

資助自置居所計劃之統計分析

Statistical Analysis on Subsidized Home Ownership Schemes

多年來房屋委員會(房委會)致力協助市民自置居所。在推出之計劃當中，以居者有其屋計劃(居屋計劃)及私人機構參建居屋計劃(私人參建計劃)的歷史最悠久，受惠住戶的數目亦最多。截至一九九九年三月為止，房委會已向合資格的家庭售出大約275 000個居屋/私人參建計劃單位。在全港的永久性住宅單位中，居屋/私人參建計劃單位所佔的比例，已由一九八八/八九年底的6.1%大幅增升至一九九八/九九年底的12.4%。市民或有興趣知道該等單位的特色和住戶概況，本文就該兩計劃的單位地點、大廈設計、單位類別，以及其住戶的人數、入息及其他個人資料作出統計分析。

Over the years, the Housing Authority (HA) has been facilitating wider home ownership in Hong Kong. Among the schemes introduced, the Home Ownership Scheme (HOS) and the Private Sector Participation Scheme (PSPS) have the longest history and also have the largest number of beneficiaries. Up to March 1999, about 275 000 HOS/PSPS flats were sold by HA to eligible households. The proportion of HOS/PSPS flats to the total stock of permanent residential flats in Hong Kong has increased significantly from 6.1% in end 1988/1989 to 12.4% in end 1998/1999. The profiles of the housing stock and residents under the two schemes may be of interest. This article provides a statistical analysis on aspects like the location, block design, flat mixes of the HOS/PSPS flats and the household size, household income and other personal information of their residents.

如對本文有任何查詢，請致電房屋署統計分組(一)(電話：2762 4628)。

If you have any enquiries on this article, please call Statistics Section (1) of the Housing Department (Tel : 2762 4628).

資助自置居所計劃之統計分析

Statistical Analysis on Subsidized Home Ownership Schemes

引言

多年來房屋委員會(房委會)致力協助市民自置居所。所推出的資助自置居所計劃包括-

(a) 於一九七八年推出居者有其屋計劃(居屋計劃)，以折扣價出售住宅單位予中等收入住戶。其後又推出私人機構參建居屋計劃(私人參建計劃)，利用私人機構資源建屋以擴展居屋計劃。

(b) 在一九八八年推出自置居所貸款計劃，提供貸款給合資格的住戶購買私人住宅單位或居屋第二市場計劃單位。

(c) 在一九九七年推出居屋第二市場計劃。居屋/私人參建計劃業主在購入居屋單位的第三年起，無須補地價而可以把該單位賣給公屋租戶。

(d) 在一九九八年初推出租者置其屋計劃，讓公屋租戶可以以負擔得來的價錢，購買其所住的單位。

(e) 由一九九八年年中起，受整體重建計劃影響的住戶可選擇利用按揭資助自置居所。

(f) 在一九九九年推出可買可租計劃，讓公屋輪候冊申請人可選擇利用按揭資助購買新的公屋單位。

2. 在上述多個資助計劃當中，以居屋計劃及私人參建計劃的歷史最悠久，受惠住戶的數目亦最多。本文就該兩個主要計劃的單位及居民概況作出統計分析。

Introduction

Over the years, the Housing Authority (HA) has been facilitating wider home ownership in Hong Kong. It has introduced a number of subsidized home ownership schemes, which include-

(a) The Home Ownership Scheme (HOS) was introduced in 1978 to provide sale flats for the middle income households at discounted prices. The Private Sector Participation Scheme (PSPS) was an extension of the HOS which drew the resources of the private sector in flat production;

(b) The Home Purchase Loan Scheme (HPLS) started in 1988 to provide loans to eligible households for home purchase in the private sector and the HOS Secondary Market;

(c) The HOS Secondary Market Scheme was introduced in 1997. It allows HOS/PSPS owners to sell their flats to HA rental tenants from the third year after the first assignment of their flats without premium repayment;

(d) The Tenants Purchase Scheme (TPS) commenced in early 1998. It gives an opportunity for sitting tenants to buy their flats at affordable prices;

(e) In mid-1998, the Mortgage Subsidy Scheme was launched to facilitate tenants affected by the Comprehensive Redevelopment Programme to opt for home purchase through the provision of mortgage subsidies; and

(f) In 1999, the Buy-or-Rent Option (BRO) was introduced to enable public rental housing (PRH) applicants to buy new public housing flats with mortgage subsidies.

2. Among these schemes, the HOS and the PSPS have the longest history and also have the largest number of beneficiaries. This paper provides a statistical analysis on the profiles of housing stock and residents under these two major schemes.

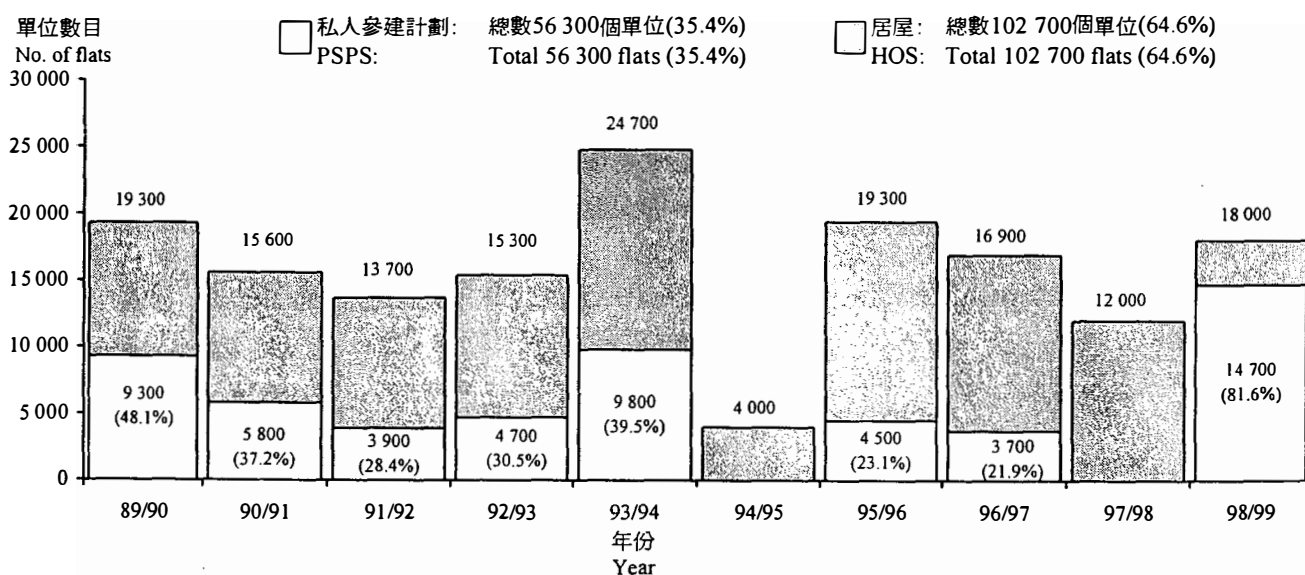
單位概況

3. 在建屋方面，我們會分析在一九九九年初居屋/私人參建計劃單位的建屋情況、地點、大廈設計及單位類別。

建屋量

4. 截至一九九九年三月為止，房委會已售出大約275 000個居屋/私人參建計劃單位（包括預售單位）予合資格的住戶，其中86 000個（31.2%）為私人參建計劃單位。在一九八九/九零至一九九八/九九年間，共有159 000個居屋/私人參建計劃單位落成。其中56 300個（35.4%）為私人參建計劃單位。即在過去十年，平均每年興建大約15 900個單位，其中一九九三/九四年內所建單位數量最多^{註釋一}。（圖一）

圖一 居屋/私人參建計劃單位每年的建屋量，一九八九/九零至一九九八/九九
Chart 1 Annual Production of HOS/PSPS Flats, 1989/90 - 1998/99



5. 過去十年，居屋/私人參建計劃單位在整體永久性住宅單位中所佔的百分比明顯增加，在一九八八/八九年底，這些單位只佔整體單位的6.1%，但至一九九八/九九年底，比率已增至12.4%^{註釋二}。（圖二）

PROFILE FOR HOUSING STOCK

3. Regarding the housing stock, we shall analyse the production pattern, location, design and flat mixes of HOS/PSPS flats up to early 1999.

Production

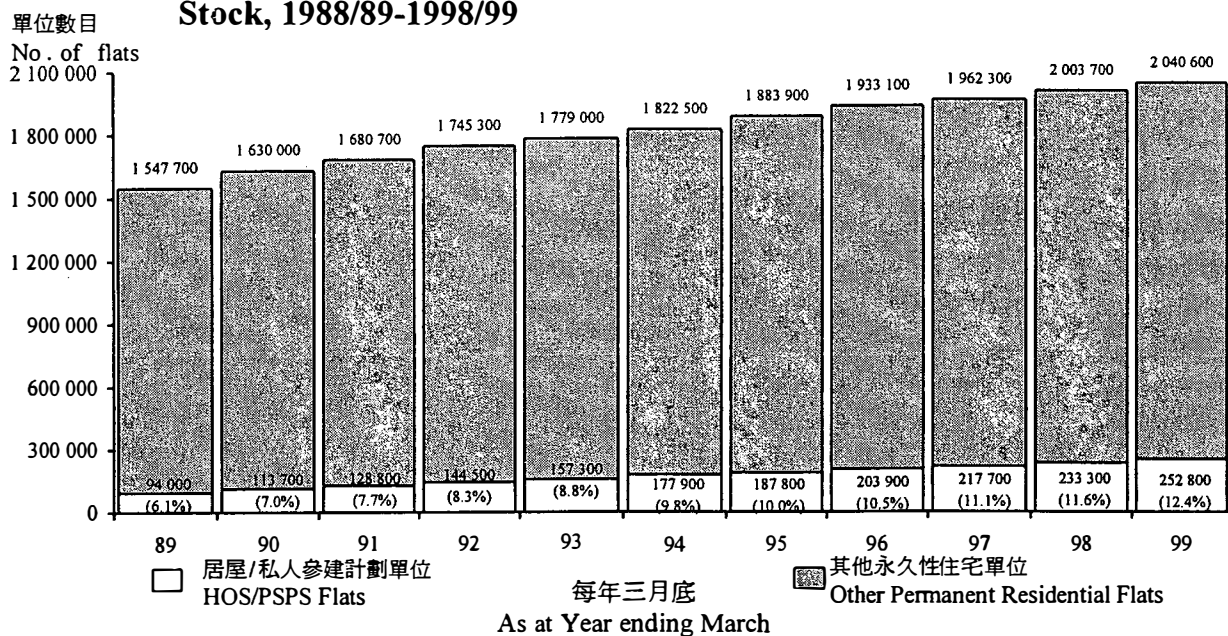
4. Up to March 1999, about 275 000 HOS/PSPS flats (including forward sales) had been sold to eligible households. This included 86 000 PSPS flats (31.2%). A total of 159 000 HOS/PSPS flats were produced from 1989/90 to 1998/99, of which, 56 300 flats (35.4%) were PSPS flats. On average, about 15 900 HOS/PSPS flats were produced annually in this ten-year period. The production peak was in 1993/94^{Note 1}. (Chart 1)

註釋一及二
Notes 1 and 2

資料來源：房屋署
Source: Housing Department.

圖二 居屋/私人參建計劃單位佔永久性住宅單位的百分比，一九八八/八九至一九九八/九九

Chart 2 Proportion of HOS/PSPS Flats in the Permanent Residential Housing Stock, 1988/89-1998/99



地點

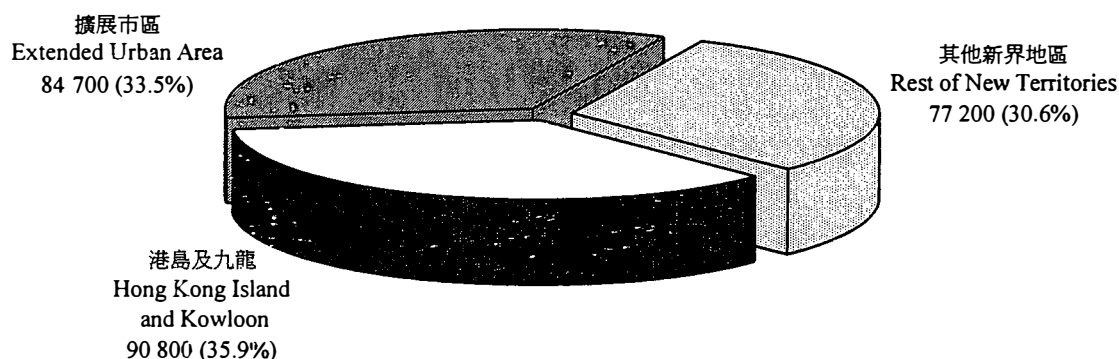
Location

6. 接近70%的居屋/私人參建計劃單位建於市區或擴展市區^{註釋三}。約30%建於其他新界地區^{註釋四}。(圖三)

6. Nearly 70% of HOS/PSPS flats were built in the urban and extended urban areas^{Note 3}. About 30% were found in the rest of the New Territories^{Note 4}. (Chart 3)

圖三 按區域劃分的居屋/私人參建計劃單位分布
Chart 3 Distribution of HOS/PSPS Flats by Region

一九九九年第一季
1st quarter 1999



註釋三 擴展市區包括荃灣、葵青、沙田、馬鞍山、將軍澳及東涌

Note 3 Extended urban area includes Tsuen Wan, Kwai Tsing, Shatin, Ma On Shan, Tsung Kwan O and Tung Chung.

註釋四 資料來源：房屋署

Note 4 Source: Housing Department

大廈設計

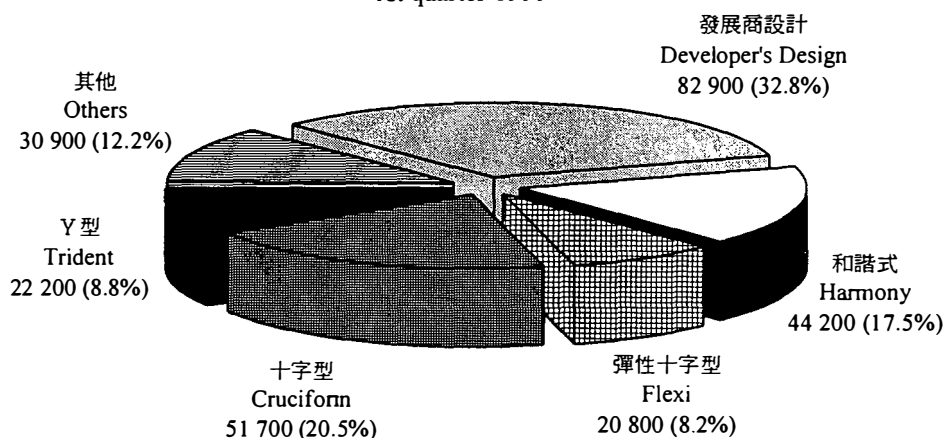
7. 約三分之一 (32.8%) 的居屋/私人參建計劃單位 (主要為私人參建計劃單位), 是由發展商負責設計。至於房委會的標準大廈設計, 則以十字型 (20.5%) 及和諧式 (17.5%) 設計為主^{註釋五}。(圖四)

Design

7. About one third (32.8%) of these flats, predominantly PSPS flats, were designed by developers. For the HA's standard designs, Cruciform (20.5%) and Harmony (17.5%) dominated^{Note 5}. (Chart 4)

圖四 按大廈設計劃分的居屋/私人參建計劃單位分布
Chart 4 Distribution of HOS/PSPS Flats by Block Design

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單位面積

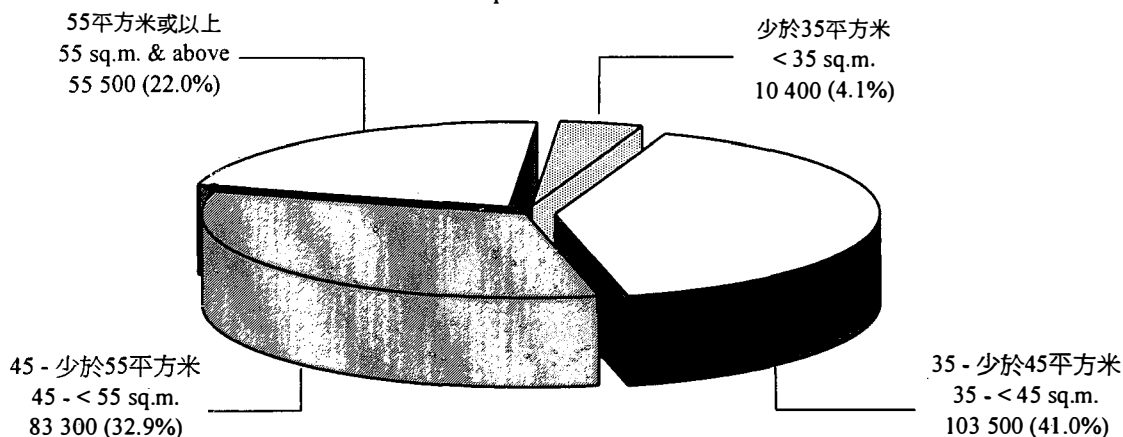
8. 約74%的居屋/私人參建計劃單位是實用面積在35.0平方米至54.9平方米的中型單位^{註釋六}。(圖五)

Flat Size

8. About 74% of HOS/PSPS flats were medium-sized flats with saleable floor area (SFA) ranging from 35.0m² to 54.9m²^{Note 6}. (Chart 5)

圖五 按單位面積劃分的居屋/私人參建計劃單位分布
Chart 5 Distribution of HOS/PSPS Flats by Flat Size

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居民概況

PROFILE OF HOS/PSPS RESIDENTS

9. 在這部分，我們會分析有關居屋/私人參建計劃居民在一九九九年初的入住情況、前居所背景、住戶人數、住戶入息、年齡及職業特徵的資料。

9. In this section, we shall analyse the occupancy position, previous residence background, household size, household income, age distribution and occupational characteristics of the HOS/PSPS residents as at early 1999.

入住情況

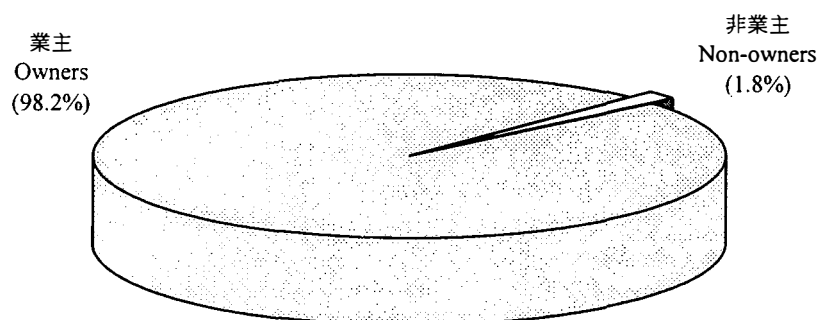
Occupancy Position

10. 在一九九九年一月，98.2%的居屋/私人參建計劃的單位是由業主自住^{註釋七}。(圖六)

10. As at January 1999, 98.2% of households in HOS/PSPS flats were owner-occupiers^{Note 7}. (Chart 6)

圖六 居屋/私人參建計劃單位的自住比例
Chart 6 Proportion of Owner-occupiers in HOS/PSPS Flats

一九九九年一月
 January 1999



註釋七 資料來源：房屋署
 Note 7 Source: Housing Department

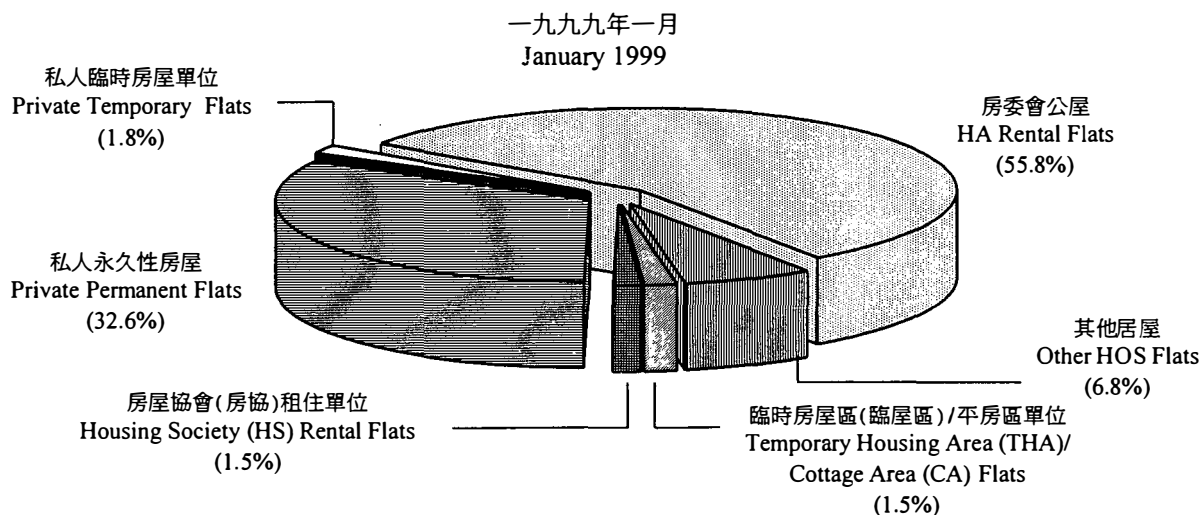
前居所背景

11. 為鼓勵公屋租戶自置居所，較大的居屋計劃配額是分配給綠表申請人(主要為現居於公屋的租戶)。現時綠表申請人與白表申請人^{註釋八}的配額分配比例為6:4。在一九九九年一月，56%的居屋/私人參建計劃的住戶是前房委會的租戶^{註釋九}。(圖七)

Background of Previous Residence

11. To encourage tenants' mobility, the majority of HOS/PSPS flats are sold to Green Form applicants i.e. mainly sitting tenants. At present, the allocation ratio for Green Form and White Form applicants^{Note 8} is 6 : 4. As at January 1999, about 56% of HOS/PSPS households were previously HA rental tenants^{Note 9}. (Chart 7)

圖七 按前居房屋類別劃分的居屋/私人參建計劃住戶分布
Chart 7 Previous Residence of HOS/PSPS Households



12. 居住於市區的居屋/私人參建計劃住戶中，75%是原居於同一區域，該比例較擴展市區及其他新界地區的住戶為高^{註釋十}。(圖八)

12. 75% of HOS/PSPS households in the urban area previously lived in the same region. This proportion was higher than those of households in the extended urban area and the rest of the New Territories respectively^{Note 10}. (Chart 8)

註釋八
Note 8

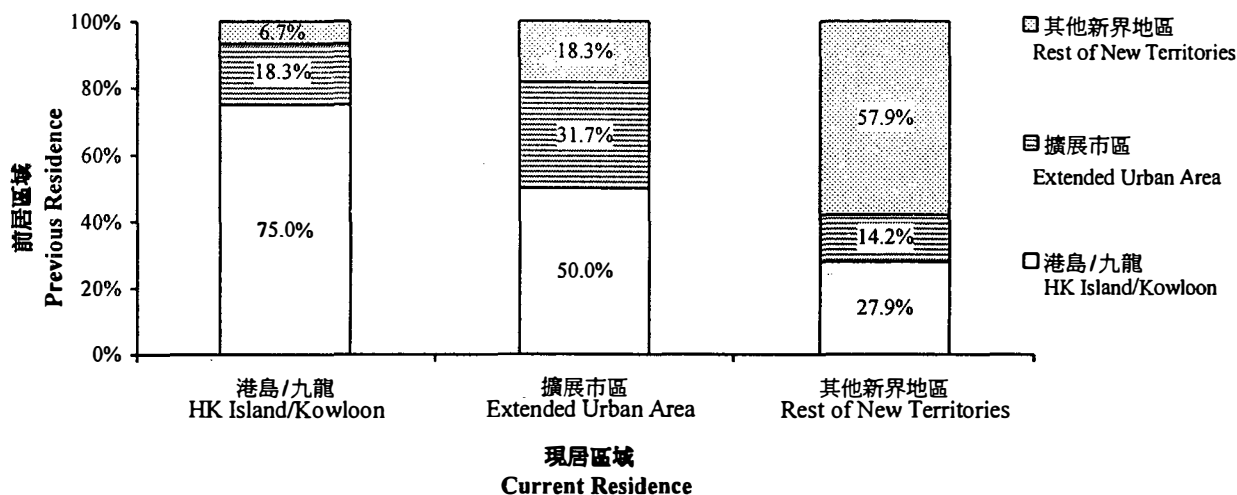
白表申請人主要包括私人住宅住戶或有意分戶但不會騰出現住公屋的公屋居民。
White Form applicants include mainly households from the private sector or public sector housing residents who plan to split from their present households without surrendering their public housing units.

註釋九及十
Notes 9 and 10

資料來源：房屋署
Source: Housing Department

圖八 按前居區域劃分的居屋/私人參建計劃住戶分布
Chart 8 Previous Residence Region of HOS/PSPS Households

一九九九年一月
January 1999



住戶人數

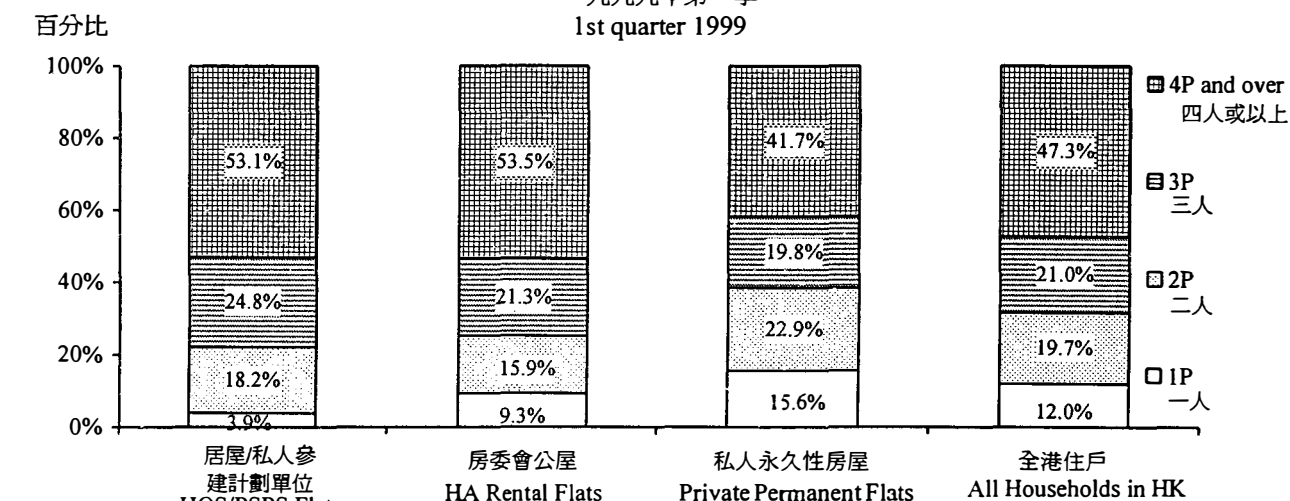
13. 居屋/私人參建計劃住戶的平均人數為3.5人，私人永久性房屋住戶的平均人數為3.2人，而全港住戶的平均人數則為3.3人^{註釋十一}。(圖九)

Household Size

13. The average household size of HOS/PSPS households was 3.5 persons. The corresponding household sizes in private permanent housing and Hong Kong as a whole were 3.2 and 3.3 persons respectively^{Note 11}. (Chart 9)

圖九 按房屋類別劃分的住戶人數分布
Chart 9 Household Size Distribution by Housing Type

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平均住戶人數 (人):
Average household size:
household size: 3.5
(No. of persons)

3.5

3.6

3.2

3.3

註釋十一 資料來源：政府統計處綜合住戶統計調查
Note 11 Source: General Household Survey, Census & Statistics Department

住戶入息

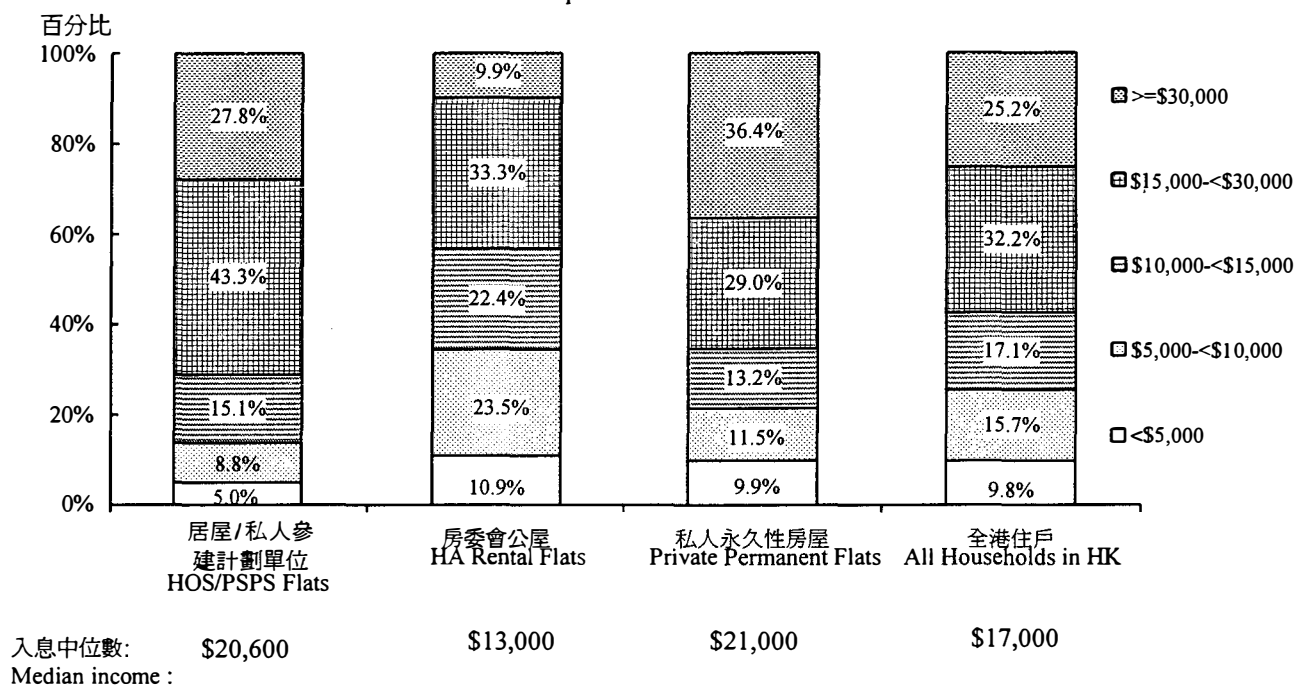
14. 居屋/私人參建計劃住戶的每月入息中位數為\$20,600元，與私人永久性房屋住戶的\$21,000元相若，但比房委會租戶的\$13,000元，則高出很多^{註釋十二}。(圖十)

Household Income

14. The median monthly household income of HOS/PSPS households stood at \$20,600 which was comparable to that of \$21,000 for households in private permanent housing. It was much higher than that of \$13,000 for households in HA rental flats^{Note 12}. (Chart 10)

圖十 按房屋類別劃分的住戶入息分布
Chart 10 Household Income Distribution by Housing Type

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1st quarter 1999



年齡

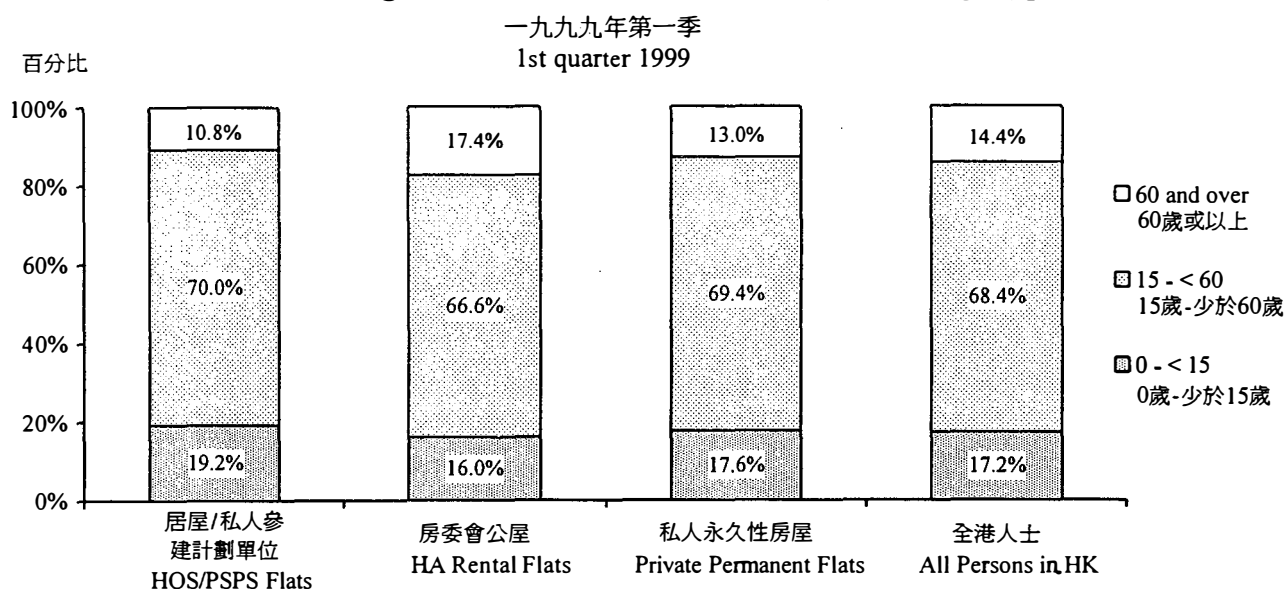
15. 約有11%的居屋/私人參建計劃居民年齡在60歲及以上，比房委會租客的17.4%明顯較低，在私人永久性房屋居民和全港人口當中，此數分別為13.0%及14.4%。另一方面，居屋/私人參建計劃居民當中年齡在十五歲以下的兒童所佔百分比則較高^{註釋十三}。(圖十一)

Age

15. About 11% of HOS/PSPS residents were of age 60 and over. This was significantly lower than that of 17.4% for HA rental tenants. The corresponding figures for private permanent housing residents and the overall population were 13.0% and 14.4% respectively. On the other hand, the proportion of children aged under 15 was higher among HOS/PSPS residents^{Note 13}. (Chart 11)

註釋十二及十三 資料來源：政府統計處綜合住戶統計調查
Notes 12 and 13 Source: General Household Survey, Census & Statistics Department

圖十一 按房屋類別劃分的年齡分布
Chart 11 Age Distribution of Residents by Housing Type



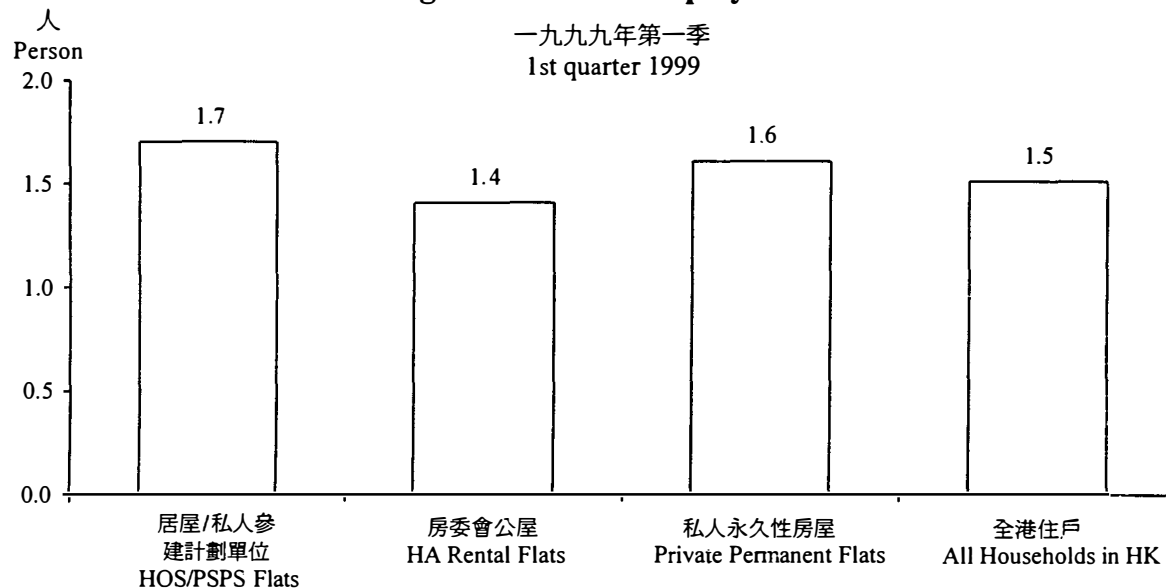
職業情況

16. 居屋/私人參建計劃住戶平均每戶有1.7人就業，此數高於房委會租戶的1.4人及私人永久性房屋住戶的1.6人^{註釋十四}。(圖十二)

Occupational Position

16. The average number of employed persons per HOS/PSPS household was 1.7 persons which was higher than those of 1.4 persons for HA rental tenants and 1.6 persons for private permanent housing residents^{Note 14}. (Chart 12)

圖十二 每戶平均就業人數
Chart 12 Average Number of Employed Persons Per Household

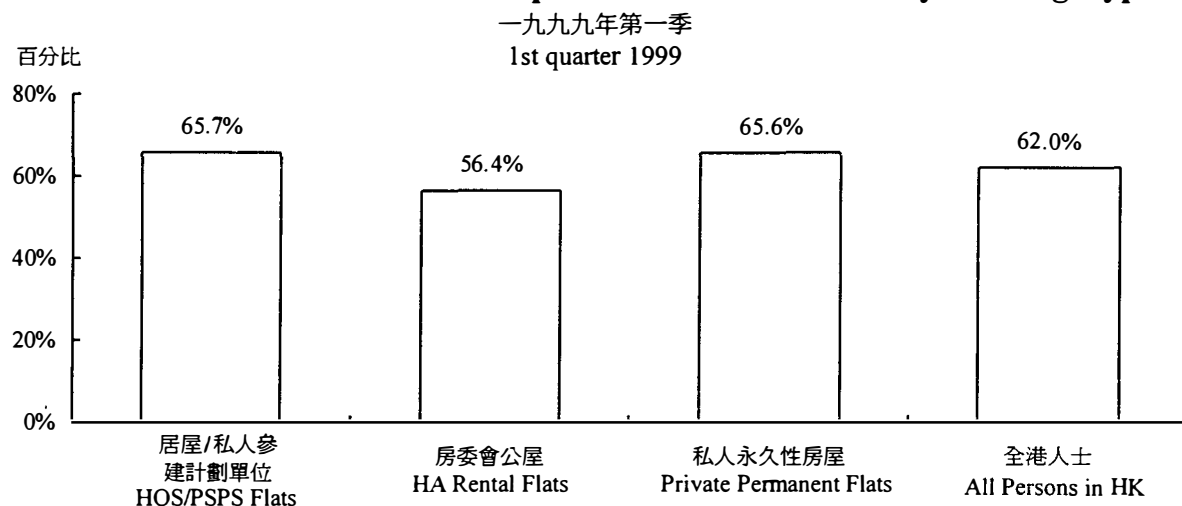


註釋十四 資料來源：政府統計處綜合住戶統計調查
 Note 14 Source : General Household Survey, Census & Statistics Department

17. 居屋/私人參建計劃居民的勞動人口參與率為65.7%，接近私人永久性房屋居民的65.6%，但比房委會租客的56.4%為高^{註釋十五}。(圖十三)

17. The labour force participation rate of HOS/PSPS residents was 65.7%. It was comparable to that of 65.6% for private permanent housing residents but higher than that of 56.4% for HA rental tenants^{Note 15}. (Chart 13)

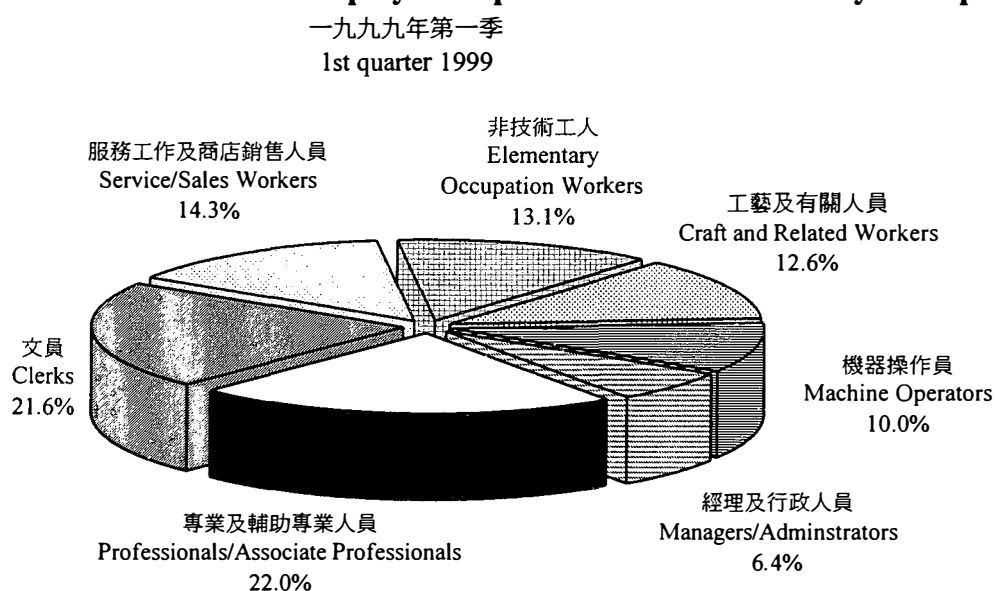
圖十三 按房屋類別劃分的勞動人口參與率
Chart 13 Labour Force Participation Rate of Residents by Housing Type



18. 在居屋/私人參建計劃住戶的就業人口中，22%是專業人員及輔助專業人員；21.6%是文員；12.6%是工藝及有關人員；13.1%是非技術工人^{註釋十六}。(圖十四)

18. Amongst the employed population within HOS/PSPS residents, 22% were professionals and associate professionals, 21.6% were clerks, 12.6% were craft and related workers, and 13.1% were elementary occupation workers^{Note 16}. (Chart 14)

圖十四 按職業劃分的居屋/私人參建計劃居民的就業人口分布
Chart 14 Distribution of Employed Population in HOS/PSPS by Occupation



註釋十五及十六
Notes 15 and 16

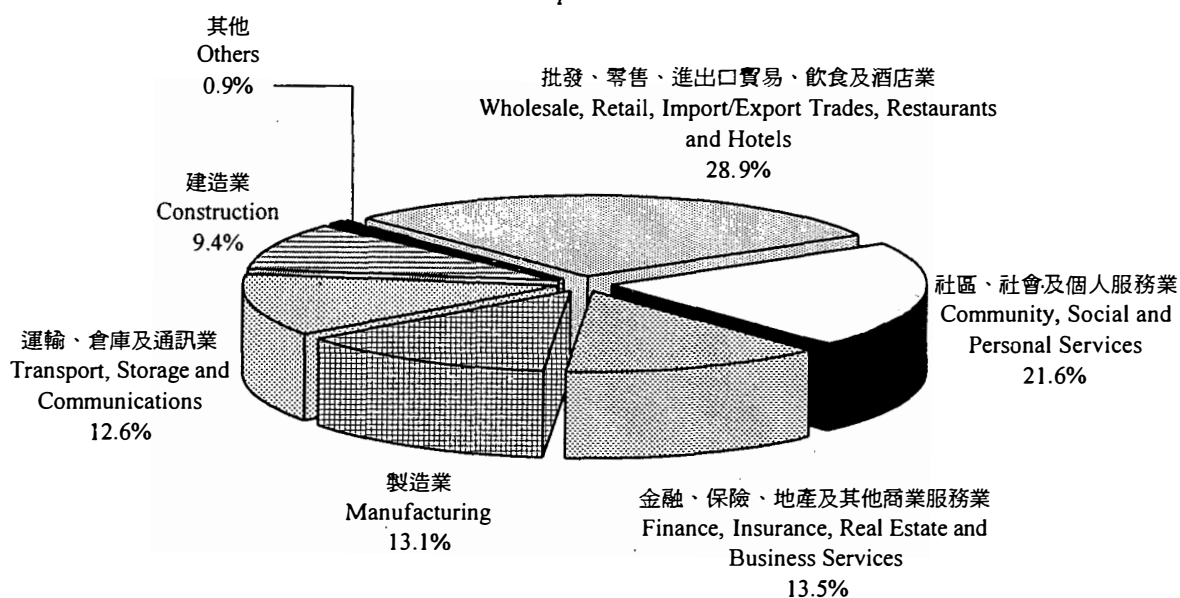
資料來源：政府統計處綜合住戶統計調查
Source: General Household Survey, Census & Statistics Department

19. 若按行業劃分，居屋/私人參建計劃居民的就業人口中，約29%是從事批發及零售、進出口貿易、飲食及酒店服務業；21.6%從事社區、社會及個人服務業^{註釋十七}。(圖十五)

19. Analysed by industry, about 29% were employed in the wholesale, retail and import/export trades, restaurants and hotels sector, 21.6% in the community, social and personal services sector^{Note 17}. (Chart 15)

圖十五 按行業劃分的居屋/私人參建計劃居民的就業人口分布
Chart 15 Distribution of Employed Population in HOS/PSPS by Industry

一九九九年第一季
1st quarter 1999



註釋十七 資料來源：政府統計處綜合住戶統計調查
Note 17 Source: General Household Survey, Census & Statistics Department