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POLICY  
RESEARCH  
INSTITUTE**

公共政策研究所

**A FOCUS GROUP STUDY ON  
SUBSIDISING HOME OWNERSHIP**

**FINAL REPORT**

Submitted by

**Public Policy Research Institute  
The Hong Kong Polytechnic University**

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## **EXECUTIVE SUMMARY**

1. In May 2010, the Transport and Housing Bureau (THB) of The Government of Hong Kong Special Administrative Region (HKSARG) initiated a public consultation exercise on “Subsidising Home Ownership”.
2. As part of the consultation exercise, the Public Policy Research Institute (PPRI) of The Hong Kong Polytechnic University has been commissioned by HKSARG to conduct a series of focus group discussions on the issue.

### **OBJECTIVES OF THE STUDY**

3. The objectives of the Study are:
  - (a) to solicit balanced and intensive views on the issue of subsidising home ownership through focus group discussion with a mix of participants from different housing situations and different age bands; and
  - (b) to address the following key questions: (i) should home ownership be subsidised? (ii) who should be helped? and (iii) what help should be offered?

### **SCOPE OF THE STUDY**

4. The Study targets the general public rather than professionals or special interest groups. Data from 16 focus groups conducted from end July to early September 2010 were analysed. Each focus group comprised of participants recruited by PPRI based on preset protocol.

### **METHODOLOGY**

#### ***Recruitment of Participants for Focus Group***

5. Participants were recruited independently by PPRI by random sampling based on preset protocol and a set of objective criteria from residents of different types of housing situations.
6. To ensure that the views of various relevant sectors of the population are solicited, other characteristics were also taken into account in the selection process -- years of

residence in public rental housing (PRH), age, gender, geographical districts, and whether the participant resides in the home of the parent(s).

7. For the purpose of this Study, housing situations are categorised into the following 4 major types:
  - (a) Type I: Tenants of Public Rental Housing (PRH);
  - (b) Type II: Owners of subsidised sale flats, including those Home Ownership Scheme (HOS) owners who purchased their flats from the primary market or under the Secondary Market Scheme and owners of other subsidised housing such as the Sandwich Class Housing Scheme (SCHS);
  - (c) Type III: Owners of private residential flats; and
  - (d) Type IV: Tenants of private residential flats who had not owned any private residential properties within the past two years.

### ***Data Analysis***

8. This Study follows a data-driven approach through which an analytical framework was derived from the data received.
9. An analytical framework was drawn up to depict the hierarchy and relations of different themes and categories of views collected.
10. The views expressed in each focus group discussion were then organised into “text units”. A “text unit” is a phrase, a sentence or a sequence of sentences representing a point made by the participants.
11. A consultant of the Consultancy Team coded each “text unit” in the summaries of focus group discussions based on the established themes, categories, and sub-categories.
12. NUDIST (Non-numerical Unstructured Data Indexing Searching and Theorizing), a qualitative data analysis computer software, was employed to organise, analyse and summarise the coded data according to specific categories or sub-categories within the analytical framework.

## RESULTS

### *The Focus Group Participants*

13. A total of 271 individuals participated in the 16 focus group sessions. The number of participants for Type I, II, III, and IV housing situation are 69, 67, 116, and 19 respectively. Their profile is shown below:

Gender		Age Group							Flat Owner	Living with Parents
Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above 70	Unknown		
165	106	2	21	60	103	49	21	15	145	52

## ANALYSIS OF RESULTS

14. Views of the focus group participants on the key questions of this Study are summarised below. Frequency counts of text units for themes, categories, and sub-categories are indicated in parentheses in the following paragraphs where appropriate.

### *Should Home Ownership be Subsidised?*

15. This question was well discussed with 404 text units recorded under this theme. Discussions cluster around the policy objectives of subsidising home ownership (227) and whether or not home ownership should be subsidised (168).
16. Regarding the policy objectives, more frequently mentioned views include: building more public rental housing (33); fostering social harmony and reducing income disparity (31); adjusting the land sales and land use policy (29); and integrating home ownership policy with Hong Kong's long-term housing policy (22).
17. Regarding whether home ownership should be subsidised, the majority of the views recorded are against it (116 against, 35 support). The main reasons include: while the Government should ensure that no one is without shelter, it has no obligation to subsidise home ownership; previous attempts have placed many in "negative equity" situations; and such subsidies would lead to property price escalations. Arguments supporting the policy include: such policy can bring about positive social benefits; without it many citizens, especially young people, will not be able to purchase their own home; and subsidised home ownership schemes require repayment to Government and are therefore sustainable.
18. The majority of the comments from Type I (PRH tenants), Type III (private flat owners) and Type IV (private flat tenants) are against subsidising home ownership, with Type II participants (HOS owners) tending to be more divided on the issue than

the other three. Details are as follows: Type I participants (17 against, 5 for); Type II participants (18 against, 16 for), Type III participants (60 against, 11 for), and Type IV participants (21 against, 3 for).

### ***Who Should be Helped?***

19. Even though many participants were against the policy of subsidising home ownership, there were still considerable discussions (254) on who should be subsidised assuming that there will be a subsidising home ownership policy. Discussions cluster around housing situations (59), family status (43), age groups (36), income groups (34), and social classes (33).
20. There is general support (12 for, 0 against) among the views expressed to assist “the sandwich class” persons/families who do not qualify for PRH and yet cannot afford to purchase their own flat. There is also support to assist newly married couples (14 for, 2 against), grassroots/low income families (13 for, 3 against), the post-80’s generation (12 for, 5 against), persons/families whose monthly mortgage payment constitutes an unreasonable percentage of their income (10 for, 1 against).
21. Views were divided on whether PRH tenants should be subsidised (15 for, 15 against). Those in favour argue that subsidising PRH tenants to purchase their own homes will vacate more PRH flats for the needy. Those against argue that PRH tenants had already been taken care of and should not be further subsidised.
22. No obvious group differences are observed on most of the issues, with the exception of whether PRH tenants should be helped. Comments from Type I participants (PRH tenants), tend to be more in favour of helping PRH residents to buy homes than the other three groups.

### ***What Help Should be Offered?***

23. As with the question on what help should be offered, even though the majority of views expressed were against the policy of subsidising home ownership, there was a great deal of discussions (414) on what kind of help should be offered assuming that there will be a subsidising home ownership policy.
24. There is strong support (70 for, 18 against) for the resumption of the HOS. Arguments in support of HOS include its affordability, allowing more PRH residents to vacate their flats, and the ability of Government to vary the supply according to

market conditions. Some participants also stressed the importance of a vibrant secondary market, and that HOS should include a range of flats to cater for the needs of families of different income levels. Those who are against the resumption of HOS argue that HOS interferes with the market, that the results in the past had not been desirable, that the construction of flats takes a long time, that resources can be better used to build more PRH, and that young persons should strive to realize their home ownership goal and not to rely on Government.

25. There is general agreement (33 for, 0 against) from the views expressed that there should be restrictions on the resale of subsidised flats, such as a minimum live-in period, setting eligibility criteria for the purchasers, and penalties if conditions are violated. There is also general agreement (27 for, 1 against) among the views expressed on imposing eligibility requirements of at least 7 years of residence in Hong Kong (some participants advocated that all family members should meet this requirement). There is support (16 for, 1 against) for having some forms of assets test for subsidised home applicants. There is general agreement (14 for, 0 against) that beneficiaries should be first-time home buyers.
26. Many oppose direct cash subsidy (2 for, 28 against) for fear that it will lead to property price escalations.
27. There is support (20 for, 5 against) for the Tenants Purchase Scheme as Government can generate revenue which could be used to build more PRH.
28. There is support (15 for, 0 against) for building different types of subsidised housing for middle-class persons, including rental flats.
29. There is also some support (10 for, 3 against) for Government loans (low-interest or fixed-interest) for eligible persons.
30. Opinions on Home Starter Loan Scheme are somewhat divided (9 for, 7 against). Those against fear that it will aggravate property price escalations.
31. The more innovative measures such as rent-purchase schemes, housing savings accounts, mortgage insurance, and the use of mandatory provident fund for the purchase of flats, though mentioned by some, did not receive strong support.
32. The majority of the comments from all four types of participants are in favour of the resumption of the HOS. Details are as follows: Type I participants (14 for, 5 against); Type II participants (16 for, 4 against); Type III participants (36 for, 7 against); and Type IV participants (4 for, 2 against).

33. The majority of the comments from all four types of participants are in favour of having restrictions on the resale of subsidised flats. Details are as follows: Type I participants (9 for, 0 against); Type II participants (3 for, 0 against); Type III participants (20 for, 0 against); and Type IV participants (1 for, 0 against).
34. The majority of the comments from Types I, II, and III participants are against direct cash subsidy. Type IV had no comments. Details are as follows: Type I participants (1 for, 2 against); Type II participants (1 for, 5 against); Type III participants (0 for, 21 against); and Type IV (0 comments).
35. The comments on the 7-year residential requirement and assets test came mostly from Types II (HOS owners) and III (owners of private flats) participants. The comments on restricting it to first-time buyers came mostly from Type III participants. Most of the comments supporting the Tenants Purchase Scheme came from Type I participants. Most of the comments supporting the provision of a wider range of subsidised housing for the middle class came from Type III participants. Type III participants tend to be a bit divided regarding Government loans. Most of the opposing views against home starter loans came from Type III participants.

### ***Other Comments***

36. There are comments (12) on the Government-property developers relationship. There are also comments (11) on the public consultation exercise, including the use of the term “subsidising”. Overseas experiences of Singapore, Australia and the USA were cited (10).

## **CONCLUSIONS**

37. There were considerable views against subsidising home ownership in the 16 Focus Groups.
38. However, the findings also indicate that should there be a subsidising home ownership policy, there is general support to assist “the sandwich class” persons/families who do not qualify for PRH and yet cannot afford to purchase their own flat in the private market. There is also support for assisting newly married couples.
39. The findings also indicate that should there be a subsidising home ownership policy, there is strong support for the resumption of HOS, with restrictions on the resale of

the subsidised property and requirements including applicants having at least 7 years of residence in Hong Kong, subject to assets test and being first-time buyers.

40. There is strong support for measures which could lead to greater social harmony, including building more PRH, and reviewing Hong Kong's long-term land and housing policies in that light.

## **1. INTRODUCTION**

- 1.1 The Transport and Housing Bureau (THB) initiated a public consultation exercise on “Subsidising Home Ownership’ in May 2010, which ended on 17 September 2010.
- 1.2 As part of the consultation exercise, the Public Policy Research Institute (PPRI) of The Hong Kong Polytechnic University has been commissioned by the Government of the Hong Kong Special Administrative Region (HKSARG) to conduct a focus group study to solicit views from a mix of participants from different housing situations and age bands. This project is led by Professor Peter P. Yuen. The structure of the PPRI team for this Study is as depicted in **Annex 1**.
- 1.3 This Report describes the objectives, scope, methodology and findings of this Focus Group Study.

## **2. THE CONSULTANCY**

### **2.1 Objectives of the Study**

- 2.1.1 The objectives of the Study are:
  - (a) to solicit balanced and intensive views on the issue of subsidising home ownership through focus group discussion with a mix of participants from different housing situations and age bands; and
  - (b) to address the following key questions: (i) should home ownership be subsidised? (ii) who should be helped? and (iii) what help should be offered?

### **2.2 Scope of the Study**

- 2.2.1 The Study targets at members of the general public from different housing situations, e.g. home owners vis-à-vis people living in rented residence and those living in private housing vis-à-vis those living in subsidised housing. Data from 16 focus groups conducted during end July to early September 2010 were analysed in this Study.

### **3. METHODOLOGY**

#### **3.1 Recruitment of Participants for Focus Group**

- 3.1.1 Participants from different housing situations were recruited independently by PPRI by random sampling based on preset protocol and a set of objective criteria.
- 3.1.2 For the purpose of this Study, housing situations are defined along two major parameters: (1) residence in public vis-à-vis private housing; and (2) property ownership vis-à-vis tenancy.
- 3.1.3 Operationally, housing situations are categorised into the following 4 major types:
- (a) Type I: Tenants of Public Rental Housing (PRH);
  - (b) Type II: Owners of subsidised sale flats, including those Home Ownership Scheme (HOS) owners who purchased their flats from the primary market or under the Secondary Market Scheme and owners of other subsidised housing such as the Sandwich Class Housing Scheme (SCHS);
  - (c) Type III: Owners of private residential flats; and
  - (d) Type IV: Tenants of private residential flats who had not own any private residential properties within the past two years.
- 3.1.4 To ensure that the views of various relevant sectors of the population are solicited, other characteristics were also be taken into account in the selection process -- years of residence in PRH, age, gender, geographical districts, and whether the participant resides in the home of the parent(s).

#### **Recruiting Participants for Type I and II**

- 3.1.5 Recruitment of participants of Type I and II housing situations had made use of the administrative records of the Hong Kong Housing Department (HD). Participants were selected through the following process:
- (a) Housing estates are divided according to their regions (Hong Kong Island, Kowloon, the eastern part of the New Territories, and the western part of the New Territories);
  - (b) In each region, estates with the largest number of households (yet typical) were selected; and
  - (c) Two newer housing estates were also selected to target households who lived in PRH for less than 10 years.

3.1.6 For the Type II housing situation, smaller neighbouring estates were grouped together.

3.1.7 About 2,000 households from each of the selected estates were independently selected by PPRI from the administrative records of the HD. The households were invited by letter (see **Annex 2**) to participate in a focus group session in their neighbourhood. Respondents indicating interest in participating were requested to provide basic demographic information. Based on the demographic information collected, PPRI independently selected at least 8 participants for each session taking into account characteristics such as age, gender, and whether the participant lived with their parent(s).

3.1.8 **Exhibits 1 and 2** list the selected estates targeted for Type I and II focus group discussions by region.

**Exhibit 1: Selected Estates for Type I Focus Groups**

Region	Hong Kong Island	Kowloon	New Territories East	New Territories West
Length of Residence in Concerned Estate	< 10 years	>= 10 years	< 10 years	>= 10 years
Selected Estate (District)	Oi Tung (Eastern)	Choi Hung (Wong Tai Sin)	Kin Ming (Sai Kung)	Yau Oi (Tuen Mun)

**Exhibit 2: Selected Estates for Type II Focus Groups**

Region	Hong Kong Island	Kowloon	New Territories East	New Territories West
Market	Secondary market	Primary market	Secondary market	Primary market
Selected Estate (District)	Cheerful Garden Fullview Garden Harmony Garden Hiu Tsui Court Kai Tsui Court (Eastern)	Hiu Lai Court (Kwun Tong)	Kam Fung Court Kam Hay Court Kam Lung Court Kam On Court Kam Tai Court Kam Ying Court Saddle Ridge Garden (Sha Tin)	Tin Shing Court (Yuen Long)

**Recruiting Participants for Type III and IV**

3.1.9 Participants from Types III and IV housing situations were recruited from a number of housing estates selected by their flat size or grade, i.e. luxury, medium-size, and small. **Exhibit 3** shows the private estates selected.

**Exhibit 3: Selected Estates for Types III and IV Focus Groups**

Region		Hong Kong Island	Kowloon	New Territories East	New Territories West
<b>Type III</b>					
By Flat Size/ Grade	Luxury	Leighton Hill* (Happy Valley)	Sorrento The Arch The Harbour Side The Waterfront The Cullinan (Kowloon Station)	-	-
	Medium-size	Taikoo Shing (Tai Koo Shing)	Whampoa Garden (Hung Hom)	-	-
	Small	-	-	Tai Po Centre (Tai Po)	Kingswood Villas (Tin Shui Wai)
<b>Type IV</b>					
By Flat Size/ Grade	Medium-size	Taikoo Shing (Tai Koo Shing)	-	-	-
	Small	-	-	-	Kingswood Villas* (Tin Shui Wai)

\* A focus group each was originally planned for owners the Leighton Hill and tenants of Kingswood Villas but the number of respondents was below the target number for both cases. Two separate focus group sessions were later conducted by recruiting eligible participants through convenient sampling.

- 3.1.10 Invitation letters (see **Annex 2**) were sent to 2,000 randomly selected households in each selected estate (or a group of selected estates). Respondents indicating interest in participating were requested to provide basic demographic information. Based on the demographic information collected, PPRI independently selected at least 8 participants for each session taking into account characteristics such as age, gender, and whether the participant lived with their parent(s).
- 3.1.11 Should the number of participants recruited fall short of the targeted number of at least 8, a second round of recruitment by convenient sampling would be employed.

### **3.2 Number of Focus Group Discussions**

- 3.2.1 To ensure a more comprehensive coverage of issues, at least two focus groups were organized for each type of housing situation. Issues missed by one group can hopefully be picked up by the second group. A total of 16 focus groups was planned, plus two contingency sessions. Details are as follows and summarised in **Exhibit 4**:

- (a) Type I: 4 sessions, consisting of 2 sessions for participants who had lived in PRH for less than 10 years, and 2 sessions for those who have lived in PRH for more than 10 years;
- (b) Type II: 4 sessions, consisting of 2 sessions for participants who purchased subsidised sale flats from the primary market, and 2 sessions for those who purchased the concerned flats under the Secondary Market Scheme;
- (c) Type III: 6 sessions, consisting of 2 sessions each for owners of private residential units of different sizes/grades;
- (d) Type IV: 2 sessions for tenants of private residential flats who had not owned any private residential flats in the past two years; and
- (e) 2 contingency sessions, in the event that certain types of participants were not adequately represented in the 16 sessions.

**Exhibit 4: Composition of Different Types of Participants (by Housing Situation)**

Focus Group Session	Housing Situation	Other Major Characteristics
1	I	Tenants of less than 10 years of residence
2		
3		Tenants of 10 or more years of residence
4		
5	II	Owners of subsidised sale flats (Primary market)
6		
7		Owners of subsidised sale flats (Secondary Market Scheme)
8		
9	III	Owners of luxury flats
10		
11		Owners of medium-size flats
12		
13		Owners of small flats
14		
15	IV	Tenants of private residential flats who did not own any private residential flats in the past two years
16		
17	Contingency sessions	
18		

3.2.2 Should the number of participants fall short of the target number in the first round of recruitment, it was agreed that a second round of recruitment by convenient sampling would be employed.

3.2.3 The objective of having such a mix of groups is to ensure that the views of the residents of different housing situation are being solicited. It is not appropriate to

generalize views from one focus group as the views of the residents of that particular housing situation in view of the small number of participants in each group.

### 3.3 Conducting Focus Group Discussions

- 3.3.1 Each session normally lasted for about two hours.
- 3.3.2 Each session consist of at least 8 participants.
- 3.3.3 Each session was moderated by a senior academic with expertise in housing policy or related areas. The list of moderators is shown in **Exhibit 5**:

**Exhibit 5: List of Moderators for Focus Group Discussions**

No.	Name	Organization/Department
1	Prof. Lee Ngok	Chief Strategist, PPRI, PolyU.
2	Prof. Edwin Chan	Professor, Department of Building and Real Estate, PolyU.
3	Prof. Eddie Hui	Professor, Department of Building and Real Estate, PolyU.
4	Prof. Francis Wong	Professor, Department of Building and Real Estate, PolyU.
5	Prof. Daniel Shek	Chair Professor, Department of Applied Social Sciences, PolyU.
6	Prof. James Lee	Professor, Department of Applied Social Sciences, PolyU.
7	Dr. Anthony Lok	Project Manager, PPRI, PolyU.

- 3.3.4 Another consultancy team member served as the note-taker. All sessions were also voice-recorded.
- 3.3.5 To facilitate participation, the following measures were taken:
  - (a) all focus groups were held either in the evening (starting from around 7:30 p.m.) on weekdays or in the afternoon on Saturdays or Sundays; and
  - (b) the focus group sessions was held either at The Hong Kong Polytechnic University campus or at a convenient location (e.g. community centre, club house, etc.) in the vicinity of the residence of the target participants.

### **3.4 Protocol for Focus Group Discussions**

- 3.4.1 A protocol was adopted for moderators for each focus group session (shown in the **Annex 3**). The protocol listed some basic questions for reference by the moderators who would also prompt the participants for other questions in an interactive manner. A PPRI Fellow was also present to ensure that the protocol was being followed during discussion.

### **3.5 Key Questions**

- 3.5.1 The following key questions based on the “consultation framework” of the THB were posed to the participants of each session. For Key Questions 2 and 3, participants were asked to discuss who should be helped and what help should be offered assuming that there will be a home ownership subsidisation policy, regardless of whether or not they agree with having such a policy.

#### **Key Question 1: Should home ownership be subsidised?**

- (a) If we were to subsidise home ownership, what should the policy objectives be?
- (b) For those who can afford to purchase a home in the private sector, should they continue to rely on their own means and the tools available in the market to fulfill their home ownership aspirations?
- (c) Is there a role for the Government to play a more active part in subsidising home ownership for those who otherwise cannot afford to buy properties from the private market?
- (d) Is the proposal to subsidise home ownership sustainable in the long run and not for merely addressing short term situations?

#### **Key Question 2: Who should be helped?**

- (a) For the rational use of public resources, should any form of home ownership subsidised by the Government target only at those who are caught between eligibility for the Public Rental Housing (PRH) or the private market, but who should be able to afford in the long term to purchase their own homes? Are they those who have been trying to save up for many years but are yet unable to buy in the private market?

- (b) Should any form of subsidised home ownership provided by the Government be targeted at certain income segments only? How can such a group be defined? What are the justifications to single out this group vis-à-vis other groups in the community?
- (c) If indeed such a group can be identified for assistance should certain criteria/restrictions apply?
- (d) Irrespective of the form of subsidised home ownership, consideration should be given as to whether we should continue to grant priority to PRH tenants and others with Green Form (GF) status so as to encourage the turnover of PRH for allocation to low income families in need.

**Key Question 3: What help should be offered?**

- (a) Which form(s) of assistance will better meet the abovementioned factors (i.e. land resources implications, production lead time for subsidised housing, sustainability, and fair use of public resources, etc.)?
- (b) Can reference be drawn to the criteria used in previous programmes for example, domestic properties test (e.g. not owning properties in the past for a certain period of time); 7-year residence in Hong Kong; income and asset limits according to the existing mechanism for the White Form (WF) HOS applicants; live-in requirements, etc.?
- (c) Other possible criteria can also be considered, such as restrictions to resell, restrictions to rent, first-time home purchase, those who cannot afford downpayment (and who are they given the existing mortgage insurance programme?), young families (target group to be differentiated by age?), etc.

### 3.6 Schedule for Focus Group Discussions

3.6.1 Exhibit 6 shows the schedule for the 16 focus group sessions.

#### Exhibit 6: Schedule for Focus Group Discussions

Type of housing situation	Focus Group Session	Date	Time	Other Major Characteristics	Selected Estate	No. of Invitation Letters Posted	Actual Number of Participants
I	1	16/8/2010	7:30 – 9:30 PM	Tenants of less than 10 years of residence	Kin Ming (Sai Kung)	2,000	12
	2	20/8/2010	7:30 – 9:30 PM		Oi Tung (Eastern)	2,000	25
	3	19/8/2010	7:30 – 9:30 PM	Tenants of 10 or more years of residence	Choi Hung (Wong Tai Sin)	2,000	18
	4	25/8/2010	7:15 – 9:15 PM		Yau Oi (Tuen Mun)	2,000	14
II	5	22/8/2010	2:30 – 4:30 PM	Owners of the Home Ownership Scheme (HOS) flats (Primary market)	Tin Shing Court (Yuen Long)	2,000	9
	6	23/8/2010	7:30 – 9:30 PM		Hiu Lai Court (Kwun Tong)	2,000	21
	7	18/8/2010	7:15 – 9:15 PM	Owners of the Home Ownership Scheme (HOS) flats (Secondary market)	Cheerful Garden Fullview Garden Harmony Garden Hiu Tsui Court Kai Tsui Court (Eastern)	1,444	22
	8	22/8/2010	7:30 – 9:30 PM		Kam Fung Court Kam Hay Court Kam Lung Court Kam On Court Kam Tai Court Kam Ying Court Saddle Ridge Garden (Sha Tin)	1,846	15
III	9	21/8/2010	2:30 – 4:30 PM	Owners of luxury flats	Various estates of Hong Kong Island	544* (Finally by convenient sampling)	16
	10	24/8/2010	7:30 – 9:30 PM		Sorrento The Arch The Harbour Side The Waterfront The Cullinan (Kowloon Station)	2,000	15
	11	29/7/2010	7:30 – 9:30 PM	Owners of medium-sized flats	Whampoa Garden (Hung Hom)	2,000	22
	12	14/8/2010	7:30 – 9:30 PM		Taikoo Shing (Tai Koo Shing)	2,000	19
	13	9/8/2010	7:30 – 9:30 PM	Owners of small flats	Kingswood Villas (Tin Shui Wai)	2,000	25
	14	13/8/2010	7:30 – 9:30 PM		Tai Po Centre (Tai Po)	2,000	19
IV	15	10/8/2010	7:30 – 9:30 PM	Tenants of private residential flats who did not own any private residential flats in the past two years	Kingswood Villas (Tin Shui Wai)	2,000	9
	16	4/9/2010	2:30 – 4:30 PM		Various estates from different districts	Convenient Sampling	10
Total :						27,834	271

\* A total of 544 invitation letters was sent to the original selected estate (Leighton Hill) but only one person replied. The concerned focus group session was later conducted by recruiting owners of various private luxury flats of the Hong Kong Island through convenient sampling.

### **3.7 Data Analysis**

- 3.7.1 This Study analyses qualitative data collected from 16 focus groups using a rigorous method of content analysis and objectively assess them in a measurable manner with the aid of a qualitative data analysis software.
- 3.7.2 This Study follows a data-driven approach – Grounded Theory<sup>1</sup> – through which an analytical framework was derived from the data received. The development of the analytical framework and data analysis procedures are described below and illustrated in **Exhibit 7**.
- 3.7.3 All relevant materials (including voice files, summaries of focus group discussions) were uploaded to an internally developed “Online Focus Group Management System” (OFGMS) to facilitate data sharing, content review, content approval and overall project management. Access to the OFGMS was password-protected and was restricted to certain members of the Consultancy Team.
- 3.7.4 An analytical framework was drawn up to depict the hierarchy and relations of different themes<sup>2</sup> and categories<sup>3</sup> of views collected.
- 3.7.5 The analytical framework was revised several times to ensure comprehensive coverage of all collected views.
- 3.7.6 Views of each focus group session are organised into “text units”. A “text unit” is a phrase, a sentence or a sequence of sentences representing a point made by participants during the focus group discussions. A view that is being mentioned many times by different participants will have a high frequency count of text units. If a same view is being repeated many times by the same participant, the repeated view would not be counted.
- 3.7.7 A consultant of the Consultancy Team coded each “text unit” in the summaries of focus group discussions based on the established themes and categories.
- 3.7.8 Each coded document was then reviewed by another team member. Selected documents were subjected to double-blind coding to assure coding quality.
- 3.7.9 NUDIST (Non-numerical Unstructured Data Indexing Searching and Theorizing), a qualitative data analysis computer software, was employed to organise, analyse and

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1. The Grounded Theory approach is a systematic qualitative research methodology that emphasises the generation of theory from data during the research process. Data drive the development of the analytical framework and the subsequent analytical process.

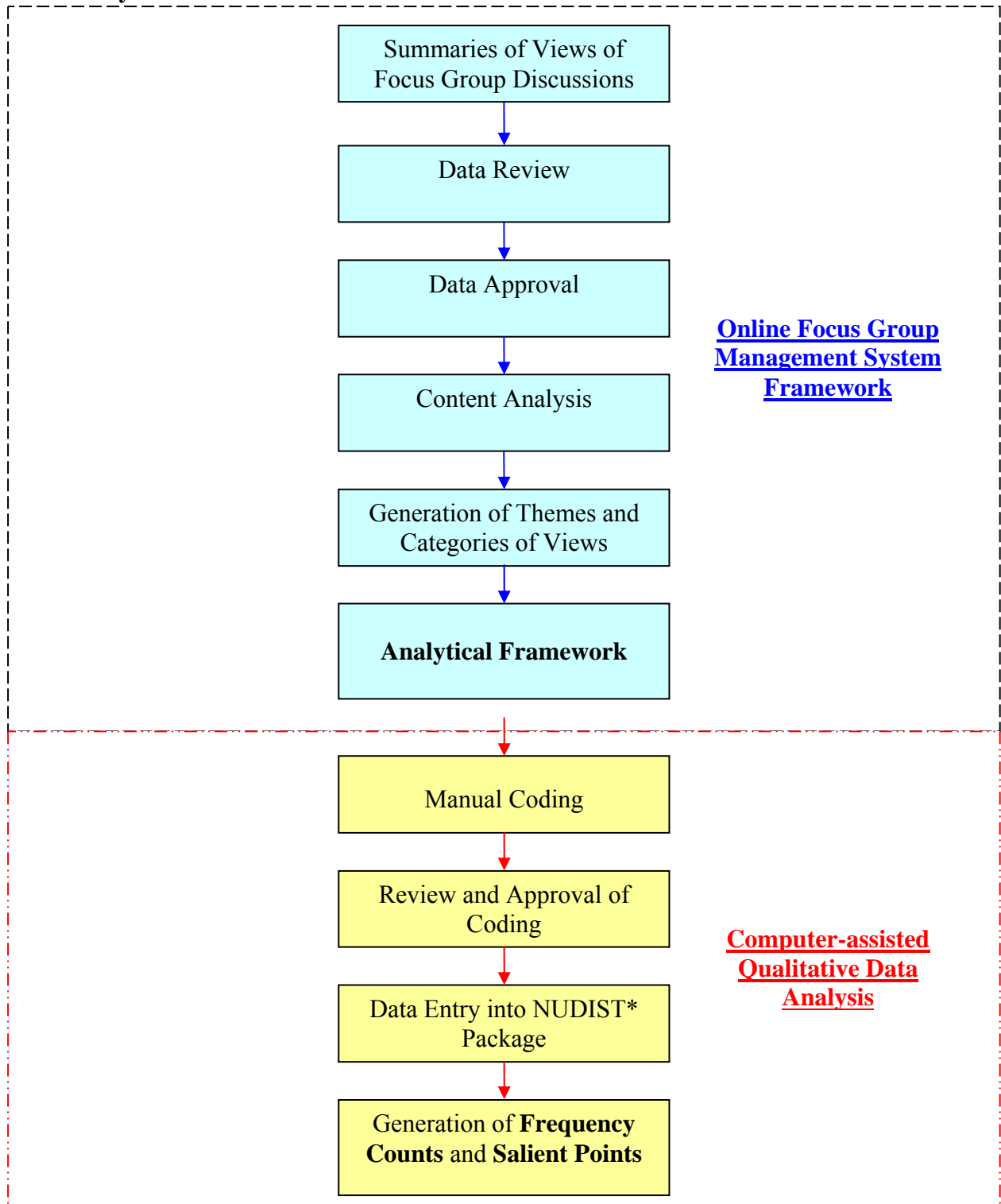
2. A “theme” is a distinct topic of interests emerged from the views of the respondents in qualitative analysis.

3. A “category” of views is a group of views under a particular theme sharing some common characteristics.

summarise the coded data according to specific categories within the analytical framework.

- 3.7.10 Excerpts of comments representing major views on various aspects could be displayed by the software. “Salient points” on a particular category or sub-category were then drawn up by members of the consultation team.
- 3.7.11 To ensure that the “salient points” are representative and exhaustive, randomly selected documents were examined and the views compared with those reflected by the “salient points”.
- 3.7.12 Frequency counts of views under each category within the analytical framework were displayed.
- 3.7.13 Observations were drawn up.

**Exhibit 7: Development of Analytical Framework and Coding Process for Qualitative Data Analysis**



\* **Non-numerical Unstructured Data Indexing Searching and Theorizing** – a qualitative data analysis computer software.

## 4. RESULTS

### 4.1 The Focus Group Participants

4.1.1 A total of 271 individuals participated in the 16 focus group sessions. The individual number of participants for each focus group session is shown in **Exhibit 8**. The number of participants for Types I, II, III, and IV housing situation are 69, 67, 116, and 19 respectively. The statistics of participants is summarised in **Exhibit 9**. The profile of the participants for each focus group session is shown in **Annex 4**.

**Exhibit 8: Number of Participants (by Housing Situation and Focus Group)**

Housing Situation	Focus Group Session	Other Major Characteristics	Number of Participants	Sub-total
I	1	Tenants of less than 10 years of residence	12	37
	2		25	
	3	Tenants of 10 or more years of residence	18	32
	4		14	
II	5	Owners of Home Ownership Scheme (HOS) flats (Primary market)	9	30
	6		21	
	7	Owners of Home Ownership Scheme (HOS) flats (Secondary market)	22	37
	8		15	
III	9	Owners of luxury flats	16	31
	10		15	
	11	Owners of medium-sized flats	22	41
	12		19	
	13	Owners of small flats	25	44
14	19			
IV	15	Tenants of private residential flats who did not own any private residential flats in the past two years	9	19
	16		10	
Total:			271	271

**Exhibit 9: Summary Statistics of Participants**

Gender		Age Group							Flat Owner	Living with Parents
Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above 70	Unknown*		
165	106	2	21	60	103	49	21	15	145	52

\* Participants did not provide the concerned information.

Notes:

1. The total number of participants is 271; and
2. Amongst the 60 participants of the 31-45 age band, 20 of them live with their parents.

### **Two Groups Recruited through Convenient Sampling**

4.1.2 There were two occasions when the number of participants responding to the invitation fell short of the targeted minimum number of eight – (1) Focus Group targeting Type III, luxury flat owners at Leighton Hill, and (2) Focus Group targeting Type IV, tenants of private medium-sized flats at Tai Koo Shing. Two new groups were subsequently convened at the campus of The Hong Kong Polytechnic University on a convenient sampling basis -- participants meeting the criterion were invited to the discussion.

### **One Group had 5 Participants not Meeting the Criterion**

4.1.3 A Type IV Focus Group, targeting tenants of private small flats, at Kingswood Villas at Tin Shui Wai had 5 participants who were flat owners, in addition to 9 other participants who are tenants. The comments of the 5 flat owner participants were therefore edited out from the records.

## **4.2 Classification of Views Expressed**

4.2.1 Based on the views expressed in the focus groups, the following analytical framework (**Exhibit 10**) consisting of 4 themes, 34 categories, and 93 sub-categories was developed.

**Exhibit 10: Schematic Framework for Analysis of Views Collected<sup>4</sup>**

1. Should home ownership be subsidised?	2. Who should be helped?	3. What help should be offered?	4. Other Issues Raised
1.1 Overall Views on the Subsidising Home Ownership	2.1 By Income	3.1 Resumption of Home Ownership Scheme	4.1 Public Consultation Exercise
1.2 Policy Objectives	2.2 By Age	3.2 Provision of Other Subsidised Sale Flats (e.g. Sandwich Class Housing Scheme, etc.)	4.2 Relationship between Government and Developers
1.3 Other Opinions on Should home ownership be subsidised?	2.3 By Family Status	3.3 Rent-Purchase Scheme	4.3 Role of Developers
	2.4 By Housing Situation	3.4 Senior Citizen Residence Scheme	4.4 Overseas Experience (In General)
	2.5 By Financial Burden	3.5 Co-operation Housing Scheme	4.5 Any Other Opinions
	2.6 By Social Class	3.6 Flat-for-Flat	
	2.7 Points System	3.7 Tenants Purchase Scheme (TPS)	
	2.8 Other Opinions on Who should be helped?	3.8 Home Starter Loan Scheme (HSLs)	
		3.9 Relaxation of Green Form Eligibility Criteria	
		3.10 Relaxation of White Form Eligibility Criteria	
		3.11 Provision of Subsidy in Cash	
		3.12 Provision of Tax Incentives	
		3.13 Government Loans (e.g. Interest-free, Low Interest, Fixed Interest, Guarantee, etc.)	
		3.14 Commercial Loans	
		3.15 Enhancement of Mortgage Insurance Programme	
		3.16 Relaxation of Use of Mandatory Provident Fund for Home Ownership	
		3.17 Criteria/Restrictions	
		3.18 Other Opinions on What help should be offered	

**Legend**

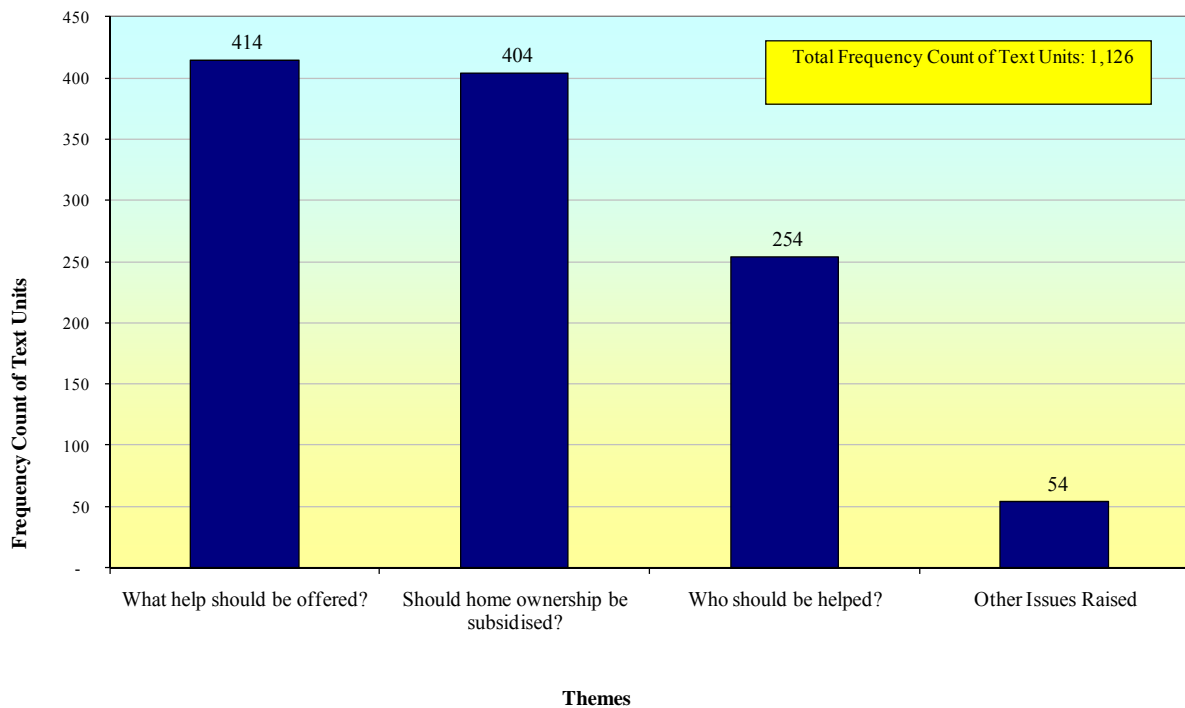
Theme

Category

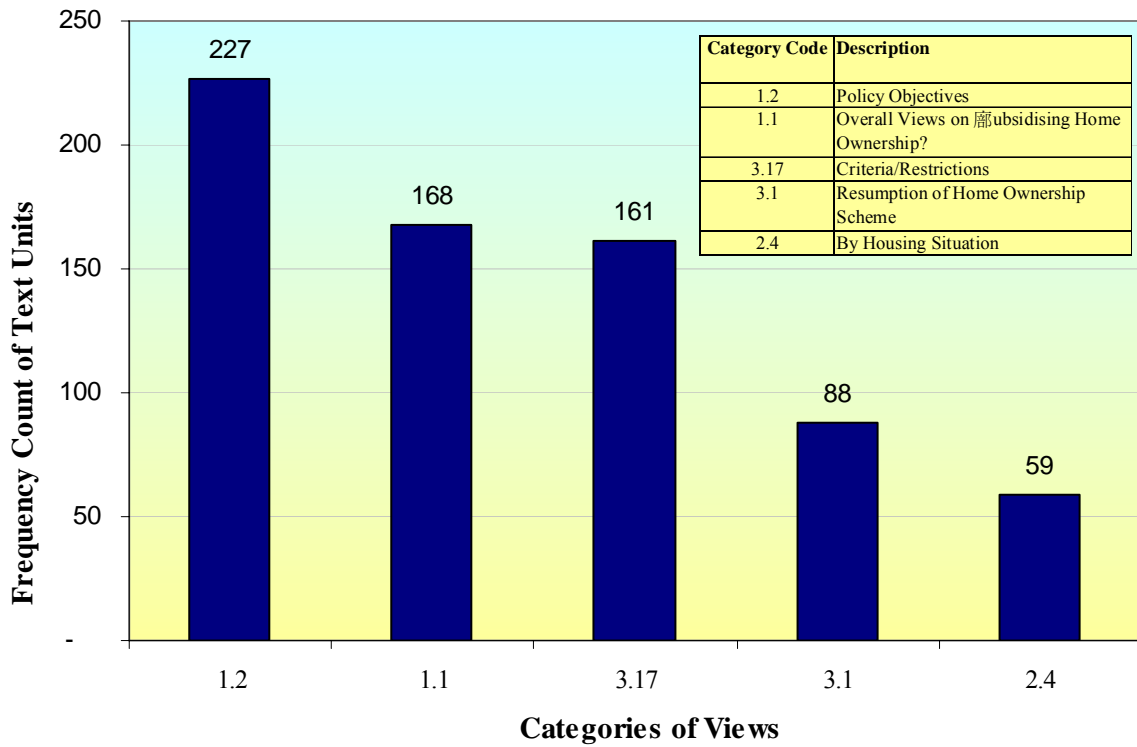
4. This exhibit is a partial schematic tree which shows 4 themes (green boxes) and 34 categories of views (yellow boxes) only.

- 4.2.2 A database comprising indicative views expressed during the focus group sessions was developed via the NUDIST computer software.
- 4.2.3 In addition, frequency counts of text units were also performed for each theme, category and sub-category. The bar chart in **Exhibit 11** shows the distribution of views in terms of frequency count by themes. **Exhibit 12** shows the distribution of views by categories, and **Exhibit 13** shows the distribution of views by sub-categories.

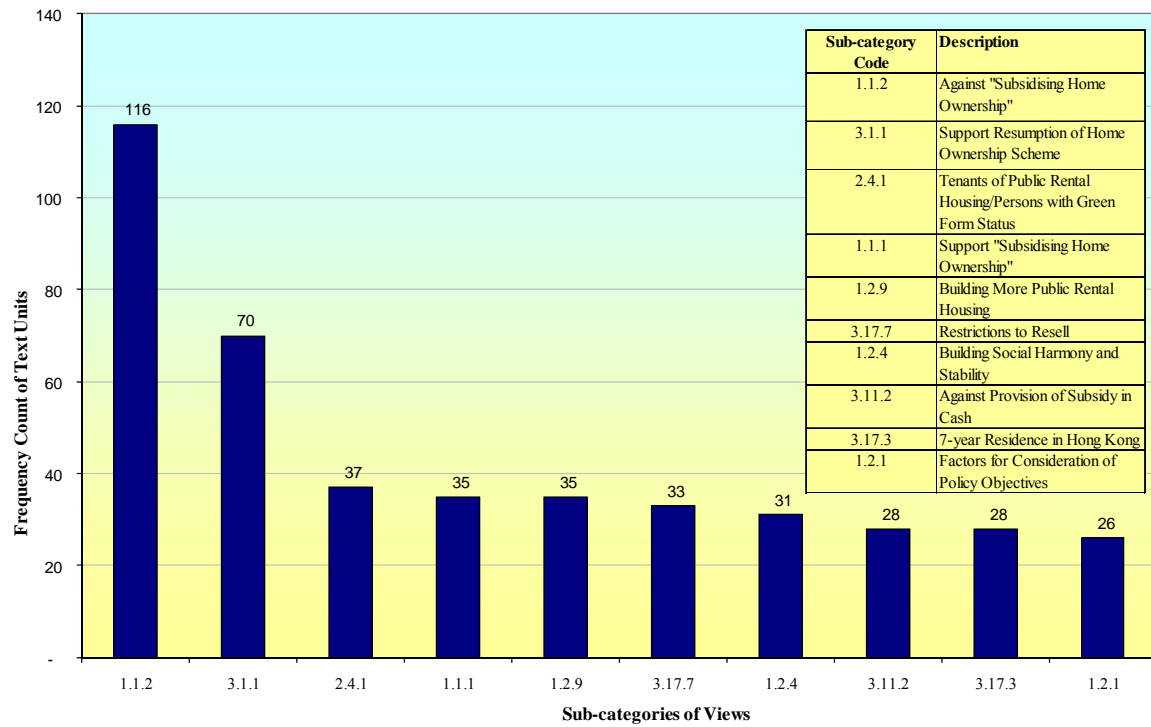
**Exhibit 11: Four Key Themes of Views (in Descending Order)**



**Exhibit 12: Top 5 Categories of Views (in Descending Order)**



**Exhibit 13: Top 10 Sub-categories of Views (in Descending Order)**



### **4.3 Summary of Views Collected**

- 4.3.1 This section presents a summary of the responses received in the form of “salient points” associated with a category or sub-category under a theme. As pointed out in the earlier paragraphs, views expressed are organised into “text units” -- a phrase, a sentence or a sequence of sentences representing a point made by participants during focus group discussions. A “salient point” is a statement that is representative of one “text unit” or a group of similar “text units”. The number of mentions of a particular point of view is expressed as “frequency counts” of number of “text units” (shown below in parenthesis). A view that is being mentioned many times by different participants will have a high frequency count. If a same view is being repeated many times by the same participant, the repeated view would not be counted. Views expressed within a category will be shown as “salient points” under the category. If the views within the category are rather homogeneous, the number of salient points extracted will be few regardless of the number of text units recorded. Conversely, if the views within the category tend to be diverse, the number of salient points will tend to be greater.
- 4.3.2 The sections below will first present an overview, describing the various categories under the theme and the distribution of views within the theme. “Salient points” under each category will be presented. Categories with the most number of text units will be presented first.

**Theme 1: Should Home Ownership be Subsidised?**

**(404 text units)**

**Categories of Views:**

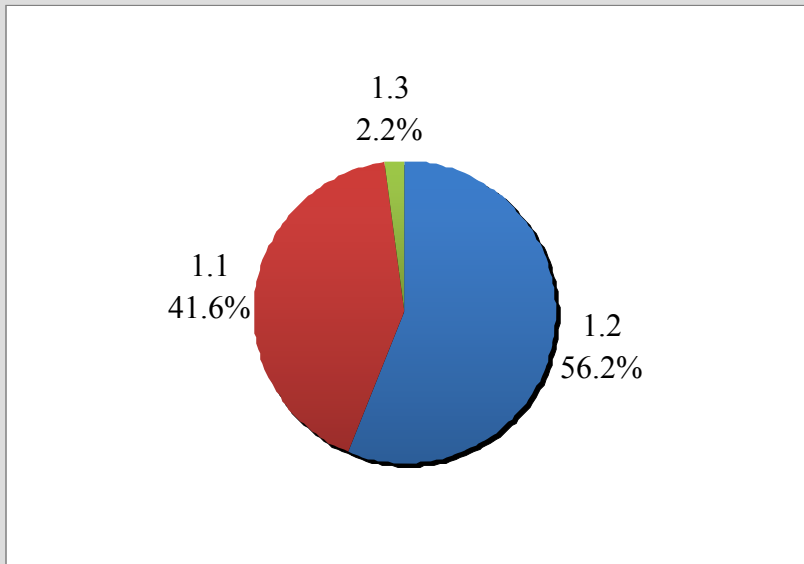
Overview

Overall Views on “Subsidising Home Ownership” (Code no.: 1.1, 168 text units)

Policy Objectives (Code no.: 1.2, 227 text units)

Other Opinions on “Should Home Ownership be Subsidised” (Code no.: 1.3, 9 text units)

**Distribution of Views:**



## **OVERVIEW**

- 4.3.3 This theme receives a total of 404 number of text units, and ranks second in terms of the number of text units amongst the four themes. The percentages of all text units within this theme for the three categories “Policy Objectives”, “Overall Views on Subsidising Home Ownership”, and “Other Opinions on Should Home Ownership be Subsidised?” are 56.2%, 41.6%, and 2.2% respectively.
- 4.3.4 Regarding the key question of “should home ownership be subsidised”, there are more views against than support (116 vs 35). The majority of the views from Type I (PRH tenants), Type III (private flat owners), and Type IV (private flat tenants) participants were against subsidisation, while the views from Type II (HOS owners) participants were divided.
- 4.3.5 Below are the salient points which are representative or indicative of the views expressed under each category. Sub-categories within categories are presented in descending order in terms of the number of text units received.

## **OVERALL VIEWS ON “SUBSIDISING HOME OWNERSHIP” (CODE NO.: 1.1, 168 TEXT UNITS)**

### ***Support “Subsidising Home Ownership” (Code no.: 1.1.1, 35 text units)***

- 4.3.6 Reasons for supporting “Subsidising Home Ownership” include:
- (a) Subsidising home ownership is a good policy direction, especially when it has been implemented before; the policy could be improved and made more transparent.
  - (b) Family values are important to the Chinese people. Government should help citizens “live in contentment”.
  - (c) Clothing, food, housing, transport and education are basic needs. Government should help citizens solve their housing problem.
  - (d) Using public funds is acceptable since they are collected from the citizens and spend on the citizens, as subsidising home ownership involves repayments which would ultimately go back to the treasury.
  - (e) With the dramatic rise in property prices, citizens find it difficult to make the downpayment.

- (f) With more home owners, rising property prices will narrow the gap between the rich and the poor because of asset appreciation effect.
- (g) Salaries of many young people are low but are still over the limit for PRH. Subsidising home ownership is therefore a desirable arrangement.
- (h) Private housing tenants have to face problems of increasing rents and perhaps subsequent eviction. Therefore, home ownership is more desirable and necessary.

4.3.7 Support “Subsidising Home Ownership” but should pay attention to the following:

- (a) Need to formulate clear guidelines.
- (b) Avoid direct cash subsidy.
- (c) Restrictions should include: salary tests; resale restrictions; limit the types of subsidised property.

***Against “Subsidising Home Ownership” (Code no.: 1.1.2, 116 text units)***

4.3.8 Against “Subsidising Home Ownership”. Reasons are as follows:

- (a) The former subsidising scheme failed and produced many cases of “negative equity”. Such a scheme involves huge amount of money and public resources are limited, hence making it unsustainable.
- (b) Government has no obligation to ensure that every citizen owns a flat. Instead, it should ensure that everyone has a place to live.
- (c) Subsidising home ownership causes demand to rise and leads to rising property prices, and developers are the ultimate beneficiaries.
- (d) Government needs not ensure that every citizen owns a flat. Otherwise, it would be unfair to those who have purchased their flats through their own means as a result of their hard work.
- (e) Government only needs to provide basic security but it does not mean that it has to subsidise home ownership.
- (f) Hong Kong is a free and fair society. Those who cannot afford to buy private flats can rent instead. Government should not interfere.
- (g) “Subsidised home ownership” and “living in contentment” are two different issues.

- (h) Government should not subsidise the purchasing of flats because it is a form of investment.

4.3.9 Government can consider the following means of assistance:

- (a) Work with the developers so that the latter can shoulder greater social responsibility.
- (b) Relax the application criteria for HOS flats such as raising the salary limit, so that people of different income levels can opt for different grades of housing.
- (c) Speed up the renewal of old districts.
- (d) Extend the repayment period of property mortgage loans.
- (e) Provide assistance for people to rent flats.

4.3.10 Other reasons for opposing Government subsidising home ownership:

- (a) Both the economy and market have life cycles. When property prices slide, those who own property will be in difficulties.
- (b) Subsidy would only benefit a small group of people and would be unfair to taxpayers.
- (c) Government should refrain from favouring young people because they have benefited through subsidised education.
- (d) Previous home ownership schemes produced undesirable results when property prices dropped.

***Other Overall Views on “Subsidising Home Ownership” (Code no.: 1.1.3, 17 text units)***

4.3.11 If Government was to subsidise home ownership, it needs to consider the following issues:

- (a) Housing policy should be visionary. Its formulation should be decisive and must tackle burning issues.
- (b) The types of subsidised housing should be diversified in order to meet the needs of families and persons with different needs and background.
- (c) Government should monitor whether tenants of PRH are moving up from PRH, to HOS flats and to private properties.

**POLICY OBJECTIVES (CODE NO.: 1.2, 227 TEXT UNITS)**

***Regulation of Property Market (Code no.: 1.2.8, 56 text units)***

**Adjustment to Land Policy**

4.3.12 Relevant opinions on land policy as an alternative to subsidised home ownership are as follows:

- (a) The existing demand and supply of housing is not balanced. Government should resume regular auctions and review the Land Application system, including making available more plots of land from the Application List.
- (b) Land Application system should be streamlined. One approach is to roll out more lands for application. Another approach is that the Lands Department can identify some plots of land from the Application List which have not been earmarked by the property developers. These lands would be passed to the Housing Department for the construction of the housing units.
- (c) There should be stipulations in the land leases such as splitting larger lots into smaller ones in order to build more affordable flats for the lower- and middle-income persons.
- (d) Older HOS flats should be refurbished.
- (e) Government should increase land supply.

4.3.13 High property prices are caused by the Government. Over 70% of land in Hong Kong are green areas and there is plenty of land adjacent to railway stations which can be developed.

4.3.14 Government sells lands at high prices and pushes up property prices. Government also derives revenues from levies on sales contracts, rates, etc.

**Adjustment to Credit Arrangement**

4.3.15 Banks should raise the mortgage loan from the existing 70% of the purchase price of properties to 80% or 90%.

**Introduction of Capital Gain Tax for Properties**

4.3.16 Government may consider introducing a capital gains tax for properties to discourage speculations.

**Restriction on Investment for Non-local People**

- 4.3.17 Government should impose restrictions for the property market. Some properties should be restricted to Hong Kong residents only, and some are open to non-local people.
- 4.3.18 Government should review the “Capital Investment Entrant Scheme” to raise the existing capital threshold of \$6.5 million.

**Other Regulating Means**

- 4.3.19 Speed up renewal of old districts.
- 4.3.20 Government can be the guarantor for mortgage loans.

***Building More Public Rental Housing (Code no.: 1.2.9, 35 text units)***

- 4.3.21 Relevant opinions and suggestions regarding PRH are as follows:
- (a) PRH should continue as it allows hardworking low income citizens to save money for the purchase of their own flat.
  - (b) Construction of more PRH should be carried out in an orderly manner.
  - (c) Government should raise the salary limit for the applicants of PRH.
  - (d) Should consider constructing some better quality PRH for the “sandwich class” and young professionals.
- 4.3.22 Building more PRH may affect the income of the Hong Kong Housing Society.

***Factors for Consideration (Code no.: 1.2.1, 34 text units)***

**Holistic Consideration**

- 4.3.23 Government should formulate holistic and long-term policies based on population and social welfare studies.

**Fairness**

- 4.3.24 Every citizen should have equal opportunity regarding government subsidies. It is unfair just to help a particular group.

**Personal Responsibility**

- 4.3.25 Home ownership is a right, but one should bear the responsibility to meet one’s own housing goals rather than relying on government or taxpayers.

- 4.3.26 Nowadays some “post-80s” and “post-90s” do not have much sense of responsibility and accountability, and they think that home ownership is the responsibility of someone else.

**Other Factors for Consideration**

- 4.3.27 Subsidisation policies should be revisited from time to time.
- 4.3.28 The subsidising scheme should be sustainable; “Good intentions sometimes lead to bad decisions” when the economy gets worse or when the subsidised person is faced with financial difficulties.

***Building Social Harmony and Stability (Code no.: 1.2.4, 31 text units)***

- 4.3.29 The objective of subsidising home ownership should be for social harmony and stability, so that citizens can live in contentment. The reasons are as follows:
- (a) Family is crucial to the Chinese society.
  - (b) The objectives are able to take care of the grassroots to narrow the income disparity between the rich and the poor, to resolve conflicts between different classes, to lessen polarization, and to promote a harmonious society.
  - (c) “Living in contentment” can help to promote health, stability and prosperity, as well as bringing hope to citizens.

***Formulation of Long-term Housing Policy (Code no.: 1.2.7, 22 text units)***

- 4.3.30 Government should be proactive in the formulation of a sustainable housing policy, which will help to solve the housing problems of the younger generation.
- 4.3.31 Government should make reference to the following issues when formulating the long-term housing policy:
- (a) Government’s position should be clear.
  - (b) Public consultation is needed.
  - (c) Policies related to the elderly and child birth should be taken into consideration.
  - (d) Policies should be sustainable and should not be abandoned soon after implementation.
  - (e) Government resources should be utilized efficiently. For example, HOS flats should not be built in expensive lots.

- (f) The existing public housing regulations are too rigid. Many flats are left empty while many others in need are without proper housing; and the salary limit of PRH is too low.

***Everyone has a Residence (Code no.: 1.2.2, 12 text units)***

4.3.32 The objective should be “everyone has a residence”. The reasons are as follows:

- (a) This matches with the traditional Chinese values that “one shall have a shelter”.
- (b) It is in line with the concept that all citizens are equal.
- (c) It instills a sense of belonging.

***Improvement of Living Environment (Code no.: 1.2.6, 9 text units)***

4.3.33 The policy objective of subsidising home ownership should be the improvement of the living environment. The reasons are as follows:

- (a) Tenants of PRH can follow the upward path of PRH, HOS flats to private properties with a view to improve living quality.
- (b) The quality of HOS flats should be improved, whereas those renting “cubicle apartments” and grassroots citizens should be provided with PRH.
- (c) Many newly married couples are faced with huge expenses and will require assistance before they can live in an improved environment.

***Next Generations can Purchase their Houses (Code no.: 1.2.5, 3 text units)***

4.3.34 The policy objective of subsidising home ownership should be to help the next generation to purchase their houses by their own efforts. The younger generation requires subsidy because they cannot take on home ownership and raise children at the same time.

***Every Family Owns a Flat (Code no.: 1.2.3, 1 text unit)***

4.3.35 A family should buy a flat only if personal affordability allows.

***Other Opinions on Policy Objectives (Code no.: 1.2.10, 32 text units)***

4.3.36 Government should review the policy of double rent in PRH for well-off households as this can cause the young generation to move out of PRH and leave the elderly in miserable situations.

- 4.3.37 Government should therefore focus its resources on tackling the more pressing issue of population aging.
- 4.3.38 Since Hong Kong's birth rate is low, Government should therefore implement its housing policies in phases.

**OTHER OPINIONS ON "SHOULD HOME OWNERSHIP BE SUBSIDISED"**  
**(CODE NO.: 1.3, 9 TEXT UNITS)**

- 4.3.39 Housing policy of Government has been unstable, developers-led, and difficult for citizens to comprehend.
- 4.3.40 Property price escalations have caused many young people to become a part of the "sandwich class" who are unable to own a flat. This could lead to social instability.
- 4.3.41 As home ownership is an investment act, Government should examine the risks involved.

## Theme 2: Who Should be Helped?

(254 text units)

### Categories of Views:

Overview

By Housing Situation (Code no.: 2.4, 59 text units)

By Family Status (Code no.: 2.3, 43 text units)

By Age (Code no.: 2.2, 36 text units)

By Income (Code no.: 2.1, 34 text units)

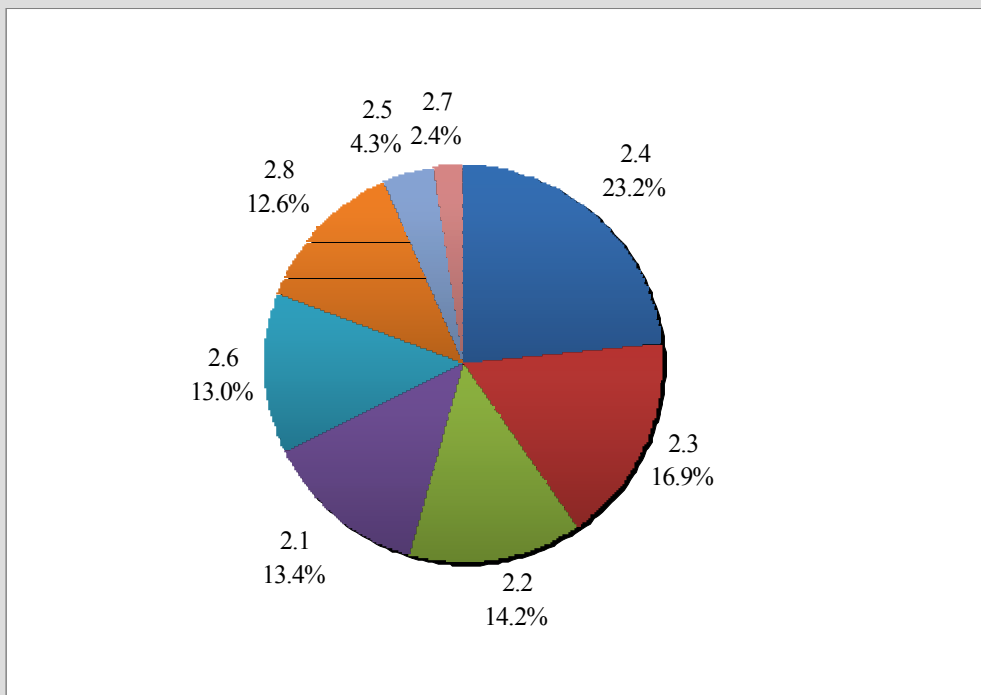
By Social Class (Code no.: 2.6, 33 text units)

By Financial Burden (Code no.: 2.5, 11 text units)

By Points System (Code no.: 2.7, 6 text units)

Other Opinions on “Who should be helped?” (Code no.: 2.8, 32 text units)

### Distribution of Views:



## **OVERVIEW**

- 4.3.42 This theme receives a total of 254 number of text units, and ranks third in terms of the number of text units amongst the four themes. The percentages of all text units within this theme for the top three categories “Housing Situation”, “Family Status”, and “Age” are 23.2%, 16.9%, and 14.2% respectively.
- 4.3.43 In terms of number of text units within this theme, “Housing Situation” (23.2%) ranks first while “Points System” ranks last (2.4%) amongst 8 categories.
- 4.3.44 Regarding the key question “who should be helped”, there is no single group of citizens that receives overwhelming support. There is general support to assist the sandwich class families - those who do not qualify for PRH and yet cannot afford to purchase from the private market. There is also general support for assisting the newly married couples. There are no clear differences from the views of the four types of participants on “who should be helped” with the possible exception of Type I (PRH tenants) participants favouring helping PRH tenants.
- 4.3.45 Below are the salient points which are representative or indicative of the views expressed under each category. Sub-categories within categories are presented in descending order in terms of the number of text units received.

## **BY HOUSING SITUATION (CODE NO.: 2.4, 59 TEXT UNITS)**

### ***Tenants of Public Rental Housing/Persons with Green Form Status (Code no.: 2.4.1, 37 text units)***

- 4.3.46 Priority should be given to public housing tenants and Green Form holders; and subsidies should also be given to well-off tenants living in public housing and the “sandwich class” as they would vacate their existing units, hence enhancing the availability of public housing.
- 4.3.47 As PRH and Green Form holders have received subsidies from the Government, they should not be subsidised anymore. Only White Form holders should be subsidised.
- 4.3.48 Well-off tenants of PRH should not be subsidised as they are relatively well-off. Instead, there should be measures to terminate the lease of those whose income exceeds the limit in public housing.

***Persons who are not eligible for Public Rental Housing and yet could not Afford to Purchase Flats through the Home Ownership Scheme Flats in Secondary Market or Private Market (Code no.: 2.4.3, 12 text units)***

4.3.49 Subsidies should be for those whose income exceeds the limit and the “sandwich class” who cannot afford to buy small- to medium-size flats.

***Tenants of Private Sector Flats (Code no.: 2.4.2, 4 text units)***

4.3.50 Subsidies should be given based on repayment capability and need rather than whether the applicant is living in public housing or not.

***Overcrowded Households (Code no.: 2.4.4, 2 text units)***

4.3.51 Priority should be given to subsidise those overcrowded households, i.e. those living in exceedingly small units.

***Other Opinions on Housing Situation (Code no.: 2.4.5, 4 text units)***

4.3.52 The ratio of Green Form to White Form applicants in application of HOS should also be adjusted in favour of the latter.

**BY FAMILY STATUS (CODE NO.: 2.3, 43 TEXT UNITS)**

***Newly Married Couples/Families with Children (Code no.: 2.3.1, 19 text units)***

4.3.53 Newly married couples and those who are about to get married have huge expenditures and should be subsidised.

4.3.54 Those living with parents should also have priority.

4.3.55 Rental housing at lower rates should be provided for the middle-class and newly married couples so that they are able to save with a view to making a purchase.

4.3.56 Subsidising criteria should not include those such as marital status and family with children otherwise it may result in discrimination.

***Single Person/Single-Parent Family (Code no.: 2.3.4, 10 text units)***

4.3.57 Marital status should not be a selection criterion. Rather, single persons, and single-parent families should all have equal opportunity to receive government subsidies.

4.3.58 Some single persons have strong earning capacities and should not have priority.

***Persons living with Parents (Code no.: 2.3.3, 7 text units)***

4.3.59 The elderly who live with their children should be given priority.

4.3.60 Priority should be given to couples who live with their parents.

***Dependents of Parents (Code no.: 2.3.2, 2 text units)***

4.3.61 The public housing system causes the younger generation to move out of their home, and many found themselves in financial difficulties soon after.

4.3.62 Since Hong Kong's tax system encourages people to support their parents, the housing policy should also support families with dependent parents by giving them priority in subsidised home ownership.

***Other Opinions on Family Status (Code no.: 2.3.5, 5 text units)***

4.3.63 Public housing should have a mix of single and family units.

**BY AGE (CODE NO.: 2.2, 36 TEXT UNITS)**

***The "Post-80s" (Code no.: 2.2.1, 17 text units)***

4.3.64 The "post-80s" should be subsidised as it would take them 10 years or more before they can afford the downpayment.

4.3.65 Housing problem is not a problem faced by the "post-80s" only.

4.3.66 The "Post-80s" and "post-90s" have weak capacities for repayment of loans. Besides, they have already received subsidies in various forms from the Government.

***Retired/Senior Citizens (Code no.: 2.2.3, 11 text units)***

4.3.67 Those about to retire and those who have retired and have contributed to the community should be given assistance.

4.3.68 Helping elderly people to solve their housing problem could take various forms and helping them to purchase a flat may not be the answer as they may prefer to rent.

***Persons Aged above 30 (Code no.: 2.2.2, 4 text units)***

4.3.69 Persons around 30 to 45 should be helped.

4.3.70 It is doubtful whether this group should be subsidised as many might have either purchased their home or applied for public housing.

***Other Opinions on Age (Code no.: 2.2.4, 4 text units)***

- 4.3.71 Age should not be a criterion.
- 4.3.72 All adults are eligible to apply for subsidised housing.
- 4.3.73 Middle-class public housing should be available not only to the “sandwich class”, but also to the elderly.

**BY INCOME (CODE NO.: 2.1, 34 TEXT UNITS)**

***Mortgage Payment Accounts for a Proportion of Monthly Income (Code no.: 2.1.1, 11 text units)***

- 4.3.74 Income should be adopted as the criterion for subsidising home purchase, and the applicant’s income should be assessed to see if he or she can afford the downpayment.
- 4.3.75 Adopting income as a criterion to define the target group is not supported, because it is not a good indicator.

***Family Income below \$35,000 (Code no.: 2.1.2, 11 text units)***

- 4.3.76 Assistance should be provided to families and young people with a monthly income of \$35,000 or below but public funds should not be used directly.
- 4.3.77 A person with income of about \$30,000 is a high income earner and should not take advantage of public resources.

***Other Opinions on Income (Code no.: 2.1.3, 12 text units)***

- 4.3.78 Resources should be allocated to the grassroots and the “sandwich class”, and priority should be set.
- 4.3.79 Low-income groups would have little capability to repay the loan.
- 4.3.80 Those who deliberately earned lesser income in order to qualify should not be given any subsidies.

**BY SOCIAL CLASS (CODE NO.: 2.6, 33 TEXT UNITS)**

***Grassroots (e.g. Low-Income Persons, Persons living in Cubicle Apartments) (Code no.: 2.6.3, 16 text units)***

- 4.3.81 Priority should go to subsidising the lowest income groups and people who have financial difficulties.
- 4.3.82 The grassroots, the “sandwich class” and others who have not received any benefits from the Government should be subsidised.
- 4.3.83 As government resources are limited, assistance should be given to those who have imminent need for home purchase.
- 4.3.84 Cage-house residents need rental housing rather than home purchasing.

***Middle Class/Professionals (Code no.: 2.6.1, 10 text units)***

- 4.3.85 The middle class or professionals should be subsidised as they are not eligible for many government benefits but they have to pay taxes, many cannot afford to buy private properties.
- 4.3.86 Government should provide rental housing to the middle-class and newly married couples so that they can save up to buy their own home.
- 4.3.87 Students have already received government subsidy and should not be further subsidised.
- 4.3.88 There should not be subsidies for highly paid professionals or the middle-class.
- 4.3.89 Subsidies should only be given to Hong Kong permanent residents and those who have contributed to Hong Kong.

***Income Taxpayers (Code no.: 2.6.2, 6 text units)***

- 4.3.90 Those who have paid taxes and are unable to buy homes should be supported, the level of financial assistance of which should be related to the total amount of tax paid in the past.
- 4.3.91 Using the amount of tax paid as a criterion is not supported, because subsidies are meant to be for those in need.

***Other Opinions on Social Class (Code no.: 2.6.4, 1 text unit)***

- 4.3.92 Helping the low and medium income persons would bring peace of mind and prompt them to work hard.

**BY FINANCIAL BURDEN (CODE NO.: 2.5, 11 TEXT UNITS)**

***Persons who cannot afford Downpayment (Code no.: 2.5.1, 4 text units)***

- 4.3.93 Some people in Hong Kong are able to pay mortgage but they do not have the money for downpayment. They should be given interest-free loans.
- 4.3.94 Even if downpayment is subsidised, a soar in interest rate in the future will lead to difficulties in repaying the mortgage loans.

***Persons who cannot afford Mortgage Payment (Code no.: 2.5.2, 3 text units)***

- 4.3.95 For a two-person family whose mortgage payment constitutes 40% of income should receive subsidies.
- 4.3.96 Subsidising those people who cannot afford to pay back is just adding a burden on them.

***Other Opinions on Financial Burden (Code no.: 2.5.3, 4 text units)***

- 4.3.97 Government should subsidise those who can repay.

**BY POINTS SYSTEM (CODE NO.: 2.7, 6 TEXT UNITS)**

- 4.3.98 A points system should be used to set priorities. Different groups of citizen can be eligible for subsidies. Different points can be awarded to different group characteristics. The characteristics can include: income, living with parents, family with children, etc.

**OTHER OPINIONS ON “WHO SHOULD BE HELPED?” (CODE NO.: 2.8, 32 TEXT UNITS)**

- 4.3.99 Those who are able to contribute to the community or able to economise government’s resources should be subsidised.
- 4.3.100 Those who have already bought private flats should not be subsidised, whereas restrictions should not be imposed on the basis of age, family status, single parents or single people.
- 4.3.101 The “sandwich class”, those living with elderly parents, and those who are not eligible for HOS and cannot afford to purchase private units, should be subsidised.

- 4.3.102 The types of buildings including public housing and HOS flats should have more varieties in order to meet the needs of different sectors in the community.
- 4.3.103 The policy of home ownership should be implemented with flexibility.
- 4.3.104 There should be an overall review, including past experiences of the various subsidised housing programmes.

### **Theme 3: What Help Should be Offered?**

**(414 text units)**

#### **Categories of Views:**

Overview

Resumption of Home Ownership Scheme (Code no.: 3.1, 88 text units)

Provision of Subsidy in Cash (Code no.: 3.11, 30 text units)

Tenants Purchase Scheme (TPS) (Code no.: 3.7, 25 text units)

Home Starter Loan Scheme (HSLs) (Code no.: 3.8, 16 text units)

Provision of Other Subsidised Sale Flats (e.g. Sandwich Class Housing Scheme, etc.) (Code no.: 3.2, 15 text units)

Government Loans (e.g. Interest-free, Low Interest, Fixed Interest, Guarantee, etc.) (Code no.: 3.13, 13 text units)

Flat-for-Flat (Code no.: 3.6, 9 text units)

Relaxation of Use of Mandatory Provident Fund for Home Ownership (Code no.: 3.16, 7 text units)

Rent-Purchase Scheme (Code no.: 3.3, 6 text units)

Provision of Tax Incentives (Code no.: 3.12, 5 text units)

Senior Citizen Residence Scheme (Code no.: 3.4, 3 text units)

Enhancement of Mortgage Insurance Programme (Code no.: 3.15, 2 text units)

Co-opt Housing Scheme (Code no.: 3.5, 2 text units)

Relaxation of Green Form Eligibility Criteria (Code no.: 3.9, 1 text unit)

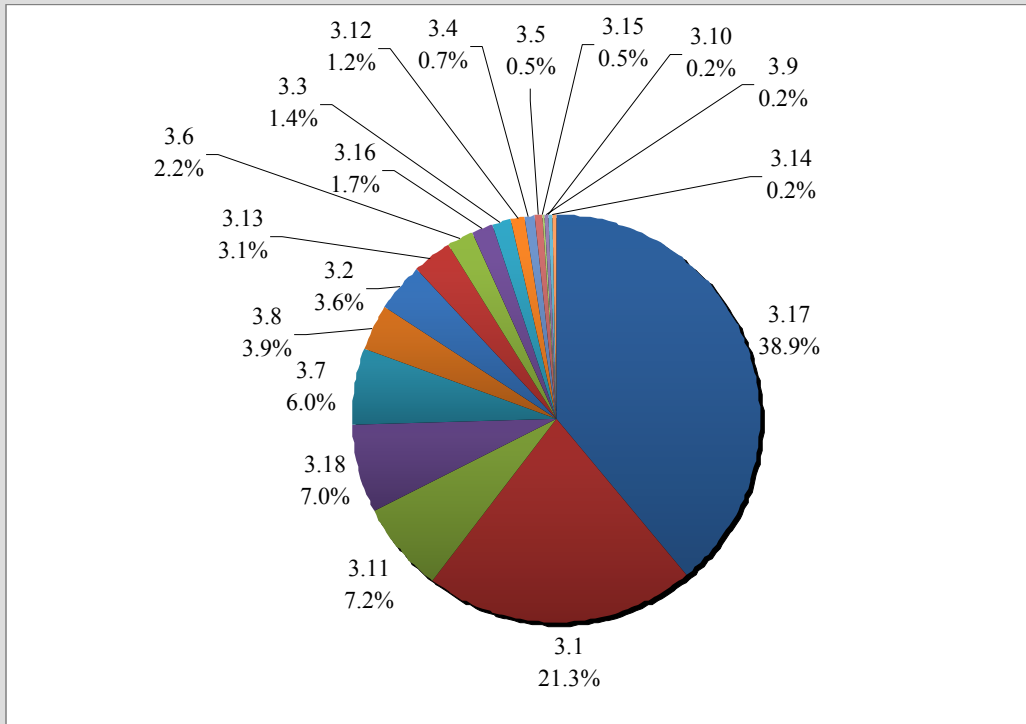
Relaxation of White Form Eligibility Criteria (Code no.: 3.10, 1 text unit)

Commercial Loans (Code no.: 3.14, 1 text unit)

Criteria/Restrictions (Code no.: 3.17, 161 text units)

Other Opinions on “What Help Should be Offered” (Code no.: 3.18, 29 text units)

**Distribution of Views:**



**OVERVIEW**

4.3.105 This theme receives a total of 414 number of text units, and ranks first in terms of the number of text units amongst the four themes. The percentages of all text units within this theme for the top three categories “Criteria/Restrictions”, “Resumption of Construction of Home Ownership Scheme Flats”, and “Direct Cash Subsidy” are 38.9%, 21.3%, and 7.2% respectively.

4.3.106 In terms of number of text units within this theme, “Criteria/Restrictions” (38.9%) ranks first; the last three categories are “Relaxation of Green Form Eligibility Criteria”, “Relaxation of White Form Eligibility Criteria”, and “Commercial Loans” (0.2% for these 3 categories) amongst 18 categories.

4.3.107 Regarding the key question “what help should be offered”, the resumption of the Home Ownership Scheme receives the most support. There is general disapproval of cash subsidies. There is general agreement that the subsidised property should be subjected to resale restrictions. There are no clear differences from the views of the four types of participants regarding the above issues. There are considerable number of views, coming mainly from Type II (HOS owners) and Type III (private flat owners) participants, favouring restricting the eligibility to permanent Hong Kong residents.

4.3.108 Below are the salient points which are representative or indicative of the views expressed under each category. Sub-categories within categories are presented in descending order in terms of the number of text units received.

**RESUMPTION OF HOME OWNERSHIP SCHEME (CODE NO.: 3.1, 88 TEXT UNITS)**

***Support (Code no.: 3.1.1, 70 text units)***

- 4.3.109 The subsidy should be in the form of provision of HOS flats. Resuming the construction of HOS flats is an efficient measure to help citizens resolve housing problems as these flats are cheaper than those in the private market, and when the purchaser cannot afford repayment, the Government can repossess the flat. When the purchaser moves out of the flat, it should be sold to the Government at the purchased price.
- 4.3.110 When HOS flats are available, PRH tenants will be able to buy HOS flats, thus increasing the number of PRH flats in the pool.
- 4.3.111 Government should build an appropriate number of HOS flats according to demand in order to stabilise the property market.
- 4.3.112 Property developers should be allowed to build HOS flats of different types to cater for buyers of different income levels.
- 4.3.113 Government should resume HOS to address the housing needs of young people and the “sandwich class”.

***Against (Code no.: 3.1.2, 18 text units)***

- 4.3.114 As the construction of HOS flats takes a lot of time and cannot satisfy pressing needs. The Government should not wait for the resumption of HOS but should purchase flats from the private market.
- 4.3.115 Over provision of HOS flats will harm the property market.
- 4.3.116 Building HOS flats requires huge expenses and efforts, whereas the results are not that prominent. Refraining from building HOS flats enables the Government to put to better use of taxpayers' money.

- 4.3.117 The purpose of resuming the construction of HOS flats is to encourage youngsters to purchase flats, but the Government does not wish to be responsible for negative consequences.
- 4.3.118 Citizens should strive hard to achieve their housing goals rather than relying on subsidy from the Government.
- 4.3.119 Rather than resuming HOS flats, more PRH flats should be built.
- 4.3.120 Resumption of HOS may not solve housing problems in Hong Kong.

**PROVISION OF SUBSIDY IN CASH (CODE NO.: 3.11, 30 TEXT UNITS)**

***Support (Code no.: 3.11.1, 2 text units)***

- 4.3.121 Government should use cash to subsidise citizens to purchase properties.

***Against (Code no.: 3.11.2, 28 text units)***

- 4.3.122 Direct cash subsidy may lead to negative consequences such as bankruptcy.
- 4.3.123 Using public money to subsidise housing is not supported as it encourages speculation, which in turn benefits property developers when property prices go up. It would therefore be better to use other types of assistance such as resuming HOS.

**TENANTS PURCHASE SCHEME (TPS) (CODE NO.: 3.7, 25 TEXT UNITS)**

***Support (Code no.: 3.7.1, 20 text units)***

- 4.3.124 Government should sell PRH flats in order to use the revenue for rebuilding PRH flats. Payment by instalment should be permitted when purchasing PRH flats.
- 4.3.125 Government should clearly state whether or not PRH flats can be purchased before tenants move in. Purchased PRH flats can be resold so that more PRH flats can be made available for those in need.

***Against (Code no.: 3.7.2, 5 text units)***

- 4.3.126 Citizens have concerns over management and security issues.
- 4.3.127 It is not practical to give to PRH tenants their flats for free as it causes unfair distribution of public resources.

**HOME STARTER LOAN SCHEME (HSLs) (CODE NO.: 3.8, 16 TEXT UNITS)**

*Support (Code no.: 3.8.1, 9 text units)*

4.3.128 Government should subsidise home starters.

4.3.129 Subsidy can be given in one go or by instalment.

*Against (Code no.: 3.8.2, 7 text units)*

4.3.130 The scheme will lead to a rising property market, resulting in many cases of successful HSLs applicants finding themselves to be in possession of “negative equity”.

**PROVISION OF OTHER SUBSIDISED SALE FLATS (E.G. SANDWICH CLASS HOUSING SCHEME, ETC.) (CODE NO.: 3.2, 15 TEXT UNITS)**

4.3.131 Build a certain number of higher-value flats for renting.

4.3.132 Build PRH for the middle class.

4.3.133 Build interim houses.

**GOVERNMENT LOANS (E.G. INTEREST-FREE, LOW INTEREST, FIXED INTEREST, GUARANTEE, ETC.) (CODE NO.: 3.13, 13 TEXT UNITS)**

*Support (Code no.: 3.13.1, 10 text units)*

4.3.134 Interest-free, low interest, and fixed interest loans should be considered.

4.3.135 An extension of repayment period should be considered.

*Against (Code no.: 3.13.2, 3 text units)*

4.3.136 30% of the loan applicants failed to repay. Discounted pricing could be considered as an alternative.

**FLAT-FOR-FLAT (CODE NO.: 3.6, 9 TEXT UNITS)**

*Support (Code no.: 3.6.1, 6 text units)*

4.3.137 Revitalize HOS flats and allow exchange on a “flat-for-flat” basis.

4.3.138 Government should provide some incentives to facilitate “flat-for-flat” exchange.

*Against (Code no.: 3.6.2, 3 text units)*

4.3.139 “Flat-for-Flat” does not contribute to releasing more HOS flats.

**RELAXATION OF USE OF MANDATORY PROVIDENT FUND FOR HOME OWNERSHIP (CODE NO.: 3.16, 7 TEXT UNITS)**

*Support (Code no.: 3.16.1, 6 text units)*

4.3.140 Use of Mandatory Provident Fund for home ownership is supported.

*Against (Code no.: 3.16.2, 1 text unit)*

4.3.141 As Mandatory Provident Fund is established for post-retirement life, one should not make use of the fund for home ownership as it might lead to the lowering of quality of life after retirement.

**RENT-PURCHASE SCHEME (CODE NO.: 3.3, 6 TEXT UNITS)**

4.3.142 PRH tenants should be allowed to buy their own units at a reasonable price.

4.3.143 Government should build two types of public housing. The first type is for renting only; flats in the second type can be purchased.

4.3.144 Government should set up specific Home Ownership Savings Account for citizens where they can deposit a portion of their income. The Account can also be used for tax deduction purpose or for generating interest.

**PROVISION OF TAX INCENTIVES (CODE NO.: 3.12, 5 TEXT UNITS)**

4.3.145 Relaxing the existing restrictions on tax exemption for repayment of interest is supported.

4.3.146 New property tax exemption for purchasing flats is also supported.

**SENIOR CITIZEN RESIDENCE SCHEME (CODE NO.: 3.4, 3 TEXT UNITS)**

4.3.147 Government should build flats for the elderly.

**ENHANCEMENT OF MORTGAGE INSURANCE PROGRAMME (CODE NO.: 3.15, 2 TEXT UNITS)**

4.3.148 Government could act as a guarantor when banks consider extending the period for mortgages.

**CO-OPT HOUSING SCHEME (CODE NO.: 3.5, 2 TEXT UNITS)**

4.3.149 Flats similar to those of the civil servants' co-opt housing scheme should be made available to citizens.

**RELAXATION OF GREEN FORM ELIGIBILITY CRITERIA (CODE NO.: 3.9, 1 TEXT UNIT)**

4.3.150 The relaxation of Green Form eligibility criteria is supported.

**RELAXATION OF WHITE FORM ELIGIBILITY CRITERIA (CODE NO.: 3.10, 1 TEXT UNIT)**

4.3.151 The relaxation of White Form eligibility criteria is supported.

**COMMERCIAL LOANS (CODE NO.: 3.14, 1 TEXT UNIT)**

4.3.152 Government can negotiate with banks with a view to raising the upper limit for loans.

**CRITERIA/RESTRICTIONS (CODE NO.: 3.17, 161 TEXT UNITS)**

***Restrictions to Resell (Code no.: 3.17.6, 33 text units)***

4.3.153 There should be a lock-in period, during which reselling or renting out the concerned flats will be subject to a fine in order to deter speculation.

4.3.154 There should be reselling restrictions. An example would be that the concerned flats could only be resold to permanent residents of Hong Kong or other eligible applicants in Hong Kong. The profit from reselling should be completely or partially returned to the Government.

***7-year Residence in Hong Kong (Code no.: 3.17.3, 28 text units)***

4.3.155 All family members including adults and children should have 7-year residence in Hong Kong.

4.3.156 Eligible applicants should be permanent Hong Kong residents, aged not less than 21, having 7-year residence and living in Hong Kong consecutively for 2-3 years.

4.3.157 Eligible applicants should have at least 10-year residence in Hong Kong.

***Assets Test (Code no.: 3.17.2, 17 text units)***

4.3.158 Assets test and means test should be implemented.

***First-Time Home Purchase (Code no.: 3.17.8, 14 text units)***

4.3.159 First-time home purchasers should be subsidised.

***Property Prices (Code no.: 3.17.10, 9 text units)***

4.3.160 The price of the subsidised flat should not be too high.

***Resale of Subsidised Sale Flats (Code no.: 3.17.12, 9 text units)***

4.3.161 Government can buy back the unit at purchased price, hence eliminating the risk of “negative equity” and bankruptcy.

***Restrictions to Rent (Code no.: 3.17.7, 7 text units)***

4.3.162 Whole or partial renting out should be prohibited to prevent tenants from making profits through subsidised housing.

***According to Existing Mechanism for White Form Home Ownership Scheme Applicants (Code no.: 3.17.4, 6 text units)***

4.3.163 Government should make reference to the existing mechanism for White Form Home Ownership Scheme applicants. But the income and assets requirements should be relaxed.

4.3.164 Eligible applicant should have a job, and applicants’ ability to repay should be tested.

***Live-in Requirement (Code no.: 3.17.5, 6 text units)***

4.3.165 There should be live-in requirements.

***Domestic Properties Test (e.g. not owning properties in the past for a certain period of time) (Code no.: 3.17.1, 5 text units)***

4.3.166 Applicants for the subsidy should not own properties from the private market in the past ten years.

4.3.167 Applicants for the subsidy should not own properties in the past three to five years.

***Housing Types (e.g. Home Ownership Scheme Flats, Sandwich Class Housing Scheme Flats, Private Flats, etc.) (Code no.: 3.17.9, 4 text units)***

4.3.168 The size of the subsidised flat should be determined according to the income level of the applicant.

4.3.169 Subsidy should not be given to purchase private properties.

4.3.170 The purchase of both HOS flats and private properties can be subsidised.

***Amount of Subsidy (Code no.: 3.17.11, 4 text units)***

4.3.171 Experts should set a reasonable limit for the subsidy on an individual basis.

4.3.172 There should be an annual quota for the subsidy and the amount of total annual subsidy from the Government remains unchanged.

***Number of Properties Purchased per Family (Code no.: 3.17.13, 3 text units)***

4.3.173 A family should be the unit for receiving subsidy, and it would be entitled to only one flat.

4.3.174 There should be restrictions on the number of properties purchased by the beneficiaries through the subsidised home ownership scheme.

***Other Opinions on Criteria/Restrictions (Code no.: 3.17.14, 16 text units)***

4.3.175 First-time Home Purchase beneficiaries should not be allowed to reapply for the subsidy.

4.3.176 There should not be any limits on the number of times for applicants to be subsidised.

4.3.177 There should also be a clause stipulating the consequences of breaching the subsidising rules.

4.3.178 To protect owners of HOS flats, the Government should stipulate a clause regarding its responsibility for redeveloping HOS flats.

**OTHER OPINIONS ON “WHAT HELP SHOULD BE OFFERED” (CODE NO.: 3.18, 29 TEXT UNITS)**

4.3.179 Government should consider arrangements for the pre-selling of HOS flats.

4.3.180 Government should build apartments which are subject to rent control.

4.3.181 Government should reactivate the HOS market whilst extending the renewal of flats to all HOS estates.

- 4.3.182 The amount of subsidy arrived at should be determined by the property price rather than resorting to drawing lots. A points system should be applied to subsidised home ownership.
- 4.3.183 There is a general housing need for small- to medium-size flats. Government should direct property developers to build small- to medium-size flats and set an upper limit for the price of such flats.

## Theme 4: Other Issues Raised

(54 text units)

### Categories of Views:

Overview

Public Consultation Exercise (Code no.: 4.1, 24 text units)

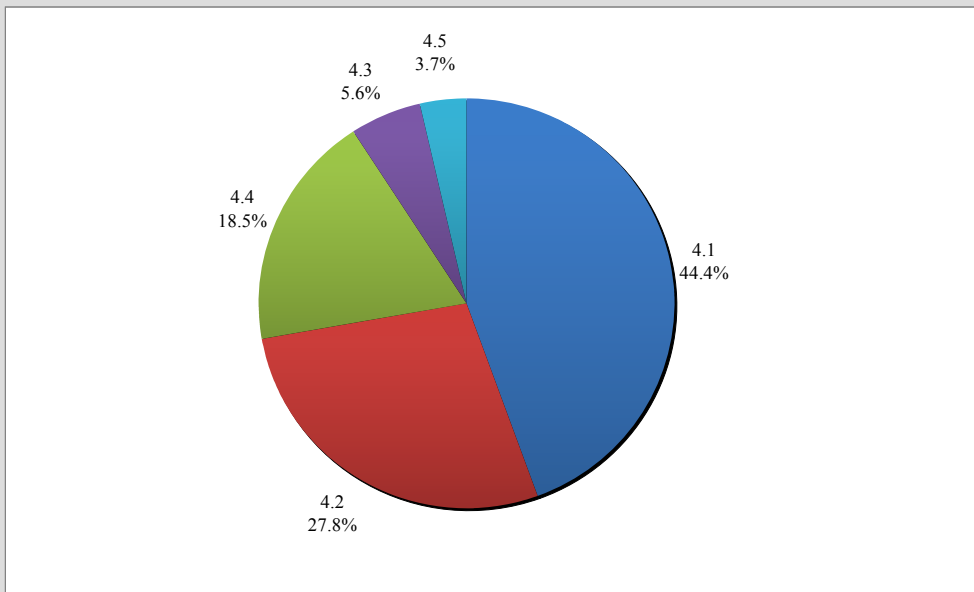
Relationship between Government and Developers (Code no.: 4.2, 15 text units)

Foreign Experience (in General) (Code no.: 4.4, 10 text units)

Role of Developers (Code no.: 4.3, 3 text units)

Any Other Opinions (Code no.: 4.5, 2 text units)

### Distribution of Views:



## **OVERVIEW**

- 4.3.184 This theme receives a total of 54 number of text units, and ranks fourth in terms of the number of text units amongst the four themes. The percentages of all text units within this theme for the top three categories “Public Consultation Exercise”, “Relationship between Government and Developers”, and “Overseas Experience (In General)” are 44.4%, 27.8%, and 18.5% respectively.
- 4.3.185 In terms of number of text units within this theme, “Public Consultation Exercise” (44.4%) ranks first while “Any Other Opinions” ranked last (3.7%) amongst 5 categories.
- 4.3.186 Below are the salient points which are representative or indicative of the views expressed under each category. Sub-categories within categories are presented in descending order in terms of the number of text units received.

## **PUBLIC CONSULTATION EXERCISE (CODE NO.: 4.1, 24 TEXT UNITS)**

### ***Focus of Public Consultation (Code no.: 4.1.1, 11 text units)***

- 4.3.187 The issue should not be “to subsidise” but “to help” as the term “home ownership” is unclear and could be construed as having to buy a flat and treating housing as a commodity. Considerations should therefore be given to “who should be helped”, followed by “what help should be offered”, and “should home ownership be subsidised”.
- 4.3.188 Asking the question “should home ownership be subsidised” indicates that Government intends to subsidise home ownership, but in order to implement the policy, the Government needs to address the question of “where does the money come from?”.
- 4.3.189 High property price would affect the public wanting to live in contentment, and the Government should therefore deal with problems associated with people’s livelihood rather than the subsidised home ownership issue.

***Government's Position/Proposal (Code no.: 4.1.2, 8 text units)***

- 4.3.190 It cannot be assumed that home ownership must be subsidised. The reason why people cannot be “re-housed” is because the number of HOS flats is inadequate.
- 4.3.191 While the Government is undertaking consultation for home ownership, it is concurrently selling a great deal of lands of high value and thus pushes up property prices. The result is that people find it difficult to buy their own homes.
- 4.3.192 The issue “subsidised home ownership” proposed by the Government is just one of many issues. Government should conduct an overall review of the relevant issues.
- 4.3.193 Instead of relying on the Land Application system, the Government should re-gain control of the volume of land supply in order to increase the supply of residential units and streamline the property market.

***Other Opinions on Public Consultation (Code no.: 4.1.3, 5 text units)***

- 4.3.194 Government is undertaking consultations only after noise of dissatisfaction was made.

**RELATIONSHIP BETWEEN GOVERNMENT AND DEVELOPERS (CODE NO.: 4.2, 15 TEXT UNITS)**

- 4.3.195 Given that Hong Kong is densely populated and government income is subsidised by land sales, the Government must take into account investors' interest, and allow “private property/private housing estates” to develop in the free market, so that funding can be generated for infrastructure development such as constructing more PRH and HOS flats.
- 4.3.196 As the Government is relying on land sales to balance the books, it has been steered by the developers and would not be willing to go against them. Nevertheless, this situation has caused property prices to go up.
- 4.3.197 As the rebuilding of HOS flats takes at least two to three years, developers would be able to push up property prices, and the grassroots would not be able to buy private units. As a response, the Government should regulate the development of different types of property.
- 4.3.198 Government should consider partnership with private developers in building housing blocks so as to speed up the development of housing programmes, revitalize HOS, and offer suitable housing to the “sandwich class”.

**FOREIGN EXPERIENCE (IN GENERAL) (CODE NO.: 4.4, 10 TEXT UNITS)**

- 4.3.199 Government should make reference to Singapore government's housing policy. As long as people have a regular job, they are able to purchase their homes.
- 4.3.200 Singapore's residents can make use of their Central Provident Fund to pay for their Housing Developing Board (HDB) flats, and there is not much speculation either.
- 4.3.201 Subsidised home ownership schemes in Australia and the United States are not intended to increase purchasing power, but are to create demand during economic downturn.
- 4.3.202 Reference is made to San Francisco, in which the repayment period of home ownership is 15 years. If the flat is sold, the profit made has to be shared with the lending institution. The split ratio is inversely proportional to the number of years.

**ROLE OF DEVELOPERS (CODE NO.: 4.3, 3 TEXT UNITS)**

- 4.3.203 Developers have resorted to building luxury flats to gain huge profits, monopolising the market and causing instability.
- 4.3.204 Developers in Hong Kong do not target Hong Kong people when selling properties.

**ANY OTHER OPINIONS (CODE NO.: 4.5, 2 TEXT UNITS)**

- 4.3.205 This "subsidised home ownership" policy should be launched without delay.
- 4.3.206 The Government's public housing rent policy requires people to pay 1.5 times or double rental and the second generation find it difficult to support their parents.

## **5. ANALYSIS OF RESULTS**

### **5.1 Introduction**

5.1.1 This Chapter summarises the findings presented in Chapter 4. Views of the focus group participants on the key questions of this Study are discussed with associated evidence. Views from participants of different housing situations are also compared. Some methodological issues regarding interpreting frequency counts are first discussed.

### **5.2 Interpreting Frequency Count of Views**

5.2.1 This Study categorises views expressed by focus group participants based on the “text units” extracted from the record of the group discussions. Frequency counts of relevant text units for themes, categories and sub-categories are indicated in parentheses in the following paragraphs where appropriate. It must be pointed out that frequency counts of this Study should be interpreted with great caution. While the overall composition of the focus groups is diverse in terms of people with different gender, age and district of residence, statistical inferences should still not be made with this set of data in view of the relatively small number. A high frequency count in favour of or opposing a certain proposal from this Study does not necessarily suggest that a similar situation exists in the general population. To claim that a similar percentage exists in the general population would normally require the convergence of data from other sources.

### **5.3 Should Home Ownership be Subsidised?**

5.3.1 This question was well discussed with 404 text units recorded under this theme. Discussions cluster around the policy objectives of subsidising home ownership (227) and whether or not home ownership should be subsidised (168).

5.3.2 Regarding the policy objectives, more frequently mentioned views include: building more public rental housing (33); fostering social harmony and reducing income disparity (31); adjusting the land sales and land use policy (29); and integrating home ownership policy with Hong Kong’s long-term housing policy (22).

5.3.3 Regarding whether home ownership should be subsidised, the majority of the views are against it (116 against, 35 support). The main reasons include: while the Government should ensure that no one is without shelter, it has no obligation to

subsidise home ownership; previous attempts have placed many in “negative equity” situations; and such subsidies would lead to property price escalations. Arguments supporting the policy include: such policy can bring about positive social benefits; without it many citizens, especially young people, will not be able to purchase their own home; and subsidised home ownership schemes require repayment to Government and are therefore sustainable.

- 5.3.4 The majority of the comments from Type I (PRH tenants), Type III (private flat owners) and Type IV (private flat tenants) are against subsidising home ownership, with Type II participants (HOS owners) tending to be more divided on the issue than the other three. Details are as follows: Type I participants (17 against, 5 for); Type II participants (18 against, 16 for), Type III participants (60 against, 11 for), and Type IV participants (21 against, 3 for).

#### **5.4 Who Should be Helped?**

- 5.4.1 Even though many participants were against the policy of subsidising home ownership, there were still considerable discussions (254) on who should be subsidised assuming that there will be a subsidising home ownership policy. Discussions cluster around housing situations (59), family status (43), age groups (36), income groups (34), and social classes (33).
- 5.4.2 There is general support (12 for, 0 against) among the views expressed to assist “the sandwich class” persons/families who do not qualify for PRH and yet cannot afford to purchase their own flat. There is also support to assist newly married couples (14 for, 2 against), grassroots/low income families (13 for, 3 against), the post-80’s generation (12 for, 5 against), persons/families whose monthly mortgage payment constitutes an unreasonable percentage of their income (10 for, 1 against).
- 5.4.3 Views were divided on whether PRH tenants should be subsidised (15 for, 15 against). Those in favour argue that subsidising PRH tenants to purchase their own homes will vacate more PRH flats for the needy. Those against argue that PRH tenants had already been taken care of and should not be further subsidised.
- 5.4.4 No obvious group differences are observed on most of the issues, with the exception of whether PRH tenants should be helped. Comments from Type I participants (PRH tenants), tend to be more in favour of helping PRH residents to buy homes than the other three groups.

## **5.5 What Help Should be Offered?**

- 5.5.1 As with the question on what help should be offered, even though the majority of the views expressed were against the policy of subsidising home ownership, there was a great deal of discussions (414) on what kind of help should be offered assuming that there will be a subsidising home ownership policy.
- 5.5.2 There is strong support (70 for, 18 against) for the resumption of the HOS. Arguments in support of HOS include its affordability, allowing more PRH residents to vacate their flats, and the ability of Government to vary the supply according to market conditions. Some participants also stressed the importance of a vibrant secondary market, and that HOS should include a range of flats to cater for the needs of families of different income levels. Those who are against the resumption of HOS argue that HOS interferes with the market, that the results in the past had not been desirable, that the construction of flats takes a long time, that resources can be better used to build more PRH, and that young persons should strive to realize their home ownership goal and not to rely on Government.
- 5.5.3 There is general agreement (33 for, 0 against) from the views expressed that there should be restrictions on the resale of subsidised flats, such as a minimum live-in period, offsetting eligibility criteria for the purchasers, and penalties if conditions are violated. There is also general agreement (27 for, 1 against) among the views expressed on imposing eligibility requirements of at least 7 years of residence in Hong Kong (some participants advocated that all family members should meet this requirement). There is support (16 for, 1 against) for having some forms of assets test for subsidised home applicants. There is general agreement (14 for, 0 against) that beneficiaries should be first-time home buyers.
- 5.5.4 Many oppose direct cash subsidy (2 for, 28 against) for fear that it will lead to property price escalations.
- 5.5.5 There is support (20 for, 5 against) for the Tenants Purchase Scheme as Government can generate revenue which could be used to build more PRH.
- 5.5.6 There is support (15 for, 0 against) for building different types of subsidised housing for middle-class persons, including rental flats.
- 5.5.7 There is also some support (10 for, 3 against) for Government loans (low-interest or fixed-interest) for eligible persons.
- 5.5.8 Opinions on Home Starter Loan Scheme are somewhat divided (9 for, 7 against). Those against fear that it will aggravate property price escalations.

- 5.5.9 The more innovative measures such as rent-purchase schemes, housing savings accounts, mortgage insurance, and the use of mandatory provident fund for the purchase of flats, though mentioned by some, did not receive strong support.
- 5.5.10 The majority of the comments from all four types of participants are in favour of the resumption of the HOS. Details are as follows: Type I participants (14 for, 5 against); Type II participants (16 for, 4 against); Type III participants (36 for, 7 against); and Type IV participants (4 for, 2 against).
- 5.5.11 The majority of the comments from all four types of participants are in favour of having restrictions on the resale of subsidised flats. Details are as follows: Type I participants (9 for, 0 against); Type II participants (3 for, 0 against); Type III participants (20 for, 0 against); and Type IV participants (1 for, 0 against).
- 5.5.12 The majority of the comments from Types I, II, and III participants are against direct cash subsidy. Type IV had no comments. Details are as follows: Type I participants (1 for, 2 against); Type II participants (1 for, 5 against); Type III participants (0 for, 21 against); and Type IV (0 comments).
- 5.5.13 The comments on the 7-year residential requirement and asset test came mostly from Types II (HOS owners) and III (owners of private flats) participants. The comments on restricting it to first-time buyers came mostly from Type III participants. Most of the comments supporting the Tenants Purchase Scheme came from Type I participants. Most of the comments supporting the provision of a wider range of subsidised housing for the middle class came from Type III participants. Type III participants tend to be a bit divided regarding Government loans. Most of the opposing views against home starter loans came from Type III participants.

## **5.6 Other Comments**

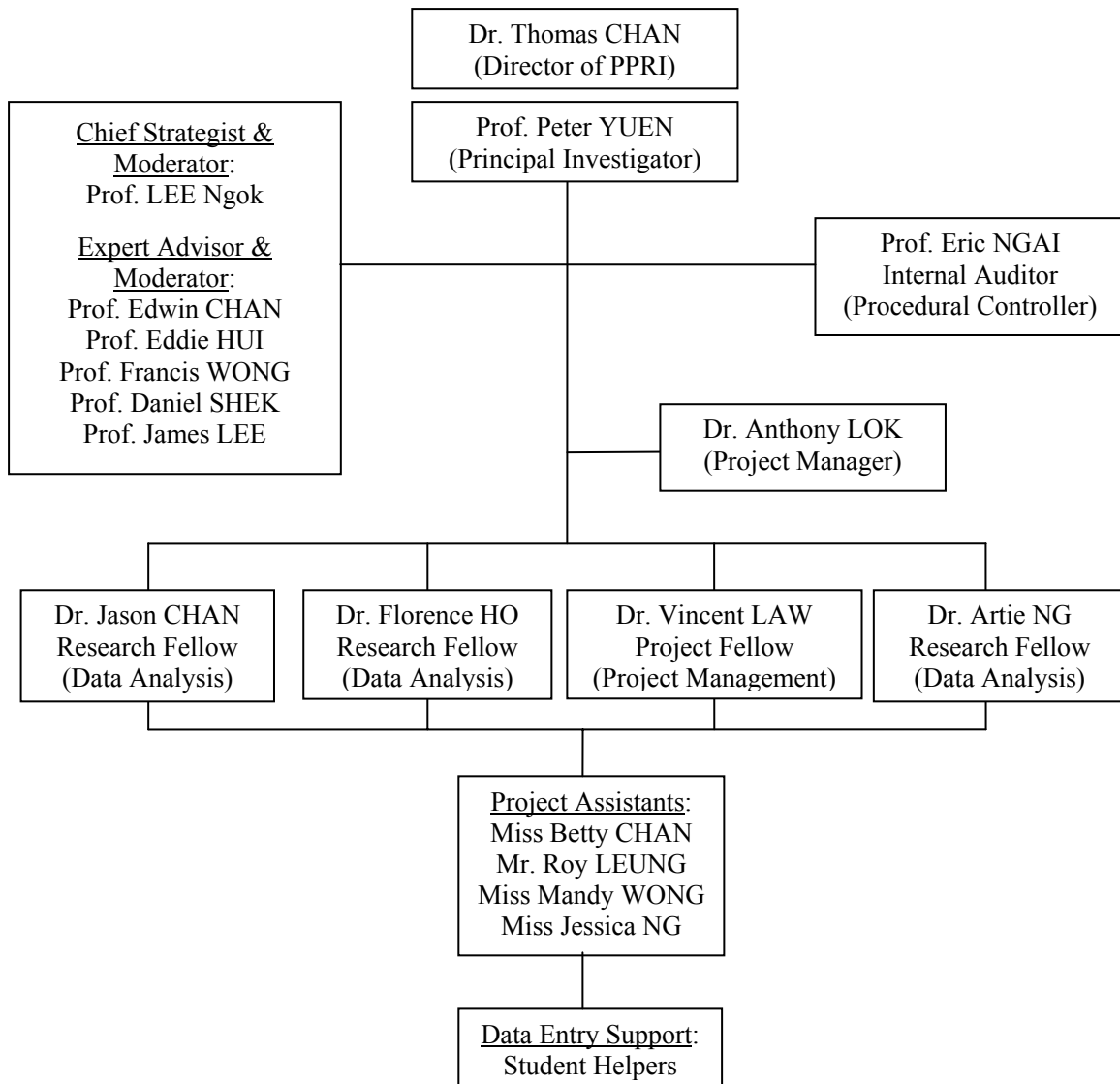
- 5.6.1 There are comments (12) on the Government-property developers relationship. There are also comments (11) on the public consultation exercise, including the use of the term “subsidising”. Overseas experiences of Singapore, Australia and the USA were cited (10).

## **6. CONCLUSIONS**

- 6.1 There were considerable views against subsidising home ownership in the 16 Focus Groups.
- 6.2 However, the findings indicate that should there be a subsidising home ownership policy, there is general support to assist “the sandwich class” persons/families who do not qualify for PRH and yet cannot afford to purchase their own flat in the private market. There is also support for assisting newly married couples.
- 6.3 The findings also indicate that should there be a subsidising home ownership policy, there is strong support for the resumption of HOS, with restrictions on the resale of the subsidised property and requirements including applicants having at least 7 years of residence in Hong Kong, subject to assets test and being first-time buyers.
- 6.4 There is strong support for measures which could lead to greater social harmony, including building more PRH, and reviewing Hong Kong’s long-term land and housing policies in that light.

## **ANNEXES**

**Annex 1: Organisational Structure of PPRI's Team for this Study**



## Annex 2: Sample Invitation Letter for Focus Group Discussions

Ref. : T3-2001

10 August 2010

Dear Residents,

**Invitation to Focus Group Discussion**  
**Re: “Subsidising Home Ownership”**

The Public Policy Research Institute (PPRI) of The Hong Kong Polytechnic University has been commissioned by the Central Policy Unit of the HKSAR Government to conduct a series of focus group discussions on the issue of “Subsidising Home Ownership”. Your household has been selected on a randomized basis to participate in the discussion. We sincerely invite the owner (or his/her representative) to attend.

Home ownership is an important decision in life, as one has to consider many factors before making decisions. Residents of different housing situations may have different views on the existing housing assistance schemes (e.g. Home Ownership Scheme (HOS), Housing Loan Scheme (HLS), etc.), factors affecting home ownership, and who should be the beneficiaries. Therefore, the public consultation on “Subsidising Home Ownership” is to collect views on the following three key areas: (1) Should home ownership be subsidised?, (2) Who should be helped?, and (3) What help should be offered?

PPRI is an independent research institute of The Hong Kong Polytechnic University. It is responsible for collecting views through focus group discussions and writes an independent report. The report will be presented to the Government for consideration on formulating related policies.

You are sincerely invited to join the discussion and express views on “Subsidising Home Ownership”. Details are as follows:

Date: 24 August 2010 (Tuesday)

Time: 7:30 pm to 9:30 pm

Venue: xxx

All views collected from participants would only be used for overall evaluation and personal information would be treated strictly confidential.

Please fill in and return the attached receipt on or before 18 August 2010 through the attached self-returned envelop (no postal fee is required), by fax (2364-1962), or by email (rplok@polyu.edu.hk). Should you have any queries, please contact Dr. Lok of the Public Policy Research Institute (telephone no.: 3400-3873).

Yours sincerely,

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Public Policy Research Institute,  
The Hong Kong Polytechnic University

Ref. : T3-2001

To: Public Policy Research Institute, The Hong Kong Polytechnic University  
(Address: Room TU435, 4/F, Block T, The Hong Kong Polytechnic University,  
Hung Hom, Kowloon.  
Fax: 2364-1962  
Email: rplok@polyu.edu.hk)

**Return Slip**

**Invitation to Focus Group Discussion**  
**Re: "Subsidising Home Ownership"**

I am willing to join the following focus group discussion on "Subsidising Home Ownership":

Date: 24 August 2010 (Tuesday)

Time: 7:30 pm to 9:30 pm

Venue: xxx

Name : \*Mr. / Ms. \_\_\_\_\_

Telephone Number : \_\_\_\_\_ Email : \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\*Age :  under 18  18-30  31-45  46-60  61-70  above 70

\*Are you the owner of the above flat?  Yes  No

\*Is the above flat your own property?  Yes  No

\*Do you live with your parents?  Yes  No

\* Please choose either one.

### **Annex 3: Protocol for Focus Group Discussions (Chinese Only)**

## 「資助市民自置居所公眾諮詢」 焦點小組討論會 討論大綱

日期：2010年X月X日（星期X）

時間：7:30 pm - 9:30 pm

地點：x x x

#### **A. 簡介（8分鐘）【7:30 pm - 7:38 pm】**

1. 首先歡迎大家參加這個焦點小組討論會，我是理工大學的x x x，是今天的主持。
2. 我們受香港特區政府中央政策組委託，希望了解香港市民（尤其是〔公屋居民／居屋或受資助房屋的居民／私人樓的業主／私人樓的租客\*〕）對「資助市民自置居所」的看法。今次所收集的意見，將由理工大學獨立整理，寫報告給政府考慮，幫助政府制定相關政策。
3. 今日不是一個正式的會議，所以大家可以輕鬆一點；旁邊有一些簡單食物和飲品，請各位自便。
4. 我們沒有固定的休息時間；如果要去洗手間，也請隨便。
5. 以下是一些注意事項：
  - 所謂焦點小組，是想聽取不同而深入的意見；
  - 因為每個人的看法都可能不同，所以意見沒有「對」、「錯」之分；
  - 如果你的意見與其他人不同，是無所謂的，總之發表個人意見就可以；
  - 我會提出一些問題，希望每一位就每個問題都發表意見，長短無拘；
  - 為免混亂，當其他人發言時，請等候；
  - 為方便我的同事準確紀錄大家的意見，避免誤解，我們會錄音；
  - 請放心，討論的資料絕對保密，只會用作今次研究的用途；
  - 大家的名字及個人資料絕對不會出現在報告裡。

#### **B. 討論範圍（2分鐘）【7:38 pm - 7:40 pm】**

1. 當局正就「資助市民自置居所」進行諮詢，諮詢將於2010年9月17日結束。
2. 我們討論的範疇分三個部分：

第一部分：為何資助市民買樓（即是「自置居所」）？

第二部分：應協助哪些人？

第三部分：以哪些形式協助？

3. 以下我們逐個部分討論。

### **C. 為何資助市民買樓？（35分鐘）【7:40 pm - 8:15pm】**

再強調，第一部分集中討論「為何資助市民買樓」，我們第二、三部分先至討論「應該協助哪一類人」及「用什麼形式」：

1. 如果要資助市民買樓，政策目標應該是什麼？（例如：「人人有屋住」、「人人有層樓」等）
2. 對於哪些能夠負擔買私人樓的人，政府有什麼角色？（例如：a. 不干預，繼續靠他們自己的能力及市場工具，自己買樓？b. 還是擔當更加積極的角色？什麼角色？）
3. 對於哪些負擔不起買私人樓的人，政府應不應該擔當更加積極的角色？（什麼角色？）
4. 有人話：「資助自置居所」的建議，只能夠解決短期的問題，不能夠支持長期持續的發展（例如：能否解決長遠的房屋問題？用來資助的金錢能不能夠持續？）。你們有什麼看法？

\*\* 就「為何資助市民買樓」方面，有冇補充？

### **D. 應協助哪些人士？（35分鐘）【8:15 pm - 8:50 pm】**

第二部分集中討論「應協助哪些人士」：

1. 社會上有一個講法，應該資助哪些超過申請公屋資格，可以在第二市場買居屋或者私人樓的人。你們有什麼看法？
2. 如果真的資助人買樓，政府應該資助哪一類（所謂「組別」）人？
  - 組別：例如：收入、年齡、家庭狀況、居住處境等
  - 界定準則：例如：
    - 收入 — 多少入息？
    - 年齡 — 多少歲？年齡組別？年輕家庭？
    - 家庭狀況 — 有子女？供養父母？
    - 居住處境 — 公屋居民？綠表人士？私人樓租戶？
    - 負擔首期的能力 — 在現時有按揭保險計劃的情況下，是哪些人？
    - 其他準則 — 有冇其他準則需要考慮？有什麼建議？
  - 理據：為何只是資助這類人？有什麼原因？

3. 社會上有一個講法，要優先資助公屋居民及有綠表資格的人，加快公屋流轉，騰出單位俾有需要的低收入家庭。你們有什麼看法？

\*\* 就「應該資助哪一類人」方面，有冇補充？

### **E. 以哪些形式協助？（35分鐘）【8:50 pm - 9:25 pm】**

第三部分集中討論「以哪些形式協助」：

1. 第一部分提及資助的「政策目標」，第二部分提及必須協助的人、準則及原因。如是者，它們對以下因素有什麼影響？
  - 對土地資源的影響
  - 興建資助房屋需要時間（有什麼看法？）
  - 可持續性（例如：資助的金錢能否長遠持續？）
  - 對善用公共資源有什麼影響？
  - 其他因素（有冇其他因素需要考慮？有什麼建議？）
2. 在設計資助計劃的時候，除了以上的準則，應不應該加入以下規定／限制？
  - 進行住宅物業審查（在過往一段時間未曾擁有物業）
  - 在香港居住滿七年
  - 參考白表居屋申請人的入息和資產資格
  - 入住有關單位的規定（live-in requirement）
  - 限制轉售
  - 限制出租
  - 必須是首次置業
  - 其他規定／限制（有冇其他規定／限制需要考慮？有什麼建議？）

\*\* 就「用什麼形式協助」方面，有冇補充？

### **F. 結束（2分鐘）【9:25 pm - 9:27 pm】**

1. 最後，關於剛才的討論，有哪一位想補充？
2. 非常感謝大家參加，給了很多寶貴的意見。謝謝！

- 完 -

## Annex 4: Participants' Profile

### Exhibit 14: Overall Participants' Profile

Type of Housing Situation	Gender		Age Group							Whether the participant is the owner of the concerned flat			Whether the participant is living with parents		
	Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above70	Unknown*	Yes	No	Unknown*	Yes	No	Unknown*
I	37	32	-	6	6	24	15	11	7	-	-	-	12	44	13
II	29	38	1	8	19	24	8	6	1	47	18	2	20	45	2
III	87	29	1	5	29	46	24	4	7	98	12	6	16	94	6
IV	12	7	-	2	6	9	2	-	-	-	19	-	4	15	-
Total:	165	106	2	21	60	103	49	21	15	145	49	8	52	198	21

\* Participants did not provide the concerned information.

### Exhibit 15: Participant Profile of Type I Focus Groups

Focus Group Session	Gender		Age Group							Whether the participant is the owner of the concerned flat			Whether the participant is living with parents		
	Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above70	Unknown*	Yes	No	Unknown*	Yes	No	Unknown*
1	9	3	-	2	-	7	3	-	-	N/A	N/A	N/A	1	11	-
2	11	14	-	-	3	9	5	6	2	N/A	N/A	N/A	3	18	4
3	7	11	-	1	-	5	3	4	5	N/A	N/A	N/A	3	8	7
4	10	4	-	3	3	3	4	1	-	N/A	N/A	N/A	5	7	2
Sub-total:	37	32	-	6	6	24	15	11	7	-	-	-	12	44	13

\* Participants did not provide the concerned information.

**Exhibit 16: Participant Profile of Type II Focus Groups**

Focus Group Session	Gender		Age Group							Whether the participant is the owner of the concerned flat			Whether the participant is living with parents		
	Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above70	Unknown*	Yes	No	Unknown*	Yes	No	Unknown*
5	2	7	-	1	2	2	3	-	1	7	2	-	4	4	1
6	7	14		2	8	9	2	-	-	15	5	1	5	16	-
7	12	10	1	3	6	7	1	4	-	15	7	-	8	13	1
8	8	7	-	2	3	6	2	2	-	10	4	1	3	12	-
Sub-total:	29	38	1	8	19	24	8	6	1	47	18	2	20	45	2

\* Participants did not provide the concerned information.

**Exhibit 17: Participant Profile of Type III Focus Groups**

Focus Group Session	Gender		Age Group							Whether the participant is the owner of the concerned flat			Whether the participant is living with parents		
	Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above70	Unknown*	Yes	No	Unknown*	Yes	No	Unknown*
9	11	5	-	-	6	5	3	2	-	13	3	-	2	14	-
10	13	2	-	-	5	8	2	-	-	15	-	-	1	14	-
11	14	8	-	1	3	7	9	-	2	19	1	2	2	18	2
12	13	6	-	2	2	10	2	1	2	16	2	1	6	11	2
13	19	6	-	-	6	10	7	-	2	22	1	2	2	21	2
14	17	2	1	2	7	6	1	1	1	13	5	1	3	16	-
Sub-total:	87	29	1	5	29	46	24	4	7	98	12	6	16	94	6

\* Participants did not provide the concerned information.

**Exhibit 18: Participant Profile of Type IV Focus Groups**

Focus Group Session	Gender		Age Group							Whether the participant is the owner of the concerned flat			Whether the participant is living with parents		
	Male	Female	Less than 18	18-30	31-45	46-60	61-70	Above70	Unknown*	Yes	No	Unknown*	Yes	No	Unknown*
15	3	6	-	2	2	4	1	-	-	-	9	-	2	7	-
16	9	1	-	-	4	5	1	-	-	-	10	-	2	8	-
Sub-total:	12	7	-	2	6	9	2	-	-	-	19	-	4	15	-

\* Participants did not provide the concerned information.