

## 租者置其屋計劃的統計分析

### Statistical Analysis on Tenants Purchase Scheme

近年來，香港房屋委員會引進了多項資助自置居所計劃，使更多市民能夠自置居所。租者置其屋計劃（租置計劃）是最受歡迎的計劃之一，自一九九八年推出以來，反應一直非常熱烈。至二零零一年三月底，已有57 900位現居租戶透過租置計劃成為業主。本文特地提供了租置計劃單位的地區、面積、樓齡和售價的統計分析，以供參閱。

Over the years, the Hong Kong Housing Authority has introduced a number of subsidized home ownership schemes to facilitate wider home ownership in Hong Kong. The Tenants Purchase Scheme (TPS) is one of the most popular schemes and enthusiastic response has been received since its introduction in 1998. By the end of March 2001, 57 900 sitting tenants became home owners through TPS. This article provides a statistical analysis on the location, flat size, block age and sale price of flats under the TPS.

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### 1. 引言

1.1 租者置其屋計劃（租置計劃），是香港房屋委員會（房委會）提供的資助自置居所計劃之一。租置計劃照顧到公屋租戶的負擔能力，讓他們以合理的價格購買現居單位。

1.2 本文闡述租置計劃統計分析的結果。有關的統計數字是由房屋署的行政紀錄編製，內容包括：

- i) 租置計劃的單位概況；
- ii) 租置計劃單位的銷售情況；以及
- iii) 現居住戶的概況。

### 2. 背景

2.1 置業安居，可促進歸屬感和安全感。租置計劃讓公屋租戶踏上置業階梯的第一級，並有助騰出公屋資源，轉配給有需要的人士。

2.2 租置計劃於一九九八年一月首次推出。為方便現居租戶早作安排，房委會會預先公布往後三年出售的公共屋邨名單。

2.3 租置計劃單位是以估定市值的折扣價發售。第一及第二期分別於一九九八年一月和一九九九年三月推出，購樓者可以選擇較最高折扣低 10% 和 20% 的折扣率。而第一期的最高折扣率為 70%，第二期則為 55%。第三期於二零零零年二月推出，由這期開始，該計劃已改為採用固定折扣優惠。為鼓勵租戶早日認購，非繳交市值租金的租戶如在推售的首兩年購買單位，更可獲得折上折優惠。在首三期，首年可再折減定價的 60%，次年則折減 30%。

### 1. Introduction

1.1 The Tenants Purchase Scheme (TPS) is one of the subsidized home ownership schemes offered by the Hong Kong Housing Authority (HA). Under the TPS, public rental housing (PRH) tenants can purchase their flats at reasonable and affordable prices.

1.2 This article presents the findings of a statistical analysis on the TPS. The statistics are compiled from administrative records of Housing Department. They include-

- i) profile of TPS housing stock;
- ii) sale of TPS flats; and
- iii) profile of households of occupied flats.

### 2. Background

2.1 Home ownership fosters a sense of belonging and gives owners greater security. The TPS provides PRH tenants with the first rung on the housing ladder, and helps release PRH resources to those in need.

2.2 The TPS was first launched in January 1998. To help sitting tenants plan ahead, the HA would announce in advance the public housing estates to be offered for sale under a three-year rolling programme.

2.3 TPS flats are sold at a discount from assessed market values. For Phases 1 and 2, which were launched in January 1998 and March 1999 respectively, flexible discounts were offered to purchasers at 10% and 20% below the maximum discount rates (70% for Phase 1 and 55% for Phase 2). From Phase 3 (launched in February 2000) onwards, a single discount approach is adopted. To induce early birds in flat purchase, a credit over the list price is offered for the first two years to purchasers other than market rent payers. For the first three phases, the first year credit was at 60% of the list price and the second year credit dropped to 30% of the list price.

2.4 租置計劃單位與其他出售的資助單位一樣，租戶在購入單位的首兩年不得把單位轉售。由第三年開始，租置計劃單位可以在居者有其屋計劃第二市場出售；由第六年開始，業主如繳付補價，其單位即可以在公開市場出售。

2.4 Like other subsidized sale flats, re-sale of TPS flats is not allowed in the first two years after purchase. Starting from the third year, TPS flats can be sold in the Home Ownership Scheme (HOS) Secondary Market. From the sixth year, TPS flats can be sold in the open market subject to payment of premium to the HA.

### 3. 租置計劃的單位概況

### 3. Profile of TPS Housing Stock

3.1 在租置計劃的首三期，共推售十八個公共屋邨，約計 81 500 個單位。這節會分析該三期推售單位的地區、面積、樓齡和售價。

3.1 In the first three phases of TPS, around 81 500 flats in 18 public housing estates were put up for sale. This section analyses the location, flat size, block age and sale price of flats offered in these three phases.

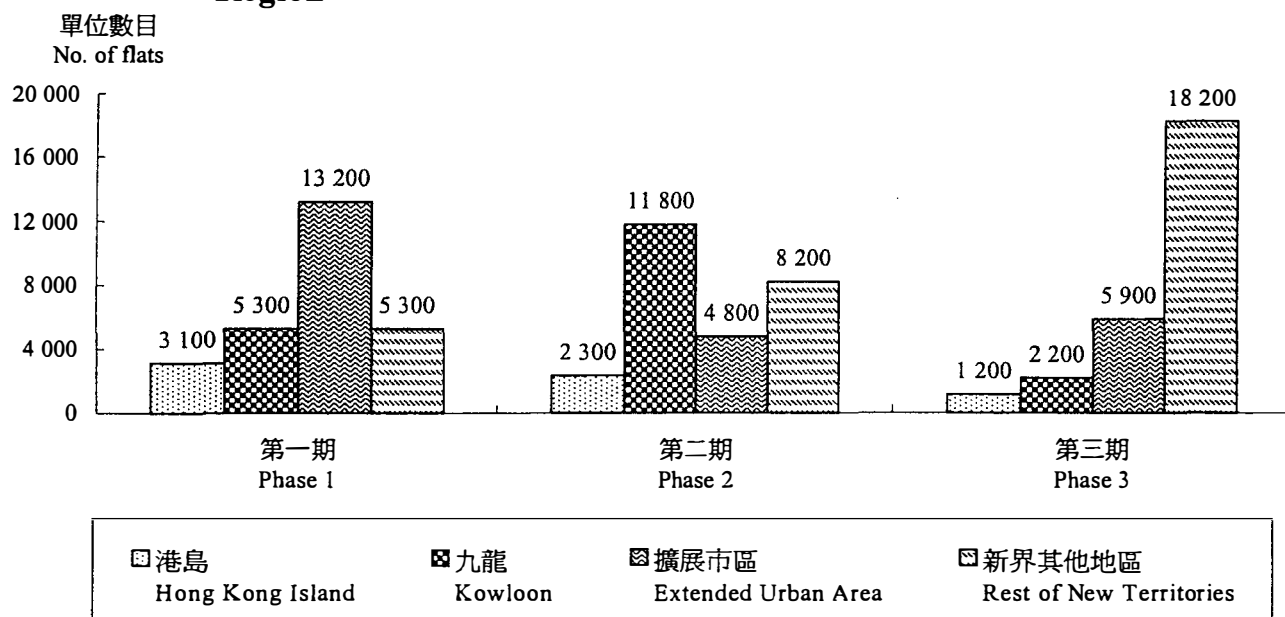
#### 地區

#### Location

3.2 租置計劃首三期推售的單位，約有 61% 位於市區和擴展市區，其餘 39% 位於新界其他地區。然而，市區和擴展市區單位所佔的比例，已由第一期的 80% 大幅下降至第三期的 34%。（圖一）

3.2 About 61% of TPS flats offered for sale in the first three phases were in the urban and extended urban areas. The remaining 39% were in the rest of New Territories. However, the proportion of flats located in the urban and extended urban areas dropped notably from 80% in Phase 1 to 34% in Phase 3. (Chart 1)

**圖一** 按地區劃分的租置計劃首三期推售單位分布情況  
**Chart 1** Distribution of Flats for Sale in the First Three Phases of TPS by Region



註釋：擴展市區包括荃灣、葵青、沙田、馬鞍山、將軍澳和東涌。

Note: Extended urban area includes Tsuen Wan, Kwai Tsing, Sha Tin, Ma On Shan, Tsung Kwan O and Tung Chung.

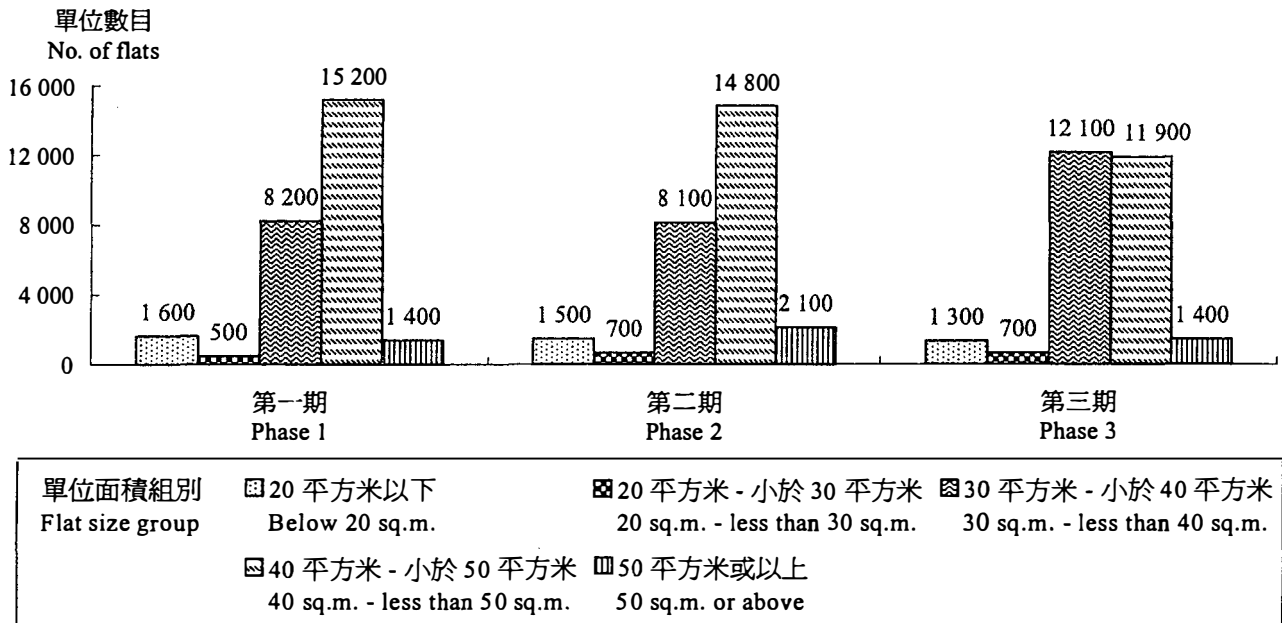
## 單位面積

3.3 租置計劃首三期推售單位的實用面積介乎 10 平方米至 70 平方米，其中大部分單位的面積為 40 平方米至 50 平方米和 30 平方米至 40 平方米，這兩種單位分別佔推售單位總數的 51% 和 35%。（圖二）

## Flat Size

3.3 The saleable area (SA) of flats offered for sale in the first three phases of TPS ranged from 10 sq.m. to 70 sq.m., while the majority of flats were of size 40 sq.m. to 50 sq.m. and 30 sq.m. to 40 sq.m., constituting 51% and 35% of flats for sale respectively. (Chart 2)

**圖二** 按單位面積劃分的租置計劃首三期推售單位分布情況  
**Chart 2** Distribution of Flats for Sale in the First Three Phases of TPS by Flat Size



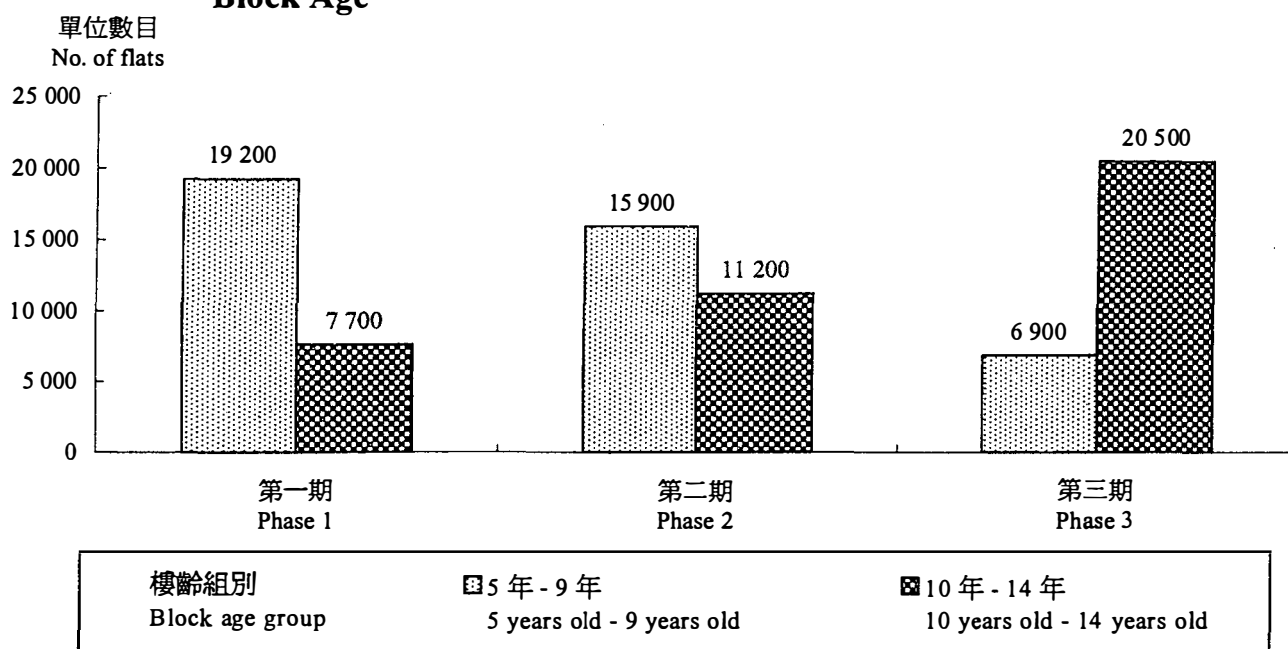
## 樓齡

3.4 這些單位在推出發售時，樓齡最短為五年，其中約半數（48%）為十年或以上。第一期單位的平均樓齡為八年，第二期為九年，而第三期則為十一年。（圖三）

## Block Age

3.4 All flats were at least 5 years old as at time of offer for sale. Among them, about half (48%) were 10 years old or above. The average block age for flats was 8 years in Phase 1, 9 years in Phase 2 and 11 years in Phase 3. (Chart 3)

**圖三 按樓齡劃分的租置計劃首三期推售單位分布情況**  
**Chart 3 Distribution of Flats for Sale in the First Three Phases of TPS by Block Age**



註釋：樓齡指單位在推售時的建成年期。

Note: Block age refers to the age of flats as at time of offer for sale.

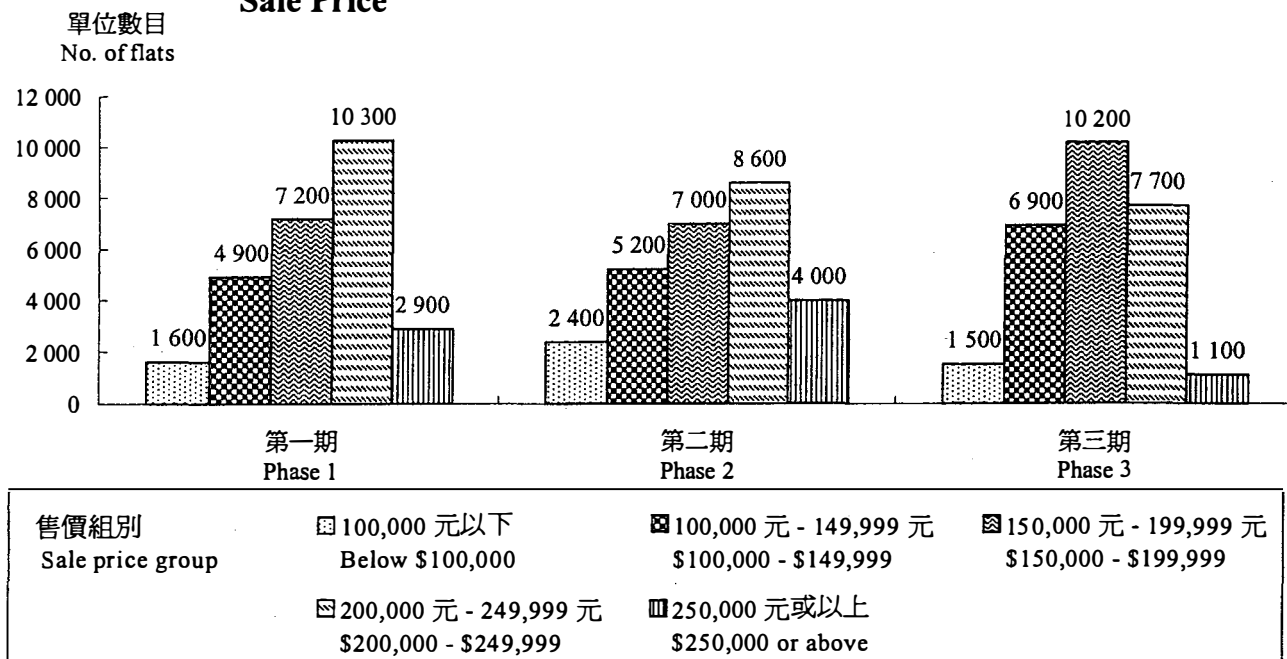
## 售價

3.5 租置計劃首三期的單位，享有原來定價再折減 60% 的特別優惠，售價介乎 40,000 元至 370,000 元不等。透過調整最高折扣率，該三期的平均售價維持在窄幅水平，為每平方米實用面積 4,600 元至 4,900 元不等。按地區分析，市區的平均售價一般比擴展市區和新界其他地區的為高。（圖四和表一）

## Sale Price

3.5 Taking into account the special credit which is at 60% discount of the list price, the sale price for the first three phases of TPS ranged from \$40,000 to \$370,000. Through adjustment of the maximum discount rate, the average unit prices of TPS flats in the first three phases were maintained within a narrow range, from \$4,600 to \$4,900 per sq.m. SA. Analysed by region, the average unit price for flats in urban area was generally higher than that in extended urban area and that in the rest of New Territories. (Chart 4 and Table 1)

**圖四 按售價劃分的租置計劃首三期推售單位分布情況**  
**Chart 4 Distribution of Flats for Sale in the First Three Phases of TPS by Sale Price**



註釋： 售價指首年折上折優惠後的最低定價。

Note: Sale price refers to the lowest list price with first year full credit.

**表一 按地區劃分的租置計劃首三期平均每平方米售價**  
**Table 1 Average Unit Price of Flats in the First Three Phases of TPS by Region**

元 (每平方米實用面積計)  
\$/sq.m. SA

期數 Phase	港島 Hong Kong Island	九龍 Kowloon	擴展市區 Extended Urban Area	新界其他地區 Rest of New Territories	整體 Overall
第一期 Phase 1	5,600	5,800	4,600	4,100	4,900
第二期 Phase 2	5,600	5,600	4,700	3,500	4,800
第三期 Phase 3	5,400	5,700	4,400	4,500	4,600

註釋： 售價指首年折上折優惠後的最低定價。

Note: Sale price refers to the lowest list price with first year full credit.

#### 4. 租置計劃單位的銷售情況

4.1 截至二零零一年三月底，租置計劃第一期和第二期分別售出 75%和 68%的單位，而第三期則售出 70%的單位。由於租戶在首年享有最高的折上折優惠，因此大部分買家都會在首年購買單位。本節會從單位面積、層數和樓價幾方面，分析租置計劃的銷售成績。

##### 單位面積

4.2 銷售成績顯示大單位比細單位較受歡迎。若把租置計劃第一、第二和第三期幾組不同面積單位的銷售率比較，即見到過去三期不同面積單位受歡迎的相對程度頗為一致。（圖五）

#### 4. Sale of TPS Flats

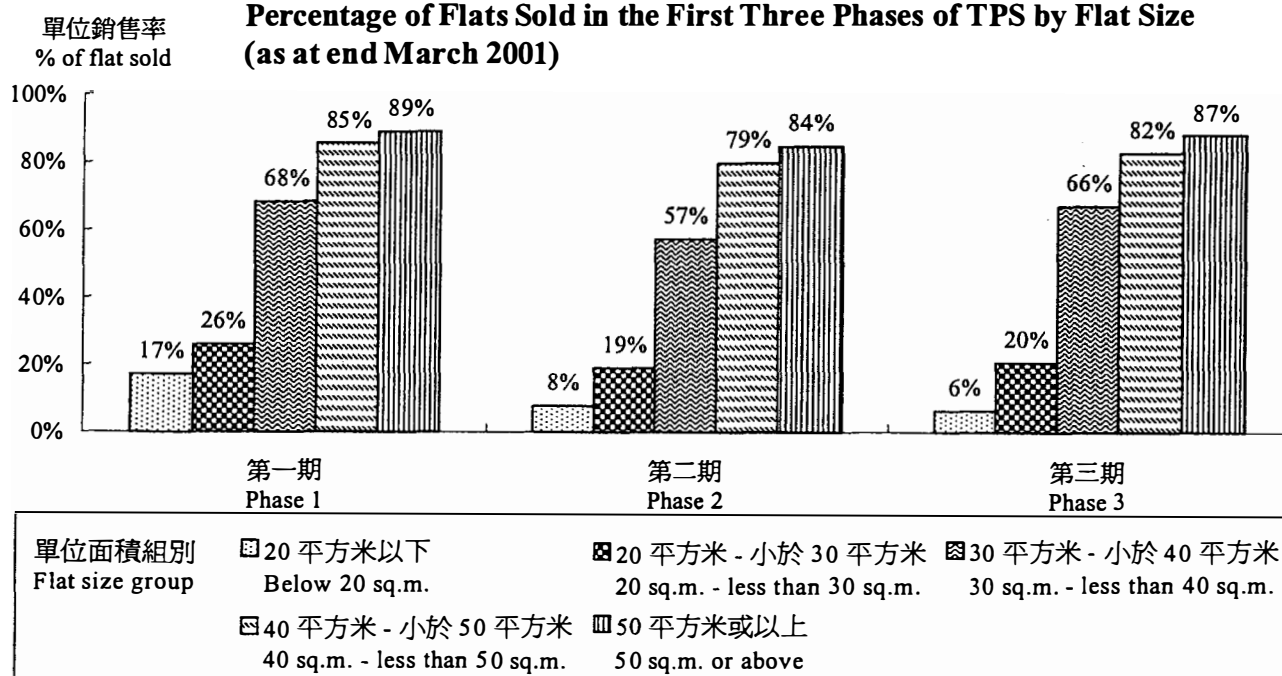
4.1 As at end March 2001, 75% of flats in TPS Phase 1 and 68% in Phase 2 were sold. The corresponding figure for Phase 3 was 70%. Since tenants enjoy the highest credit in the first year of offer, most of the purchasers would purchase the flats within the first year. In this section, we shall analyse the TPS sale results in terms of flat size, floor level and flat price.

##### Flat Size

4.2 Sale results show that large flats were more popular than small flats. A comparison of the percentage of sales in each size group in TPS Phases 1, 2 and 3 indicated that the sale pattern was quite consistent over the past three phases. (Chart 5)

圖五 按單位面積劃分的租置計劃首三期單位銷售率  
Chart 5 (二零零一年三月底的情況)

Percentage of Flats Sold in the First Three Phases of TPS by Flat Size  
(as at end March 2001)



## 層數

4.3 分析顯示，層數越高，銷售成績越好，不過，低層單位的銷售率與高層單位的相差不太大。這可能是在訂定租置計劃單位的售價時，已顧及層數的因素，因而增加了較低層單位的吸引力。（圖六）

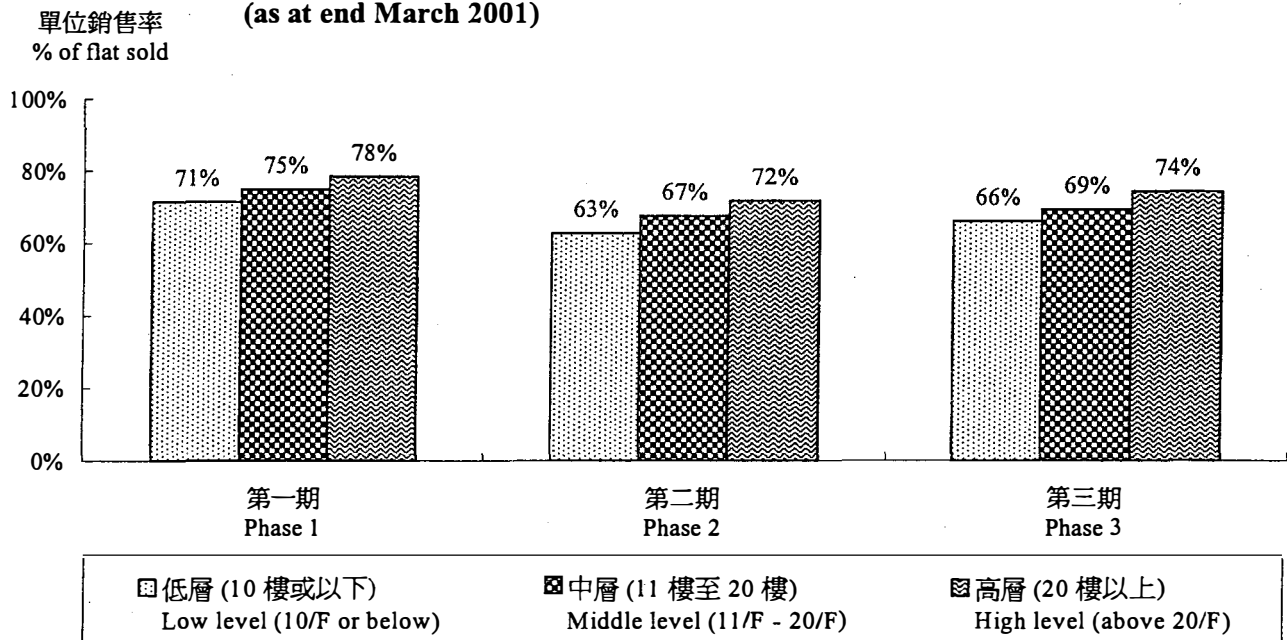
## Floor Level

4.3 Analysis shows that the higher the floor level, the better was the sale result. However, the difference in proportion of flats sold between the flats at lower level and those at higher level was relatively small. It might be due to the fact that pricing of TPS flats had taken floor level into account, and thus enhancing the attractiveness for flats at lower floor level. (Chart 6)

圖六  
Chart 6

### 按層數劃分的租置計劃首三期單位銷售率 (二零零一年三月底的情況)

Percentage of Flats Sold in the First Three Phases of TPS by Floor Level  
(as at end March 2001)



## 樓價

4.4 從樓價分析，樓價越高的單位越受歡迎。這可能是樓價高的單位面積較大，在銷售時較具吸引力。（圖七）

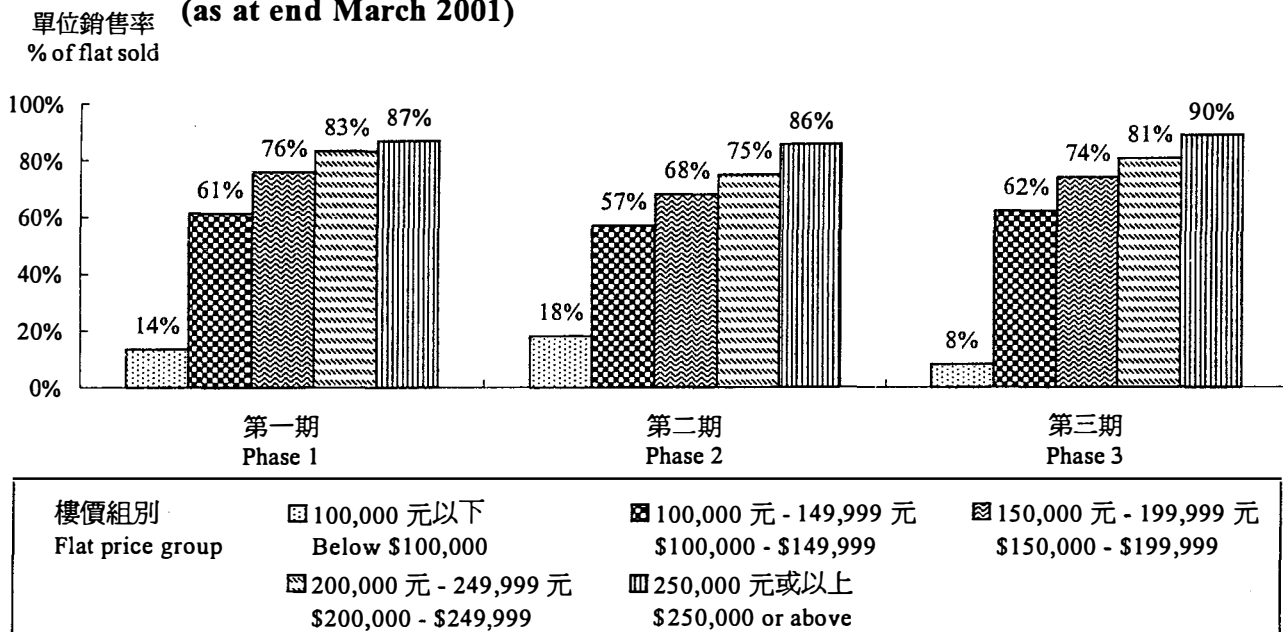
## Flat Price

4.4 Analysed by flat price, the popularity of flats increased with their prices. This result might be attributable to the fact that large flats of high price were more attractive in the TPS sale. (Chart 7)



圖七 按樓價劃分的租置計劃首三期單位銷售率  
Chart 7 (二零零一年三月底的情況)

Percentage of Flats Sold in the First Three Phases of TPS by Flat Price  
(as at end March 2001)



## 5. 現居住戶的概況

5.1 本節分析租置計劃屋邨的現居住戶特徵。由於各項分析並沒有包括屋邨內的空置單位，因此計算出來的銷售率會略高。基本上，本節分析的住戶特徵，是指在二零零一年三月底的情況，但購樓者的繳付租金狀況，則指單位出售前的情況。

### 繳付租金狀況

5.2 從繳付租金狀況分析，附加租金的租戶（即繳付倍半租金、雙倍租金或市值租金的租戶），大體都比一般租金的租戶較熱衷購買租置計劃的單位，這情況在全部三期都出現。雖然購樓者的整體百分率由第一期的 77% 下跌至第二期的 71% 和第三期的 73%，但是附加租金的租戶在這三期均有相當穩定的購樓比例。（表二）

## 5. Profile of Households of Occupied Flats

5.1 In this section, we shall analyse the household characteristics of the occupied flats in the TPS estates. Since the vacant flats in these estates are excluded from the analyses, the sale percentages so derived will be slightly higher. Basically, the household characteristics analysed in this section refer to the position as at end March 2001 except the rent paying status of a purchaser which refers to the position before sale of flat.

### Rent Paying Status

5.2 Analysed by rent paying status, additional rent payers (i.e. tenants paying 1.5 times normal rent, double rent or market rent) generally had higher incentive to purchase TPS flats than normal rent payers in all three phases. Although the overall percentage of purchasers dropped from 77% in Phase 1 to 71% in Phase 2 and 73% in Phase 3, the percentages of purchasers among the additional rent payers remained stable in these three phases. (Table 2)

表二 按繳付租金狀況劃分的租置計劃首三期購樓者百分率  
(二零零一年三月底的情況)

**Table 2 Percentage of Purchasers in the First Three Phases of TPS by Rent Paying Status**  
(as at end March 2001)

期數 Phase	附加租金租戶 Additional Rent Payers	一般租金租戶 Normal Rent Payers	整體 Overall
第一期 Phase 1	87%	77%	77%
第二期 Phase 2	85%	70%	71%
第三期 Phase 3	88%	73%	73%

### 平均住戶人數

5.3 購樓者的平均住戶人數一般都比租戶的為多，這可能是由於大單位較受歡迎的緣故(第4.2段)，而大單位的平均住戶人數較多。(表三)

### Average Household Size

5.3 The average household size of purchasers was generally larger than that of tenants. It might be due to the higher popularity of large flats (paragraph 4.2) in which the average household size was larger. (Table 3)

表三 按租住權劃分的租置計劃首三期平均住戶人數  
(二零零一年三月底的情況)

**Table 3 Average Household Size in the First Three Phases of TPS by Tenure**  
(as at end March 2001)

期數 Phase	購樓者 Purchaser	租戶 Tenant	整體 Overall
第一期 Phase 1	4.1	3.3	3.9
第二期 Phase 2	4.1	3.3	3.8
第三期 Phase 3	4.2	3.4	4.0

## 長者住戶比例

5.4 在全部三期，長者住戶（即全部成員都是六十歲或以上）在租戶當中的比例，均遠高於他們在購樓者當中的比例。（表四）

## Proportion of Elderly Households

5.4 In all three phases, the proportion of elderly households (i.e. all members in a household were aged 60 or above) among the tenants was much higher than that among the purchasers. (Table 4)

表四 按租住權劃分的租置計劃首三期長者住戶比例  
(二零零一年三月底的情況)

Table 4 Proportion of Elderly Households in the First Three Phases of TPS by Tenure  
(as at end March 2001)

期數 Phase	購樓者 Purchaser	租戶 Tenant	整體 Overall
第一期 Phase 1	2.0%	14.8%	4.9%
第二期 Phase 2	2.4%	16.1%	6.4%
第三期 Phase 3	1.5%	11.4%	4.1%

## 6. 結語

6.1 首三期的租置計劃所得到的反應十分熱烈。上述分析顯示，樓面面積較大和層數較高的單位，在租置計劃的銷售中較受歡迎。同時，購買租置計劃單位的住戶，其住戶概況與租戶的不同。一般來說，在須繳付附加租金、人數較多和並非全屬長者的住戶中，租置計劃單位的銷售成績較好。

## 6. Concluding Remarks

6.1 Responses of the first three phases of the TPS were very enthusiastic. The above analyses show that flats of larger floor area and flats at higher floor level were more popular in the TPS sales. They also show that the household profile of TPS flat purchasers were different from that of tenants. In general, the sale results of TPS flats were better among households who were paying additional rent, of larger size and with non-elderly members.