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Legislative Council Panel on Housing

Review of Waiting List Income and Asset Limits for 2012/13

PURPOSE

This paper briefs Members on the findings of the review of the Waiting List (WL) income and asset limits for 2012/13.

THE REVIEW

2. We have conducted a review of the WL income and asset limits for 2012/13 following the established mechanism. The findings of the review are set out in the Memorandum for the Housing Authority's Subsidised Housing Committee (SHC) as attached.

3. Taking into account the uncertainties arising from possible changes in the economic environment including the implementation of the statutory minimum wage, the SHC incorporated a special and one-off additional 10% contingency provision to the income limits last year as buffer. As such, when comparing the income limits this year (using the established methodology of a 5% contingency provision) with the existing income limits (which included the special one-off provision of an additional 10% contingency provision as buffer), there should in fact be a decrease in the income limits for 1-person and 2-person households. However, 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. For 3-person households and above, we propose to effect the changes in accordance with the established formula. As regards WL asset limits, we propose an adjustment under the established mechanism following the 5.3% increase in overall CPI(A) over the 2011/12 level.

4. If the above proposals are endorsed, the WL income and asset limits for 2012/13 would increase by an average of 7.7% and 5.3% respectively over those of 2011/12. Some 112 800 non-owner occupied households in the private sector would be eligible for public rental housing.

5. Members are invited to note the findings of the review, which will be considered by the SHC on 26 March 2012.

Transport and Housing Bureau
February 2012

Annex

PAPER NO. SHC 10/2012

Memorandum for the Subsidised Housing Committee of the Hong Kong Housing Authority

Review of Waiting List Income and Asset Limits for 2012/13

PURPOSE

This paper seeks Members' endorsement to the proposed Waiting List (WL) income and asset limits for 2012/13.

BACKGROUND

2. The Housing Authority (HA) has a WL system through which low-income families who cannot afford to rent private accommodation may apply for public rental housing (PRH). The eligibility of PRH applicants is determined by way of the WL income and asset limits, which measure the total household income required to rent private accommodation comparable to PRH while also meeting other non-housing expenditure. Households with income and asset below the prescribed limits, which are assessed annually to keep abreast with the prevailing socio-economic circumstances, are deemed to be unable to afford to rent private accommodation, and hence are eligible for PRH.

ESTABLISHED MECHANISM

3. The current methodology for assessing the WL income and asset limits was developed in 2002 following a comprehensive review. **Annex A** sets out the details of the methodology for setting the WL income and asset limits. In gist, the WL income limits are derived using a "household expenditure" approach, which consists of housing costs and non-housing costs, plus a "contingency provision". Housing cost, which measures the rent for renting a private flat comparable to PRH, depends on the differential unit rent of private accommodation and reference flat size. The non-housing cost is determined with reference to the latest Household Expenditure Survey (HES), with adjustment according to the latest movement in Consumer Price Index (A) (CPI(A)) (excluding housing cost).

4. The asset limits are adjusted with reference to the movements in CPI(A) over the year. In 2005, the Subsidised Housing Committee (SHC) agreed to set the asset limits for elderly households at two times the limits for non-elderly applicants. The SHC further decided in 2006 that the asset limits for 2005/06 should be adopted as the basis for future annual adjustments with reference to the movements in CPI(A).

THE REVIEW IN 2011/12

5. In March 2011, SHC endorsed the adjustment of the WL income limits with reference to the then latest statistics under the established mechanism. 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 (SMW), the SHC also endorsed the addition of an extra 10% of household expenditure 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. The SHC considered that the extra contingency provision could provide a bigger buffer to low-income households in applying for PRH under the special circumstances.

THE REVIEW IN 2012/13

6. We have conducted a review of the WL income and asset limits for 2012/13 following the established mechanism, i.e. 5% contingency provision. The results of the review are set out in the following paragraphs.

Key Parameters

7. The movements of the key parameters over the year are set out as follows –

Table 1

(a)	Differential unit rents of private flats (per m^2 Internal Floor Area (IFA))	**4Q 2010**	**4Q 2011**
	- 1-person	\$186	\$200
	- 2-person	\$172	\$192
	- Overall Note (i)	\$170	\$190
(b)	Reference flat size (IFA)	**2007/08 – 2009/10**	**2008/09 – 2010/11**
	- 1-person	15.7m^2	16.2m^2
	- 2-person	22.7m^2	22.5m^2
	- 3-person	30.6m^2	30.6m^2
	- 4-person	37.6m^2	37.8m^2
(c)	CPI(A)	**4Q 2010**	**4Q 2011**
	- Excluding housing cost Note (ii)	100 Note (iii)	106.4 Note (iv)
	- Overall Note (v)	103.7	109.2

Note (i) Overall average unit rent will be adopted for assessing the housing expenditure of households comprising three or more members.

Note (ii) The movement of CPI(A) (excluding housing cost) is used to adjust the non-housing expenditure in the income limits.

Note (iii) In the current review, non-housing expenditure is based on statistics from HES 2009/10, covering the period from October 2009 to September 2010. The CPI(A) (excluding housing cost) is rebased to 100 to reflect the 2009/10 position.

Note (iv) CPI(A) (excluding housing cost) as at 4Q 2011 is applied to update the non-housing expenditure from 2009/10 position to 4Q 2011 position.

Note (v) The movement of overall CPI(A) is used to adjust the asset limits.

WL Income Limits

Housing Expenditure

8. In calculating the housing expenditure, differential unit rent or the overall average unit rent, whichever is higher, is adopted for 1-person and 2-person households. As for households of 3 persons or above, overall average unit rent is adopted. As shown in Table 1, overall private rentals increased since the last review in March 2011. As a result, the housing expenditure would on average increase by 11.1%. Details are shown in Table 2 below.

Table 2

Housing expenditure	4Q 2010	4Q 2011 (% Change)
- 1-person	$2,920	$3,240 (+11.0%)
- 2-person	$3,904	$4,320 (+10.7%)
- 3-person	$5,202	$5,814 (+11.8%)
- 4-person	$6,392	$7,182 (+12.4%)
- Overall		(+11.1%)

Non-housing Expenditure

9. This year's review has adopted the non-housing expenditure statistics from the latest HES, i.e. the 2009/10 HES of the lower half expenditure group among tenant households in the private sector, excluding those households comprising solely elderly or non-working members, and adjusted by CPI(A) on non-housing cost to the position as at 4Q 2011. This is in accordance with established practice. The 2009/10 HES indicates that there was an increase in expenditure level in general. The findings also show that there was a noticeable change in the expenditure pattern of households of different sizes over the past few years.

10. When compared with the non-housing expenditure as at 4Q 2010 (based on 2004/05 HES), the non-housing expenditure as at 4Q 2011 (based on 2009/10 HES) of households with 3 persons or above has shown significant increases.

Table 3

Non-housing expenditure	**4Q 2010 (2004/05 HES-based)**	**4Q 2011 (2009/10 HES-based) (% Change)**
- 1-person	$4,680	$4,593 (-1.9%)
- 2-person	$7,757	$7,858 (+1.3%)
- 3-person	$8,071	$10,431 (+29.2%)
- 4-person	$9,747	$12,540 (+28.7%)
- Overall		(+20.4%)

Total Household Expenditure

11. The total household expenditure, which is the sum of the housing and non-housing expenditure, is shown in the table below. As compared to the position as at 4Q 2010, the total household expenditure of all household sizes as at 4Q 2011 has increased, averaging at 16.8%. There are moderate increases in the total household expenditure of 1-person and 2-person households and significant increases in that of 3-person or above households. The difference is mainly due to the changes in the non-housing expenditure pattern of such households as reflected in the latest HES findings.

Table 4

Total household expenditure	**4Q 2010**	**4Q 2011 (% Change)**
- 1-person	$7,600	$7,833 (+3.1%)
- 2-person	$11,661	$12,178 (+4.4%)
- 3-person	$13,273	$16,245 (+22.4%)
- 4-person	$16,139	$19,722 (+22.2%)
- Overall		(+16.8%)

2011/12 WL income limits

12. As explained in paragraph 5, the SHC approved in March 2011 a special and one-off extra 10% of household expenditure on top of the established contingency provision of 5% of household expenditure to cater for special circumstances including the SMW. The table below shows the effect of the extra contingency provision on the WL income limits.

Table 5

	WLIL for 2011/12 with 5% contingency provision under established mechanism	**Existing WLIL for 2011/12 with 15% contingency provision (% difference between WLIL for 2011/12 with 5% and 15% contingency provision)**
- 1-person	$7,980	$8,740 (+9.5%)
- 2-person	$12,240	$13,410 (+9.6%)
- 3-person	$13,940	$15,260 (+9.5%)
- 4-person	$16,950	$18,560 (+9.5%)
- Overall		(+9.5%)

13. As can be seen from the table, the existing WL income limits with the special and one-off extra contingency provision are on average 9.5% higher than what the income limits would have been if they have incorporated only a 5% contingency provision in accordance with the established methodology. We should bear this mind when reviewing the WL income limits for 2012/13.

Assessed WL income limits for 2012/13

14. Using the established formula, the assessed WL income limits for 2012/13 are tabulated below.

Table 6

	Assessed WLIL for 2012/13 with 5% contingency provision
- 1-person	$8,230
- 2-person	$12,790
- 3-person	$17,060
- 4-person	$20,710

15. The following table shows the assessed WL income limits as compared to 2011/12 levels with 5% contingency provision and 15% contingency provision (i.e. existing WL income limits) respectively.

Compared with existing WL income limits, there is an increase in the income limits for 3-person households and above. For 1-person and 2-person households, there is a decrease in income limits. However, when interpreting these figures, we have to bear in mind the special and one-off arrangement (i.e. the additional 10% contingency provision) that the SHC made in the last review.

Table 7

	WLIL for 2011/12 with 5% contingency provision under established mechanism	Existing WLIL for 2011/12 with 15% contingency provision	Assessed WLIL for 2012/13 with 5% contingency provision (% change compared with WLIL for 2011/12 with 5% / 15% contingency provision respectively)
- 1-person	$7,980	$8,740	$8,230 (+3.1% / -5.8%)
- 2-person	$12,240	$13,410	$12,790 (+4.5% / -4.6%)
- 3-person	$13,940	$15,260	$17,060 (+22.4% / +11.8%)
- 4-person	$16,950	$18,560	$20,710 (+22.2% / +11.6%)

Asset Limits

16. As regards the asset limits, in accordance with the established mechanism, they would increase by 5.3% overall, following the changes in CPI(A). Details are as follows.

Table 8

	Existing WLAL for 2011/12	Assessed WLAL for 2012/13
- 1-person	$193,000	$203,000
- 2-person	$260,000	$274,000
- 3-person	$341,000	$359,000
- 4-person	$397,000	$418,000
		(Overall: +5.3%)

PROPOSED INCOME AND ASSET LIMITS

17. As explained in paragraphs 12 and 13 above, we have incorporated an additional 10% contingency provision to the income limits last year, and thus the existing income limits are some 9.5% higher overall than what they would have been if the established methodology of a 5% contingency provision was followed. As such, when comparing the income limits this year determined using the established methodology of a 5% contingency provision with the existing income limits (which included the special one-off provision of an additional 10% contingency provision as buffer), there should in fact be a decrease in the income limits for 1-person and 2-person households. However, 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. For 3-person households and above, we propose to effect the changes in accordance with the established formula. The proposed income limits are summarized in the following table.

Table 9

		Existing WLIL for 2011/12	Proposed WLIL for 2012/13 (% change compared with existing WLIL for 2011/12)
-	1-person	$8,740 [$9,200]	$8,740 (0%) [$9,200]
-	2-person	$13,410 [$14,116]	$13,410 (0%) [$14,116]
-	3-person	$15,260 [$16,063]	$17,060 (+11.8%) [$17,958]
-	4-person	$18,560 [$19,537]	$20,710 (+11.6%) [$21,800]
			(Overall: +7.7%)

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.

18. If the proposal at paragraph 17 is implemented, there will be on average 7.7% increase over the 2011/2012 level overall, as compared with 2.7%, 5.2%, 5.5%, 3.3%, 1.2% and 15.6%[1] in 2006/07, 2007/08, 2008/09, 2009/10, 2010/11 and 2011/12. The WL income limits for 1-person and 2-person households, frozen at existing level, would represent approximately 9.5% and 9.6%[2] increase respectively to what would have been the 2011/12 levels if 5% contingency provision was adopted in accordance with the established methodology.

19. As regards WL asset limits, we propose an adjustment under the established mechanism following the 5.3% increase in overall CPI(A) over the 2011/12 level, as compared with 1.7%, 1.8%, 3.1%, 0.6%, 2.5% and 3.3% in 2006/07, 2007/08, 2008/09, 2009/10, 2010/11 and 2011/12 respectively.

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1 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% of household expenditure on top of the established contingency provision of 5% of household expenditure to cater for special circumstances including the SMW.

2 The frozen levels at $8,740 and $13,410 respectively for 1-person and 2-person households, as measured against the income limits at $7,980 and $12,240 respectively if 5% contingency provision was adopted in accordance with the established formula in the 2011/12 review. Please also refer to Table 5.

20. Details of the proposed income and asset limits of various household sizes are set out in **Annex B**. Detailed calculation of the WL income limits is at **Annex C**. If the proposed limits are adopted, it is estimated that some 112 800 non-owner occupied households in the private sector[3] (29.2% of the total number of non-owner occupied households in the private sector) would be eligible for PRH.

21. Under the proposed income limits, it is estimated that the number of eligible households would increase. We would continue to monitor the number of applications on the WL. If necessary, we would adjust the PRH production to keep the average waiting time target for general WL applicants at around three years.

RECOMMENDATION

22. It is recommended that the new income and asset limits (as set out in paragraphs 17 to 19 and **Annex B**) be adopted for 2012/13.

IMPLICATIONS ON THE NUMBER OF WELL-OFF TENANTS

23. At present, under the Housing Subsidy Policy (HSP) and Policy on Safeguarding Rational Allocation of Public Housing Resources (SRA), which are collectively known as "well-off tenants policy", households who have resided in PRH for ten years or above with income exceeding prescribed limits[4] need to pay additional rent. Those with income and assets exceeding

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3 This figure only gives a snapshot of the position as at 4Q 2011 and should be interpreted with caution. The number of non-owner occupied households in the private sector will change over time, so will the proportion of them eligible for PRH. Households meeting the income limits may not necessarily be able to meet other eligibility criteria and this figure has not taken into account the assets of households. Eligible households may choose not to apply for PRH and some eligible households may already be on the WL. Besides, apart from existing non-owner occupied households, existing households from PRH, owner-occupier households of Home Ownership Scheme/Private Sector Participation Scheme or owner-occupier households in the private sector may also form new households and apply for PRH.

4 Under the HSP, tenants who have resided in PRH for ten years or above are required to declare household income at a biennial cycle. Households with income exceeding two times the WL income limits have to pay 1.5 times net rent plus rates. Those with income exceeding three times the WL income limits, or who choose not to declare their income, have to pay double net rent plus rates.

prescribed limits[5] need to move out of PRH. The income and asset limits under HSP and SRA are multiples of WL income limits and would be adjusted in line with the revised WL income limits every year.

24. If the proposed adjustment of WL income limits in paragraph 17 is endorsed with overall average increase in income limits of 7.7%, we do not rule out the possibility that the number of well-off tenants may decrease. However, we are unable to have meaningful assessment of the impact as our computer system does not have information on the present income of tenant households. Besides, household income of PRH tenants may also change from time to time due to changes in family circumstances. The new income limits under the HSP are listed at **Annex D** for Members' reference.

PUBLIC REACTION AND PUBLICITY

25. It is expected that the review of WL income and asset limits will attract media and public attention. There may be concern about the income limits for 1-person and 2-person households. We consider the freezing of the income limits for 1-person and 2-person households, plus the overall average increase of 7.7% in WL income limits, should be generally acceptable to the public at large. A press release will be issued to announce the outcome of this review and in particular to explain the 1-person and 2-person household situation as set out in paragraphs 17 and 18.

5 Under the SRA, households who pay double net rent plus rates under HSP would be required declare their assets in the next reporting cycle. If their income exceeds 3 times the WL income limits and assets exceed 84 times the WL income limits, they are considered no longer eligible of PRH and they need to move out.

DISCUSSION

26. At the SHC meeting to be held on 26 March 2012, Members will be invited to endorse the recommendation as set out in paragraphs 17 to 19.

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(Strategy Division)
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Mechanism for Setting of the Waiting List (WL) Income and Asset Limits

WL Income Limits

- The WL income limits are derived from a "household expenditure" approach which consists of housing costs and non-housing costs -

  (a) *Housing costs*: The rent payment, rates, government rent and management fees required for a household to rent a private flat of comparable size to PRH. The exact figure is obtained by multiplying the average space allocated to WL applicants in the past three years by a unit rent derived from a sample survey on private dwellings conducted by the Census and Statistics Department (C&SD). 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; for households of 3-person or above, the overall average unit rent is adopted. All HOS flats which were transferred to PRH and 3-bedroom flats allocated to 4-person households are excluded from the calculation.

  (b) *Non-housing costs*: The average non-housing expenditure of the lower half expenditure group amongst tenant households in the private sector. The statistics are obtained from the latest Household Expenditure Survey (HES) conducted by C&SD and adjusted annually according to the movement in CPI(A) (excluding housing cost). The expenditure patterns and levels of those households comprising solely elderly or non-working members are excluded from the calculation in deriving the amount of non-housing expenditure. The present review is based on data from the 2009/10 HES.

- The WL income limits for different household sizes are the respective sums of the above two major cost items, plus a 5% "contingency" provision. The income limits are rounded to the nearest ten.

WL Asset Limits

- The WL asset limits for 2005/06 are adopted as the basis for future annual adjustments with reference to the movements in CPI(A). The asset limits for elderly households are set at two times of the limits for non-elderly applicants. Asset limits are rounded to the nearest thousand.

Annual Adjustment

- The WL income and asset limits are reviewed annually at the beginning of each year using latest available statistics as of the last quarter as compared to the corresponding quarter of the previous year.

MPF Contributions

- Statutory contributions under the Mandatory Provident Fund (MPF) Scheme are deductible from a household's income when it applies for PRH. In other words, for households contributing 5% of their income under the MPF, the effective WL income limits applicable to them are about 5.26% higher than the prescribed limits.

Proposed Income and Asset limits for 2012/13

Household Size	Existing WL Income Limits for 2011/12	Existing WL Asset Limits for 2011/12*	Proposed WL Income Limits for 2012/13	Proposed WL Asset Limits for 2012/13*
1-Person	$8,740 ($9,200)	$193,000	$8,740 ($9,200)	$203,000
2-Person	$13,410 ($14,116)	$260,000	$13,410 ($14,116)	$274,000
3-Person	$15,260 ($16,063)	$341,000	$17,060 ($17,958)	$359,000
4-Person	$18,560 ($19,537)	$397,000	$20,710 ($21,800)	$418,000
5-Person	$21,520 ($22,653)	$442,000	$23,640 ($24,884)	$465,000
6-Person	$25,040 ($26,358)	$478,000	$26,590 ($27,989)	$503,000
7-Person	$27,340 ($28,779)	$510,000	$29,560 ($31,116)	$537,000
8-Person	$28,950 ($30,474)	$535,000	$31,620 ($33,284)	$563,000
9-Person	$32,230 ($33,926)	$591,000	$35,360 ($37,221)	$622,000
10-Person and above	$33,590 ($35,358)	$636,000	$37,150 ($39,105)	$670,000

* Asset limits for elderly households (including both nuclear and non-nuclear households comprising solely elderly members) are set at two times of the limits for non-elderly applicants.

Figures in ( ) denote the effective income limits should a household be contributing 5% of its income under the MPF Scheme as required by the law.

Proposed Waiting List Income Limits (WLILs) for 2012/13

A. Housing expenditure :

- derived by multiplying average reference flat size by the corresponding average unit rent
- the average reference flat sizes refer to the average space (in terms of Internal Floor Area (IFA)) of the flats allocated to the WL applicants from 2008/09 - 2010/11[a]
- average unit rents are derived from the data of C&SD's Rent Survey 4Q 2011, covering those private flats with flat size of 69.9 m^2 Saleable Area (SA) or below, with adjustment to unit rent per IFA

Household Size	Average Unit Rent ($/$m^2$ IFA)[b]
1	200
2	192
Overall Average	**190**

B. Non-housing expenditure :

- based on the expenditure patterns and levels of tenant households in private housing in the lower half expenditure group from the 2009/10 Household Expenditure Survey and adjusted by the CPI(A) (excluding housing cost) of 4Q 2011

Household size	Average reference flat sizes[a] (m^2, IFA)	Housing expenditure ($)	Non-housing expenditure ($)	Total household expenditure ($)	Plus 5% contingency provision ($)	**Proposed income limits ($)**	Existing income limits ($)	**Change ($)**	**Change (%)**
1	16.2	3,240	4,593	7,833	8,225	**8,740** [c]	8,740	**0**	**0.0**
2	22.5	4,320	7,858	12,178	12,787	**13,410** [c]	13,410	**0**	**0.0**
3	30.6	5,814	10,431	16,245	17,057	**17,060**	15,260	**1,800**	**11.8**
4	37.8	7,182	12,540	19,722	20,708	**20,710**	18,560	**2,150**	**11.6**
5	40.1	7,619	14,897	22,516	23,642	**23,640**	21,520	**2,120**	**9.9**
6	45.7	8,683	16,642	25,325	26,591	**26,590**	25,040	**1,550**	**6.2**
7	51.2	9,728	18,428	28,156	29,564	**29,560**	27,340	**2,220**	**8.1**
8	52.8	10,032	20,086	30,118	31,624	**31,620**	28,950	**2,670**	**9.2**
9	63.4	12,046	21,634	33,680	35,364	**35,360**	32,230	**3,130**	**9.7**
10+	64.7	12,293	23,089	35,382	37,151	**37,150**	33,590	**3,560**	**10.6**
Average	-	-	-	-	-	-	-	-	**7.7**
Number of non-owner occupied households in private sector within WLIL[d]									
1p						35 000	35 000	0	0.0%
2p+						77 800	71 900	5,900	8.2%
Total						**112 800**	**106 900**	**5,900**	**5.5%**
As a % of total number of non-owner occupied households in private sector in Hong Kong[e]						29.2%	27.7%		

Notes :
(a) Excluding HOS transferred flats and 3-bedroom flats allocated to 4-person households in calculating the average size of accommodation.
(b) Allocation of PRH is based on IFA. To calculate the housing cost needed for comparable private rental accommodation, we need to convert the average unit rent data (in terms of SA) from C&SD's Rent Survey into unit rent data in terms of IFA.
(c) Frozen at existing levels
(d) Matching the proposed waiting list income limits with the household income distribution of the non-owner occupied households in the private sector from C&SD's General Household Survey, those households with household income equal or below the income limits would be regarded as being eligible for PRH.
(e) According to the C&SD's General Household Survey, the total number of non-owner occupied households (including those whose accommodation is provided by employers/ relatives/ friends) in private sector is estimated to be around 386 600 in 4Q 2011.

Income Limits under HSP for 2012/13 if the Proposed WL Income Limits are Endorsed

	Households with income exceeding the following limits are required to pay 1.5 times net rent/licence **fee plus rates**		Households with income exceeding the following limits are required to pay double net **rent/licence fee plus rates**	
	Existing	**From 1 Apr 2012**	**Existing**	**From 1 Apr 2012**
1-person	$17,480	$17,480	$26,220	$26,220
2-person	$26,820	$26,820	$40,230	$40,230
3-person	$30,520	$34,120	$45,780	$51,180
4-person	$37,120	$41,420	$55,680	$62,130
5-person	$43,040	$47,280	$64,560	$70,920
6-person	$50,080	$53,180	$75,120	$79,770
7-person	$54,680	$59,120	$82,020	$88,680
8-person	$57,900	$63,240	$86,850	$94,860
9-person	$64,460	$70,720	$96,690	$106,080
10-person	$67,180	$74,300	$100,770	$111,450