

立法會房屋事務委員會

居者有其屋按揭安排 回覆李永達議員的提問

(I) 居屋按揭還款保証條款的資料及發報

房屋署於 2007 年 10 月 2 日給所有辦理居屋單位(不包括向香港房屋委員會(房委會)繳付補價後在公開市場出售的單位)按揭貸款的銀行及認可財務機構(參與機構)的信件，載於附件 I(只有英文版本)。

房屋署一直以來均會向購買居屋第二市場單位的人士，解釋參與機構可提供的最長還款期及其他相關的按揭貸款條件，並會提醒申請人，最終按揭條款將視乎申請人與參與機構的最終協議。

(II) 居屋第二市場按揭的資料

現時居屋首次交易及第二市場交易的最長按揭還款期均為 25 年。根據房屋署記錄，過去三年參與機構批出的第二市場居屋按揭宗數如下：

居屋第二市場樓宇按揭

年份	宗數
2005	1 322
2006	1 267
2007 (截至 10 月)	1 441
總數	4 030

至於參與機構就個別居屋單位的按揭所提供的還款年期，屬有關機構與借款人之間的商業交易資料，房屋署無法作出有系統的統計。

(III) 房委會曾就按揭貸款保證承擔的拖欠款額

截至 2007 年 3 月 31 日，房委會共為居屋計劃及居屋第二市場計劃償還了超過 7 億元的拖欠按揭貸款，詳情如下：

	房委會償還總額	拖欠按揭還款個案數目	平均每宗償還總額
居屋計劃	5 億 6,300 萬元	2 346	24 萬元
居屋第二市場計劃	2 億 1,000 萬元	725	29 萬元

(IV) 延長居屋第二市場按揭貸款保證的建議

居屋計劃推出之初，為增強業界對居屋的信心，房委會提供了按揭還款保證，以吸引參與機構為購買居屋的人士提供按揭。經過多年來的實踐，按揭市場已對居屋建立了信心。居屋第二市場自 1997 年開始以來，亦一直運作暢順。我們並沒有發現資料顯示，買家在購買第二市場居屋單位時，受到按揭還款保證期不足 25 年的影響，而未能按本身情況取得合適的按揭財務安排。房委會在現階段無意更改現時居屋按揭還款保證期的安排。

(V) 居屋第二市場 15 年樓齡以上單位成交的統計資料

居屋第二市場的成交量受多項因素影響，例如不同時期的經濟情況、房地產市場情況、利率變化、在第二市場發售的單位的維修保養情況、位置等。

過去十年，樓齡達 15 年或以上居屋單位的第二市場成交記錄見下表：

年度	錄得成交宗數	佔總成交宗數百分率(%)
1997	2	0
1998	14	1
1999	113	3
2000	131	5
2001	165	6
2002	213	10
2003	237	10
2004	143	7
2005	107	7
2006	165	10
2007	248	10



Our Ref.: L/M (10) in HD(S)HR12/1/8

2 October 2007

Tel. No.: 2761 5974

Fax. No.: 2761 5282

Dear Sir/Madam,

**Provision of Mortgage Finance to
Purchasers of Home Ownership Scheme (HOS) Flats
in the Primary and Secondary Markets
Deed of Guarantee (DOG)**

In order to assist HOS flat purchasers to obtain favourable mortgage loans, the Housing Authority (HA) provides a deficiency guarantee to participating financial institutions for the shortfall in mortgage default cases. I thank you once again for participating in the mortgage financing for the sale of the HA's surplus HOS flats.

Recently before the commencement of the current Phase 2 sale exercise, it has come to our notice that some of the participating banks have expressed that they might only grant a mortgage term co-terminating with the HA's guarantee period, ie. 25 years from the date of the first assignment of individual HOS flats. For returned flats cases, this may mean a mortgage term of less than 25 years.

You will appreciate that it is always the intention of HA to assist the HOS flat purchasers to obtain favourable mortgage terms for the purchase.

To balance the interest of the participating financial institutions, we have in the DOG extended the maximum repayment period of the mortgage to 25 years to reduce the risk of mortgage default.

We would also like to clarify that Clause 2.2(d) of the DOG only restricts the mortgage term not to exceed 25 years. It is, however, not our requirement nor our intention to confine the mortgage term to co-terminate with the guaranteed period. This is also the case for the Guarantee in respect of the Secondary Market Scheme. Whilst we are respectful to the business decisions of individual participating financial institutions on the tenor of the mortgage term, we hope you will understand that the purpose of our provision of the guarantee for HOS flats is to encourage financial institutions to make loans to HOS flat purchasers and to give an incentive to participating financial institutions to offer mortgage terms to best suit our purchasers.

We therefore sincerely hope that in deciding on the tenor of the mortgage term for the HOS flat purchasers, you can consider all relevant factors other than just having regard to the guarantee by the HA as you will so consider for mortgages other than those for HOS flats.

Thank you for your attention in this matter. Should you have any queries, please feel free to contact Miss Rosaline WONG at 2761 7278.

Yours faithfully,



(Albert K W LEE)
for Director of Housing

Bank Name

1. AIG Finance (Hong Kong) Limited
2. China Construction Bank (Asia) Corporation Limited
3. Bank of China (Hong Kong) Limited
4. Bank of Communications Co. Ltd. Hong Kong Branch
5. Chiyu Banking Corp., Ltd.
6. Citic Ka Wah Bank
7. Dah Sing Bank, Ltd.
8. DBS Bank (Hong Kong) Limited
9. Fubon Bank (Hong Kong) Ltd.
10. Hang Seng Bank Limited
11. Inchroy Credit Corporation Limited
12. Industrial & Commercial International Capital Ltd.
13. Industrial and Commercial Bank of China (Asia) Limited
14. Chong Hing Bank Ltd.
15. Mevas Bank, Ltd.
16. Nanyang Commercial Bank, Limited
17. Public Bank (Hong Kong) Limited
18. Shanghai Commercial Bank Ltd.
19. Standard Chartered Bank (Hong Kong) Ltd.
20. The Bank of East Asia, Limited
21. The Hongkong and Shanghai Banking Corporation Ltd.
22. Wing Hang Bank
23. Wing Lung Bank Ltd.
24. Wing Lung Finance Limited
25. ABN AMRO Bank N.V.
26. BII FINANCE COMPANY LIMITED
27. China Construction Bank (Asia) Ltd.
28. Chong Hing Finance Ltd.
29. Citibank (Hong Kong) Limited
30. Hang Seng Credit Limited
31. Hang Seng Finance Limited
32. HKCB Finance Limited
33. Nanyang Finance Company Limited
34. ORIX Asia Limited
35. ORIX International Finance Limited
36. United Overseas Bank Ltd.