



“房協經歷了

The last year has been exceptional

一九九八至一九九九年度，房協與廣大市民共同經歷了不平凡的一年。

在一九九八年四月十七日舉行的五十周年慶祝酒會上，行政長官董建華先生應邀蒞臨擔任主禮嘉賓。為隆重其事，房協更透過多媒體影音幻燈片和紀念特集，介紹歷年來如何滿足廣大市民的住屋需求，並講述未來的發展路向。

在建屋方面，房協在年內新落成的住宅單位共有一萬二百零六個，絕大部分屬於為中等收入家庭而設的「夾心階層住屋計劃」。可惜，經濟不景令到物業價格急劇下調，減低買家的置業意欲，加上家庭收入減少，令他們的供款負擔增加。有見及此，房協在一九九八年五月推出三年按揭貸款利息資助，其後更於八月份撥資提供達樓價兩成的「五年免息免供第二按揭貸款」，希望透過這些財務安排，減輕買家在置業初期的供款負擔。結果，超過八成買家採用這些安排，入伙情況令人滿意。

年內，將軍澳區一個發展項目的承建商因表現未如理想，令到外界對房協的樓宇質素產生疑慮。猶幸在各方面的同心協力下，承建商最終已經完成工程，而買家亦可在六月前陸續入伙。當事件發生後，管理層已經在本人和執委會的敦促下，全面檢討建築中物業的狀況，以確保質素達到標準，符合「品質優良」的目標。

不平凡的一年。
for the Housing Society. ”

主席鍾瑞明先生

The Hon Chung Shui-ming, Chairman

The year 1998/1999 has been exceptional, not only for the Housing Society but for Hong Kong as well.

We celebrated our 50th Anniversary on 17 April 1998 with the Chief Executive, The Hon C. H. Tung, as the Guest of Honour at our Cocktail Reception. For this special occasion, we produced an audio-visual multi-slide show and a commemorative book entitled "High-Rise Society". Both items vividly captured the way the Housing Society has contributed to the housing needs of our fellow citizens at different stages in Hong Kong's recent history, and our outlook for the future.

In the same year, we completed a record 10,206 units, the majority of which are under the Sandwich Class Housing Scheme for middle-income families. The economic downturn that triggered a sharp drop in property prices and in many instances a lowering of family incomes has greatly dampened purchasers' interest and their ability to acquire the units. To lower the initial mortgage payments facing purchasers, we offered mortgage and loan assistance packages which resulted in a very satisfactory take-up rate of well over 80% of those projects handed over during the period.

The under-performance of a contractor on one Tseung Kwan O project generated concern over the quality of our finished product. However, through the concerted efforts of all parties involved, the units in this project were scheduled to be progressively handed over to purchasers in good condition by June 1999. I have urged management to conduct a thorough review of quality issues on future projects to ensure that our core value of "Quality" is upheld.

For the second successive year, we announced a rent freeze to ease the financial burdens facing our tenants in the wake of the economic downturn. We also offered rent reductions to a number of our commercial tenants. This action

為紓緩租戶因經濟不景帶來的生活負擔，房協今年連續第二年凍結租金，並為商戶重估租值，而個別商舖經重估後亦得到減租。無可否認，這些措施對房協帶來一定程度的財政壓力，幸而房協一直奉行審慎的理財原則，物業管理部有效地控制成本，面對各項寬減帶來的財政壓力下，仍保持一定水平的營運盈餘，服務質素亦未有受到影響。

繼政府於一九九八年十月暫停「夾心階層住屋計劃」後，房協隨即在十二月舉行會議，商討未來的發展策略。房協向來致力配合政府的房屋政策，針對特定社群發展迎合他們需要的房屋，展望未來，這個目標仍然不變。

has placed tremendous pressure on the financial performance of the Housing Society. Nevertheless, we are still able to maintain a small surplus in our estates operating accounts through prudent management and stringent cost controls. These steps have had minimum impact on the level of service that we provide.

Following the Government's announcement of the suspension of Sandwich Class Housing projects in October 1998, we held a brainstorming session to map out our future strategic directions. As always, the Housing Society has been keen to



過去一年，「住宅發售計劃」單位共建成七百八十四個。鑒於市民對此計劃的需求仍然殷切，房協已經建議政府將若干原作「夾心階層住屋計劃」的發展用地，改作「住宅發售計劃」用途，有關討論目前仍在進行中。同時，政府計劃邀請私人發展商參與「混合發展計劃」，並將落成後約三分之一的單位，交由房協以代理人身分編配予合資格的家庭，而首幅土地亦暫定在一九九九年中招標。對於能夠獲邀參與此項計劃，房協感到非常高興。

另一方面，房協應政府委託推行的「首次置業款計劃」，已於一九九八年四月正式推出，貸款名額亦在同年七月由最初的六千個增至一萬二千個。截至一九九九年三月三十一日，共有二萬六千九百五十七個家庭提出申請。年內，房協與房屋局緊密合作，在檢討後修訂申請資格和貸款安排，力求令到計劃內容更加完善，並同時簡化內部審批程序，進一步縮短申請時間。

identify new market niches to satisfy the housing demands of our target groups and to complement the Government's housing initiatives.

There continues to be a demand for our Flat-For-Sale-Scheme and over the past year we completed 784 units and began looking at the development of similar housing project on sites that had been previously earmarked for Sandwich Class Housing. Also, we are proud to be invited by the Government as an agent for the Mixed Development Scheme. Under the Scheme, private developers are invited to develop the entire site with about one-third of the completed flats to be allocated to specified applicants through the Housing Society. Tentatively, the Scheme will be out for tender in mid 1999.

The Home Starter Loan Scheme which the Government has entrusted to the Society was launched in April 1998 with an initial quota of 6,000. This was doubled to 12,000 at the end of July 1998. By 31 March 1999, a total of

目前，房協正就「年長者住屋計劃」的兩個試驗發展項目進行詳細設計和財務安排研究，希望為年長者提供集合護理、福利和康樂設施於一身的住宅單位，預期首項工程可在一九九九年底展開。至於房協與土地發展公司合作進行的西九龍填海區出租屋邨發展項目，亦可望於一九九九年底或二零零零年動工。

房協在過去五十年得以推行多項不同的房屋計劃，成功完成每項使命，實歸功於各委員的悉心指導，以及全賴員工在執行總幹事的領導下盡心工作，竭誠服務。年內，查懋聲先生、張皓生先生、李才生先生、盧雲龍先生、梅文志先生、潘祖堯先生、潘國城博士和吳艷梅女士退任執行委員會職務，本人謹此向他們多年來的支持致萬二分感謝。與此同時，本人歡迎鍾逸傑爵士、陳廣才先生、馮志強先生、何恆光先生和郭國全先生在年內加入執委會，相信各位的豐富經驗定能為房協帶來一新氣象。

「新世紀、新氣象」，房協承諾將會在品質方面尋求突破，繼續為廣大市民提供優質且價格合宜的居所，滿足不同人士的需要。縱使未來充滿考驗，本人深信，房協同寅定會積極工作，以堅毅和服務社群的精神面對各項新挑戰。

鍾瑞明

主席
鍾瑞明

26,957 loan applications had been received. Throughout the year we worked closely with the Housing Bureau, revising eligibility criteria and loan issue conditions to broaden its appeal. Internally, we streamlined loan handling operations to ensure these applications could be processed quickly.

We have continued to study the viability of two pilot projects for housing for our senior citizens and the pilot scheme is expected to commence at the end of 1999. These age-in-place schemes offer integrated housing, health, welfare and recreation facilities. We have also progressed plans for a rental housing estate in collaboration with the Land Development Corporation on West Kowloon Reclamation, construction of which will commence at the end of 1999 or early 2000.

Over the past five decades, the Housing Society has been able to achieve its targets and fulfill its mission. This is in no small measure due to the total dedication of our members and the devotion of our staff under the leadership of the Executive Director. I must in particular recognise the contributions of retiring Executive Committee members, Messrs Payson Cha, Albert H. S. Cheung, C. S. Lee, John W. L. Loo, Michael Moir, Ronald C. Y. Poon, Dr. Peter K. S. Pun and Ms. Ina Stumpf whose wise counsel will be missed. I would also like to welcome Sir David Akers-Jones, Messrs K. C. Chan, Bosco C. K. Fung, Thomas Ho and K. C. Kwok who joined our Executive Committee during the year.

As we enter the next millennium, we remain committed to providing quality, affordable housing to the people of Hong Kong. Further challenges lie ahead. I am confident we will continue to develop solutions to meet them.



The Hon Chung Shui-ming
CHAIRMAN