

Memorandum for the Hong Kong Housing Authority
Hong Kong Housing Authority's 2025/26 Corporate Plan

PURPOSE

This paper seeks Members' endorsement of the Hong Kong Housing Authority (HA)'s 2025/26 Corporate Plan (CP).

RECOMMENDATION AND ADVICE SOUGHT

- 2. Members are invited to endorse HA's 2025/26 CP at **Annex**.

BACKGROUND

3. Pursuant to section 4(3) of the Housing Ordinance, HA shall submit its CP for the next financial year to the Chief Executive (CE) by 31 January for approval.
4. HA publishes its CP annually to enhance corporate governance. For corporate planning cycle of 2025/26, the HA's 2025/26 Strategic Plan (SP), which set out the proposed Vision, Mission, Core Values, Strategic Objectives and Key Activities (KAs) (i.e. a list of task items) for HA in the forthcoming financial year, was endorsed by the Strategic Planning Committee (SPC) on 5 November 2024. On the basis of the approved SP, various divisions of the Housing Department (HD) developed their own Programmes of Activities (PoAs), detailing their work programmes of the relevant KAs, which were discussed and endorsed by relevant Committees in November 2024 and December 2024 respectively. Based on these endorsed PoAs, we proceeded to draft HA's 2025/26 CP.

THE 2025/26 CORPORATE PLAN

The 2024 Policy Address

5. When we formulate HA's workplan for the coming financial year in the corporate planning exercise, we have all along been planning and allocating resources in accordance with the public housing initiatives related to HA as set out in the Policy Address (PA), so that the work of HA in the coming year can tie in with the Government's policy focuses more effectively. In the 2024 PA, the CE announced that we would enhance the housing ladder to address the aspiration of the public for home ownership; expedite the circulation of public rental housing (PRH) units and strengthen the efforts in combating tenancy abuse to ensure resources are used in a prudent manner.

HA's Corporate Vision, Mission, Core Values and Strategic Objectives

6. The existing Corporate Vision, Mission, Core Values and Strategic Objectives of HA have been adopted since 2017/18. Upon the 50th anniversary of HA in 2023, we have conducted a comprehensive review on the aforementioned items. To gauge the views of HA and Committee members, the Secretary for Housing cum Chairman of HA chaired a brainstorming session in September 2024. The suggestions have been incorporated in the revised Vision, Mission, Core Values and Strategic Objectives set out in **Chapter 2** to better reflect HA's core values of "creative", "attentive", "responsible" and "enthusiastic". This is also in line with the goals of this term Government to enhance the quantity, speed, efficiency and quality for the provision of public housing, enhance residents' sense of well-being and ensure the rational use of public resources.

Revised Content of 2025/26 Corporate Plan

7. To present the CP in a more focused manner, we have removed the Chapters of "Year-end Review" and "Consolidated Budgets" which had already been reported in separate papers.

Chapter 1 – Corporate Profile

8. Chapter 1 introduces the work of HA and the Housing Department.

Chapter 2 – Corporate Vision, Mission, Core Values and Strategic Objectives

9. Chapter 2 sets out the Vision, Mission, Core Values and Strategic Objectives as endorsed by SPC at its meeting on 5 November 2024.

Chapter 3 – Snapshot of 2023/24 Corporate Plan and Themes and Key Activities in 2025/26

10. In 2025/26, we will continue to focus our efforts on the following four themes –

Theme 1: Providing Quality Homes;

Theme 2: Promoting Sustainable Living;

Theme 3: Optimising and Rationalising the Use of Public Resources; and

Theme 4: Enhancing the Attractiveness of Commercial Properties.

There are 21 KAs formulated under the four themes with Members' views expressed during the Corporate Planning exercise taken into consideration. New initiatives announced in the 2024 PA that HA was invited to undertake have been suitably reflected.

Chapter 4 – Key Performance Indicators

11. Chapter 4 sets out the Key Performance Indicators, which help evaluate and monitor our performance in implementing the KAs.

Chapter 5 – Main Operations

12. Chapter 5 summarises the six major areas of operation and activities of HA, namely, development and construction, subsidised housing, commercial properties, building control, procurement and corporate services.

FINANCIAL IMPLICATIONS

13. The relevant financial implications of the initiatives in the 2025/26 CP have been reflected in HA's budget for 2025/26 as appropriate.

WAY FORWARD

14. Subject to Members' endorsement, we will submit the 2025/26 CP to the CE by 31 January 2025 for approval.

PUBLIC REACTION/PUBLICITY

15. The general public will likely welcome the 2025/26 CP and the incorporation of housing initiatives announced in the 2024 PA. In particular, the series of measures announced in the 2024 PA have garnered widespread public support, with initiatives to assist young people in purchasing subsidised sale flats consistently ranking among the top three policy measures in various PA satisfaction surveys. We will continue to enhance residents' living environment and promoting their well-being by enhancing the design for public spaces, facilities and estate environment. We will also continue to step up our efforts in combating tenancy abuse so as to safeguard the rational use of public housing resources and expedite the circulation of PRH flats.

16. Given the top priority accorded by this term of Government to the housing policy area, and with the coverage of the housing initiatives in the 2024 PA, the public and the media will likely be interested in HA's financial position, in particular its Cash & Investment Balance in the budget and forecast period and whether HA has sufficient financial resources to meet the public housing supply target in the long run.

17. We will issue a press release after the HA meeting. Upon the CE's approval, we will publish the 2025/26 CP online.

DISCUSSION

18. At the HA meeting to be held on 17 January 2025, Members will be invited to endorse the recommendation in paragraph 2 above.

Davey CHUNG
Secretary, Housing Authority
Tel. No.: 2712 2712
Fax No.: 2624 5685

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Hong Kong Housing Authority

Corporate Plan

2025/26

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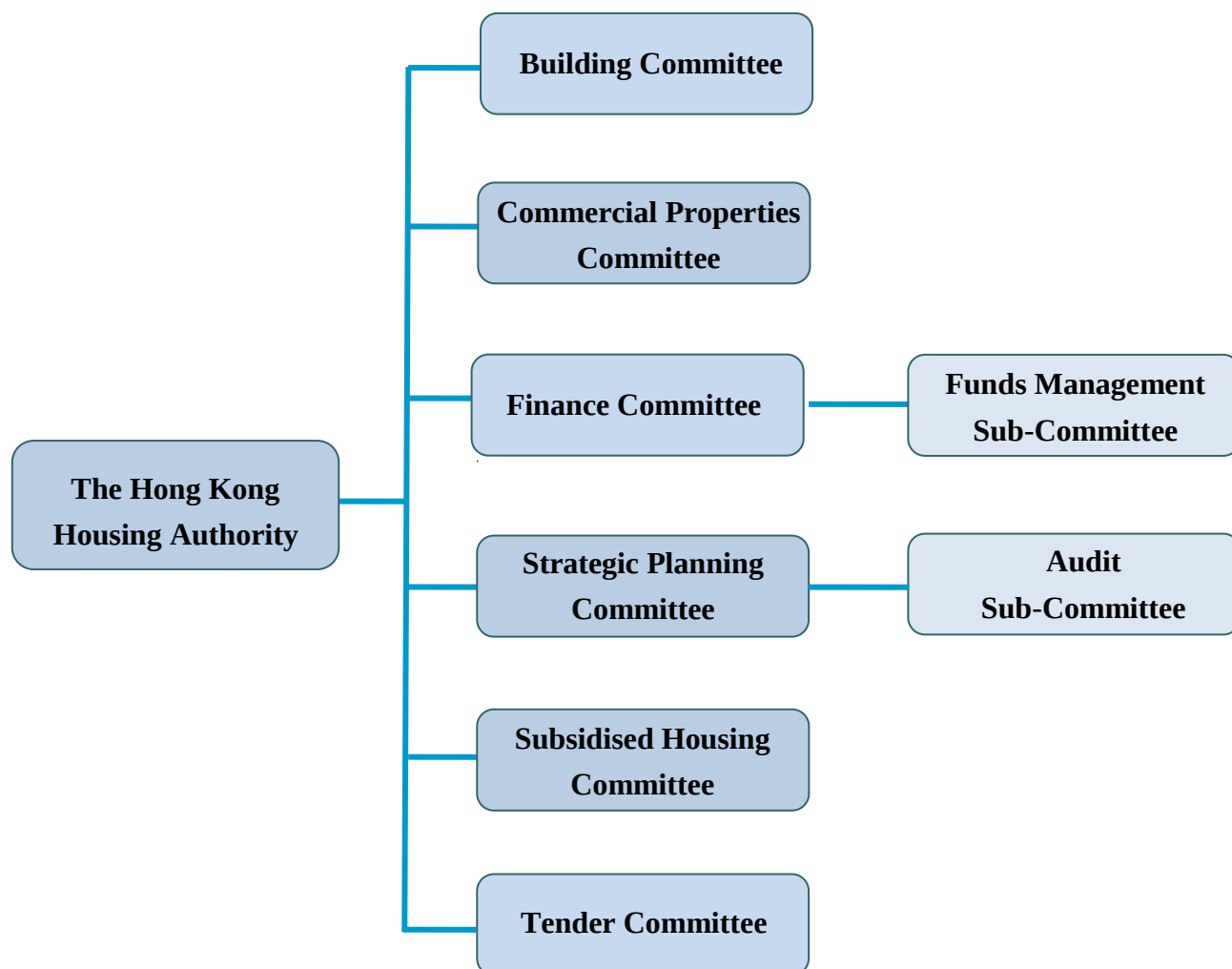
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1. CORPORATE PROFILE

The Hong Kong Housing Authority

- 1.1 The Hong Kong Housing Authority (HA) is the major organisation formulating the public housing policies in Hong Kong. HA's vision has long been to provide public rental housing (PRH) to low-income families who cannot afford private rental accommodation, and provide subsidised sale flats (SSF) to address the home ownership aspirations of low to middle-income families.
- 1.2 As at December 2024, the membership of HA comprised 20 non-official members and four official members. Appointments are made by the Chief Executive. To help forge closer collaboration between HA and the Government in the provision of public housing, the Secretary for Housing and the Director of Housing have respectively assumed the positions of the Chairman and Vice-Chairman of HA.
- 1.3 There are six standing committees and two sub-committees under HA to formulate and oversee policies in specified areas.

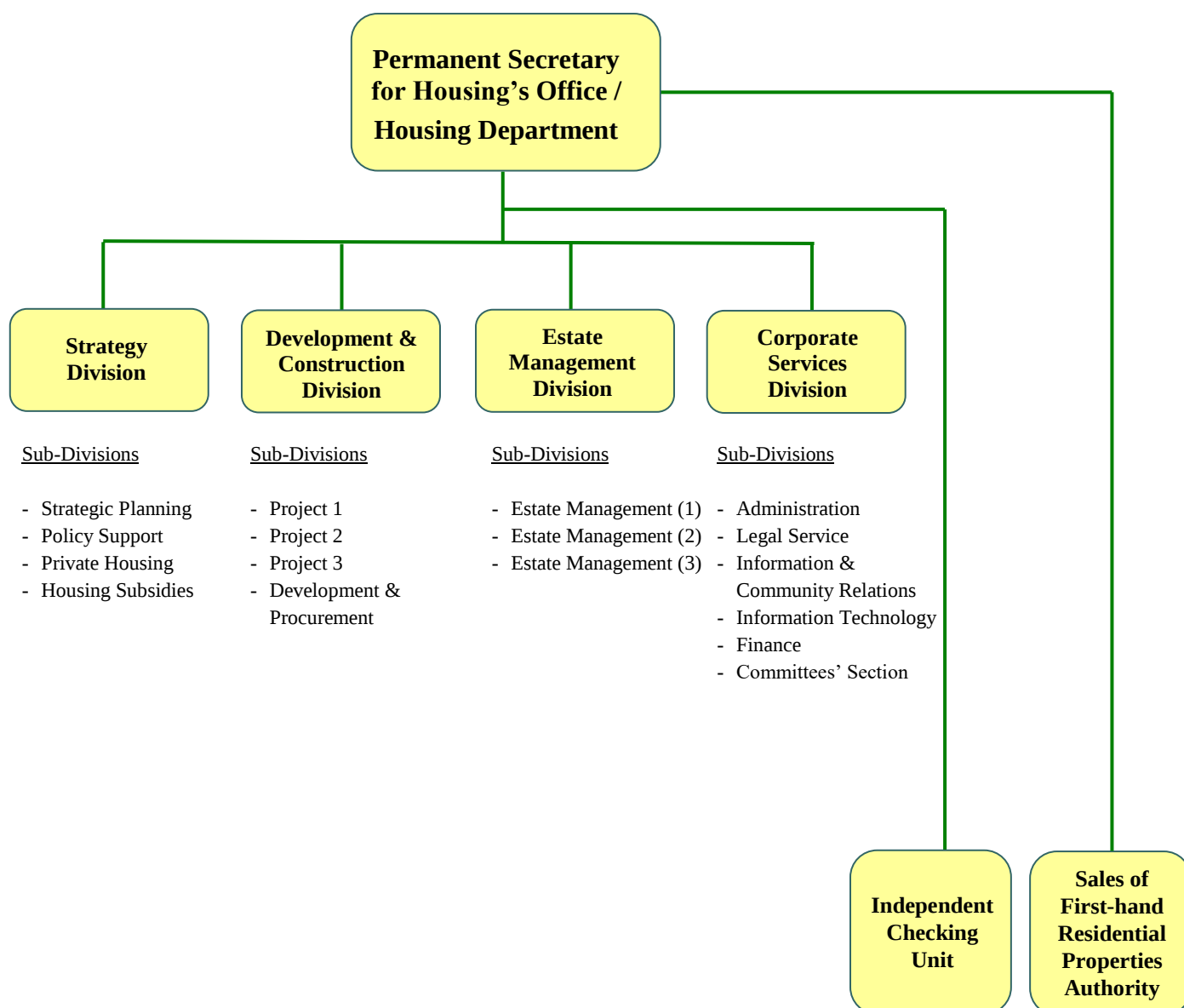
Organisation of the Hong Kong Housing Authority



Housing Department

- 1.4 The Housing Department (HD) acts as the executive arm of HA to implement its policies. HD is headed by the Permanent Secretary for Housing, who also assumes the office of the Director of Housing.

Organisation of the Housing Department



2. CORPORATE VISION, MISSION, CORE VALUES AND STRATEGIC OBJECTIVES

- 2.1 The previous version of Corporate Vision, Mission, Core Values and Strategic Objectives of HA have been adopted since 2017/18. Upon the 50th anniversary of HA in 2023, a comprehensive review has been conducted.
- 2.2 After the gauging the view of HA and Committee members, the brand new version of Vision, Mission, Core Values, and Strategic Objectives of HA have been finalised as set out below: -

Vision

To strive for excellence in offering affordable rental housing to low-income families in need and helping low to middle-income families to achieve home ownership.

Mission

- To enhance quantity, speed, efficiency and quality of public housing supply.
- To foster sustainable development through sustainable building, as well as professional management and maintenance.
- To enhance the well-being of residents by creating a green and healthy environment.
- To ensure cost-effective and rational use of public resources in service delivery and allocation of housing assistance in an open and equitable manner.

Core Values

CARE: Creative, Attentive, Responsible, Enthusiastic

- Creative: Embrace creativity and explore innovative solutions to enhance housing policies, construction and services
- Attentive: Provide residents-oriented service in a caring and empathetic manner
- Responsible: Deliver service responsibly and proactively
- Enthusiastic: Work with passion

Strategic Objectives

Having regard to HA's latest work priorities and initiatives, we have developed the following strategic objectives –

- (a) To facilitate the cost-effective provision of quality PRH ^{Note 1}.
- (b) To address the home ownership aspiration of low to middle- income families through the provision of SSF.
- (c) To make effective and efficient use of public housing resources and to maximise the rational allocation to eliminate abuse.
- (d) To contribute actively and positively towards green and sustainable development so as to enhance the sense of well-being of residents.
- (e) To be innovative in enhancing efficiency by employing advance technologies.

Note 1 “Quality” PRH, in a broad sense, refers to (a) safe and healthy accommodation for the low-income household/persons suitable for the formation of a harmonious and sustainable community, with estate facilities and domestic flats well-matched to the essential needs of modern living, and with estate designs serving the purpose of aging in place and socio-spatial equity for people of all ages and abilities; (b) building and maintaining the PRH in accordance with the principles of environmental protection and greening, with the application of green construction materials and energy-saving installations to minimise the burden on the environment; and (c) the procurement of value-for-money and durable construction materials, coupled with comprehensive maintenance services, to maintain a decent living environment for the residents.

- (f) To work in partnership with customers and other stakeholders to enhance service quality and make effective utilisation of private sector resources.
- (g) To adopt universal design for planning and design of new housing estates, and improve facilities in existing estates in accordance with the same principle.
- (h) To manage and maintain assets with a view to maximising their economic life and contribution.
- (i) To optimise the use of commercial properties.
- (j) To promote and enhance the image of HA.

3. SNAPSHOT OF 2023/24 CORPORATE PLAN AND THEMES AND KEY ACTIVITIES IN 2025/26

Snapshot of 2023/24 Corporate Plan

- 3.1 There were 35 Key Activities (KAs) in 2023/24 Corporate Plan (CP). As at 31 March 2024, all KAs were on schedule, on-going, or partially completed. HA had different accomplishments under the four themes adopted in 2023/24 CP.
- 3.2 *Providing Quality Homes*- HA had continued its work on improving people's living conditions by providing quality public housing. To low-income families which could not afford private rental accommodation, we provided PRH. For families who had aspirations on home ownership, we offered SSF. In the process of planning and designing PRH estates, we continued to adopt comprehensive planning and site-specific design that responded to site conditions, utilised plot ratio best, and maximised flat production of all domestic blocks in new projects. We also explored ways to expedite the building process.
- 3.3 *Promoting Sustainable Living*- Besides providing homes, it was also our goal to promote a sustainable living environment. We supported the Government's anti-mosquito and anti-rodent work, carried out publicity work on waste reduction and recycling, strived to enhance family cohesion and made full use of both the traditional and social media in promotion and publicity work.
- 3.4 *Optimising and Rationalising the Use of Public Resources*- We spared no efforts in safeguarding the rational and efficient use of public housing resources. We continued to review our workflow on both information and human resources management front to ensure the effective use of resources.
- 3.5 *Enhancing the Attractiveness of Commercial Properties*- We continued to adopt a flexible marketing and leasing strategy in the management of HA's retail facilities, sustain the popularity and attractiveness of Domain and implement green measures in operation of HA's retail facilities.

2025/26

- 3.6 To formulate the themes and KAs of HA in 2025/26, Strategic Planning Committee (SPC) endorsed the 2025/26 Strategic Plan (SP) on 5 November 2024, which served as a first draft of the CP. Subsequently, each Committee discussed and endorsed their relevant Programmes of Activities prepared based on the SP in November 2024 and December 2024 respectively. Taking into account views expressed by Members, the themes and KAs of HA in 2025/26 are set out in this chapter of the 2025/26 CP.

Themes

- 3.7 HA shall continue to focus its efforts in 2025/26 under the following four themes –

Theme 1: Providing Quality Homes;

Theme 2: Promoting Sustainable Living;

Theme 3: Optimising and Rationalising the Use of Public Resources; and

Theme 4: Enhancing the Attractiveness of Commercial Properties.

Key Activities

3.8 Under the above four themes, we have drawn up 21 KAs for 2025/26.

Theme 1: Providing Quality Homes

1. To provide PRH to low-income families who cannot afford private rental accommodation.
2. To put up SSF for sale and allocate White Form Secondary Market Scheme (WSM) quota.
3. To accelerate the sale of unsold flats in the 39 estates under Tenants Purchase Scheme.
4. To seek Government's provision of spade-ready sites to HA to expedite the construction of public housing units, optimise the development potential of the sites and maximise the supply of domestic flats, and complete the projects in phases where appropriate.
5. To monitor the site availability for public housing development.
6. To accelerate housing production by the adoption of Design-and-Build (D&B) procurement model and adoption of the Design for Manufacture and Assembly (DfMA) approach, the Modular Integrated Construction (MiC) approach, Project Information Management and Analytics Platform and other advanced construction technologies.
7. To provide newly-built SSF to be completed from 2026-27 onwards which are no less than 26 square metres saleable area in general. The internal floor area of newly-built PRH flats (except for 1-person and 2-person units) will be no less than the equivalent level in general, i.e. 21 square metres.
8. To improve building standards, quality, and productivity in construction by conducting research on building design and construction, implementing a quality management system and product certification, as well as liaising with industry stakeholders.
9. To implement building control in the design, construction, completion and post-occupation stages for the buildings developed by HA.

Theme 2: Promoting Sustainable Living

10. To enhance the sense of well-being of public housing residents through improving the design for public spaces, facilities and estate environment.
11. To implement the Marking Scheme for Estate Management Enforcement and strengthen the prevention and control of pest and rodents in PRH estates.
12. To build a proactive and caring corporate image of HA and to strengthen communications with our staff, tenants, partners and the general public.
13. To promote “green procurement”, monitor and enhance the quality of development and environment, as well as health and safety at HA’s development and construction workplaces, and improve the environmental, social and economic aspects of sustainability.

Theme 3: Optimising and Rationalising the Use of Public Resources

14. To strengthen tenancy management and prevent abuse of public housing resources.
15. To expedite the circulation of PRH units.
16. To take forward PRH redevelopment and to review the opportunities for additional developments within or near existing PRH estates.
17. To monitor construction cost and improve the cost-effectiveness of construction.
18. To implement or enhance information technology (IT) systems to support the evolving business requirements, and to improve the overall operational efficiency and maintain the standard of IT security.
19. To implement e-services for submission of applications for PRH and SSF (including Home Ownership Scheme, Green Form Subsidised Home Ownership Scheme (GSH) and WSM) and explore possible enhancements.

Theme 4: Enhancing the Attractiveness of Commercial Properties

- 20.** To explore opportunities to enhance HA's commercial properties and optimise the use of resources.
- 21.** To enhance the leasing, promotion and management strategies for HA's new and existing commercial facilities.

4. KEY PERFORMANCE INDICATORS

- 4.1 In order to help evaluate and monitor our performance in implementing the KAs, having taken into account Members' views in the course of the Corporate Planning exercise and the 2024 Policy Address, we have adopted 17 Key Performance Indicators (KPIs) ^[2] for 2025/26. The target for 2024/25 and 2025/26 of the KPIs are set out below –

	Target for 2024/25	Target for 2025/26
(1) No. of new flats to be provided ^[3]		
- PRH/GSH flats	17 300	15 500
- Other SSF	11 300	8 200
(2) AWT for PRH applications (years) ^[4]		
- General applicants	3	3
- Among which, elderly one-person applicants	2	2
(3) Number of housing projects to be tendered out to adopt DfMA (MiC approach included) and other advanced construction technologies as the main construction method ^[5]	DfMA- All projects MiC approach - 9 projects	DfMA- All projects MiC approach - 17 projects

Note [2] Applicable to both in-house services and services provided by property services agents/contractors.

Note [3] Figures rounded to the nearest hundred.

Note [4] We strive to achieve the target of providing the first offer to general applicants at around three years on average in the long run. The Government also introduced the index of Composite Waiting Time to reflect general applicants' composite waiting time for traditional PRH or Light Public Housing.

Note [5] As announced in the 2022 Policy Address, all public housing projects under HA which are scheduled for completion in the first five-year period (2023/24 to 2027/28) will adopt DfMA, including MiC approach in suitable projects. No less than half of the public housing projects scheduled for completion in the second five-year period (2028/29 to 2032/33) will adopt the MiC approach, and DfMA for the remaining projects. Based on the latest tender programme, more than nine MiC projects will be tendered out in 2024/25 and 17 MiC projects have been identified to be tendered out in 2025/26. HD continues to identify more MiC projects in 2026/27 onwards to achieve the target set in the Policy Address.

	Target for 2024/25	Target for 2025/26
(4) Number of public housing units to be tendered out adopting D&B procurement model ^[6]	12 000	20 000
(5) Percentage of overcrowded families ^[7] against total PRH families (%)	Below 0.55	Below 0.55
(6) Vacancy rate (%)		
- PRH	Below 1.3	Below 1.3
- Retail Premises (shops)	Below 2.5	Below 5.0
(7) Average turnaround time for vacant flat refurbishment (days)	Not exceeding 44	Not exceeding 44
(8) Average construction time for foundation and superstructure of public housing projects with 40 domestic storeys (months) ^[8]	56	56
(9) Processing applications for fast-track occupation permit of new construction projects (with pre-OP inspection completed) within 10 days	100%	100%
(10) Processing applications for fast-track temporary occupation permit of new construction projects within 10 days	100%	100%

Note [6] As announced in the 2022 Policy Address, HA will adopt the D&B contract model for at least half of the flats scheduled for completion in the second five-year period (i.e. from 2028/29 to 2032/33). Based on the latest tender programme, about 20 900 flats (exceeding the target of 12 000 flats) will be tendered out under the D&B model in 2024/25; whereas about 20 000 flats have been identified for tendering out under the D&B model in 2025/26. HD continues to identify more D&B projects from 2026/27 onwards to achieve the target set in the Policy Address.

Note [7] Overcrowded families are families with living density below 5.5 m² internal floor area per person.

Note [8] This KPI is the average construction time for foundation and superstructure of all public housing projects, including those which are complex in nature (e.g. with substantial welfare, car parking and other public facilities in podium or basement, complicated ground and geological conditions, deep piled foundation, etc.) but excluding those projects which entails demolition, site formation or decontamination; or where the domestic block exceeds 40 storeys.

	Target for 2024/25	Target for 2025/26
(11) Processing plans for new construction projects wholly adopting pre-accepted typical design/details:		
- first submission within 15 days	90%	90%
- amendment within 10 days	90%	90%
(12) No. of joint environmental hygiene operations with stakeholders in PRH estates under HA	Not less than 500	Not less than 500
(13) Accident rate		
- Average number of accidents per 1000 workers per year for new works contract	Not more than 8	Not more than 8
- Average number of accidents per 1000 workers per year for maintenance and improvement works contract	Not more than 8	Not more than 8
- Number of fatal accident for new works contract	0	0
- Number of fatal accident for maintenance and improvement works contract	0	0
(14) Rationalise PRH resources		
- Vetting of Income and Assets Declaration Forms under the Well-off Tenants Policies within a two-year cycle (nos.)	No less than 450 000	No less than 450 000
- In-depth investigation per year (households)	10 000	10 000
(15) Training investment per staff member (\$)	2,300	2,300

	Target for 2024/25	Target for 2025/26
(16) Paper consumption	Maintain consumption per staff comparable to 2023/24 level	Maintain consumption per staff comparable to 2024/25 level ^[9]
(17) Water consumption in HA Headquarters	Maintain consumption per staff comparable to 2023/24 level	Maintain consumption per staff comparable to 2024/25 level ^[10]

Note [9] At present, there is no Government's service-wide saving target for paper consumption in office. For 2025/26, we target to maintain paper consumption per staff comparable to 2024/25 level, which is the actual consumption per staff.

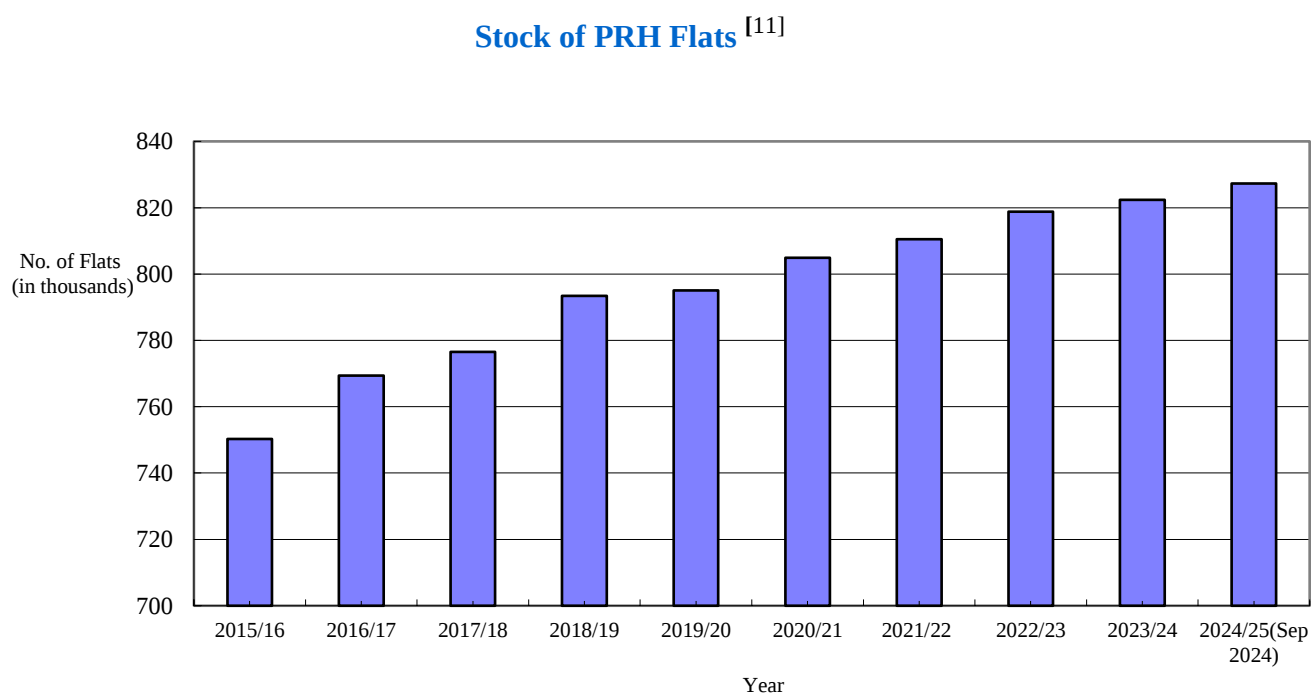
Note [10] At present, there is no Government's service-wide saving target for water consumption in office. For 2025/26, we target to maintain water consumption per staff comparable to 2024/25 level, which is the actual consumption per staff.

5. MAIN OPERATIONS

- 5.1 The operations and activities of HA lie in six main areas, namely development and construction, subsidised housing, commercial properties, building control, procurement, and corporate services. In the coming year, different operations of HA will continue to focus their efforts to achieve the objectives under the four themes for 2025/26.

DEVELOPMENT AND CONSTRUCTION

- 5.2 The main functions of the development and construction operation are to plan, design and construct HA's public housing developments as well as associated facilities.
- 5.3 The following chart shows the changes in PRH stock from 2015/16 to 2024/25 –



Note [11] The chart shows the PRH flat stocks from 2015/16 to 2024/25. The position from 2015/16 to 2023/24 is as at end-March of the respective years, while that for 2024/25 is as at end-September 2024.

Budget

- 5.4 The construction expenditure for 2025/26 is projected at \$31,782M which is higher than the 2024/25 Revised Budget of \$28,016M by \$3,766M. The higher construction expenditure is mainly due to an increase in construction expenditure for HA's public housing development.

SUBSIDISED HOUSING

- 5.5 The main functions of the subsidised housing operation are to allocate, manage and maintain HA's domestic rental properties, and to handle the sale of HA's SSF.

Budget**Rental Housing Operating Account**

- 5.6 The operating account for 2025/26 is projected to generate a net income of \$661M, which is higher than the 2024/25 Revised Budget of \$401M by \$260M. This is mainly due to the full-year effect of the 2024 rent increase.

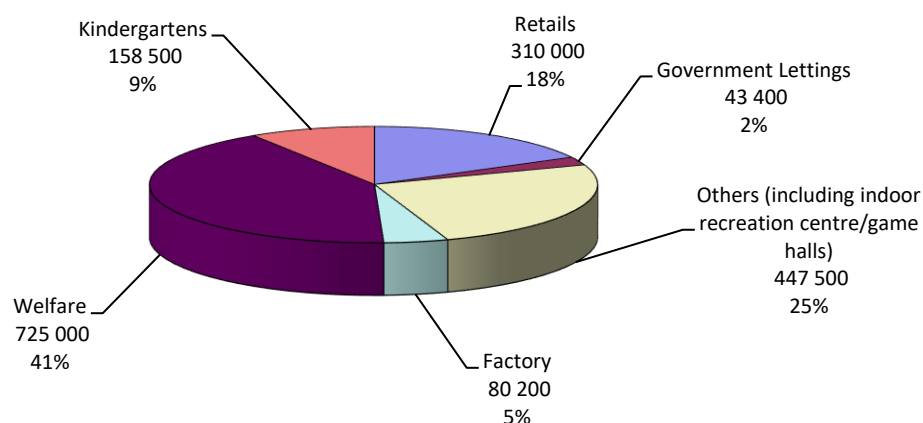
Home Ownership Assistance Operating Account

- 5.7 The net income for 2025/26 is estimated to be \$13,389M, which is higher than the 2024/25 Revised Budget of \$7,590M by \$5,799M. This is mainly due to higher estimate made in terms of the number of SSF assignments completed.

COMMERCIAL PROPERTIES

- 5.8 The main function of the commercial properties operation is to manage HA's commercial and non-domestic properties (including retail shops, Government lettings, welfare facilities, kindergartens and flatted factories, etc.) as well as car parks.
- 5.9 As at end-September 2024, HA ran approximately 1 764 600 m² internal floor area of commercial and other non-domestic properties (excluding schools) and 34 500 car parking spaces. Breakdown of the commercial and non-domestic properties portfolio by space is as follows –

Commercial and Non-domestic Properties Portfolio by Space (internal floor area m²)
As at end-September 2024
(Total Space 1 764 600 m²)



Budget

- 5.10 The net income in 2025/26 is estimated to be \$1,368M, which is higher than the 2024/25 Revised Budget of \$1,254M by \$114M. This is mainly due to the commissioning of new commercial premises.

BUILDING CONTROL

- 5.11 The Independent Checking Unit (ICU) established directly under the Office of the Permanent Secretary for Housing exercises dual control functions including the statutory building control to buildings subject to Building Ordinance (BO) under the delegated authority from the Building Authority (i.e. Director of Buildings), as well as the administrative building control^[12] to buildings and works not subject to the BO by way of HA's administrative arrangements. ICU's statutory building control function is funded by the Government, whilst its administrative building control function is funded by HA.

Budget

- 5.12 The expenditure for building control in 2025/26 is projected at \$320M, which is higher than the 2024/25 Revised Budget of \$265M by \$55M. This is mainly due to higher estimates for personal emoluments and capital expenditure on computer systems and equipment.

PROCUREMENT

- 5.13 The main operations of procurement are to secure competent and reliable contractors or services providers through equitable procurement principles^[13].

Budget

- 5.14 The expenditure for procurement for 2025/26 is projected at \$166M which is higher than the 2024/25 Revised Budget of \$141M by \$25M. This is mainly due to higher estimates for capital expenditure on computer systems and other recurrent expenditure.

Note [12] Administrative building control mainly includes processing of submissions for HA's new public housing development and alteration and addition works in existing HA's buildings without any part sold or divested.

Note [13] The basis of HA's procurement principles are as follows -

- (a) obtain Value for Money;
- (b) incorporate Risk Management in a holistic manner;
- (c) maintain a focus on continuous improvement at all levels;
- (d) provide effective governance which is accountable and transparent;
- (e) provide for open and fair competition in the market place; and
- (f) procure in a fair, reasonable and ethical manner with due regard to probity.

CORPORATE SERVICES

- 5.15 Corporate services operation comprises a wide range of supporting systems and services to facilitate efficient operation of HA. They include general administration, human resources management, finance and accounting services, IT, information and community relations, legal advice services and management consultancy services.

Budget

- 5.16 The expenditure for corporate services in 2025/26 is projected at \$1,392M, which is higher than the 2024/25 Revised Budget of \$1,143M by \$249M. This is mainly due to higher estimates for capital expenditure on computer systems and personal emoluments.

LIST OF ABBREVIATIONS

AWT	Average waiting time
BO	Buildings Ordinance
CP	Corporate Plan
D&B	Design-and-Build
DfMA	Design for Manufacture and Assembly
GSH	Green Form Subsidised Home Ownership Scheme
HA	Hong Kong Housing Authority
HD	Housing Department
ICU	Independent Checking Unit
IT	Information technology
KAs	Key activities
KPIs	Key performance indicators
MiC	Modular Integrated Construction
PRH	Public rental housing
SP	Strategic Plan
SPC	Strategic Planning Committee
SSF	Subsidised sale flats
WSM	White Form Secondary Market Scheme