

**Memorandum for the Subsidised Housing Committee of  
the Hong Kong Housing Authority**

**Major findings of the Survey on Applicants of  
the Sale of Home Ownership Scheme Flats 2022**

**PURPOSE**

This paper presents the major findings of the “Survey on Applicants of the Sale of Home Ownership Scheme (HOS) Flats 2022” for Members’ information. Where appropriate, statistics from the administrative records of the Housing Authority (HA) are also presented to provide a more comprehensive picture.

**BACKGROUND**

2. Under the Sale of HOS Flats 2022 (HOS 2022), a total of 8 941 HOS flats and 532 recovered Tenants Purchase Scheme (TPS) flats were put up for sale. About 247 802 applications <sup>Note 1</sup> were received, including 47 746 Green Form (GF) and 200 056 White Form (WF) applications. All the 8 941 HOS flats were sold by February 2023 <sup>Note 2</sup>, with 3 446 GF applicants and 5 495 WF applicants successfully purchasing their flats. Among the 532 recovered TPS flats put up for sale under HOS 2022, some 526 flats were sold to GF applicants at the end of the sales period.

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Note 1 The figure refers to valid applications regardless of whether the applicants had been invited to flat selection. An application was classified as valid if the application form was properly completed with the application fee paid.

Note 2 As at end March 2024, 39 HOS flat buyers and 15 recovered TPS flat buyers rescinded their purchases.

3. In line with the established practice, a survey on the applicants of HOS 2022 was conducted to collect information on their profiles as well as their views on various aspects of the sale exercise. With the regularisation of the sale of recovered TPS flats <sup>Note 3</sup>, the scope of the survey was expanded and covered those GF buyers of recovered TPS flats under HOS 2022.

4. The survey was conducted by means of telephone interviews during the period from December 2023 to January 2024. The sample size of the survey was about 2 200 applicants, comprising 1 200 successful applicants (i.e. those who successfully purchased HOS or TPS flats) and 1 000 unsuccessful applicants. The overall response rate of the survey was 75%.

## SURVEY RESULTS

5. Major findings of the survey, as well as relevant statistics from administrative records on the profile of the applicants, are set out at **Appendix**.

## INFORMATION

6. Members are invited to note the major findings of the Survey on Applicants of the Sale of HOS Flats 2022.

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Note 3 The HA Subsidised Housing Committee (SHC) endorsed the regularisation of the sale of recovered TPS flats at its meeting on 16 June 2023. Recovered TPS flats will be put up for sale to eligible GF applicants under future sale exercises of HOS and Green Form Subsidised Home Ownership Scheme (GSH).

**Major Findings of the Survey on Applicants of  
the Sale of Home Ownership Scheme (HOS) Flats 2022** <sup>Note 1</sup>

## **OVERVIEW**

### **Application results**

The Sale of HOS Flats 2022 (HOS 2022) attracted a total of 247 802 applications <sup>Note 2</sup>, 19% of which were Green Form (GF) applications and 81% were White Form (WF) applications. The proportion of GF applicants was higher than those of HOS 2019 (15%) and HOS 2020 (14%). [Table 1]

2. Some 95% of the GF applicants of HOS 2022 were tenants of HA's public rental housing (PRH). The rest were mainly tenants of the Hong Kong Housing Society (HKHS), Green Form Certificate (GFC) holders or recipients of the Rent Allowance for Elderly Scheme (RAES). Similar patterns were noted for HOS 2019 and HOS 2020. [Table 1]

3. The majority (80%) of GF applicants were family applicants. One-person GF applicants accounted for 20%. In contrast, the ratio of family to one-person applicants was somewhat reversed in the case of WF applicants, with 64% being one-person applicants and 36% family applicants. Similar patterns were observed for HOS 2019 and HOS 2020. [Table 2]

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Note 1 There may be slight discrepancy between the sum of individual items and the total as shown in the tables in this report due to rounding.

Note 2 The figure refers to valid applications regardless of whether the applicants had been invited to flat selection. An application was classified as valid if the application form was properly completed with the application fee paid.

**Table 1**

<b>Type of applicants</b>	<b>HOS 2019</b>		<b>HOS 2020</b>		<b>HOS 2022</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
GF	46 078	15%	32 429	14%	47 746	19%
<i>HA's PRH tenants</i>	<i>43 512</i>	<i>94%</i>	<i>30 771</i>	<i>95%</i>	<i>45 418</i>	<i>95%</i>
<i>Others<sup>#</sup></i>	<i>2 566</i>	<i>6%</i>	<i>1 658</i>	<i>5%</i>	<i>2 328</i>	<i>5%</i>
WF	259 933	85%	201 069	86%	200 056	81%
<b>Total</b>	<b>306 011</b>	<b>100%</b>	<b>233 498</b>	<b>100%</b>	<b>247 802</b>	<b>100%</b>

Note : Data compiled from HA's administrative records.

# : Mainly tenants of HKHS, GFS holders or recipients of RAES

**Table 2**

<b>Family type</b>	<b>HOS 2019</b>			<b>HOS 2020</b>			<b>HOS 2022</b>		
	<b>GF</b>	<b>WF</b>	<b>Total</b>	<b>GF</b>	<b>WF</b>	<b>Total</b>	<b>GF</b>	<b>WF</b>	<b>Total</b>
1P	21%	62%	56%	23%	62%	56%	20%	64%	55%
Family	79%	38%	44%	77%	38%	44%	80%	36%	45%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Note : Data compiled from HA's administrative records.

## Sale results

4. At the end of the sales period (i.e. February 2023), all of the 8 941 HOS flats put up for sale under HOS 2022 were sold, with 3 446 GF applicants and 5 495 WF applicants successfully purchasing their flats. Some 526 recovered TPS flats (out of a total of 532) were sold to GF applicants under the sale exercise. [Table 3]

**Table 3**

Type of buyers	Successful buyers							
	HOS 2019 Note 3		HOS 2020 Note 4		HOS 2022 <sup>Note 4</sup>			
					HOS flats		Recovered TPS flats	
	No.	%	No.	%	No.	%	No.	%
GF	2 477	51%	2 308	32%	3 446	39%	526	100%
WF	2 427	49%	4 834	68%	5 495	61%	N.A.	N.A.
<b>Total</b>	<b>4 904</b>	<b>100%</b>	<b>7 142</b>	<b>100%</b>	<b>8 941</b>	<b>100%</b>	<b>526</b>	<b>100%</b>

Note : Data compiled from HA's administrative records.

N.A. : Not applicable

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Note 3 The 2 477 successful GF buyers included 53 buyers under the category of "Family applicants living in PRH estates affected by HA's clearance programmes". Excluding them from the total number of GF buyers, the ratio of GF buyers to WF buyers was 50:50 ( $= (2\,477 - 53) : 2\,427 = 2\,424 : 2\,427$ ), i.e. the ratio of quota allocation between GF and WF applicants for the Sale of HOS Flats 2019.

Note 4 The ratio of quota allocation between GF and WF applicants was 40:60 for HOS 2020 and HOS 2022. As the GF quota was not fully utilised by the GF queue upon flat selection, the unused GF quota was re-allocated to the WF queue.

5. The distribution of successful buyers of HOS flats and recovered TPS flats by family type is set out in Table 4.

**Table 4**

<b>Family type</b>	<b>Successful buyers</b>							
	<b>HOS 2019</b>		<b>HOS 2020</b>		<b>HOS 2022</b>			
					<b>HOS flats</b>		<b>Recovered TPS flats</b>	
	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>	<b>No.</b>	<b>%</b>
1P	500	10%	700	10%	900	10%	156	30%
Family	4 404	90%	6 442	90%	8 041	90%	370	70%
<b>Total</b>	<b>4 904</b>	<b>100%</b>	<b>7 142</b>	<b>100%</b>	<b>8 941</b>	<b>100%</b>	<b>526</b>	<b>100%</b>

Note : Data compiled from HA's administrative records.

6. Of the 3 446 GF buyers of HOS flats under HOS 2022, 3 273 (95%) were PRH tenants of HA. The proportion of HA PRH tenants for those GF buyers of recovered TPS flats was 96% (i.e. 507 out of 526). These buyers had to surrender their PRH flats. As for the 5 495 WF buyers of HOS flats under HOS 2022, 1 438 (26%) of them were PRH residents of HA, i.e. they were living in HA PRH but were not the main tenants and hence no PRH flats would be recovered from these buyers. [Table 5]

**Table 5**

Type of buyers	Successful buyers							
	HOS 2019 Note 5		HOS 2020 Note 5		HOS 2022 <sup>Note 5</sup>			
					HOS flats		Recovered TPS flats	
	No.	%	No.	%	No.	%	No.	%
GF	2 477	51%	2 308	32%	3 446	39%	526	100%
<i>HA's PRH tenants</i>	2 325	94%	2 167	94%	3 273	95%	507	96%
<i>Others<sup>#</sup></i>	152	6%	141	6%	173	5%	19	4%
WF	2 427	49%	4 834	68%	5 495	61%	N.A.	N.A.
<i>HA's PRH residents</i>	465	19%	1 101	23%	1 438	26%	N.A.	N.A.
<i>Others</i>	1 962	81%	3 733	77%	4 057	74%	N.A.	N.A.
<b>Total</b>	<b>4 904</b>	<b>100%</b>	<b>7 142</b>	<b>100%</b>	<b>8 941</b>	<b>100%</b>	<b>526</b>	<b>100%</b>

Note : Data compiled from HA's administrative records.

# : Tenants of HKHS and GFS holders

N.A. : Not applicable

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Note 5 The ratio of quota allocation between GF and WF applicants for HOS 2019 was 50% to 50% while that for HOS 2020 and HOS 2022 was 40% to 60%.

7. As noted from Table 5, about 95% of the GF buyers of HOS flats under HOS 2022 were PRH tenants of HA. Of these buyers, some 13% were “well-off” tenants paying additional rents. Similar observations were noted for HOS 2019 and HOS 2020. The proportion of well-off tenants was comparatively lower (7%) in the case of buyers of recovered TPS flats. [Table 6]

**Table 6**

Whether paying additional rents	Successful GF buyers who were HA PRH tenants			
	HOS 2019	HOS 2020	HOS 2022	
			HOS flats	Recovered TPS flats
Yes	15%	13%	13%	7%
= 1.5 x rent	11%	10%	9%	5%
= 2 x rent	3%	3%	3%	1%
> 2 x rent	*	*	*	*
No	85%	87%	87%	93%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Note : Data compiled from HA’s administrative records.

\* : Less than 0.5%



## **PROFILE OF SUCCESSFUL BUYERS OF HOS 2022**

### **Age**

8. For the successful buyers of HOS flats, WF buyers were generally younger than GF buyers. The average ages of WF and GF buyers were 40 and 54 respectively. Similar age patterns of the buyers were observed for HOS 2019 and HOS 2020. [Table 7]

9. The average age of successful buyers of recovered TPS flats was 55, which was on a par with that of successful GF buyers of HOS flats. [Table 7]

**Table 7**

<b>Age</b>	<b>Successful buyers</b>			
	<b>HOS flats</b>			<b>Recovered TPS flats</b>
	<b>GF</b>	<b>WF</b>	<b>Total</b>	
< 30	6%	19%	14%	2%
30 – < 40	15%	39%	30%	15%
40 – < 50	20%	19%	19%	22%
50 – < 60	18%	10%	13%	18%
≥ 60	41%	14%	24%	42%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average (years)</b>	54	40	46	55

Note : Data compiled from HA's administrative records.

## Household size

10. Of the 8 941 successful buyers of HOS flats, 90% were family applicants. The average household sizes of GF and WF family-applicant buyers were 2.8 and 2.6 persons respectively. Similar household size patterns of the buyers were observed for HOS 2019 and HOS 2020. [Table 8]

11. As noted from Table 4, some 70% of the successful buyers of recovered TPS flats were family applicants. Their average household size was 2.7 persons. [Table 8]

**Table 8**

Family type	Household size	Successful buyers			
		HOS flats			Recovered TPS flats
		GF	WF	Total	
1P	1 person	10%	10%	10%	30%
Family	≥ 2 persons	90%	90%	90%	70%
	<i>2 persons</i>	<i>44%</i>	<i>52%</i>	<i>49%</i>	<i>35%</i>
	<i>3 persons</i>	<i>27%</i>	<i>27%</i>	<i>27%</i>	<i>23%</i>
	<i>4 persons</i>	<i>13%</i>	<i>10%</i>	<i>11%</i>	<i>10%</i>
	<i>≥ 5 persons</i>	<i>5%</i>	<i>1%</i>	<i>3%</i>	<i>2%</i>
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average for family-applicants (persons)</b>		2.8	2.6	2.6	2.7

Note : Data compiled from HA's administrative records.

### **Application for the “Priority Scheme for Families with Elderly Members”**

12. Some 35% of the GF family-applicant buyers of HOS flats had applied for the “Priority Scheme for Families with Elderly Members” and had subsequently used the quota to purchase their flats. This percentage was marginally higher than that for HOS 2019 (33%) but lower than that for HOS 2020 (41%). [Table 9]

13. The corresponding proportion was comparatively lower (25%) in the case of family-applicant buyers of recovered TPS flats. [Table 9]

**Table 9**

<b>Whether had applied for the “Priority Scheme for Families with Elderly Members”</b>	<b>Successful GF buyers who were family applicants</b>	
	<b>HOS flats</b>	<b>Recovered TPS flats</b>
Yes	52%	47%
➤ <i>Used the quota</i>	35%	25%
➤ <i>Did not use the quota<sup>^</sup></i>	18%	22%
No	48%	53%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Note : Data compiled from HA’s administrative records.

<sup>^</sup> : The successful buyers had applied for the “Priority Scheme for Families with Elderly Members” during the application stage but they did not use the quota eventually due to different reasons.

### Monthly household income

14. The median monthly household income of successful WF buyers of HOS flats (\$35,000) was higher than that of their GF counterparts (\$30,000). [Table 10]

15. The median monthly household income of successful buyers of recovered TPS flats was \$20,000, which was lower than that of successful GF buyers of HOS flats (\$30,000). [Table 10]

**Table 10**

Monthly household income	Type of successful buyers			
	HOS flats			Recovered TPS flats
	GF	WF	Total	
< \$20,000	8%	3%	5%	47%
\$20,000 – < \$30,000	24%	20%	22%	22%
\$30,000 – < \$40,000	27%	31%	29%	15%
\$40,000 – < \$50,000	19%	23%	22%	7%
\$50,000 – < \$60,000	13%	16%	15%	4%
≥ \$60,000	9%	7%	8%	6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Median</b>	\$30,000	\$35,000	\$35,000	\$20,000

## **Financial arrangements**

### ***Method of payment***

16. Most (97%) of the successful buyers of HOS flats took out / planned to take out mortgages to finance their home purchases. Only a very small proportion (1%) bought their flats in full payment. Similar findings were observed for HOS 2019 and HOS 2020. [Table 11]

17. It is noteworthy that about 39% of the successful buyers of recovered TPS flats bought their flats with full payment. This might to a certain extent reflect the relatively lower prices of the recovered TPS sold (ranging from \$0.16 million to \$1.10 million). [Table 11]

**Table 11**

<b>Method of payment</b>	<b>Type of successful buyers</b>			
	<b>HOS flats</b>			<b>Recovered TPS flats</b>
	<b>GF</b>	<b>WF</b>	<b>Total</b>	
With mortgage loan	94%	98%	97%	61%
Full payment	2%	1%	1%	39%
Not yet decided	4%	1%	2%	–
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

– : Nil

***Buyers with mortgage loans***

***(a) Sources of funding for mortgage downpayment***

18. For those buyers who purchased / planned to purchase their HOS flats with mortgage loans, they mainly financed the mortgage downpayment from savings (92%). Similar observations were noted for HOS 2019 and HOS 2020. [Table 12]

19. Similarly, most (90%) of the buyers who purchased recovered TPS flats with mortgage loans claimed that the major source for settling the mortgage downpayment came from savings. [Table 12]

**Table 12**

Source of funding for downpayment <sup>#</sup>	Type of successful buyers			
	HOS flats			Recovered TPS flats
	GF	WF	Total	
Savings	87%	94%	92%	90%
Financial support from parents / children / friends / relatives	49%	44%	46%	25%

# : Multiple answers were allowed

**(b) Loan-to-price ratio**

20. For those buyers who had taken out / planned to take out mortgage loans to purchase their HOS flats, the average loan-to-price ratio was 87%. Similar findings were observed for HOS 2019 and HOS 2020. [Table 13]

21. The average loan-to-price ratio for buyers of recovered TPS flats was 90%. [Table 13]

**Table 13**

Loan-to-price ratio	Type of successful buyers			
	HOS flats			Recovered TPS flats
	GF	WF	Total	
< 70%	6%	4%	5%	3%
70% – < 80%	10%	7%	8%	7%
80% – < 90%	6%	7%	7%	7%
90% – 95%	77%	83%	81%	83%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average</b>	88%	87%	87%	90%

**(c) *Mortgage repayment period***

22. On average, the (planned) mortgage repayment period of both GF and WF buyers of HOS flats with mortgage loans was 24 years. Similar observations were noted for HOS 2019 and HOS 2020. [Table 14]

23. The average mortgage repayment period of buyers of recovered TPS flats was 19 years. [Table 14]

**Table 14**

<b>Mortgage repayment period</b>	<b>Type of successful buyers</b>			
	<b>HOS flats</b>			<b>Recovered TPS flats</b>
	<b>GF</b>	<b>WF</b>	<b>Total</b>	
< 15 years	2%	2%	2%	27%
15 – < 20 years	3%	3%	3%	12%
20 – < 25 years	14%	10%	11%	11%
25 years	80%	86%	84%	50%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average (years)</b>	24	24	24	19



***(d) Monthly mortgage repayment to income ratio***

24. In general, buyers of HOS flats spent about one-third of their income on the monthly mortgage repayment. The median monthly mortgage repayment to income ratio was higher among GF buyers (37%) as compared with their WF counterparts (31%). Similar findings were observed for HOS 2019 and HOS 2020. [Table 15]

25. The median monthly mortgage repayment to income ratio of buyers of recovered TPS flats was 13%, which was much lower than that of GF buyers of HOS flats. [Table 15]

**Table 15**

<b>Monthly mortgage repayment to income ratio</b>	<b>Type of successful buyers</b>			
	<b>HOS flats</b>			<b>Recovered TPS flats</b>
	<b>GF</b>	<b>WF</b>	<b>Total</b>	
< 20%	6%	7%	7%	73%
20% – < 30%	22%	38%	32%	11%
30% – < 40%	29%	27%	28%	10%
40% – < 50%	21%	18%	19%	6%
50% – < 60%	13%	8%	10%	–
≥ 60%	7%	2%	4%	–
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Median</b>	<b>37%</b>	<b>31%</b>	<b>33%</b>	<b>13%</b>

– : Nil

### **Interest in buying private flats in the future**

26. Some 13% of the successful buyers of HOS flats indicated that they would consider buying private flats in the future. This proportion was lower than those for HOS 2019 (25%) and HOS 2020 (16%). [Table 16]

27. Similar to the GF buyers of HOS flats, about 11% of the buyers of recovered TPS flats claimed that they would consider buying private flats in the future. [Table 16]

**Table 16**

<b>Whether would consider buying private flats in the future</b>	<b>Type of successful buyers</b>			
	<b>HOS flats</b>			<b>Recovered TPS flats</b>
	<b>GF</b>	<b>WF</b>	<b>Total</b>	
Yes	10%	15%	13%	11%
No	71%	63%	66%	76%
Don't know / Not yet decided	19%	22%	21%	13%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## PROFILE OF APPLICANTS OF HOS 2022

### Housing type at the time of application

28. Nearly all GF applicants lived in rental housing provided by HA or HKHS at the time of application. For WF applicants, about 54% resided in public housing while 46% lived in private housing. Similar observations were noted for HOS 2019 and HOS 2020. [Table 17]

**Table 17**

Housing type	Type of applicants						Total
	GF			WF			
	1P	Family	Total	1P	Family	Total	
Rental housing of HA / HS	99%	99%	99%	40%	32%	37%	49%
Subsidised sale flats of HA / HS	*	—	*	17%	17%	17%	14%
Private housing	*	*	*	43%	51%	46%	37%
Others <sup>#</sup>	—	—	—	*	*	*	*
Total	100%	100%	100%	100%	100%	100%	100%

# : Including government quarters/squatter

\* : Less than 0.5%

— : Nil

29. For those GF applicants who were tenants of HA's PRH, they had resided in PRH for an average of 19 years. Some 28% had lived in PRH for 30 years or more. Similar observations were noted for HOS 2019 and HOS 2020. [Table 18]

**Table 18**

<b>Length of residence in PRH</b>	<b>GF applicants who were HA PRH tenants</b>
< 10 years	21%
10 years – < 20 years	25%
20 years – < 30 years	26%
30 years – < 40 years	14%
≥ 40 years	14%
<b>Total</b>	<b>100%</b>
<b>Average (years)</b>	<b>19 years</b>

## Age

30. WF applicants were generally younger than GF applicants (with the respective average ages being 32 and 55). Some 81% of the WF applicants were under 40 years of age. It is noteworthy that the average age of WF one-person applicants was 29, which was much lower than their GF counterparts (63 years). Similar age patterns were observed for HOS 2019 and HOS 2020. [Table 19]

**Table 19**

Age	Type of applicants						Total
	GF			WF			
	1P	Family	Total	1P	Family	Total	
< 30	4%	6%	6%	59%	25%	47%	39%
30 – < 40	9%	16%	15%	30%	41%	34%	30%
40 – < 50	9%	20%	18%	7%	20%	12%	13%
50 – < 60	13%	20%	18%	2%	8%	5%	7%
≥ 60	65%	38%	43%	1%	5%	3%	10%
Total	100%	100%	100%	100%	100%	100%	100%
Average (years)	63	53	55	29	37	32	37

Note : Data compiled from HA's administrative records.

## Household size

31. There were more small-size households among WF applicants than GF applicants. The proportion of singletons was higher among WF applicants than their GF counterparts (64% versus 20%). The average household size of the WF family-applicants was 2.6 persons, compared with 2.9 persons for GF family-applicants. Similar household size patterns were observed for HOS 2019 and HOS 2020. [Table 20]

**Table 20**

Family type	Household size	Type of applicants		Total
		GF	WF	
1P	1 person	20%	64%	55%
Family	≥ 2 persons	80%	36%	45%
	<i>2 persons</i>	33%	21%	23%
	<i>3 persons</i>	26%	10%	13%
	<i>4 persons</i>	16%	5%	7%
	<i>≥ 5 persons</i>	5%	1%	1%
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average for family-applicants (persons)</b>		2.9	2.6	2.7

Note : Data compiled from HA's administrative records.

### **Experience in applying for previous HOS sale exercises**

32. Some 62% of the applicants of HOS 2022 had applied for at least one of the previous HOS sale exercises (viz. HOS 2014, HOS 2016, HOS 2017, HOS 2018, HOS 2019 and HOS 2020). The proportion was higher for WF applicants (64%) as compared with their GF counterparts (50%). Similar patterns were observed for HOS 2019 and HOS 2020. [Table 21]

**Table 21**

<b>Whether had applied for HOS 2014 to HOS 2020</b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
<u>None</u> of the sale exercises	49%	36%	38%
At least one but not all the sale exercises	50%	63%	61%
<u>All</u> the sale exercises	*	1%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Note : Data compiled from HA's administrative records.

\* : Less than 0.5%

## **VIEWS OF APPLICANTS AS COLLECTED IN THE SURVEY**

### **Intention to split from existing households**

33. The intention to split from their existing households was much more pronounced in the case of WF applicants than their GF counterparts. For some 84% of the WF applicants, the number of household members included in their applications (based on administrative records) was smaller than the size of households they were living with at the time of application (as claimed in the survey). The corresponding proportion was much lower in the case of GF applicants (18%). Similar observations were noted for HOS 2019 and HOS 2020. [Table 22]

**Table 22**

<b>Number of household members included in the application form <u>smaller</u> than the household size at the time of application</b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
Yes	18%	84%	72%
No	82%	16%	28%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



## **Reasons for applying for HOS 2022**

### ***GF applicants***

34. The top two reasons given by GF applicants for applying for HOS 2022 were the desire to improve living conditions and the aspiration for home ownership. The major reasons quoted were more or less similar to those for HOS 2019 and HOS 2020. [Table 23]

**Table 23**

<b>Reasons for application given by GF applicants<sup>#</sup></b>	<b>%</b>
To improve living conditions	52%
Aspiration of home ownership	40%
Size of accommodation (at the time of application) too small	29%
To plan for children's accommodation in future	11%

# : Multiple answers were allowed

### ***WF applicants***

35. The main reason given by WF applicants for applying for HOS 2022 was the aspiration for home ownership. Similar findings were observed for HOS 2019 and HOS 2020. [Table 24]

**Table 24**

<b>Reasons for application given by WF applicants<sup>#</sup></b>	<b>%</b>
Aspiration of home ownership	58%
To move out and live alone	33%
To improve living conditions	21%
Size of accommodation (at the time of application) too small	13%

# : Multiple answers were allowed

## Views on HOS flats offered for sale under HOS 2022

### *Budgeted flat price*

36. The average budgeted flat price quoted by the GF applicants was \$2.9 million, compared with \$3.1 million for their WF counterparts. Similar findings were observed for HOS 2019 and HOS 2020. [Table 25]

**Table 25**

<b>Budgeted flat price (\$ million)</b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
< \$2 M	12%	8%	8%
\$2 M – < \$2.5 M	16%	17%	16%
\$2.5 M – < \$3 M	13%	11%	11%
\$3 M – < \$3.5 M	27%	30%	30%
\$3.5 M – < \$4 M	11%	6%	7%
\$4 M – < \$4.5 M	15%	18%	18%
≥ \$4.5 M	7%	10%	9%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average (\$ M)</b>	<b>\$2.9 M</b>	<b>\$3.1 M</b>	<b>\$3.0 M</b>

***Preferred flat size***

37. Some 58% of the applicants preferred flats of size 35 m<sup>2</sup> or more (in terms of saleable area). The proportion was higher among GF applicants (68%) as compared with their WF counterparts (56%). Similar observations were noted for HOS 2019 and HOS 2020. [Table 26]

**Table 26**

<b>Preferred flat size (in saleable area)</b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
< 25 m <sup>2</sup>	4%	7%	6%
25 m <sup>2</sup> – < 30 m <sup>2</sup>	15%	23%	21%
30 m <sup>2</sup> – < 35 m <sup>2</sup>	13%	15%	14%
35 m <sup>2</sup> – < 40 m <sup>2</sup>	29%	29%	29%
40 m <sup>2</sup> – < 45 m <sup>2</sup>	14%	10%	11%
45 m <sup>2</sup> – < 50 m <sup>2</sup>	16%	10%	11%
≥ 50 m <sup>2</sup>	9%	7%	7%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average (m<sup>2</sup>)</b>	38.2 m <sup>2</sup>	35.7 m <sup>2</sup>	36.2 m <sup>2</sup>

***Location***

38. A significant proportion (78%) of the applicants considered the locations of the seven new HOS developments under HOS 2022 (viz. North Point, Kai Tak, Ma Tau Kok, Kwun Tong, Tseung Kwan O, Sha Tin and Tung Chung) convenient. [Table 27]

**Table 27**

Whether locations of HOS flats under HOS 2022 convenient	Type of applicants		Total
	GF	WF	
Yes	74%	79%	78%
No	17%	16%	16%
Don't know / No comments	9%	5%	6%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

***Provision of basic fittings / finishes***

39. To provide maximum flexibility to purchasers, HOS flats under HOS 2022 would be fitted with basic provisions only. While there would be provision of water heater, no bedroom partitions, flooring, skirtings and cabinets would be provided. About 73% of the applicants claimed that they were aware of such arrangements. It is noteworthy that the proportion was higher than that for HOS 2019 (67%) and but lower than that for HOS 2020 (81%). [Table 28]

**Table 28**

Whether knew that only basic fittings / finishes were provided	Type of applicants		Total
	GF	WF	
Yes	72%	73%	73%
No	28%	27%	27%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

40. The majority (82%) of the applicants were satisfied with such arrangements (i.e. only basic fittings / finishes were provided) or considered them fair. The proportion was higher than that for HOS 2019 (80%) but lower than that for HOS 2020 (91%). [Table 29]

**Table 29**

Whether satisfied with the provision of basic fittings / finishes only	Type of applicants		Total
	GF	WF	
Satisfied	45%	47%	47%
Fair	31%	37%	35%
Dissatisfied	18%	14%	15%
Don't know / No comments	6%	2%	3%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

### *Ancillary facilities*

41. Some 58% of the applicants considered the ancillary facilities of HOS courts under HOS 2022 adequate or fair. About 14% thought otherwise. Similar patterns were observed for HOS 2019 and HOS 2020. [Table 30]

**Table 30**

Whether the ancillary facilities <sup>#</sup> of HOS courts adequate	Type of applicants		Total
	GF	WF	
Adequate	30%	34%	34%
Fair	22%	24%	24%
Not adequate	14%	13%	14%
Don't know / No comments	33%	28%	29%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

# : Including such facilities as children's play areas, covered walkways and carparks/parking spaces

42. As for those 14% who thought the ancillary facilities not adequate (see Table 30), they mainly considered that there were not sufficient shopping facilities. [Table 31]

**Table 31**

<b>Type of facilities considered inadequate</b>	<b>%</b>
Shopping facilities (e.g. shopping mall, wet market)	87%
Recreational facilities (e.g. children playground)	35%
Ancillary transport facilities	22%

***Duration between application and completion of development***

43. The HOS flats under the seven new developments for HOS 2022 were scheduled to be completed within the period from October 2022 to December 2024. A significant proportion (78%) of the applicants considered the duration between application (viz. March 2022) and completion of development (i.e. up to around 33 months) reasonable. [Table 32]

**Table 32**

<b>Whether the duration between application and completion of development reasonable</b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
Yes	70%	79%	78%
No	20%	15%	16%
Don't know / No comments	10%	6%	7%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

44. As for those 16% who thought otherwise (see Table 32), an average duration (between application and completion of development) of about 12 months was considered reasonable. [Table 33]

**Table 33**

<b>Proposed duration between application and completion of development</b>	<b>Type of applicants who considered the duration between application and completion of development <u>not</u> reasonable</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
< 12 months	21%	18%	19%
12 months – < 18 months	73%	71%	72%
18 months – < 24 months	3%	9%	8%
≥ 24 months	2%	2%	2%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Average (months)</b>	11	12	12

***Factors influencing the choice of flats***

45. For both GF and WF applicants, location and ancillary transport facilities were the main factors influencing their choice of flats. Other major considerations were flat price and flat size. Similar observations were noted for HOS 2019 and HOS 2020. [Table 34]

**Table 34**

<b>Factors influencing the choice of flats<sup>#</sup></b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
Location	64%	67%	66%
Ancillary transport facilities	42%	55%	53%
Flat price	35%	42%	41%
Flat size	55%	36%	40%
Court facilities (e.g. shopping mall, children playground)	15%	20%	19%
Orientation of flat	9%	6%	7%
Living environment	7%	7%	7%
Floor level of flat	8%	6%	6%

# : Multiple answers were allowed



**Future housing plans of those applicants who failed to purchase a flat** <sup>Note 6</sup>  
**under HOS 2022**

***New HOS flats in the future***

46. A considerable proportion (69%) of the unsuccessful applicants of the HOS 2022 indicated that they would apply for new HOS flats again in the future. This proportion was lower than those for HOS 2019 (79%) and HOS 2020 (81%). [Table 35]

**Table 35**

Whether would apply for new HOS flats in the future	Type of unsuccessful applicants		Total
	GF	WF	
Yes	64%	70%	69%
No	19%	16%	17%
Don't know / Not yet decided	17%	14%	14%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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Note 6 Including those applicants who were invited for flat selection but did not turn up. According to the survey findings, it was estimated that about 63% of the GF applicants and 6% of the WF applicants were invited for flat selection of HOS 2022. Some 81% of these GF applicants and 91% of these WF applicants did not turn up, mainly because they thought that the flats they desired would no longer be available by the time they were invited for flat selection.

***Private flats***

47. Some 30% of the unsuccessful applicants of HOS 2022 indicated that they would consider purchasing private flats in the future. This proportion was lower than those for HOS 2019 (40%) and HOS 2020 (35%). [Table 36]

**Table 36**

<b>Whether would consider purchasing private flats in the future</b>	<b>Type of unsuccessful applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
Yes	13%	34%	30%
No	76%	47%	52%
Don't know / Not yet decided	11%	19%	18%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

***Green Form Subsidised Home Ownership Scheme (GSH)***

48. Some 60% of the unsuccessful GF applicants of HOS 2022 indicated that they would apply for GSH in the future. This proportion was lower than those for HOS 2019 (68%) and HOS 2020 (65%). [Table 37]

**Table 37**

<b>Whether would apply for GSH in the future</b>	<b>% of unsuccessful GF applicants</b>
Yes	60%
No	19%
Don't know / Not yet decided	21%
<b>Total</b>	<b>100%</b>

49. As noted from Table 37, some 19% of the unsuccessful GF applicants did not have plans to apply for GSH. The main reasons were that they had already purchased a flat and that the size of GSH flats were generally smaller than that of HOS flats. Similar findings were noted for HOS 2019 and HOS 2020. [Table 38]

**Table 38**

<b>Reasons for <u>not</u> having plans to apply for GSH<sup>#</sup></b>	<b>% of unsuccessful GF applicants who did not have plans to apply for GSH</b>
Already purchased a flat	35%
Size of GSH flats generally smaller than HOS flats	18%
No intention for home purchase at the moment	17%

# : Multiple answers were allowed

### ***Recovered TPS flats***

50. Some 28% of the unsuccessful GF applicants indicated that they would consider purchasing recovered TPS flats in the future. This proportion was lower than those for HOS 2019 (34%) and HOS 2020 (30%). [Table 39]

**Table 39**

<b>Whether would consider purchasing recovered TPS flats in the future</b>	<b>% of unsuccessful GF applicants</b>
Yes	28%
No	51%
Don't know / Not yet decided	22%
<b>Total</b>	<b>100%</b>

51. For those unsuccessful GF applicants who had plans to purchase recovered TPS flats in the future, the average budgeted flat price they had in mind was about \$1.0 million. This compared to \$1.1 million for HOS 2019 and \$0.9 million for HOS 2020. [Table 40]

**Table 40**

<b>Budgeted flat price (\$ million)</b>	<b>% of unsuccessful GF applicants who had plans to purchase recovered TPS flats</b>
< \$0.5 M	9%
\$0.5 M – < \$0.75 M	23%
\$0.75 M – < \$1.0 M	3%
\$1.0 M – < \$1.25 M	34%
≥ \$1.25 M	30%
<b>Total</b>	<b>100%</b>
<b>Average (\$ M)</b>	<b>\$1.0 M</b>

52. The majority (71%) of those unsuccessful GF applicants who had plans to purchase recovered TPS flats in the future preferred flats of size 35 m<sup>2</sup> or more (in terms of saleable area). [Table 41]

**Table 41**

<b>Preferred flat size (in saleable area)</b>	<b>% of unsuccessful GF applicants who had plans to purchase recovered TPS flats</b>
< 35 m <sup>2</sup>	29%
35 m <sup>2</sup> – < 45 m <sup>2</sup>	41%
45 m <sup>2</sup> – < 55 m <sup>2</sup>	22%
≥ 55 m <sup>2</sup>	8%
<b>Total</b>	<b>100%</b>
<b>Average (m<sup>2</sup>)</b>	<b>39.3 m<sup>2</sup></b>

53. As noted from Table 39, about half of the unsuccessful GF applicants did not have plans to buy recovered TPS flats in the future. Their major concerns were generally related to the age of TPS flats or their preference for new flats. [Table 42]

**Table 42**

<b>Reasons for <u>not</u> considering to buy recovered TPS flats</b>	<b>% of unsuccessful GF applicants who did not consider to buy recovered TPS flats</b>
TPS flats too old	50%
Preferred to live in new flats	36%
Too many maintenance problems / high costs of maintenance	16%

***Flats in the Secondary Market (SM)***

***(a) Unsuccessful GF applicants***

54. Some 22% of GF unsuccessful applicants of HOS 2022 claimed that they would consider purchasing flats in the SM. This proportion was lower than those for HOS 2019 (26%) and HOS 2020 (25%). [Table 43]

**Table 43**

<b>Whether would consider purchasing flats in the SM in the future</b>	<b>% of unsuccessful GF applicants</b>
Yes	22%
No	58%
Don't know / Not yet decided	20%
<b>Total</b>	<b>100%</b>

55. For those who would consider purchasing flats in the SM in the future, the majority (89%) said that they preferred HOS flats in the SM. [Table 44]

**Table 44**

<b>Type of flats in the SM<sup>#</sup></b>	<b>% of unsuccessful GF applicants who would consider purchasing flats in SM</b>
HOS <sup>Note 7</sup>	89%
GSH	61%
TPS	32%
Flat-for-Sale Scheme (FFSS) of the HS	47%
Don't know / Not yet decided	7%

# : Multiple answers were allowed

56. Some 58% of unsuccessful GF applicants did not have plans to purchase flats in the SM (see Table 43). The main reason given was price consideration as the prices of new HOS flats were generally lower than those of flats in the SM. Similar observations were noted for HOS 2019 and HOS 2020. [Table 45]

**Table 45**

<b>Reasons for <u>not</u> having plans to purchase second-hand HOS flats in the SM<sup>#</sup></b>	<b>% of unsuccessful GF applicants who did not have plans to purchase flats in the SM</b>
Prices of new HOS flats generally lower than those of flats in the SM	65%
Preferred to live in new flats	28%

# : Multiple answers were allowed

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Note 7 “HOS” is used as a generic term. It also covers other subsidised home ownership schemes of the HA, namely, Private Sector Participation Scheme, Middle Income Housing Scheme, Mortgage Subsidy Scheme and Buy-or-Rent Option.

**(b) Unsuccessful WF applicants**

57. Some 46% of the unsuccessful WF applicants indicated that they would apply for the White Form Secondary Market Scheme (WSM) in the future. This proportion was on a par with that for HOS 2019 (46%) but lower than that for HOS 2020 (59%). [Table 46]

**Table 46**

<b>Whether would apply for the WSM</b>	<b>% of unsuccessful WF applicants</b>
Yes	46%
No	40%
Don't know / Not yet decided	14%
<b>Total</b>	<b>100%</b>

58. For those who had plans to apply for the WSM, they were asked about their preference for the types of flats in the SM. The majority (85%) said that they preferred HOS flats in the SM. [Table 47]

**Table 47**

<b>Type of flats in the SM<sup>#</sup></b>	<b>% of unsuccessful WF applicants who had plans to apply for the WSM</b>
HOS <sup>Note 7</sup>	85%
GSH	33%
TPS	19%
FFSS of the HS	39%
Don't know / Not yet decided	10%

# : Multiple answers were allowed

59. About 40% of the unsuccessful WF applicants did not have plans to apply for the WSM (see Table 46). The major reasons were that the prices of new HOS flats were generally lower than those of flats in the SM and their preference for living in new flats. Similar findings were observed for HOS 2019 and HOS 2020. [Table 48]

**Table 48**

<b>Reasons for <u>not</u> applying for the WSM in the future<sup>#</sup></b>	<b>% of unsuccessful WF applicants who did not have plans to apply for the WSM</b>
Prices of new HOS flats generally lower than those of flats in the SM	46%
Preferred to live in new flats	41%

# : Multiple answers were allowed

### **Views on the publicity of HOS 2022**

60. A considerable proportion of the applicants said that they learnt about HOS 2022 through online media and television. [Table 49]

**Table 49**

<b>Channels<sup>#</sup></b>	<b>Type of applicants</b>		<b>Total</b>
	<b>GF</b>	<b>WF</b>	
Online media*	34%	60%	55%
TV	59%	45%	48%
Friends / colleagues / family members / relatives	29%	24%	25%
HA website	13%	12%	12%
Posters of HD	15%	3%	5%
Newspaper	7%	4%	5%

# : Multiple answers were allowed

\* : Including such media as social networking sites (e.g. Facebook, Instagram, YouTube) and online forums



61. The most sought-after information about HOS 2022 was location / environment / community facilities and flat price. Similar findings were noted for HOS 2019 and HOS 2020. [Table 50]

**Table 50**

HOS-related information <sup>#</sup>	Type of applicants		Total
	GF	WF	
Location / environment / community facilities	81%	79%	79%
Flat price	56%	50%	51%
Flat size	54%	36%	39%
Ancillary transport facilities	26%	39%	36%
Flat design / layout	6%	11%	10%

# : Multiple answers were allowed

62. HA website was considered the most effective channel for disseminating the information about HOS 2022. Similar observations were noted for HOS 2019 and HOS 2020. [Table 51]

**Table 51**

Channels <sup>#</sup>	Type of applicants		Total
	GF	WF	
HA website	51%	70%	66%
Online media*	27%	41%	38%
Friends / colleagues / family members / relatives	19%	6%	9%
TV	14%	4%	6%

# : Multiple answers were allowed

\* : Including such media as social networking sites (e.g. Facebook, Instagram, YouTube) and online forums