactions of Ageing Buildings
- f. Lack of Housing Alternatives
- g. Service Gap in Care and Support Services
- h. Difficult and Inefficient Delivery of Service to these elders

7a. Living in Inadequate Housing

- The early post-war buildings are in dilapidated conditions
- Lack of basic public facilities like fire-extinguisher equipments, cleansing team
- Without Lift Service, from SoCO's research study on the needs of old owner-occupiers in 2004, 40% of the interviewees live in 6th storeyed units or above without lift
- Poor hygiene and management condition
- Lack of Owner's Corporation and proper buildings management services
- Both of the public and interior areas of the units lack repair
- Lack of architectural design support and community facilities for elders to age in place

7b. Poor Health Status and Impairment in Self-care Functioning

- From the findings of SoCO's Study, those respondents suffer from many types of **chronic diseases** and the median of number of types of illness suffered is 3.
- Presence of medical problems: rheumatism, osteoporosis, stroke, hypertension, diabetes, heart disease, eye disease, etc.
- The most common chronic diseases suffered by them are **rheumatism** (70.2%) and **osteoporosis** (66%).
- 26% of them have mobility problems and heart diseases
- High impairment in self-care functioning

7c. Poor Economic Status

- From Hong Kong University preliminary study, in 2001, it is estimated that **26,000** households of old owner-occupiers' monthly income is below \$2,000. It implies that they mainly depend on old age allowance and with little or no recurrent income for living.
- About **6,000** old owner-occupiers encounter great financial hardship as their monthly income from main employment is less than \$5,000.
- **36,000** soon-to-be old owner-occupiers' (aged between 50-59) monthly income from main employment is below \$10,000.

7d. Inadequate Formal and Informal Community Supportive Network

- According to Census Department, in 2001, **12.6%** of old owner-occupiers are living alone, **27.6%** are living with spouse.
- From SoCO's research findings, 54.3% of the respondents are living alone or living with spouse.
- Their children seldom visit them and they are lack of informal supportive network.
- There is inadequate community supportive services like the elderly centers, home-help teams in old urban areas.

Case Studies

Case 1: Elderly Couple Typifies Problem Faced by Owners of Ageing Flats

- Name: Ho Wah and his wife Madam Chan Sau Fong
- Age: 72 years old
- Address: 5/F, 2XX Kei Lung Street, Shamshuipo
- Building Age: 41 years old
- Facilities: Without Lift and without Owners' Corporation
- Chronic Diseases: Stroke, osteoporosis, rheumatism, high blood pressure
- Social Supportive Services: Nil
- Economic Status: Old Age Allowance and Disability Allowance
- Repair Notice from Buildings Dept: Nil

Case 2: Poor Old Owners Desire for Decent Housing

僅賴生果金維生 物業露鋼筋漏水
貧嫗修爛屋待援手

香港不少老人每月只靠數百元生果金維生，林婆婆便是其中一人，她獨居多年前自置的唐樓，現已破舊不堪，牆壁石屎剝落，但她苦無錢維修，亟需援手。

十六歲的林婆婆丈夫早逝，她做定工之人每月實得三千多，她應酬年以多牛種豬雞入屋，不炒一毫種單位。林婆婆表示，當年買屋是為供子女去遠洋到區上學，惟如今單位已變成「爛屋」，多處地方石屎剝落，露出鋼筋，每逢下雨天，天花更會滴水，林婆婆只好買幾張膠紙貼補漏水。

省吃儉用交差餉

經濟拮据的林婆婆原本沒有領取廉租單位，三名子女又已離港，亦有負擔，更難勉勵，即使欲出售單位，也因它樓齡高，內廢殘舊無人問津。林婆婆每年要繳立六百元的地稅，其他雜項的生活費甚多，她每月僅靠每月所得的七百多元生果金維生，又因為沒有物業，不符合資格申請綜援。

面對有限的生果費，林婆婆只好盡數節省，每月儲下一點錢支付地稅。她說：「得幾百粒生果金，就慳慳地囉，五粒粟一毫幾好食，不過餸食好好多會，有時真鹹魚又一餐，唉——錢已經好難去搵囉！」

有病無錢睇醫生

一日三餐以外，林婆婆一分一毫都不願亂花，積蓄了快百已數年，僅有二十元埋單買住就她所住的單位加一級租額。遇上身體不適，林婆婆也不會睇醫生，因為其經濟人士不備和免驗得會。

黃國強表示，林婆婆有希望廉租單位作為安老之用，無須繳納租金少幾萬幾萬元，以她現時的生活情況，根本無力支付，唯有繼續忍受陋劣的居住環境，或寄望有關心懷善舉助。 電報編號：1180204

腐蝕牆壁的石屎已剝落剝落，更露出鋼筋。

林婆婆準備好藍膠桶盛出天花掉下的雨水。

膠樽裝上生果和元角仔，便可吃上晚餐。

- Name: Madam Lam Sei Gui
- Age: 76
- Address: 8/F, 1XX Apliu Street, Shamshuipo
- Building age: 40 years old
- Facilities: Without lift, without Owners' Corporation and no Cleansing team
- Chronic Diseases: Arthritis after an injury, rheumatism, osteoporosis
- Social Supportive Services: Nil
- Economic Status: Old Age Allowance and Little Savings
- Repair Notice: Yes

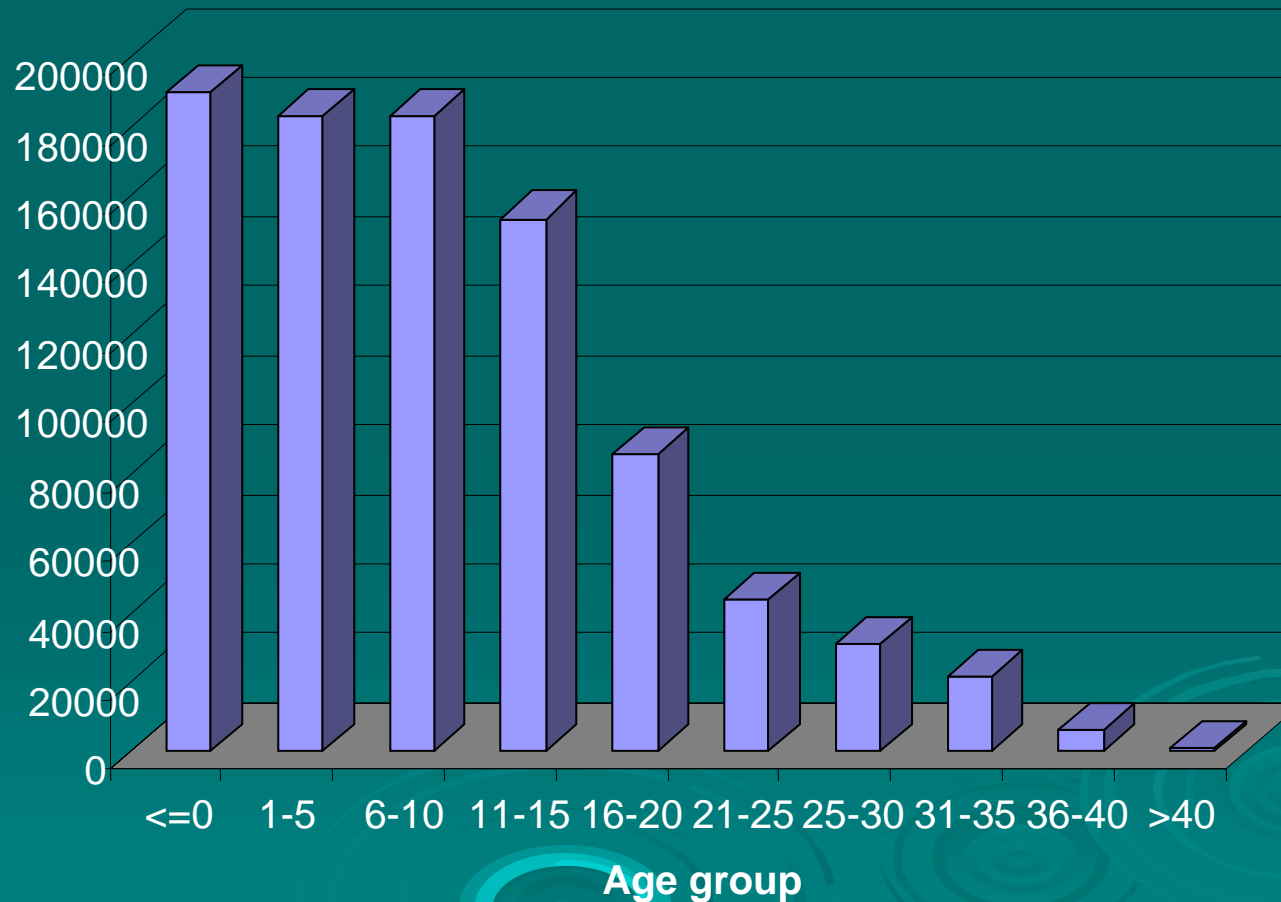
7e. Few Transactions of Ageing Buildings

- According to the initial findings of the study on How to tackle building dilapidation problems in Hong Kong conducted by City University in 2002, from January 1992 to December 2000, the number of transactions of properties of units aged under 30 is 820,000, but the figure of buildings aged over 30 is only 20,000, which shares 2.4% of the total transactions.

7e. Few Transactions of Ageing Buildings

No. of Transactions by Age-group (01/92-12/00)

Source: Estimated from the EPRC transactions of private housing



7f. Lack of Housing Alternatives

- Ineligible to apply for public rental housing from Housing Department
- The inadequate policy of the Housing Department's proposal to temporarily allow elderly people who own dilapidated homes to rent the sheltered housing for the senior citizens by compassionate rehousing basis
- Ineligible to apply for the Senior Citizen Residence Home from Housing Society
- Long waiting time for subvented residential homes for the elderly from Social Welfare Department

7g. Service Gap in Care and Support Services

- Lack funding body to subsidize them in maintenance and repair of their premises
- Lack third party to support them in repair of their premises and seek other accommodations

7h. Difficult and Inefficient Delivery of Services to these elders

- Some elders living in the upper storeyed units without lift service
- It is difficult and inefficient for the home-help team and volunteers team to render the social services

8. Recommendations to the Housing Society

The Most Appropriate Person of the Most Appropriate Organization pledging to engage itself in urban regeneration works.

- HS has a capital asset of over HK\$21.8 billion, of which nearly HK\$10 billion is in cash
- Take over the maintenance and repair obligations by the acquisition of the titles of aged and dilapidated premises in the urban area from a group of aged owners of inadequate means

9. The Details of the Proposal

- a. Definition of Property**
- b. Definition of eligible owners**
- c. Funding**
- d. Yield and Cost**
- e. Operating Procedure**
- f. Publicity vs Confidentiality**
- g. Redevelopment**
- h. Staff and Consultancy**
- i. The Roles of the Undersigned**
- j. Declaration of Interest**

9a. Definition of Property

- Those early post-war buildings aged over 30 in poor or dilapidated conditions, with or without repair notices served by the Building Authority and without lift services
- Units in the lower floors of these buildings will also be covered as the HS having the opportunity to amass a higher percentage of ownership in these building in multiple-ownership
- The urban areas buildings will be targeted before some New Territories areas

9b. Definition of eligible owners

- Singletons or doubletons aged 60 or above, and with little or no recurrent income
- Those who suffer from chronic illness or in the old-old category will be given top priority

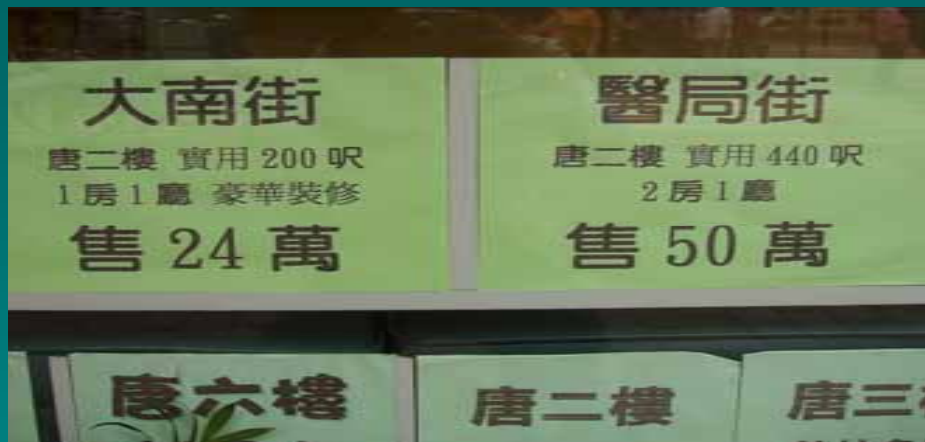
9c. Funding

- For the first year, a funding requirement of HK\$ 500 million will create some impact of the effect of the proposal, and a second tranche of HK\$500 million will be used for the second year, representing a peak funding of HK\$1 billion

9d. Yield and Cost

Acquisition Price	Improvement Price	Rental Price Assumption (A)	Yield Per Year
Estimated \$300,000 (per unit with 500 sq. ft)	\$50,000 per unit	A1) \$2,500 (\$30,000 per year) A2) \$3,500 (\$42,000 per year)	A1) 8.6% A2) 14%

Unit Cost	\$300,000-\$500,000	\$600-\$1,000 per sq. ft
Redevelopment Value (URA)	\$1,200,000-1,500,000	\$2,400-\$3,000 per sq. ft
Accommodation Value	\$900,000-\$1,000,000	\$1,800-\$2,000 per sq. ft



唐六樓

唐二樓

唐三樓

永佳地產

北河街45号百祥大厦内 歡迎掛鐘入內洽談

電話: 27257529 61050083

二房一厅

北河街唐
四樓450尺
裝修全屋傢俬
電器 (免佣)
平租#3800元

一房一厅

唐四樓區局
街. 裝修. 廚廁
獨立. 冷熱齊
(免佣)
平租#2600元

特平套房

通州街唐四
樓套房200尺
冷熱齊
平租#1600元

特平

南區
唐房2
冷熱
平租

9e. Operating Procedure

- SoCO undertakes to verify the qualification and advise on priorities and a **first-come-first-serve** principle will generally adopted.
- The staff of HS will be responsible for checking properties and valuation.
- For the first year, **1000 to 1500** flats will be acquired. With the ownership of these properties in old urban areas, the HS would cause the repair, maintenance and management of these buildings by undertaking direct work for the acquired properties, and by forming incorporated owners to cause works for the common areas.

9e. Operating Procedure

- Acquired properties will be repaired, improved, rented out or sold. To allow a period of 9 months for the vendors to deliver possession and for the works, such acquired properties could be resold within this time frame if they are not retained for rental and for long term redevelopment purposes.

9f. **Publicity vs Confidentiality**

- Confidentiality is of no concern.
- The developers would also focus on the same buildings, this would only enhance the urban renewal objectives

9g. Redevelopment

- If the buildings are redeveloped by the Housing Society by acquiring by agreement or compulsory purchase with the assistance of the Government within **7 years**, it is suggested the vendors will be further paid **6/7 to 1/7** of the difference between the compensation rate adopted and the original purchase price during the 7 year period.
- The elderly is not expected to receive anything in the 8th year and thereafter.

9h. Staff and Consultancy

- Following the curtailment of several HS activities, there is enough staff to man the proposal.

9i. The Roles of SoCO

- If the HS will not pay SoCO, SoCO is prepared to seek donations from elsewhere to fund to serve the vendors.

9j. Declaration of Interest

- Both Wan Man Yee and Ho Hei Wah have no personal interest in relation to the proposal herein to declare.

10. Conclusion

- It is a **good opportunity** for the HS to help promote the business and to attend to social issues arising from dilapidation of urban buildings and to engage itself in **urban regeneration works** more actively.
- The HS being a committed and responsible non-government organization, it is a project to **serve the housing needs** of the deprived vulnerable old owner-occupiers living in dilapidated premises of the Hong Kong community.
- This project **promotes the image** of the HS in the pioneer project of senior citizen housing of middle-lower class.

*The Pilot Project for the Property
Management Service
(老友物業服務) for the Dilapidated
Residential Units
in Old Buildings Owned by Elders*

**A Pilot Project Jointly Operated by
Senior Citizen Home Safety Association
&
Society for Community Organization**

1. *Background*

■ 1.1 Ageing Urban Buildings and Increasing Old Owner-occupiers

-According to Rating and Valuation Department, in 2002, the urban buildings which were built before 1970 shared 38.5% of the total residential buildings.

-42.6% (426,362 people) lived in private housing. 73.8% (314,655 people) of them are old owner-occupiers. From a Hong Kong University preliminary study in 2001, it is estimated that 26,000 households of old owner-occupiers' monthly income is *below \$2,000*.

1. *Background*

■ 1.2 What are the Problems of the Poor Old Owner-occupiers encountering

- The early post-war buildings are in dilapidated conditions and they are lack of basic public facilities like lift service, fire-extinguisher equipments, cleansing team as well.
- The old owners are in poor health status and impairment in self-care functions.
- The aged residents / owners really faced with great difficulties in walking ups and downs from their unit.

2. Rationale

- The relaxation housing policy of the Housing Department temporarily allow elderly people who own dilapidated homes to rent the sheltered housing for the senior citizens or single rental flats by compassionate rehousing with yearly basis living period.
- After they moved to the rental housing, the old oners will encounter the property management problems.
- There is lack of NGOs agents to assist Property Management Services of dilapidated units owned by elders.

3. The Project Plan

■ *3.1 Definition of Property*

-Buildings aged over 30 in poor or dilapidated conditions and without lift, with or without repair notices served by the Building Authority

■ *3.2 Definition of eligible owners*

-Singletons or doubletons aged 60 or above who are suffered from detrimental chronic illness or physically disabled, and with little or no recurrent income

3. *The Project Plan*

■ 3.3 Target

-For the first year, 80 to 100 flats will be improved.

-We would cause the repair, maintenance and management of the interior areas of these buildings by undertaking direct work for these properties, and by forming incorporated owners to cause works for the common areas.

3. *The Project Plan*

■ 3.4 Objectives of the Pilot Project

- a. Make up their decision in how to handle their dilapidated units
- b. Work out their future resident arrangement
- c. Apply and process through all application procedures by means a one-stop service mechanism for their relocation
- d. Visit the prospective units they are going to be relocated
- e. Renovate and touch up their original unit for either tenancy or sale to the market, as to gain the return for their daily expenses
- f. Put forward their unit for sale or tenancy
- g. Follow-up their adjustment after relocating to a new unit
- h. Follow-up of their diversified needs by referring to other relevant service agencies
- i. Work out the will arrangement of their property or some other indication

3. *The Project Plan*

■ 3.5 Operating Procedure

How to identify and reach the target group:

- i. By means of outreaching services**
- ii. Client Network**
- iii. Care Referrals**

4. Service Coverage & Content

■ **Key Features:**

- to enhance urban revitalization and quality of life
- one-stop non-profit making professional service in delivering legal consultancy and documentation service
- strategic partnership with capable properties agents
- assisting in applying Maintenance Fund/ Loan from the Buildings Department
- to line up other NGOs in serving as mid-way homes for vulnerable groups
- lining up qualified construction and electricity workers at special low price for interior renovation, or even create job opportunities to those unemployed people at the community

4. Service Coverage & Content

■ **Key Features:**

- to prepare the Will for the elderly
- after care service to follow-up the possible needs of those being re-housed
- assisting in applying for SCANMO and the related service once the clients are in poor health status or suffering from impairment in self-care functioning
- free care line will be offered

5. *Funding and Budget*

	1st year-Pilot Project (HK\$)
Income:	
1. Legal Consultancy	\$50,000
Expenses: 1. Salary (4 staff)	\$630,000
2. Preparing legal documents	\$50,000
3. Program/ Promotion	\$100,000
4. Visit/ Transport	\$40,000
5. Office Rental	\$60,000
6. Office Equipment/ Fixtures	\$38,000
7. Utilities/ Telephone	\$28,000
8. Utilities	\$20,000
Total Expense:	\$966,000
Funding to be supported:	\$916,000

6. Funding Support and Assistance from HKHS

1. Carrying out initial checking/ scanning and screening of the units
2. Advise on which and what items of improvement work should be carried out at the unit
3. Calling quotation for the improvement works
4. Monitor the progress of the improvement works
5. Conducting the acceptance check list
6. Offering caring visit to those newly relocated elders

7. Accountability

- A Management Committee (MC) composing of professionals from properties management, land & survey, social workers and other relevant fields will be formed.
- A part-time supervisor will be assigned from the MC.
- Quarterly Progress Report and Annual Evaluation Report will be prepared and submitted

8. Operation Period

--upon to the funding support from HKHS, is
Expected to commence from Nov 1, 2004.

-the pilot period for the captioned project will
last for one year

9. Assessment and Evaluation

- Target to intake 200 cases during the 12-months in which 100 clients have assigned as trustee and being followed rehousing arrangements
- Impact study by academics in assessing the improvement of the quality of living of the relocated elders will be conducted to review the effectiveness of the project

Discussion