第一章
增加房屋資源

Chapter 1
Expanding Housing Resources

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Ching Ho Estate, Sheung Shui

獅子山下的公營房屋
Public housing under Lion Rock

籌劃未來：長遠房屋供應

政府按年發表《長遠房屋策略》(《長策》)周年進度報告，公布下個十年期的房屋供應目標。根據《長策》2024年周年進度報告，政府已覓得所需土地，足以達至未來十年(即2025/26年度至2034/35年度)供應308 000個公營房屋單位的目標。

房屋局於政府制定《長策》的十周年(即2024年)檢視《長策》，並確立繼續按照政府的主要策略性方向，逐步扭轉供求失衡的局面。相關工作包括：(1)以供應主導和靈活變通的原則加快房屋供應；(2)推出措施促進青年置業；以及(3)採取措施進一步確保公屋資源得到合理運用，杜絕濫用公屋，並鼓勵公屋租戶循房屋階梯向上流動。

未來十年，房委會將朝着六比四的規劃比率興建公屋／綠置居單位和其他類型的資助出售單位。換言之，在308 000個公營房屋單位的供應目標中，185 000個為公屋／綠置居單位，另外123 000個為其他類型的資助出售單位。

Planning for the Future: The Long-term Housing Supply

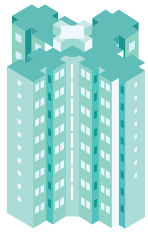
Each year, the Government releases a Long Term Housing Strategy (LTHS) Annual Progress Report in which it presents the housing supply target over the following 10-year period. As stated in the LTHS Annual Progress Report 2024, the Government has identified sufficient land to meet the public housing supply 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.

已編配的公共租住房屋（公屋）單位
Public rental housing (PRH) flats allocated

29 114 個 units



推售的居者有其屋計劃（居屋）單位
Home Ownership Scheme (HOS) flats put up for sale

7 132 個 units

推售的綠表置居計劃（綠置居）單位
Green Form Subsidised Home Ownership Scheme (GSH) flats put up for sale

2 359 個 units

房委會肩負達至上述建屋目標的職責，本年報第二章詳載我們2024/25年度的建屋進展。本章重點載述房委會另外兩項主要職能，分別是向有需要人士編配公屋單位，以及監督和實施多項計劃，幫助中低收入家庭踏上置業階梯，並循階梯向上流動。

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.

編配公屋

我們在2024/25財政年度編配約29 100個公屋單位，其中約22 700個編配予一般申請者和「配額及計分制」的非長者一人申請者，約4 000個編配予各類調遷的現有公屋租戶，其餘約2 400個單位則編配予不同特別類別的申請者，包括申請體恤安置的人士，以及受政府清拆行動、火災、天災和緊急事故等影響的家庭。

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，一般申請（即二人或以上的家庭和長者一人申請）約有116 400宗，以及約86 300宗「配額及計分制」的非長者一人申請。2024/25年度，一般申請者獲安排入住公屋的平均輪候時間為5.3年，而長者一人申請者的平均輪候時間為3.3年。至於公屋綜合輪候時間，2025年第一季共約4 800宗一般申請獲安排入住傳統公屋或「簡約公屋」；惟「簡約公屋」處於起步階段，自2025年3月28日起開始入伙計，2025年第一季入伙住戶只有83個，公屋綜合輪候時間仍維持在5.3年。「簡約公屋」的其餘單位在2025年至2027年分階段落成，逐步邁向在2027/28年度前完成興建約30 000個「簡約公屋」單位的目標。隨着各個公屋及「簡約公屋」項目陸續落成，公屋綜合輪候時間將逐步下降。

我們設有公平公正的機制，以決定輪候冊上申請者的公屋編配次序。一般申請者獲編配單位的次序視乎其登記輪候公屋的先後、家庭人數和所選擇地區而定；配額及計分制下的非長者一人申請者則根據申請時的年齡、輪候時間、是否居於公屋等項目計分，按所得總分決定編配次序。

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.

屯門業旺邨
Yip Wong Estate, Tuen Mun

興建中的馬鞍山錦柏苑
Kam Pak Court, Ma On Shan under construction

管理資助出售單位計劃

房委會也負責管理多項資助出售單位計劃，讓合資格的中低收入家庭和一人申請者由租住單位轉為自置居所。這些計劃通常以大幅低於評定市值的折扣價格出售單位予合資格申請者。資助出售單位不但協助中低收入家庭踏上置業階梯，而購置單位的租戶遷離後騰出的公屋單位，也可編配予公屋申請者。年內，房委會通過並推出多項新措施，旨在協助兩類資助出售單位的潛在買家，即青年申請者，以及在先前的資助出售單位銷售計劃中的屢次向隅者。

綠表置居計劃

綠置居專為綠表申請者而設，主要為公屋租戶。綠置居單位的折扣率較上一次居屋銷售計劃的折扣率高一成。「出售綠置居單位2023」於2024年3月底推售2 359個新單位，折扣率為評定市值折減48%。合資格申請者的選樓程序已於2024年11月完成，所有新單位均已售罄。

租者置其屋計劃（租置計劃）

全港共有39個公共屋邨指定為租置計劃屋邨，租戶可選擇購買所居住的單位。儘管多年來不少租戶已藉此機會置業，但截至2025年3月底，仍有約30 000個租置計劃單位尚未售出，佔租置計劃單位總數的16%。

近年，房委會採取多項措施，鼓勵更多租戶轉為自置居所，並減少租置計劃未售單位的數目。自2023年6月起，從租置計劃屋邨回收而來的單位會安排在居屋或綠置居銷售計劃中出售，目標買家為具備綠表資格人士，以及「特快公屋編配計劃」[1]的合資格申請者。租置計劃的回收單位如在居屋或綠置居銷售計劃結束後仍未售出，便在緊隨其後的「特快公屋編配計劃」中推售。

我們在「出售居者有其屋計劃單位2024」(「居屋2024」)推售約400個租置計劃回收單位，折扣率為評定市值折減78%至83%。

[1] 「特快公屋編配計劃」可讓合資格公屋申請者有機會提早獲編配公屋單位。符合計劃資格的申請者必須持有有效公屋申請約一年或以上，並符合其他申請資格準則。

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.

沙田顯徑邨是其中一個租置計劃的屋邨
Hin Keng Estate, Sha Tin is designated as one of the TPS estates

北角驥華苑（下）
Kei Wah Court, North Point (below)

居者有其屋計劃

居屋是一項由房委會管理的主要資助出售單位計劃，讓計劃下合資格的申請者以低於評定市值的價格購買居屋單位，旨在幫助中低收入家庭（包括合資格公屋租戶）置業。我們根據本港非業主住戶每月的家庭入息中位數制訂負擔能力測試，以釐定折扣率。

「居屋2024」於2024年10月接受申請，推售五個新居屋發展項目共7 132個新單位，其折扣率按2024年第一季非業主住戶的每月入息中位數計算，定為評定市值折減30%。我們在申請期內接獲約106 000宗申請，2024年12月經攪珠決定選樓次序。預計合資格申請者2025年第二季開始選樓。

居屋第二市場計劃

「居屋第二市場計劃」讓綠表申請者可於第二市場購買未繳付補價的資助出售單位。計劃為綠表申請者提供額外置業途徑，同時騰出公屋資源編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.

「白表居屋第二市場計劃」(「白居二」)是另一項回應中低收入家庭置業訴求的計劃，讓白表的成功申請者也可於第二市場購買未繳付補價的居屋單位。為配合資助房屋小組委員會2025年1月通過新的「青年計劃(白居二)」，由「白居二2024」開始，白居二的配額大幅增加1 500個至6 000個。為符合「青年計劃(白居二)」的目標，「白居二2024」新增的1 500個配額將全數撥予40歲以下的青年申請者，以協助更多年輕人購置資助出售單位。

「白居二2024」在2025年3月接受申請，並於2025年4月底攪珠。我們預計2025年第三/第四季向成功申請者發出批准信，邀請他們申領有效期為12個月的購買資格證明書。證明書持有人可以在有效期內購買未繳付補價的資助出售單位。

進一步優化資助出售單位的相關安排

資助房屋小組委員會在2025年1月的會議上，批准一系列優化現有資助出售單位相關安排的建議。由下一期居屋銷售計劃起，我們為40歲以下的白表青年家庭和青年一人申請者分派多一個抽籤號碼，以增加他們成功購買單位的機會。此外，前兩次連續申請同一類別資助出售單位銷售計劃而未能成功購買單位的申請者，亦會獲分派多一個抽籤號碼，增加成功購買的機會。有關安排將由「綠置居2024」銷售計劃起實施。

放寬一手及第二市場按揭的安排已分別於2024年1月及3月落實，以促進資助出售單位的流轉。放寬措施包括把「居屋第二市場計劃」出售的資助出售單位的最長按揭保證期延長至50年，而最長按揭還款期則延長至30年，讓買家取得較以往更長期的按揭貸款。

房委會落實於《2023年施政報告》公布的措施，在「居屋2024」開始推行「家有初生優先選樓計劃」。「居屋2024」約40%新單位(即2 900個單位)的配額預留予該計劃和「家有長者優先選樓計劃」的合資格申請者，用作攪珠和優先選樓。凡有嬰兒出生於2023年10月25日或以後的「居屋2024」家庭申請者，而有關子女在「居屋2024」申請截止日期時為三歲或以下，均符合資格。

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.

房委會扶助青年家庭購置資助房屋
HA helps more young families purchase SSFs

收緊「富戶政策」

資助房屋小組委員會2025年3月通過收緊「富戶政策」，提高富戶的額外租金和調整住戶須遷出公屋的入息水平，以減少對他們的資助。當公屋租戶在兩個申報周期（即合共四年）的入息水平均超逾公屋入息限額四倍但不多於五倍，必須遷出公屋單位。此外，為鼓勵公屋富戶向上流動，正繳交額外租金（不論其租金水平）的富戶在自願遷出單位後可保留綠表資格四年，而居屋綠、白表的配額比例，亦由下一期居屋銷售計劃起調整至五比五。

我們亦已理順「富戶政策」一些執行細節。舉例來說，公屋租戶如已簽署買賣合約（包括臨時買賣合約）購買私人住宅物業或個別成員以白表身分購買資助出售單位（不論有關住宅物業是已建成或未落成），房委會繼續容許他們租住原有的公屋單位，直至簽訂轉讓契據後才交回公屋單位或刪除戶籍。在此期間，上述租戶與以綠表資格購買了資助出售單位的公屋租戶一樣，可繼續繳交原有租金。以上種種優化措施確保我們的政策既體恤市民又合理。

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.