上水清河邨
Ching Ho Estate, Sheung Shui

第一章

增加房屋资源

Chapter 1

Expanding Housing Resources

狮子山下的公营房屋
Public housing under Lion Rock

筹划未来：长远房屋供应

政府按年发表《长远房屋策略》(《长策》)周年进度报告，公布下个十年期的房屋供应目标。根据《长策》2024年周年进度报告，政府已觅得所需土地，足以达至未来十年(即2025/26年度至2034/35年度)供应308 000个公营房屋单位的目标。

房屋局于政府制定《长策》的十周年(即2024年)检视《长策》，并确立继续按照政府的主要策略性方向，逐步扭转供求失衡的局面。相关工作包括：(1)以供应主导和灵活变通的原则加快房屋供应；(2)推出措施促进青年置业；以及(3)采取措施进一步确保公屋资源得到合理运用，杜绝滥用公屋，并鼓励公屋租户循房屋阶梯向上流动。

未来十年，房委会将朝着六比四的规划比率兴建公屋/绿置居单位和其他类型的资助出售单位。换言之，在308 000个公营房屋单位的供应目标中，185 000个为公屋/绿置居单位，另外123 000个为其他类型的资助出售单位。

Planning for the Future: The Long-term Housing Supply

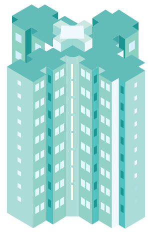
Each year, the Government releases a Long Term Housing Strategy (LTHS) Annual Progress Report in which it presents the housing supply target over the following 10-year period. As stated in the LTHS Annual Progress Report 2024, the Government has identified sufficient land to meet the public housing supply target of 308 000 units for the coming 10-year period (i.e. from 2025/26 to 2034/35).

Following a review undertaken in 2024 to mark the 10th anniversary of the Government's promulgation of the LTHS, Housing Bureau (HB) reaffirmed that it would continue to work to gradually correct the supply-demand imbalance in accordance with the Government's major strategic directions. This involves: (1) adopting supply-led and flexible principles that will help speed up the provision of housing supply; (2) embracing measures to promote home ownership among young people; and (3) applying measures to further safeguard the rational use of PRH resources by stamping out tenancy abuse and encouraging PRH tenants to move up the housing ladder.

Over the next 10 years, HA will work towards a planning ratio of 60:40 for the construction of PRH and GSH flats on the one hand, and other types of Subsidised Sale Flats (SSFs) on the other. This means that the public housing supply target of 308 000 units will comprise 185 000 units for PRH/GSH, and 123 000 units for other types of SSF.

已编配的公共租住房屋（公屋）单位
Public rental housing (PRH) flats allocated

29 114 个 units



推售的居者有其屋计划（居屋）单位
Home Ownership Scheme (HOS) flats put up for sale

7 132 个 units

推售的绿表置居计划（绿置居）单位
Green Form Subsidised Home Ownership Scheme (GSH) flats put up for sale

2 359 个 units

房委会肩负达至上述建屋目标的职责，本年报第二章详载我们2024/25年度的建屋进展。本章重点载述房委会另外两项主要职能，分别是向有需要人士编配公屋单位，以及监督和实施多项计划，帮助中低收入家庭踏上置业阶梯，并循阶梯向上流动。

HA has the responsibility for achieving this production target, and Chapter 2 of this report provides details of our construction progress in 2024/25. In this chapter we focus on two other key functions of HA, those of allocating available PRH units to those in need, and of overseeing and administering various schemes to help low to middle-income families get a foothold on and move up the housing ladder.

编配公屋

我们在2024/25财政年度编配约29 100个公屋单位，其中约22 700个编配予一般申请者和「配额及计分制」的非长者一人申请者，约4 000个编配予各类调迁的现有公屋租户，其余约2 400个单位则编配予不同特别类别的申请者，包括申请体恤安置的人士，以及受政府清拆行动、火灾、天灾和紧急事故等影响的家庭。

Allocating PRH units

Around 29 100 PRH units were allocated to applicants during the 2024/25 fiscal year. About 22 700 of these were allocated to general applicants and non-elderly one-person applicants under the Quota and Points System (QPS), and about 4 000 to existing tenants undertaking various types of transfers. The rest, or approximately 2 400 units, were allocated to applicants in various special categories, including people applying for compassionate rehousing and families affected by government clearance actions, fire, natural disasters and emergencies, etc.

截至2025年3月底，一般申请（即二人或以上的家庭和长者一人申请）约有116 400宗，以及约86 300宗「配额及计分制」的非长者一人申请。2024/25年度，一般申请者获安排入住公屋的平均轮候时间为5.3年，而长者一人申请者的平均轮候时间为3.3年。至于公屋综合轮候时间，2025年第一季共约4 800宗一般申请获安排入住传统公屋或「简约公屋」；惟「简约公屋」处于起步阶段，自2025年3月28日起开始入伙计，2025年第一季入伙住户只有83个，公屋综合轮候时间仍维持在5.3年。「简约公屋」的其余单位在2025年至2027年分阶段落成，逐步迈向在2027/28年度前完成兴建约30 000个「简约公屋」单位的目标。随着各个公屋及「简约公屋」项目陆续落成，公屋综合轮候时间将逐步下降。

我们设有公平公正的机制，以决定轮候册上申请者的公屋编配次序。一般申请者获编配单位的次序视乎其登记轮候公屋的先后、家庭人数和所选择地区而定；配额及计分制下的非长者一人申请者则根据申请时的年龄、轮候时间、是否居于公屋等项目计分，按所得总分决定编配次序。

As at the end of March 2025, there were about 116 400 general applications (i.e. applications by family applicants with a household size of two or more persons and elderly one-person applicants) and around 86 300 non-elderly one-person applications under the QPS. The average waiting time for general applicants who were housed in PRH during 2024/25 was 5.3 years, while the average waiting time for elderly one-person applicants was 3.3 years. Regarding the Composite Waiting Time for Subsidised Rental Housing (CWT), about 4 800 general applicants were housed to PRH or Light Public Housing (LPH) in the first quarter of 2025. Whilst the LPH has commenced intake from 28 March 2025, it is still at its initial stage and only 83 households were housed in the first quarter of 2025. The CWT therefore maintained at 5.3 years. The remaining LPH units will be completed in phases from 2025 to 2027, gradually moving towards the goal of completing the construction of about 30 000 LPH units by 2027/28. With the gradual completion of various PRH and LPH projects, the CWT will gradually decline.

We have fair and equitable mechanisms in place to determine priority for allocating PRH units to applicants on the waiting list. For general applicants, we prioritise the allocation of PRH units according to their order of registration, family size, and choice of district. Priority for non-elderly one-person applicants under the QPS is determined by the total points accumulated by these applicants. These points are allotted based on their age at the time of application, their waiting time to date, and whether they are already living in PRH.

屯门业旺邨
Yip Wong Estate, Tuen Mun

兴建中的马鞍山锦柏苑
Kam Pak Court, Ma On Shan under construction

管理资助出售单位计划

房委会也负责管理多项资助出售单位计划，让合资格的中低收入家庭和一人申请者由租住单位转为自置居所。这些计划通常以大幅低于评定市值的折扣价格出售单位予合资格申请者。资助出售单位不但协助中低收入家庭踏上置业阶梯，而购置单位的租户迁离后腾出的公屋单位，也可编配予公屋申请者。年内，房委会通过并推出多项新措施，旨在协助两类资助出售单位的潜在买家，即青年申请者，以及在先前的资助出售单位销售计划中的屡次向隅者。

绿表置居计划

绿置居专为绿表申请者而设，主要为公屋租户。绿置居单位的折扣率较上一次居屋销售计划的折扣率高一成。「出售绿置居单位2023」于2024年3月底推售2 359个新单位，折扣率为评定市值折减48%。合资格申请者的选楼程序已于2024年11月完成，所有新单位均已售罄。

租者置其屋计划（租置计划）

全港共有39个公共屋邨指定为租置计划屋邨，租户可选择购买所居住的单位。尽管多年来不少租户已借此机会置业，但截至2025年3月底，仍有约30 000个租置计划单位尚未售出，占租置计划单位总数的16%。

近年，房委会采取多项措施，鼓励更多租户转为自置居所，并减少租置计划未售单位的数目。自2023年6月起，从租置计划屋邨回收而来的单位会安排在居屋或绿置居销售计划中出售，目标买家为具备绿表资格人士，以及「特快公屋编配计划」[1]的合资格申请者。租置计划的回收单位如在居屋或绿置居销售计划结束后仍未售出，便在紧随其后的「特快公屋编配计划」中推售。

我们在「出售居者有其屋计划单位2024」（「居屋2024」）推售约400个租置计划回收单位，折扣率为评定市值折减78%至83%。

[1] 「特快公屋编配计划」可让合资格公屋申请者有机会提早获编配公屋单位。符合计划资格的申请者必须持有有效公屋申请约一年或以上，并符合其他申请资格准则。

Managing SSF Schemes

HA is also responsible for managing various SSF schemes that enable eligible low to middle-income families and individuals to move from renting to home ownership. These schemes typically offer flats for sale to eligible applicants at a substantial discount from their assessed market value. SSFs not only help low to middle-income families take their first step onto the home ownership ladder, but also free up PRH units for other PRH applicants as the tenants who bought SSF move out. This year, HA endorsed and launched some new initiatives aimed to assist two categories of potential SSF purchasers, namely young people, and applicants who have repeatedly been unsuccessful in earlier SSF sale exercises.

Green Form Subsidised Home Ownership Scheme

GSH is specifically designed for Green Form (GF) applicants, who are primarily PRH tenants. GSH flats are sold at a discount of 10% more than that of the preceding HOS sale exercise. The Sale of GSH Flats 2023 offered 2 359 new flats for sale in late March 2024, with the discount rate set at 48% of the assessed market values. Flat selection for eligible applicants was completed in November 2024 with all new flats sold.

Tenants Purchase Scheme (TPS)

A total of 39 PRH estates across Hong Kong are designated as TPS estates, in which sitting tenants have the option to purchase the flats they are living in. Although many tenants have purchased flats via this scheme over the years, as at the end of March 2025, around 30 000 flats (16% of the total number designated as TPS flats) had not yet been sold.

In recent years, HA has undertaken a number of initiatives to encourage more tenants to transit to home ownership and reduce the number of unsold TPS flats. Since June 2023, flats recovered from TPS estates have been put up for sale in HOS or GSH sale exercises. Target buyers are those with GF status, as well as eligible applicants under the Express Flat Allocation Scheme (EFAS)[1]. If a recovered TPS flat remains unsold at the end of an HOS or GSH sale exercise, it will be put up for sale in the EFAS exercise immediately follows.

We put up for sale around 400 recovered TPS flats under the Sale of HOS Flats 2024 (HOS 2024), at discount rates ranging from 78% to 83% of their assessed market values.

[1] EFAS is a scheme that offers eligible PRH applicants an earlier chance to be allocated a PRH unit. Applicants eligible under this scheme must have held a valid PRH application for around one year or above, as well as fulfilling other eligibility criteria.

沙田显径邨是其中一个租置计划的屋邨
Hin Keng Estate, Sha Tin is designated as one of the TPS estates

北角骥华苑（下）
Kei Wah Court, North Point (below)

居者有其屋计划

居屋是一项由房委会管理的主要资助出售单位计划，让计划下合资格的申请者以低于评定市值的价格购买居屋单位，旨在帮助中低收入家庭（包括合资格公屋租户）置业。我们根据本港非业主住户每月的家庭入息中位数制订负担能力测试，以厘定折扣率。

「居屋2024」于2024年10月接受申请，推售五个新居屋发展项目共7 132个新单位，其折扣率按2024年第一季非业主住户的每月入息中位数计算，定为评定市值折减30%。我们在申请期内接获约106 000宗申请，2024年12月经搅珠决定选楼次序。预计合资格申请者2025年第二季开始选楼。

居屋第二市场计划

「居屋第二市场计划」让绿表申请者可于第二市场购买未缴付补价的资助出售单位。计划为绿表申请者提供额外置业途径，同时腾出公屋资源编配予有更迫切需要的人士。

Home Ownership Scheme

HOS, a major SSF scheme administered by HA, helps low to middle-income families, including eligible PRH tenants, achieve home ownership by enabling those eligible under the scheme to purchase an HOS flat at a discount from the assessed market value. The discount rate is determined by an affordability test based on the median monthly household income of non-owner occupier households in Hong Kong.

HOS 2024 was launched in October 2024, with applications invited for 7 132 new flats in five new HOS developments. The discount rate was set at 30% from assessed market values, based on the median monthly household income of non-owner occupier households for the first quarter of 2024. Around 106 000 applications were received during the application period. Balloting to determine selection priority was held in December 2024, and flat selection for eligible applicants is expected to commence from the second quarter of 2025.

HOS Secondary Market Scheme

The HOS Secondary Market Scheme enables GF applicants to purchase SSFs in the Secondary Market with premium unpaid. The scheme provides an extra route by which GF applicants can achieve home ownership, while also freeing up PRH resources for allocation to those in more pressing need.

「白表居屋第二市场计划」(「白居二」)是另一项回应中低收入家庭置业诉求的计划，让白表的成功申请者也可于第二市场购买未缴付补价的居屋单位。为配合资助房屋小组委员会2025年1月通过新的「青年计划(白居二)」，由「白居二2024」开始，白居二的配额大幅增加1 500个至6 000个。为符合「青年计划(白居二)」的目标，「白居二2024」新增的1 500个配额将全数拨予40岁以下的青年申请者，以协助更多年轻人购置资助出售单位。

「白居二2024」在2025年3月接受申请，并于2025年4月底搅珠。我们预计2025年第三/第四季向成功申请者发出批准信，邀请他们申领有效期为12个月的购买资格证明书。证明书持有人可以在有效期内购买未缴付补价的资助出售单位。

进一步优化资助出售单位的相关安排

资助房屋小组委员会在2025年1月的会议上，批准一系列优化现有资助出售单位相关安排的建议。由下一期居屋销售计划起，我们为40岁以下的白表青年家庭和青年一人申请者分派多一个抽签号码，以增加他们成功购买单位的机会。此外，前两次连续申请同一类别资助出售单位销售计划而未能成功购买单位的申请者，亦会获分派多一个抽签号码，增加成功购买的机会。有关安排将由「绿置居2024」销售计划起实施。

放宽一手及第二市场按揭的安排已分别于2024年1月及3月落实，以促进资助出售单位的流转。放宽措施包括把「居屋第二市场计划」出售的资助出售单位的最长按揭保证期延长至50年，而最长按揭还款期则延长至30年，让买家取得较以往更长期的按揭贷款。

房委会落实于《2023年施政报告》公布的措施，在「居屋2024」开始推行「家有初生优先选楼计划」。「居屋2024」约40%新单位(即2 900个单位)的配额预留予该计划和「家有长者优先选楼计划」的合资格申请者，用作搅珠和优先选楼。凡有婴儿出生于2023年10月25日或以后的「居屋2024」家庭申请者，而有关子女在「居屋2024」申请截止日期时为三岁或以下，均符合资格。

Another scheme that addresses the home ownership aspirations of low to middle-income families is the White Form Secondary Market Scheme (WSM), which allows successful White Form (WF) applicants also to purchase HOS flats with premium unpaid in the Secondary Market. Starting from WSM 2024, the WSM quota was increased significantly by 1 500 to 6 000, in conjunction with Subsidised Housing Committee's (SHC's) approval of the new Youth Scheme (WSM) in January 2025. In line with this scheme, all the additional 1 500 quotas under WSM 2024 would be allocated to young applicants aged below 40, with the aim of helping more young people purchase an SSF.

Applications for WSM 2024 were invited in March 2025, and balloting was held in late April 2025. Approval Letters for successful applicants are expected to be issued in the third/fourth quarter of 2025, inviting them to apply for a Certificate of Eligibility to Purchase (CEP) with a validity period of 12 months. A CEP gives its holder the right to purchase an SSF with premium not yet paid within the validity period.

Further Enhancements to SSF Arrangements

At its meeting held in January 2025, SHC approved a number of proposals to enhance the existing SSF arrangements. From the next HOS sale exercise onwards, an extra ballot number will be allocated to young family applicants and young one-person applicants aged below 40 with WF status, in order to improve their chances of success. On the other hand, an extra ballot number will also be allocated to applicants who have been unsuccessful in buying a flat in the last two consecutive sale exercises of the same type of SSF, for the same reason. Such arrangement will come into effect from the GSH 2024.

The relaxation of mortgage arrangements in respect of the primary market and secondary market came into effect starting from January and March 2024 respectively to promote the circulation of SSFs. The relaxation measures included extending the maximum mortgage default guarantee period for SSF sold in the HOS Secondary Market Scheme to 50 years, and the maximum repayment period to 30 years, enabling purchasers to take out mortgage loans with longer terms than previously.

HA also implemented the Families with Newborns Flat Selection Priority Scheme (Priority Newborns Scheme) in HOS 2024, a scheme first announced in the 2023 Policy Address. A quota of about 40% of the new flats under HOS 2024 (i.e. 2 900 flats) was set aside for eligible applicants under the Priority Newborns Scheme and the Priority Scheme for Families with Elderly Members, for balloting and priority flat selection. Family applicants of HOS 2024 with babies born on or after 25 October 2023 were eligible if their children were aged three or below on the closing day of applications for HOS 2024.

房委会扶助青年家庭购置资助房屋
HA helps more young families purchase SSFs

收紧「富户政策」

资助房屋小组委员会2025年3月通过收紧「富户政策」，提高富户的额外租金和调整住户须迁出公屋的入息水平，以减少对他们的资助。当公屋租户在两个申报周期（即合共四年）的入息水平均超逾公屋入息限额四倍但不多于五倍，必须迁出公屋单位。此外，为鼓励公屋富户向上流动，正缴交额外租金（不论其租金水平）的富户在自愿迁出单位后可保留绿表资格四年，而居屋绿、白表的配额比例，亦由下一期居屋销售计划起调整至五比五。

我们亦已理顺「富户政策」一些执行细节。举例来说，公屋租户如已签署买卖合约（包括临时买卖合约）购买私人住宅物业或个别成员以白表身分购买资助出售单位（不论有关住宅物业是已建成或未落成），房委会继续容许他们租住原有的公屋单位，直至签订转让契据后才交回公屋单位或删除户籍。在此期间，上述租户与以绿表资格购买了资助出售单位的公屋租户一样，可继续缴交原有租金。以上种种优化措施确保我们的政策既体恤市民又合理。

Tightening the Well-off Tenants Policies (WTP)

In March 2025, the SHC endorsed tightening the WTP. Subsidies for well-off tenants will be reduced by raising their additional rents and adjusting the threshold for vacating PRH flats. PRH tenants with income levels exceeding four times but not five times the PRH income levels after two declaration cycles (i.e. four years in total) must vacate their flats. Meanwhile, to encourage upward mobility of well-off tenants, tenants who are paying additional rents (irrespective of the rent level) are allowed to retain their GF status for four years after voluntarily moving out from their flats and the quota allocation ratio of GF and WF will be adjusted to 50:50 starting from the next HOS sale exercise.

Some of the implementation details of the WTP have also been rationalised. For instance, if PRH tenants have signed an Agreement for Sale and Purchase (including a Preliminary Agreement for Sale and Purchase) to purchase a private domestic property, or individual members of a household have purchased an SSF with WF status (regardless of whether the domestic property is completed or not), HA will continue to allow them to rent their existing PRH flats until their surrender of the PRH flats or deletion of the subject member from the tenancy after assignment. During this period, PRH tenants can continue to pay the prevailing level of rent, which is the same as those who have purchased SSF with GF status. All these enhancements are designed to ensure that our policies are compassionate and reasonable.