



“

休息室活動很多，  
朋友又多，打發時間  
容易得多。

*At the elderly centre in  
my estate, I always have  
company.*

”

### 滿足需求 繼續發展

除上述的工作外，房協正與政府共同制定「混合發展計劃」和「長者住屋計劃」試驗項目的內容。

「混合發展計劃」旨在鼓勵私人發展商興建優質的單位，然後把一部分交由政府出售予符合特定資格的人士，而房協則擔任政府的代理人，協助進行策劃和銷售。本年度內，政府建議房協持有落成後物業的業權，有關此項建議的安排，目前仍在討論當中。



房協一直致力為長者建設優質居所，並正籌劃一項為中等收入家庭的長者而設的房屋計劃，希望為已退休的長者提供集合護理、福利和康樂服務於一身的居住單位。根據房協進行的意見調查，不少準用家對此項計劃甚感興趣。有見及此，房協正策劃兩個試驗項目，合共可提供約五百個單位，地點分別位於佐敦谷及將軍澳。

### 出租屋邨和物業管理

一九九九年一月，房協決定連續第二年凍結出租單位的租金，以減輕居民的經濟負擔。凍結租金的有效期由一九九九年四月至二零零零年三月，受惠單位共有三萬三千多個。雖然房協的租金收入並無增加，但是仍動用一億三千五百萬元為各出租屋邨進行大型的維修保養和改善工程。

### Rental Estates and Managed Properties

In January 1999, the Housing Society announced a rent freeze on all of its some 33,000 domestic rental units to cover the period from April 1999 to March 2000. This is the second consecutive year of rent freezes with the aim of relieving the financial burden of our tenants. Even though the income from domestic rental units remains constant, a sum of HK\$135 million was committed for major improvements and maintenance.

The Housing Society has since 1997 offered special subsidies to elderly tenants for the subscription of a careline service. With a pendant, the elderly can summon help when they need assistance. As at 31 March 1999, more than 500 elderly tenants were enjoying the benefit.

In January this year, the Housing Society commissioned a tenant opinion survey to gauge tenants' perceptions on rental policies and management services. Conducted by the Department of Management Science of the City University, the survey indicated that over 70 per cent of respondents were satisfied with the living conditions and existing rental policies. Many were keen to see improvements to household rubbish collection and the monitoring of incidents involving tenants throwing articles from windows. The Housing Society will study the detailed report and follow-up with appropriate action.

During the year, the Housing Society took over the management responsibility of 3,586 flats in five new projects. In response to the increase in managed property portfolio, the Housing Society reviewed the property management structure and a new mode of operation was applied to Hibiscus Park in Kwai Chung and Kai Tak Garden Phase I in Wong Tai Sin.

在長者服務方面，房協於一九九七年推出關懷熱線津貼計劃，使到長者可透過資助，租用求助器，以便在緊急時能夠得到所需的支援服務。截至一九九九年三月三十一日，超過五百名居住在出租單位的長者，正透過津貼享用此項支援服務。

一九九九年一月，房協委托城市大學管理科學系進行一項住戶意見調查，收集居民對出租政策和屋邨管理服務的意見。根據初步調查報告的資料，超過百分之

### Commercial Letting and Carparks

Leasing of commercial property has remained sluggish over the year. Fortunately, the Housing Society was able to maintain the leasing rate at 95% with a relatively steady average monthly increase in rental income. In August 1998, a rent re-assessment for shop tenants was conducted and rebates were given to individual shop tenants after the exercise.



七十的居民對居住環境和現行租金政策感到滿意，亦有部分居民希望房協能夠進一步改善屋邨垃圾的收集安排，以及高空擲物的情況。房協將會在取得詳細的調查報告後，進一步進行研究，並作出適當的安排。

本年度內，房協新增五個代管屋苑，單位數目共有三千五百八十六個。為增加管理服務的效益，房協已經就物業管理架構進行檢討，並在葵涌芊紅居和黃大仙啟德花園第一期試驗推行一項新的物業管理運作模式。

### 商舖和停車場業務

本年度內，房協的商舖出租率，在商業租賃市場不景的情況下，仍然能夠維持在百分之九十五的水平，而每月的租金收入穩定並有輕微增長。一九九八年八月，房協曾經為轄下商舖進行租值評估，其中部分商戶的租金經重估後亦獲得寬減。

至於停車場方面，隨著新落成的物業入伙，停車位的數目有所增加，而租金收入方面，在一九九八年四月至十二月期間亦輕微增加約四十萬元。

Rental income from carparking operations has remained steady, with a slight increase of HK\$0.4 million from April 1998 to December 1998, due to an increase in volume of carparking spaces in newly completed projects.

### Facilitating Loans

In terms of facilitating home finance options, the Housing Society administered the launch of the Government's Home Starter Loan Scheme and introduced its own top-up loan facilities for purchasers of sale flats under various housing schemes.

The Home Starter Loan Scheme, which the Government entrusted to the Housing Society, was launched in April 1998 with an initial quota of 6,000. The Housing Society is responsible for the screening and processing of applications and also the granting and repayment of loans. Under the Scheme, each of the successful applicants will be granted a loan of \$600,000 or 30% of the purchase price of the property, whichever is the lower. The annual quota was extended to



### 置業貸款

房協受政府委托，推行「首次置業貸款計劃」，協助市民自置居所。此外，房協亦自行斥資向轄下出售房屋計劃的買家提供「第二按揭貸款」。

「首次置業貸款計劃」是一項由政府委托房協推行的置業計劃，於一九九八年四月正式推出，成功申請人可獲得六十萬元或樓價百分之三十的貸款金額，兩者以較低者為準。貸款名額亦因應需求，在七月份由最初的六千個增至一萬二千個。在整項計劃當中，房協需要負責審查申請人的資格、批核申請、發放和回收貸款。本年度內，房協與政府合力檢討計劃內容，並在其後修訂申請資格和相關條款。截至一九九九年三月三十一日，共有五千七百一十九個家庭已經取得貸款。

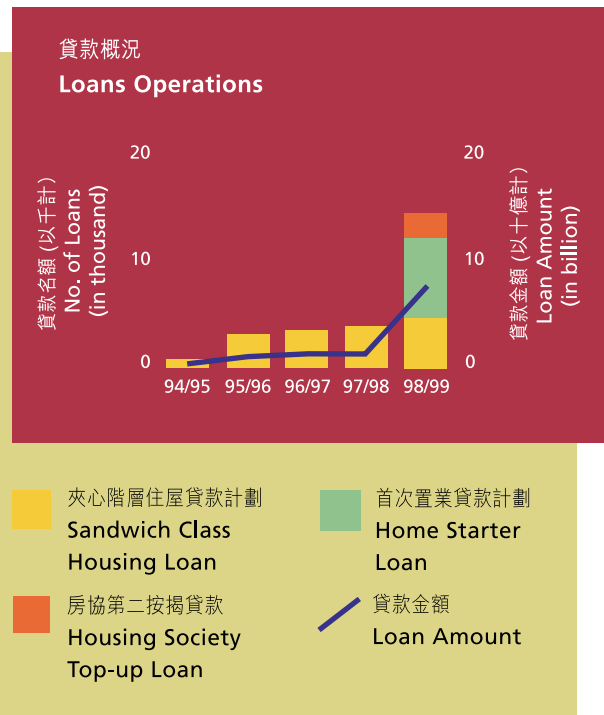
至於一九九三年推出的「夾心階層住屋貸款計劃」，經政府全面檢討後，已經在本年度內正式完結。截至一九九九年三月三十一日，共有五千七百零一個合資格家庭取得貸款，貸款總額超過二十七億元，而房協亦已將貸款餘額歸還政府。

在出售單位方面，房協在本年度內亦推出三年按揭利息資助、五年免息免供第二按揭，以及樓價八成的按揭擔保，以減輕買家的置業負擔，而逾百分之八十的買家曾經採用這些安排。



將軍澳疊翠軒

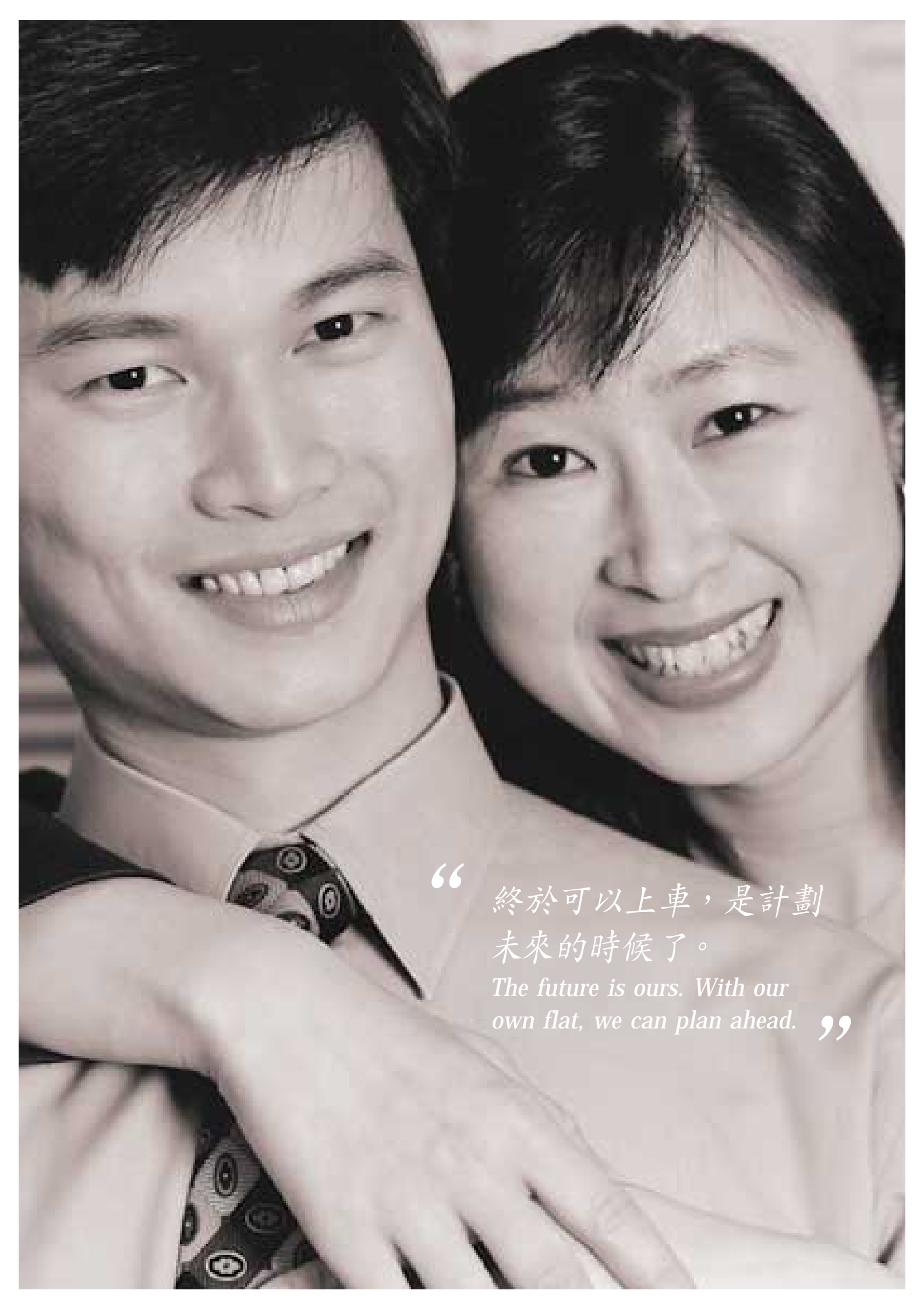
The Pinnacle, Tseung Kwan O



12,000 in July 1999 due to the increasing demand. By 31 March 1999, a total of 5,719 successful applicants had drawn down the loans. The Housing Society has, in conjunction with the Government, revised the eligibility criteria and loan conditions during the year.

The Sandwich Class Housing Loan Scheme, which was launched in 1993, was abolished during the year as a result of the consolidation of Government loan schemes. As at 31 March 1999, an amount totalling HK\$2.70 billion was granted to 5,701 successful families and the remaining loan fund had been returned to the Government.

During the year, the Housing Society introduced financial assistance measures to purchasers of our sale flats. These included interest subsidies, second mortgages and mortgage guarantees. An average of 80% of purchasers took up these offers during the year.



“

終於可以上車，是計劃  
未來的時候了。

*The future is ours. With our  
own flat, we can plan ahead.*

”