

2011/12 年度

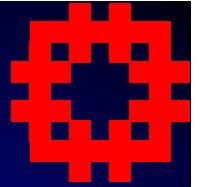
公屋輪候冊入息及資產限額檢討

Review of 2011/12

Waiting List Income & Asset Limits

2011/12 年度公屋輪候冊入息及資產限額

2011/12 Waiting List Income & Asset Limits



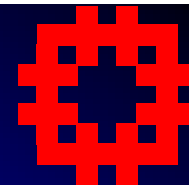
目的 Purpose

- 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



輪候冊入息及資產限額計算方法

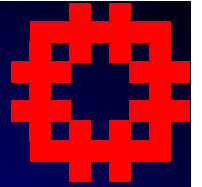
Waiting List Income & Asset Limits Calculation Method

入息限額 **Income Limit**

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

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

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

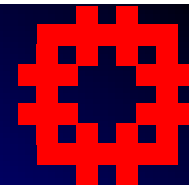
計算 Calculation

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



住屋開支計算 Housing Costs Calculation

(i) 私人樓宇單位不劃一 每平方米租金 Differential Unit Rents of Private Flats

2010年第四季
4Q2010

(以室內樓面面積計) (per m² IFA)

- 1人 1-person	\$186 (+10.7%)
- 2人 2-person	\$172 (+8.2%)
- 整體 Overall	\$170 (+8.3%)

(ii) 參考單位面積 Reference Flat Size

2007/08 ~ 2009/10

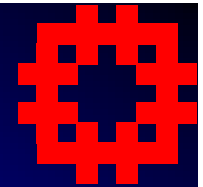
(以室內樓面面積計) (m² IFA)

- 1人 1-person	15.7m ²
- 2人 2-person	22.7m ²
- 3人 3-person	30.6m ²
- 4人 4-person	37.6m ²

住屋開支 Housing Costs

- 1人 1-person	\$2,920
- 2人 2-person	\$3,904
- 3人 3-person	\$5,202
- 4人 4-person	\$6,392

非住屋開支 Non-housing Costs



定義 Definition

- 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

計算 Calculation

- 根據政府統計處現有的「住戶開支統計調查」^註 結果，按甲類消費物價指數 (剔除住屋開支) 的最近變動調整

The statistics are obtained from the results of the latest “Household Expenditure Survey” ^{note} conducted by C&SD and adjusted according to the latest movement in CPI(A) (excluding housing cost)

- 甲類消費物價指數 (剔除住屋開支)
CPI(A) (excluding housing cost)

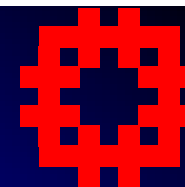
4Q2010

112.9(+3.7%)

註： 即2004/05年度的「住戶開支統計調查」。下一期的「住戶開支統計調查」結果將於2011年中公布

Note: Refers to the 2004/05 “Household Expenditure Survey”. The result of next “Household Expenditure Survey” will be published by mid 2011

非住屋開支計算 Non-housing Costs Calculation



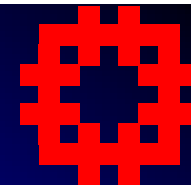
2010年第四季
4Q2010

按甲類消費物價指數(剔除住屋開支) 最近變動調整後的非住屋開支

Non-housing expenditure adjusted according to the latest movement in CPI(A) (excluding housing cost)

- 1人 1-person	\$4,680
- 2人 2-person	\$7,757
- 3人 3-person	\$8,071
- 4人 4-person	\$9,747

備用金Contingency Provision

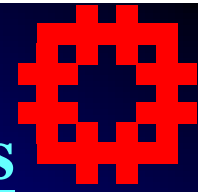


- 考慮到經濟環境可能出現的變化包括物價波動，及法定最低工資的實施所帶來的變數，我們認為較高的備用金可以提供更大的緩衝予低收入家庭

Taking into account the uncertainties arising from possible changes in the economic environment including fluctuations in price levels and with the implementation of SMW, we consider that a higher contingency provision can provide a bigger buffer for low income families

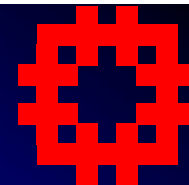
- 建議調高備用金，由現時5%增至15%

Propose to increase the contingency provision from the current 5% to 15%



建議的輪候冊入息限額 Proposed WL Income Limits

住戶人數 Household Size	2010/11 現行入息限額 Existing Income Limits	2011/12 建議入息限額 Proposed Income Limits	比較 Changes
1P	\$7,440 (\$7,832)	\$8,740 (\$9,200)	+17.5%
2P	\$11,660 (\$12,274)	\$13,410 (\$14,116)	+ 15.0%
3P	\$13,130 (\$13,821)	\$15,260 (\$16,063)	+ 16.2%
4P	\$16,070 (\$16,916)	\$18,560 (\$19,537)	+ 15.5%
5P	\$18,700 (\$19,684)	\$21,520 (\$22,653)	+15.1%
6P	\$21,910 (\$23,063)	\$25,040 (\$26,358)	+14.3%
7P	\$23,680 (\$24,926)	\$27,340 (\$28,779)	+ 15.5%
8P	\$25,090 (\$26,411)	\$28,950 (\$30,474)	+ 15.4%
9P	\$27,900 (\$29,368)	\$32,230 (\$33,926)	+ 15.5%
10P+	\$29,080 (\$30,611)	\$33,590 (\$35,358)	+ 15.5%
		平均加幅 Average Increase :	+ 15.6%



建議的輪候冊入息限額

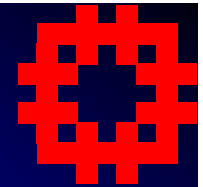
Proposed WL Income Limits

- 若建議的限額獲採納，約**131 100**個私人樓宇非業主戶（佔私人樓宇非業主戶總數的**32.5%**）會合資格申請公屋

If the proposed WL income limits are adopted, some 131 100 non-owner occupied households in the private sector (32.5% of the total number of non-owner occupied households in the private sector) would be eligible for PRH

- 我們會監察公屋輪候冊的申請數字，並密切留意對平均輪候時間的影響

We would monitor the number of applications on the WL, as well as closely monitor the impact on the average waiting time



輪候冊資產限額 WL Asset Limits

- 以2005/06年度資產限額為基礎，往後每年按甲類消費物價指數年間的變動調整

The WL asset limits for 2005/06 are adopted as the basis for future annual adjustments with reference to the movements in CPI(A)

- 長者住戶的資產限額定為非長者申請人資產限額的兩倍

The asset limits for elderly households are set at two times of the limits for non-elderly applicants

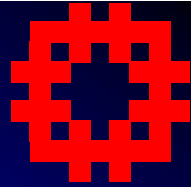
- 甲類消費物價指數 CPI(A)

- 整體 overall

4Q2010

112.8(+3.3%)

建議的資產限額 Proposed Asset Limits

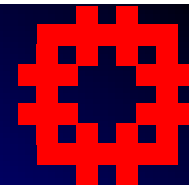


平均加幅 **Average Increase: +3.3%**

住戶人數 Household Size	2010/11 現行資產限額 Existing Asset Limits [^]	2011/12 建議資產限額 Proposed Asset Limits [^]
1P	\$187,000	\$193,000
2P	\$252,000	\$260,000
3P	\$330,000	\$341,000
4P	\$384,000	\$397,000
5P	\$428,000	\$442,000
6P	\$463,000	\$478,000
7P	\$494,000	\$510,000
8P	\$518,000	\$535,000
9P	\$572,000	\$591,000
10P+	\$616,000	\$636,000

[^] 長者住戶的資產限額為有關限額的兩倍

Asset limits for elderly households are set at two times of the respective asset limits



公營房屋需求

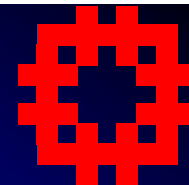
Demand for Public Housing

- 根據最新的公營房屋建設計劃，未來五年共會興建約75 000個公屋單位，平均每年約15 000個單位，連同回收的公屋單位，預計這建屋量足以維持平均輪候時間於大約三年。

According to the latest Public Housing Construction Programme (PHCP), in the coming five years, the total forecast production of PRH is about 75 000 flats. The HA estimates that this level of production, together with the recovered flats from the existing stock, would be able to meet its policy objective of maintaining the AWT for general Waiting List applicants at around three years

- 我們會繼續密切留意需求情況，逐年延展公營房屋建設計劃，並會按最新供求情況而對建屋量作出適當調整。

We will continue to closely monitor the demand for PRH. The PHCP will be rolled forward every year, with suitable adjustments made annually to the PRH production according to the latest demand and supply



Thank you

謝謝