

# **Age-friendly Housing Policies**

## **老年友好房屋政策**

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**Central Policy Unit**

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in association with

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Project Team

**Research Report**  
**Age-friendly Housing Policies**

**Table of Contents**

<b>Abstract of Research</b>	6
<b>Policy Implication and Recommendations</b>	7
<b>Executive Summary</b>	15
<b>Chapter 1 Introduction</b>	25
1.1 Background	26
1.2 Research Objectives	27
1.3 WHO’s Framework of Age-friendly Cities	27
<b>Chapter 2 Research Methodology</b>	30
2.1 Literature Review	30
2.2 In-depth Interviews	30
2.3 Focus Groups	30
2.4 Public Forums & Questionnaire Survey	31
<b>Chapter 3 Review of Existing Situation</b>	33
3.1 Change in Socio-economic Profile	33
3.1.1 Change in living pattern	
3.1.2 Attention to elderly single female	
3.1.3 Better-educated and better-off elderly	
3.1.4 Emerging middle-class	
3.1.5 Elderly poverty	
3.2 “Ageing in Place” in Hong Kong	38
3.2.1 Existing government policy	
3.2.2 Elderly housing – hardware	
3.2.3 Health care and support services – software	
3.2.4 Transportation and accessibility	

3.2.5 Other old age support	
3.3 Gaps with the WHO Framework	45
3.3.1 Affordability	
3.3.2 Availability	
3.3.3 Adaptability	
<b>Chapter 4 Gap Analysis and Recommendations</b>	<b>58</b>
4.1 Co-ordination of Government Services	58
4.1.1 Centralised versus de-centralised planning	
4.1.2 Key responsibilities of co-ordinating body	
4.1.2.1 Population Policy	
4.1.2.2 Coordination of planning and execution of elderly housing and services	
4.1.2.3 Residential land use for elderly housing	
4.1.2.4 Assessment of housing supply & demand for elderly households	
4.2 Affordability	63
4.2.1 Causes of price surge	
4.2.2 Exceptional times call for exceptional measures	
4.2.3 Concern for the more vulnerable groups	
4.2.4 Proposals	
4.3 Availability	74
4.3.1 The dormant land and housing resources	
4.3.2 Immediate sources of housing supply	
4.3.2.1 Vacant flats	
4.3.2.2 Social enterprises' role to play	
4.3.2.3 Conversion of industrial buildings	
4.4 Ageing in Place and Institutionalisation	79
4.4.1 Imbalanced Long Term Care (LTC) system	
4.4.2 Hindrances to ageing in place and possible solutions	
4.4.2.1 Availability of family support	
4.4.2.2 Labour market malaise in long term care sector	
4.5. Adaptability	88
4.5.1 Home modifications	
4.5.2 Universal/flexible design	
4.5.2.1 Overseas experience	

4.5.2.2	How to advocate	
4.5.2.3	Bringing flexible design into Hong Kong	
4.5.2.4	Private market	
4.5.2.5	Government’s role in promoting universal design	
4.5.2.6	Other support to promote the concept	
4.6.	Shared Responsibilities in Actualizing Age Friendliness in Hong Kong	96
4.6.1	Role of family	
4.6.2	Role of government and public service providers	
4.6.3	Role of community	
4.6.4	Role of NGOs	
4.6.5	Role of private sector	
4.6.6	Role of individuals	
4.7	Summary of Recommendations	109
<b>Chapter 5 Conclusion</b>		<b>110</b>
<b>List of Abbreviations</b>		<b>112</b>
<b>References</b>		<b>114</b>
<b>Appendices</b>		
1.	List of interviewees at the in-depth interviews by the project team	120
2.	List of Government bureaus, departments and statutory organizations invited to participate in the Focus Group meetings	121
3.	Participants of Focus Group meetings	122
4.	The Gaps identified and Proposals developed by the project team for the conduct of the first 2 Focus Group meetings	125
5.	Chinese version of survey questionnaire	131
6.	English version of survey questionnaire	140
7.	Summary of respondents’ responses	150
8.	Data charts of on-line survey (67 responses) and public forum (101 responses)	171

## Abstract of Research

Population ageing is an imminent social problem that Hong Kong is facing. To accommodate a surging elderly population is already challenging, yet the World Health Organization suggested that by solely providing housing unit is not sufficient, but the concept of active ageing should be taken into account in housing provision. The WHO suggested an “Age-friendly Cities” Framework to enable a city in facilitating active ageing, and identified 8 essential elements needed for such cities. It was suggested that in an age-friendly housing policy, providing infrastructures like transportation and health care service is not sufficient, social features like social inclusion, participation and employment should also be emphasized.

The government may found interest in such framework, as new development plans in the New Territories and renewing projects of older districts are commencing. The Framework can help to put in Age-friendliness features into the housing plans with a higher comprehensiveness and integrity. Despite the WHO had published detailed guidelines on establishing an age-friendly city, it may not fully meet the localized needs and situation in Hong Kong, and is solely not focusing on housing provision. The aim of this study is to recognize the local needs and establish an integrated and localized age-friendly housing policy action plan through examining local and international housing development trends and opinion inputs from experts and the public.

人口老齡化是香港面臨的一大問題，要為急劇增加的長者人口將會是個大挑戰。而然，世界衛生組織認為，單純提供住房單位是為不足，在考慮房屋政策上需要使長者能「積極樂頤年」。有見及此，世衛提出了「老年友好城市」的框架，並確認「老年友好城市」的八個主要元素。在其提出的房屋政策上，除了要能照顧長者的起居和健康，也須考慮到社會性因素如社會參與及共融、就業等等。

該框架可能對香港政府現時在新界新城鎮發展計劃及舊區重建計劃起作用，可提供參照以建立一個完善及綜合的「老年友好」房屋政策。儘管世衛已為如何建立「老年友好城市」發表了詳細的指引，該指引有可能不夠顧及本地的需要，亦不是著重於房屋政策。故此，此研究項目的目的為透過回顧本地與國際的「老年友好」房屋發展方向及參考公眾及專家的意見，發展出一個可行而綜合的本地「老年友好」房屋政府行動計劃。

## **Policy Implications**

Currently there is little publicly available data at the local level on criteria and blue-prints in ways and means to develop the city into an age-friendly metropolis. While some age-friendly policies in housing are already adopted by the government like creating barrier-free environment, establishing social service networks, it may not be sufficient to meet the radical demographic change in the near future.

Following the suggestion of the WHO, the Study focuses on examining the age-friendliness of the housing provision in the areas of: 1) Outdoor spaces and buildings; 2) Transportation; 3) Housing unit itself; 4) Social Participation; 5) Respect and Social inclusion; 6) Civic participation and employment; 7) Communication and information; 8) Community and health services, and attempts to establish a localized and prospective action plan that aims to help achieving an age-friendly housing policy.

Such action plan could be served as a reference for the government's various public policies: from developing new towns or revitalizing old districts, to refining the current housing policies or establishing new policies to meet the ever changing needs of the population. The action plan is constructed with reference to overseas experience, local experts' input, representatives from elderly health and community care service providers, end-users at the public forums and questionnaire surveys of target groups; therefore it would highly reflect the actual needs of the society. Also it is hoped that in developing such action plan, the participation of other stakeholders, including private sectors, non-governmental organizations (NGO) and community residents would be encouraged to take a more active role in creating an age-friendly housing environment.

## Summary of Recommendations

<b>Co-ordination of Government Services</b>	
1.	The Government must seriously consider a cultural change and play a forward looking role instead of tackling problems on a short term and ad hoc basis.
2.	<ul style="list-style-type: none"> <li>- Designate a policy bureau to administer land supply, as well as housing development issues in both public and private sectors, vis-à-vis established population policy.</li> <li>- The bureau will coordinate with relevant departments to review, update and consolidate the procedures/requirements and expedite resolutions of disputes, so as to speed up the land use planning and approval process for housing development.</li> </ul>
3.	<p>Key responsibilities of the Co-ordinating Body:</p> <ul style="list-style-type: none"> <li>a. Various Government departments should participate in drafting the future housing policy, in order to incorporate an overview of population policy, long-term land use planning as well as housing issues.</li> <li>b. Coordination of planning and execution of elderly housing and services.</li> <li>c. Allocating residential land zones use specifically for elderly housing.</li> <li>d. Researches and assessment of housing supply and demand for different cohorts of elderlies.</li> </ul>
<b>Affordability of Housing</b>	
1.	<p>Concern for the more vulnerable elderlies:</p> <ul style="list-style-type: none"> <li>a. Homeless: <ul style="list-style-type: none"> <li>- Extended stay in the shelters.</li> <li>- Expedite PRH or RCHE arrangements on compassionate grounds for these elders with chronic illness.</li> <li>- Health and current living conditions should be the determinant factors for PRH &amp; RCHE eligibilities.</li> <li>- More in-depth research work on elderly homelessness in Hong Kong is indispensable.</li> </ul> </li> <li>b. Disabled: <ul style="list-style-type: none"> <li>- Allow the disabled old any young family member to stay under one roof of a care home.</li> <li>- Plan for integration of services for elderly and disabled in designing future</li> </ul> </li> </ul>



	<p>care homes.</p> <p>c. Lower middle class elders:</p> <ul style="list-style-type: none"> <li>- Modify eligibility criteria for applying PRH and HOS by introducing a sliding scale assessment system for senior citizens' income, age and assets to determine their eligibility.</li> <li>- Enable younger elders who are still working, to achieve first time home purchase. Subsidises may be in the form of tax relief, mortgage loans at below market rate or mortgage securitization. The Government may also consider waiving the stamp duty payment for this group of first time home purchasers with a live-in requirement.</li> <li>- For the elders above 65, rent subsidies or lease for life is proposed, in the form of allowances. It could also be a fixed amount deductible from total tax liabilities or a proportion of actual rents paid out in relation to total declared household income.</li> <li>- It is suggested that certain percentage of the new projects of HOS flats should be reserved for the elderlies group to bid.</li> </ul>
2	<p>Promote lease for life housing products with support services tailored for the old age.</p> <ul style="list-style-type: none"> <li>- Incentives in terms of premium deductibles and gross floor area bonuses should be given to developers who come up with innovative initiatives for elderly housing.</li> <li>- The Government may also negotiate for a certain percentage of the flats at an affordable price for the lower middle income elders.</li> </ul>
3	<ul style="list-style-type: none"> <li>- Alleviate the construction manpower shortage problems by setting aside more sites for prefabrication production lines so as to expedite the work process.</li> <li>- Importation of construction skilled labour is essential at this critical time and the Government should consider relaxing the rules to facilitate such importation on a project basis, so as to reduce the local workers' concern.</li> <li>- R&amp;D projects to bring in new technology to substitute some labour work in the construction industry by innovative machinery will expedite the construction process and in the long run substantially reduce the construction cost.</li> </ul>

<b>Availability of Housing</b>	
1.	It is recommended that the Buildings Department and the Lands Department monitor closely and respectively the prompt issue of Occupation Permits and Certificates of Compliance, so that these flats are made available to the market without delay.
2.	As an interim measure, it is necessary to look into some immediate sources of housing supply, and one of them is from the vacant flats in the private sector, some of which are being sit on for years by some developers or property owners.
3.	Social enterprises' support to help elderlies get affordable housing through short or long term leases from philanthropists should also be encouraged by the Government.
4.	With some innovation in planning and creative architectural design with the elderlies' needs in mind, some deserted industrial buildings can be revitalised into immediate sources of affordable, convenient and pleasant housing supply for the senior citizens, particularly the sandwich class seniors who are not eligible for public housing.
<b>Ageing in Place and Institutionalisation</b>	
1.	<p>a. Comprehensive plans should be laid for gradual shifts away from institutional care towards home care for the less frail elders to enable them to age at home, with RCHEs serving as fall-back option for families which could not manage to keep their frail elderlies at home.</p> <p>b. Proposed measures include:</p> <ul style="list-style-type: none"> <li>- Formulate family caregiver support programme.</li> <li>- Enhance community care and support services.</li> <li>- Provide more tax incentives to encourage adult children to live with their parents.</li> <li>- Facilitate households which are trying to live close to the aging parents.</li> <li>- Flexibility in giving out the \$2,000 carers' allowance, and consider</li> </ul>

	<p>permitting home carers to use the subsidy to hire outside support so that they can get full time employment.</p>
2.	<p>Measures to tackle manpower problems in the care industry include:</p> <ul style="list-style-type: none"> <li>- Review the current pay scale and workload for nursing, paramedical staff and caregivers because unattractive prospects, pay levels, work pressure and poor working conditions are at the root of manpower shortage problems of the care industry.</li> <li>- The Government should consider providing supplementary funding for the LTC service providers in the public sector and NGOs, to pursue practical measures like expanding the establishment, redesigning career paths, providing refresher training, etc.</li> <li>- Retain the existing care givers who are mostly young elderly female by upgrading of jobs and training to ensure skills enhancement, occupational safety and some uniformity of service quality.</li> <li>- Well organised day care centres can be modified/ improved to provide integrated day care services for children and elderlies so as to maximise the utility of resources available. This can help relieve the manpower shortages in different disciplines and provide opportunities for some able-bodied elderlies to help providing child care.</li> </ul>
<b>Adaptability &amp; Maintenance of Housing</b>	
1.	<p>The maximum grant of the 'Building Maintenance Grant Scheme for Elderly Owners' is insufficient for the low income elderlies (HK\$40,000). It is advised that the Government may consider increasing the grant and/ or arrange for more voluntary help from personnel of the industry to provide the maintenance services.</p>
2.	<p>The proposed co-ordinating body can also take on the task to facilitate building flexible housing and increasing availability of home modifications.</p>
3.	<p>a. The Government can set aside residential sites targeted at constructing buildings that adopt flexible modes.</p> <p>b. Organizations such as the HKHS, or some other NGOs would qualify for</p>

	bidding such sites that are earmarked for producing affordable assisted home ownership flats for lower middle income households.
4.	The Government should have considerable influence over organizations that build residential flats as part of its functions. For instance, the Government as the largest shareholder of MTRC should encourage the exercise of its corporate social responsibilities.
5.	<ul style="list-style-type: none"> <li>a. The Government must work closely with the private sector in promoting the Universal Design principles.</li> <li>b. Incentives may have to be offered to developers who are willing to start adopting this design.</li> <li>c. Buildings that have used flexible designs may be grouped into a ‘premier league’ or awarded like the Green Building Award to recognize their contributions to an age-friendly city.</li> </ul>
6.	<ul style="list-style-type: none"> <li>a. Publicity efforts must be paid by all parties concerned, including the media, to enhance public understanding of the benefits of flexible housing design. Purchasers’ demand will then drive developers to adopt this design principle in the future.</li> <li>b. Universities and training institutes must also increase emphasis on easy access and flexible building design as an integral part of any architectural curriculum.</li> </ul>
<b>Shared responsibilities in actualizing age friendliness in Hong Kong</b>	
1.	<p><b>Role of family</b></p> <ul style="list-style-type: none"> <li>a. Reinforcing families’ traditional role of supporting the aged is the first step to actualize age friendliness.</li> <li>b. Income tax relief may be given to tax payers who can prove that they contribute a given percentage of their income for the needs of their aged family members.</li> <li>c. District Boards, religious bodies, NGOs, etc. could organise regular public educations programmes to raise awareness of the importance of family unity</li> <li>d. Concerted efforts of schools, parents and community can help enhance intergenerational bonding at home.</li> </ul>

2.	<p><b>Role of Government and public service providers</b></p> <p>a. MTRCL trains and Franchised Buses need to step up publicity to call for courtesy and consideration for those who have the need for a seat. Although priority or designated seats are installed, the obligation is not well respected.</p> <p>b. In view of the extension of the \$2 fare scheme for elderlies to green minibuses, it is necessary to remind drivers of public transport, particularly the minibus drivers, to comply with the rules of driving speed and be concerned about passengers' safety.</p> <p>c. More needs to be done to improve the conditions of some streets in old districts which are too worn out and rugged for senior citizens to walk through. The countdown timers and pedestrian signals in some districts which have more old age inhabitants need to be adjusted accordingly.</p> <p>d. Old-age employment could be encouraged through tackling retirement age, tax relief, reducing ageism, reforming the social security system, and public education.</p> <p>e. Public education through a long term age-friendly campaign should be launched, focussing on the meaning, implications and value of an age-friendly city, the citizens' role and promoting voluntary help.</p>
3	<p><b>Role of community</b></p> <p>District Boards should collaborate with the Government, NGOs/non-profit organisations, and private sector to put more focus on enabling their districts to become age-friendly by :</p> <ul style="list-style-type: none"> <li>- Promoting senior citizens' social participation to achieve active ageing.</li> <li>- Promoting community support &amp; health services in the district, particularly home care services and preventive health checks.</li> <li>- Creating neighbourhood hubs and developing a culture of a look-out for each other in the neighbourhood.</li> <li>- Improving communications channels and formats of information for elders.</li> <li>- Encouraging civic participation and volunteering.</li> <li>- Playing a more proactive role to co-ordinate with social workers and other charitable agencies to enhance outreaching work to the homeless and</li> </ul>

	hidden elderlies. ,
4.	<p><b>Role of NGOs</b></p> <p>a. Experience sharing in elderly care among NGOs should be encouraged by the Government and the District Administration.</p> <p>b. NGOs and other charitable institutions should also be encouraged to increase service centres for the aged in major housing estates with support from HA, HKHS and the private developers.</p>
5.	<p><b>Role of private sector</b></p> <p>a. To promote age-friendly housing and other services, it is worth considering by the Government to encourage or even lend support to the private sector in building up an elderly care industry.</p> <p>b. Smartcards, Personal Emergency link, Mobile Link service are examples of commercial products that contribute to an age-friendly city and should be supported by the Government to develop such tele-care technologies.</p>
6.	<p><b>Role of individuals</b></p> <p>a. Apart from getting re-employment through continuous learning, young retirees may seek for capital assistance to reactivate or establish their own businesses.</p> <p>b. The Government's proposal of setting up a \$300 million Youth Development Fund may also be an opportunity for youngsters to go into joint ventures with the elderlies who have rich experience and expertise to support their business ventures. This will not only ameliorate social inclusion for the old age but would also help promote youth-elderly integration which is still rather weak in Hong Kong.</p> <p>c. The need for personal saving and knowledge of wealth management should be widely promoted for protecting one's own future welfare, and housing, be it homeownership or rentals, as key items for planning.</p>

## **Executive Summary**

Population ageing is an imminent social issue in almost all countries. Hong Kong is one of Asia's demographically-aged cities, with the age group of 60 and above increased from about 15% to 19% from 2001 to 2011, and expected to reach 27% in 2021. To facilitate policymakers to apply the concept of active ageing, the World Health Organization (WHO) proposed an "Age-friendly Cities" Framework in 2007 by identifying 8 essential elements (housing, transportation, outdoor spaces and buildings, social participation, respect and social inclusion, civic participation and employment, communication and information, as well as community support and health service) and a detailed checklist on how to establish an age-friendly city. This study intends to provide an overall picture of the ageing population's situation in Hong Kong, with the focus on the framework of age-friendly cities and particularly, the elderly housing policy.

This is an exploratory study combining both qualitative and quantitative research methodologies. Literature review, interviews, focus groups, public forums and survey were carried out in collecting views from various stakeholders. Representatives of the project team also paid site visits and attended related conferences, seminars and exhibitions to gather more up-to-date information in the fields and have a deeper understanding in specific topics.

The number of elderly households grew rapidly in the past ten years in line with the ageing population. Having "ageing in place as the core, institutional care as back-up" as the underlying principle of the elderly care policy, it is the government as well as the society's wish to let the elderly live in the residence of their choice safely and independently, supported by the provision of required facilities and social services. A gap-analysis of the existing situation in Hong Kong with the WHO framework is conducted in this study in respect of **affordability, availability, and adaptability**.

Some recent international and regional studies on housing related issues have reported that Hong Kong has been rated top, but in a negative sense. This includes the most unaffordable housing worldwide for 5 consecutive years, the most densely populated in the high income world urban area and the most expensive in the Region to build, all reflecting indirectly on how far Hong Kong has achieved in terms of 'age friendly housing'.

It is difficult to attain ‘age friendly housing’ in Hong Kong because of soaring property prices (affordability), limited choices of suitable housing types for elderlies (availability), as well as cramped and inflexible flats (adaptability). These are mainly due to inattention in the past to have ignored long term population policy, and to allow cumulative shortage of housing supply in public and private sectors. The current Government is therefore facing a severe legacy backlog of housing demand, which leads to the continuous surge of property prices. The situation is expected to continue because of ultra-low interest rates and cost escalation in the construction industry. Besides, undue delay in the application for housing development projects submitted by the private developers has been caused by different and incompatible standards for the review process adopted by different Government departments, thus leading to the slow process of housing production.

Expenditure on social services has accounted for half of public expenditure, and tremendous efforts have been paid by the Government to support the very poor, especially in public housing. However, there are still some more vulnerable groups of elders in the society that need Government’s concern and redress of the current social policies and systems to assist them. They are the homeless, disabled and lower middle class elders.

On the other hand, software support to achieve age friendly housing is also insufficient, and this may account for a long waiting list for the Residential Care Homes for Elderlies, and a high institutionalisation rate of 7% in Hong Kong, which is among the highest in Asia.

The major obstacles to ageing in place are from limitations in both hardware and software aspects. The small- and medium-sized flats in Hong Kong hinder cross-generational co-residence living arrangement. Most of the elderly flat owners in the lower income group are living in old dilapidated buildings which either need urban redevelopment or substantial renovation which may require their relocation. Besides, the flats they are living in are not purpose built for elderlies. In Hong Kong, the existing general housing stock in both public and private sectors is built on the assumption that occupants will be able-bodied without any physical impairment. In view of the increasing ageing population, there is a pressing need to plan for housing that is appropriately designed for the life cycle.



In spite of the Government’s advocacy for ageing in place, the Long Term Care System in Hong Kong heavily relies on residential care. Compared with the community-care service placements provided by the Government that would allow elders to stay in the community, the resources put into institutionalisation far exceeds that of community care services.

The obstacles to enhance ageing in place include the lack of family support and the shortage of manpower in care-giving. Care provision is challenged by declining family ties, and the increased presence of women in the labour force also leads to a diminishing supply of caregivers at home. While the Government is trying to enable women to work by providing child care services and training, it is also necessary to keep in view the need for home carers for the elderlies, unless a comprehensive family caregiver support programme is formulated. There is also a serious lack of care-givers in the care industry in terms of quantity and quality, and more practical measures are needed to tackle the roots of the problems.

As a conclusion, the necessary home support and health services, including accessible and affordable personal care, health services, homemaking services, home maintenance and adaptation, as well as caregiver respite are still insufficient for elders to opt for ageing in place.

The following is a table summarising the recommendations in Chapter 4. It includes proposals for co-ordination of Government services and issues regarding affordability, availability and adaptability of housing as well as institutionalisation. Proposals for shared responsibilities in actualising age friendliness in Hong Kong are also suggested to be provided by various stakeholders, including families, the Government, Statutory Organizations, District Boards, the community, NGOs, the private sector and the individuals in the society.

### **Summary of Recommendations**

<b>Co-ordination of Government Services</b>	
1.	The Government must seriously consider a cultural change and play a forward looking role instead of tackling problems on a short term and ad hoc basis.

2.	<ul style="list-style-type: none"> <li>- Designate a policy bureau to administer land supply, as well as housing development issues in both public and private sectors, vis-à-vis established population policy.</li> <li>- The bureau will coordinate with relevant departments to review, update and consolidate the procedures/requirements and expedite resolutions of disputes, so as to speed up the land use planning and approval process for housing development.</li> </ul>
3.	<p>Key responsibilities of the Co-ordinating Body:</p> <ul style="list-style-type: none"> <li>a. Various Government departments should participate in drafting the future housing policy, in order to incorporate an overview of population policy, long-term land use planning as well as housing issues.</li> <li>b. Coordination of planning and execution of elderly housing and services.</li> <li>c. Allocating residential land zones use specifically for elderly housing.</li> <li>d. Researches and assessment of housing supply and demand for different cohorts of elderlies.</li> </ul>
<b>Affordability of Housing</b>	
1.	<p>Concern for the more vulnerable elderlies:</p> <ul style="list-style-type: none"> <li>a. Homeless: <ul style="list-style-type: none"> <li>- Extended stay in the shelters.</li> <li>- Expedite PRH or RCHE arrangements on compassionate grounds for these elders with chronic illness.</li> <li>- Health and current living conditions should be the determinant factors for PRH &amp; RCHE eligibilities.</li> <li>- More in-depth research work on elderly homelessness in Hong Kong is indispensable.</li> </ul> </li> <li>b. Disabled: <ul style="list-style-type: none"> <li>- Allow the disabled old any young family member to stay under one roof of a care home.</li> <li>- Plan for integration of services for elderly and disabled in designing future care homes.</li> </ul> </li> <li>c. Lower middle class elders: <ul style="list-style-type: none"> <li>- Modify eligibility criteria for applying PRH and HOS by introducing a sliding scale assessment system for senior citizens' income, age and assets to determine their eligibility.</li> <li>- Enable younger elders who are still working, to achieve first time home</li> </ul> </li> </ul>

	<p>purchase. Subsidises may be in the form of tax relief, mortgage loans at below market rate or mortgage securitization. The Government may also consider waiving the stamp duty payment for this group of first time home purchasers with a live-in requirement.</p> <ul style="list-style-type: none"> <li>- For the elders above 65, rent subsidies or lease for life is proposed, in the form of allowances. It could also be a fixed amount deductible from total tax liabilities or a proportion of actual rents paid out in relation to total declared household income.</li> <li>- It is suggested that certain percentage of the new projects of HOS flats should be reserved for the elderlies group to bid.</li> </ul>
2.	<p>Promote lease for life housing products with support services tailored for the old age.</p> <ul style="list-style-type: none"> <li>- Incentives in terms of premium deductibles and gross floor area bonuses should be given to developers who come up with innovative initiatives for elderly housing.</li> <li>- The Government may also negotiate for a certain percentage of the flats at an affordable price for the lower middle income elders.</li> </ul>
3.	<ul style="list-style-type: none"> <li>- Alleviate the construction manpower shortage problems by setting aside more sites for prefabrication production lines so as to expedite the work process.</li> <li>- Importation of construction skilled labour is essential at this critical time and the Government should consider relaxing the rules to facilitate such importation on a project basis, so as to reduce the local workers' concern.</li> <li>- R&amp;D projects to bring in new technology to substitute some labour work in the construction industry by innovative machinery will expedite the construction process and in the long run substantially reduce the construction cost.</li> </ul>
<b>Availability of Housing</b>	
1.	<p>It is recommended that the Buildings Department and the Lands Department monitor closely and respectively the prompt issue of Occupation Permits and Certificates of Compliance, so that these flats are made available to the market without delay.</p>

2.	As an interim measure, it is necessary to look into some immediate sources of housing supply, and one of them is from the vacant flats in the private sector, some of which are being sit on for years by some developers or property owners.
3.	Social enterprises' support to help elderlies get affordable housing through short or long term leases from philanthropists should also be encouraged by the Government.
4.	With some innovation in planning and creative architectural design with the elderlies' needs in mind, some deserted industrial buildings can be revitalised into immediate sources of affordable, convenient and pleasant housing supply for the senior citizens, particularly the sandwich class seniors who are not eligible for public housing.
<b>Ageing in Place and Institutionalisation</b>	
1.	<p>a. Comprehensive plans should be laid for gradual shifts away from institutional care towards home care for the less frail elders to enable them to age at home, with RCHEs serving as fall-back option for families which could not manage to keep their frail elderlies at home.</p> <p>b. Proposed measures include:</p> <ul style="list-style-type: none"> <li>- Formulate family caregiver support programme.</li> <li>- Enhance community care and support services.</li> <li>- Provide more tax incentives to encourage adult children to live with their parents.</li> <li>- Facilitate households which are trying to live close to the aging parents.</li> <li>- Flexibility in giving out the \$2,000 carers' allowance, and consider permitting home carers to use the subsidy to hire outside support so that they can get full time employment.</li> </ul>
2.	<p>Measures to tackle manpower problems in the care industry include:</p> <ul style="list-style-type: none"> <li>- Review the current pay scale and workload for nursing, paramedical staff and caregivers because unattractive prospects, pay levels, work pressure and poor working conditions are at the root of manpower shortage problems of the care industry.</li> </ul>

	<ul style="list-style-type: none"> <li>- The Government should consider providing supplementary funding for the LTC service providers in the public sector and NGOs, to pursue practical measures like expanding the establishment, redesigning career paths, providing refresher training, etc.</li> <li>- Retain the existing care givers who are mostly young elderly female by upgrading of jobs and training to ensure skills enhancement, occupational safety and some uniformity of service quality.</li> <li>- Well organised day care centres can be modified/ improved to provide integrated day care services for children and elderlies so as to maximise the utility of resources available. This can help relieve the manpower shortages in different disciplines and provide opportunities for some able-bodied elderlies to help providing child care.</li> </ul>
<b>Adaptability &amp; Maintenance of Housing</b>	
1.	The maximum grant of the 'Building Maintenance Grant Scheme for Elderly Owners' is insufficient for the low income elderlies (HK\$40,000). It is advised that the Government may consider increasing the grant and/ or arrange for more voluntary help from personnel of the industry to provide the maintenance services.
2.	The proposed co-ordinating body can also take on the task to facilitate building flexible housing and increasing availability of home modifications.
3.	<ul style="list-style-type: none"> <li>a. The Government can set aside residential sites targeted at constructing buildings that adopt flexible modes.</li> <li>b. Organizations such as the HKHS, or some other NGOs would qualify for bidding such sites that are earmarked for producing affordable assisted home ownership flats for lower middle income households.</li> </ul>
4.	The Government should have considerable influence over organizations that build residential flats as part of its functions. For instance, the Government as the largest shareholder of MTRC should encourage the exercise of its corporate social responsibilities.

5.	<ul style="list-style-type: none"> <li>a. The Government must work closely with the private sector in promoting the Universal Design principles.</li> <li>b. Incentives may have to be offered to developers who are willing to start adopting this design.</li> <li>c. Buildings that have used flexible designs may be grouped into a ‘premier league’ or awarded like the Green Building Award to recognize their contributions to an age-friendly city.</li> </ul>
6.	<ul style="list-style-type: none"> <li>a. Publicity efforts must be paid by all parties concerned, including the media, to enhance public understanding of the benefits of flexible housing design. Purchasers’ demand will then drive developers to adopt this design principle in the future.</li> <li>b. Universities and training institutes must also increase emphasis on easy access and flexible building design as an integral part of any architectural curriculum.</li> </ul>
<b>Shared responsibilities in actualizing age friendliness in Hong Kong</b>	
1.	<p><b>Role of family</b></p> <ul style="list-style-type: none"> <li>a. Reinforcing families’ traditional role of supporting the aged is the first step to actualize age friendliness.</li> <li>b. Income tax relief may be given to tax payers who can prove that they contribute a given percentage of their income for the needs of their aged family members.</li> <li>c. District Boards, religious bodies, NGOs, etc. could organise regular public educations programmes to raise awareness of the importance of family unity</li> <li>d. Concerted efforts of schools, parents and community can help enhance intergenerational bonding at home.</li> </ul>
2.	<p><b>Role of Government and public service providers</b></p> <ul style="list-style-type: none"> <li>a. MTRCL trains and Franchised Buses need to step up publicity to call for courtesy and consideration for those who have the need for a seat. Although priority or designated seats are installed, the obligation is not well respected.</li> <li>b. In view of the extension of the \$2 fare scheme for elderlies to green minibuses, it is necessary to remind drivers of public transport,</li> </ul>

	<p>particularly the minibus drivers, to comply with the rules of driving speed and be concerned about passengers' safety.</p> <p>c. More needs to be done to improve the conditions of some streets in old districts which are too worn out and rugged for senior citizens to walk through. The countdown timers and pedestrian signals in some districts which have more old age inhabitants need to be adjusted accordingly.</p> <p>d. Old-age employment could be encouraged through tackling retirement age, tax relief, reducing ageism, reforming the social security system, and public education.</p> <p>e. Public education through a long term age-friendly campaign should be launched, focussing on the meaning, implications and value of an age-friendly city, the citizens' role and promoting voluntary help.</p>
3	<p><b>Role of community</b></p> <p>District Boards should collaborate with the Government, NGOs/non-profit organisations, and private sector to put more focus on enabling their districts to become age-friendly by :</p> <ul style="list-style-type: none"> <li>- Promoting senior citizens' social participation to achieve active ageing.</li> <li>- Promoting community support &amp; health services in the district, particularly home care services and preventive health checks.</li> <li>- Creating neighbourhood hubs and developing a culture of a look-out for each other in the neighbourhood.</li> <li>- Improving communications channels and formats of information for elders.</li> <li>- Encouraging civic participation and volunteering.</li> <li>- Playing a more proactive role to co-ordinate with social workers and other charitable agencies to enhance outreaching work to the homeless and hidden elderlies.</li> </ul>
4.	<p><b>Role of NGOs</b></p> <p>a. Experience sharing in elderly care among NGOs should be encouraged by the Government and the District Administration.</p> <p>b. NGOs and other charitable institutions should also be encouraged to increase service centres for the aged in major housing estates with support from HA, HKHS and the private developers.</p>

5.	<p><b>Role of private sector</b></p> <p>a. To promote age-friendly housing and other services, it is worth considering by the Government to encourage or even lend support to the private sector in building up an elderly care industry.</p> <p>b. Smartcards, Personal Emergency link, Mobile Link service are examples of commercial products that contribute to an age-friendly city and should be supported by the Government to develop such tele-care technologies.</p>
6.	<p><b>Role of individuals</b></p> <p>a. Apart from getting re-employment through continuous learning, young retirees may seek for capital assistance to reactivate or establish their own businesses.</p> <p>b. The Government's proposal of setting up a \$300 million Youth Development Fund may also be an opportunity for youngsters to go into joint ventures with the elderlies who have rich experience and expertise to support their business ventures. This will not only ameliorate social inclusion for the old age but would also help promote youth-elderly integration which is still rather weak in Hong Kong.</p> <p>c. The need for personal saving and knowledge of wealth management should be widely promoted for protecting one's own future welfare, and housing, be it homeownership or rentals, as key items for planning.</p>

The above recommendations are directed at different levels of assistance to achieve three main targets "**ageing in place**", "**healthy ageing**", and "**active ageing**" which sum up the 8 key elements of an age friendly city. These can only be achieved by the concerted efforts of all stakeholders in the society. Needless to say, it depends on an open-minded Government to take heed of criticism, adopt reform measures and relax the old, rigid practices. It also depends on all citizens to open up their hearts and cultivate a concern for others through voluntary work in neighbourhood hubs to enhance the support for elderlies to age in place actively and healthily.



## **Chapter 1 Introduction**

Increasing life expectancy and declining fertility rate result in an increase in the global share of older people. In light of it, the World Health Organization (WHO) suggested the “Active Ageing” model pointing out that to attain a fulfilling later stage of life, an individual must have sufficient resources in three aspects: Health, Security and Participation (WHO, 2002).

To facilitate policymakers to apply the concept of active ageing, WHO proposed an “Age-friendly Cities” Framework in 2007 by identifying eight essential elements and a detailed checklist on how to establish an age-friendly city. The framework acts as a practical guide highlighting the importance of holistic planning for elderly care, which would be beneficial to the elderly, the government and the entire society as a whole.

In Hong Kong, the government has been putting efforts in integrating such framework in the aspects of housing, transportation and accessibility, etc. The availability of the framework helps age-friendliness features to be incorporated into the housing plans with a higher comprehensiveness and integrity. However, the framework may not fully meet the localized needs and situation in Hong Kong.

This study will mainly focus on the housing aspect in terms of hardware and software. The underlying principle of the government’s elderly care policy is “ageing in place as the core, institutional care as back-up”. The aim of the study is to review the age-friendly characteristics of the local housing policies; and to examine how far these policies have achieved the goals with reference to the framework suggested by WHO. With the help of experts in the field as well as existing and potential service users, a holistic, comprehensive, structured and localized age-friendly housing action plan is established.

## 1.1 Background

Population ageing is an imminent social issue in almost all the countries. Globally, the number of the elderly (aged 60 years or over) is expected to be more than double from 841 million in 2013 to 2 billion in 2050 (United Nations Department of Economic and Social Affairs - Population Division, 2013). Hong Kong is one of Asia's demographically-aged cities. The age group of 60 and above increased from about 15% to 19% from 2001 to 2011, and will rise to 27% in 2021; 33% in 2031; and 36% in 2041 (C&SD, July 2012).

The number of elderly people, defined as those aged 65 or above, is expected to rise markedly from 1.02 million (or one in seven of the population) to 2.56 million (or one in three of the population) in 2041. On average, men and women are expected to live 81 and 86 years respectively but the figures will rise to 85 years for men and 91 years for women in 2041<sup>1</sup>. The demographic change poses great impact on urban planning and housing development.

The Steering Committee on Population Policy, chaired by the Chief Secretary for Administration, Mrs. Carrie Lam, held the public engagement exercise from October 2013 to February 2014, to gauge views extensively on various topics on population policy. In July 2014, the government released the independent analysis report on views received and many suggestions supported active ageing, include building an elderly-friendly city and promoting social inclusion of the elderly. There were many comments about the need for enhanced support for the elderly, especially in the areas of financial support, residential care, medical care and the provision of elderly housing.

“Ageing in place” (AIP) has been government's main objective on elderly services, meaning that the elderly are encouraged to live in the area that they are familiar with in order to preserve their sense of security as well as respecting the elderly's dignity (Chiu, 2008). Under this policy, both infrastructure and supporting services for the elderly living outside elderly homes have to be tailor-made to suit individual needs.

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<sup>1</sup> Keynote address by the Secretary for Labour and Welfare, Mr Matthew Cheung Kin-chung, at the 6th Annual Cross Straits Pension System Forum on 23 October 2014

## **1.2 Research Objectives**

This study intends to provide an overall picture of the ageing population's situation in Hong Kong, with the focus on the framework of age-friendly cities and elderly housing policy. The research objectives are as follows:

- i) To gain a general perspective of how much different departments of the government have achieved “ageing in place”;
- ii) To review the age-friendly characteristic of the current local housing policies; identify the gaps with the framework suggested by WHO;
- iii) To examine the housing patterns and development trends of international ageing communities, with particular focus in Asian context like, Japan, Korea, Taiwan, Singapore and China Mainland. Emphasis will be put on assessing the applicability of their age-friendly settings in the Hong Kong context; and
- iv) With the aid of experts and the public, formulate an integrated and comprehensive age-friendly housing action plan which can act as a reference for further town planning and development in Hong Kong.

## **1.3 The WHO's Framework of Age-friendly Cities**

WHO suggests that through implementing active ageing policies, the prevalence rate of elderly-related chronic diseases tends to be reduced. Increasing elderly's participation in the society would turn them from being a burden to becoming an asset of the community. The fair state of health and the ability to remain living independently could prolong age. At the same time, public expenditure on medical and nursing service would not surge in parallel with the up-rising elderly population. It may also eliminate related social problems like elderly suicides.

An age-friendly city encourages the concept of active ageing and adapts its development to be inclusive of the aged. To engage cities to be age-friendly, WHO developed the framework as a roadmap for devising multi-sectoral active ageing policies and charting progress. The eight core age-friendly elements in a city identified include: (1) Outdoor spaces and buildings; (2) Transportation; (3) Housing; (4) Social Participation; (5) Respect and social inclusion; (6) Civic participation and employment; (7) Communication and information; and (8) Community support and health services. The core age-friendly elements go with a checklist for each feature, which serves as a universal standard for an age-friendly city (WHO, 2007).

In Hong Kong, support and care for the elderly was in the highlights of the Policy Address 2013-2014. AIP has been adopted as the guiding principles to formulate policies, with an aim to let the elderly age in their familiar environment together with the “Continuum of Care” catering varying needs of the elderly.

According to the Centre for Disease Control and Prevention, AIP refers to “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level”. There are three major elements of AIP, namely, housing support, health care services and social services. In the arena of housing support, affordability, universal design, home modification and maintenance should be considered.

## **Global Age-friendly Cities: A Guide**

### **Age-friendly housing checklist**

<b>Affordability</b>	- Affordable housing is available for all older people.
<b>Essential services</b>	- Essential services are provided that are affordable to all.
<b>Design</b>	<ul style="list-style-type: none"> <li>- Housing is made of appropriate materials and well-structured.</li> <li>- There is sufficient space to enable older people to move around freely.</li> <li>- Housing is appropriately equipped to meet environmental conditions (e.g. appropriate air-conditioning or heating).</li> <li>- Housing is adapted for older people, with even surfaces, passages wide enough for wheelchairs, and appropriately designed bathrooms, toilets and kitchens.</li> </ul>
<b>Modifications</b>	<ul style="list-style-type: none"> <li>- Housing is modified for older people as needed.</li> <li>- Housing modifications are affordable.</li> <li>- Equipment for housing modifications is readily available.</li> <li>- Financial assistance is provided for home modifications.</li> <li>- There is a good understanding of how housing can be modified to meet the needs of older people.</li> </ul>
<b>Maintenance</b>	<ul style="list-style-type: none"> <li>- Maintenance services are affordable for older people.</li> <li>- There are appropriately qualified and reliable service providers to undertake maintenance work.</li> <li>- Public housing, rented accommodation and common areas are well-maintained.</li> </ul>

<b>Ageing in place</b>	<ul style="list-style-type: none"> <li>- Housing is located close to services and facilities.</li> <li>- Affordable services are provided to enable older people to remain at home, to “age in place”.</li> <li>- Older people are well-informed of the services available to help them age in place.</li> </ul>
<b>Community integration</b>	<ul style="list-style-type: none"> <li>- Housing design facilitates continued integration of older people into the community.</li> </ul>
<b>Housing options</b>	<ul style="list-style-type: none"> <li>- A range of appropriate and affordable housing options is available for older people, including frail and disabled older people, in the local area.</li> <li>- Older people are well-informed of the available housing options.</li> <li>- Sufficient and affordable housing dedicated to older people is provided in the local area.</li> <li>- There is a range of appropriate services and appropriate amenities and activities in older people’s housing facilities.</li> <li>- Older people’s housing is integrated in the surrounding community.</li> </ul>
<b>Living environment</b>	<ul style="list-style-type: none"> <li>- Housing is not overcrowded.</li> <li>- Older people are comfortable in their housing environment.</li> <li>- Housing is not located in areas prone to natural disasters.</li> <li>- Older people feel safe in the environment they live in.</li> <li>- Financial assistance is provided for housing security measures.</li> </ul>

Source: WHO, 2007

However, there is little publicly available data on strategies and ways the government has in mind to develop the city into a more age-friendly one. While some age-friendly features in housing are already adopted by the government, like creating barrier-free environment, building up social service networks, it may not be sufficient to meet the radical demographic change in the near future owing to the population ageing.

## **Chapter 2 Research Methodology**

This is an exploratory study combining both qualitative and quantitative research methodologies. Literature review, interviews, focus groups, public forums and survey were carried out in collecting views from various stakeholders. Representatives in the research team also paid site visits and attended related conferences, seminars and exhibitions to gather more up-to-date information in the fields and have a deeper understanding in specific topics.

### **2.1 Literature Review**

This part of the research consists of a comprehensive review of international and Hong Kong researches that illuminate patterns of housing policies in an ageing community against WHO's framework for age-friendly cities. The information obtained was developed as a pre-set discussion framework for the interviews and focus group meetings with experts and stakeholders.

### **2.2 In-depth Interviews**

Ten interviews were conducted from May to October 2014 with experts and professionals in academia, architecture, District Council, Elderly Commission, healthcare sector, Hong Kong Housing Society, Hospital Authority, non-governmental organizations (NGOs), etc. Interviewees' first-hand experiences, as well as their perceptions and insights on the development of elderly housing and related supporting services were collected for evaluating the age-friendliness of the current housing policy.

A list of interviewees at the in-depth interviews by the project team is given at Appendix 1.

### **2.3 Focus Groups**

Five structured focus group meetings were held in October and November 2014 involving:

- i) Policy makers: government officials and representatives from statutory organizations with role and functions in housing and older people's policy and planning;

- ii) Academic: scholars and researchers from universities and think tanks taking an interest in housing, and elderly policies and services;
- iii) NGOs with elderly-care services: health and social service professionals involving in the provision for older people's well-being; and
- iv) Representatives from professional architects and urban planning.

A list of government bureaus and departments, and statutory organizations invited to participate in the Focus Group meetings is given at Appendix 2.

A list of participants attending the 5 Focus Group meetings is given at Appendix 3.

The meetings were held with the objectives of identifying the policy gaps in providing an age-friendly city; exploring the possible adaptation of WHO's framework in the existing Hong Kong housing policy; and developing a list of action plans that could be implemented in the local context.

The Gaps identified and Proposals developed by the project team for the conduct of the first 2 Focus Group meetings are given at Appendix 4.

The coverage of Appendix 4 were revised with focus on the special interest and expertise of the participants of subsequent Focus Group meetings.

## **2.4 Public Forums and Questionnaire Survey**

With the support of the Salvation Army and Asia-Pacific Institute of Ageing Studies, Lingnan University, two public forums were held in December 2014. Both qualitative and quantitative data were collected from the elderly citizens, particularly the aged, to fine-tune the action plan aforementioned. Each public forum consists of three parts, namely a briefing on the action plan constructed in the previous phases, a Q & A session that allows the participants offering opinions, and questionnaire survey.

The Questionnaire for the Public Forums is given at Appendix 5.

The target groups were the soon-to-be old group (40-59 years) and the elderly group (60 years or above). There were 37 participants recruited for the first public forum, while the second forum was attended by 64 elderlies from the Lingnan Elderly Academy.

The questionnaire survey aimed at collecting views from a wider pool of target groups concerning age-friendly housing. The questions set were based on the refined tentative housing policy action plan, as well as specific issues put forth by the focus groups. The questionnaires were distributed to all participants attending the forums.

To solicit more public opinions, particularly the soon-to-be elderlies from other income groups, the questionnaire in Chinese and English (Appendix 6) were also put on Dashun Policy Research Centre's website and invited Dashun think tank members, members of the Association of Engineering Professionals in Society Ltd, staff of Lingnan University, as well as staff of some NGO's dedicated to elderly-services to provide their feedback, or helps in collecting the same from members of their family, friends or colleagues. A total of 67 responses were received from this source. Results of the survey provided quantitative data for further analysis and supplement the quantitative and qualitative data collected in the forums.

The data collected from the quantitative questionnaire was processed and analyzed by Statistical Package for Social Science (SPSS) 21.0.

A summary of the responses by participants of the public forums and by those who responded to the on-line survey are given at Appendix 7.

The demographic and personal profiles of respondents are given in Part II of the Questionnaire Survey returns.

It is worth noting that in many issues, the majority views from participants of the public forums are completely different or of a contrary kind from those received via on-line. As revealed from Part II of the Survey returns, those from the on-line survey are mostly from the better-off class, otherwise from the lower middle class who are in general not eligible for the subsidized housing provisions or benefited from related health care services. As for participants of the public forums, many may benefit from the current subsidized housing and health care services.

The responses to and views on individual issues of the 2 groups are presented side-by-side in Appendix 8.



## **Chapter 3 Review of Existing Situation**

The government started to plan for elderly services as early as in **1994**. The Report of the Working Group on Care for the Elderly (1994) laid down the following guiding principles for the planning of elderly services:

- i) Dignity of the elderly – recognize and respect the dignity of older persons in society through promoting a sense of security, a sense of belonging and a sense of worthiness;
- ii) Care in the community and ageing in place – support elderly persons and their families with family care and community services to enable the elderly to grow old in their home environment for as long as the elderly person desires; and
- iii) Continuum of care and integration of services - an integrated approach should be taken in providing services to meet the different levels of care needs of the elderly with minimal duplication.

After 20 years, it is time to thoroughly review to what extent such guidelines have been achieved, vis-a-vis the socio-economic changes in the society.

### **3.1 Change in Socio-economic Profile**

#### **3.1.1 Change in living pattern**

The number of elderly households grew rapidly in the past ten years in parallel with the ageing population. There were 198,840 elderly households in 2011, as compared to 151,665 in 2001. Young people nowadays prefer to live apart from their parents when they are economically independent or after getting married. As a result, elderly households tend to be small in size, with almost all of them consisting of one to two members only as revealed in 2011 (C&SD, June 2012). More and more senior citizens are living alone or with their elderly spouse only.

**Fig.1 Percentage of older persons<sup>2</sup> by household composition**

	<b>2004 (%)</b>	<b>2009(%)</b>
Living with spouse and children	40.9	39.3
Living with spouse	22.7	24.7
Living with children	22.2	19.8
Living alone	10.7	12.7
Living with persons other than spouse and children	3.4	3.6

Source: C&SD, August 2009

In the interview conducted with Mr. Marco Wu, Chairman of Hong Kong Housing Society, he opined that multi-generations households are increasingly rare these days. While large household of five to six members dominated in the past, small size family is the latest trend. As children grow up and move out, many elderly people remain alone in the house or solely with their partner, creating various social problems. The elderly easily feel alienated and gradually become “hidden elderly”, withdrawing from all social activities.

### 3.1.2 Attention to elderly single female

Concern is raised on the increase of the proportion of older women aged 65 and over living alone due to the fact that women lived longer than men. Moreover, men tended to marry wife younger than themselves, resulting in more older women living alone after the loss of spouse. In 2011, 76% of older females living alone were widowed as compared with that of 30% for older males (C&SD, March 2013). In fact, while the living arrangement of older males remained quite static over years, the proportion of older females living alone has been increasing.

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<sup>2</sup> The older people here refer to those aged 60 or above.

**Fig 2. Living arrangement of older persons in 2006 and 2011**

Age group	Living arrangement	2006		2011	
		Female (%)	Male (%)	Female (%)	Male (%)
55-64	Living alone	6.3	6.9	<b>7.4</b>	<b>7.9%</b>
	Living with spouse and/or child(ren)	88.9	89.6	87.0	87.6%
65 and over	Living alone	14.5	11.0	<b>16.3</b>	<b>11.2%</b>
	Living with spouse and/or child(ren)	79.9	86.4	77.6	86.4

Source: C&SD, *Women and Men in Hong Kong 2014 Edition*

It is a universal trend. Eric Klinenberg (2013) stated that elderly single people are mostly widows who know too well that getting remarried will only turn them into full-time carers all over again. They are unwilling to live with their married son and daughters either as they do not want to be unpaid domestic helpers. This cohort of elderly widowhood becomes a group with limited family support which particularly requires elderly-friendly housing and care.

### 3.1.3 Better-educated and better-off elderly

As the opportunities for education has been increasing since 1960s, the education level of the younger cohort of older persons was improving. Statistics (C&SD, February 2013) show that the proportion of older persons with secondary and higher education increased significantly from 18.4% in 2001 to 31.7% in 2011. Older men are better educated than older women, with 25.3% of older men who had attended upper secondary or higher education in 2011, comparing with that of only 13.1% of older women.

The future cohort of older persons are therefore expected to have further improvement on education attainment, which is linked to health status, incomes and standards of living. People with higher education levels tend to be more financially independent.

In 2011, the labour force participation rates of older persons aged 65-74 was 12.2%, much higher than that of older persons aged 75-84 and 85 and over (2.4% and 0.9% respectively). Among them, although a large proportion of the working older persons were engaged as “elementary occupations” (33.9%), a similar proportion of them

were “associate professionals”, “professionals” and “managers and administrators” (16.3%, 4.4% and 13.3% respectively).

**Fig 3. Comparison of median monthly income between working older persons and whole working population**

Year	Median monthly income	
	Working older persons <sup>3</sup> (HK\$)	Whole working population <sup>4</sup> (HK\$)
2001	6,000	10,000
2006	6,500	10,000
2011	8,500	11,000

Source: C&SD, February 2013

The figures above reflect the difference between the median monthly income of working older persons and whole working population has been getting smaller and smaller. All these indicate that the older persons in the near future will be better-educated and better-off with increased affordability and expectations on housing.

#### 3.1.4 Emerging middle-class

The definition of middle-class varies significantly across different countries and cultures. Birdsall et al. (2000) once specifically defined the term as households with income in the range of 75% and 125% of the median income in the country.

In Hong Kong, Bauhinia Foundation Research Centre conducted a survey in 2013 concerning public’s perception of middle-class. Results revealed that people perceive middle-class should have a monthly income of between \$30,000 and \$60,000, with assets valued at between \$500,000 and \$6 million (Bauhinia Foundation Research Centre, 2013). Based on the income criteria stated by Bauhinia, 16.4% of Hong Kong population could be classified as “middle-class” (C&SD, 2011).

<sup>3</sup> The figures exclude unpaid family workers.

<sup>4</sup> ditto

Echoing the above findings, statistics from the Hongkong Post's website<sup>5</sup> stated that 15.46% of Hong Kong households were classified as Emerging Middle Class. These families were stable, educated and of moderate affluence. Half of the Emerging Middle Class were still bearing an outstanding mortgage, and a third of them are typical mid-income growing families and homeowners. The parents in this group are usually in their forties with children who are still in primary and secondary education. Their median household income is \$26,000.

These households seem to be a well-off group in the society, but the fact is that they are having heavy household financial burden mainly on housing (mortgage or rent payment), tax payment and spending on the children's education, without much welfare benefits. In this sense, the middle class is actually worse off than families living in the public housing. For the households cannot afford to buy a flat at this moment, housing will be an issue when the parents are getting old.

### 3.1.5 Elderly poverty

In spite of the emergence of more affluent elders and households in the said middle class, elderly poverty is still a pressing issue in Hong Kong. Close to 297,000 elders aged 65 and above are classified as poor<sup>6</sup>, according to the Hong Kong Poverty Situation Report 2012 (C&SD, September 2013). It accounts for more than a third of the elderly population. This number might increase persistently together with our ageing population. This phenomenon can be explained by the lack of employment earnings due to retirement, long-term illness or other reasons.

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<sup>5</sup> The neighbourhood types were classified by a cluster analysis named Mosaic using government statistical data by geographical areas. Mosaic Hong Kong is Experian's award-winning geo-demographic segmentation system which classifies consumer segments at the finest level of geography available in the market.

<sup>6</sup> Monthly household income less than 50% of median monthly household income. In 2012, the median household income for one person household was HK\$7,500 (C&SD, November 2012). The figure in the third quarter of 2014 was HK\$7,700.

**Fig 4. Older persons by amount of monthly personal income**

<b>Amount of monthly personal income (HK\$)</b>	<b>No. of persons ('000)</b>	<b>% of older persons having monthly personal income</b>
Less than 1,000	124.7	11.6
1,000-1,999	96.3	8.9
2,000-2,999	265.6	24.7
3,000-4,999	271.0	25.2
5,000-9,999	219.0	20.4
10,000-19,999	68.8	6.4
20,000 and over	30.6	2.8

Source: C&SD, August 2009

The figures above show a general picture in 2011 on how much the elderly could receive each month. For those 1,075,900 older persons having monthly personal income, 45% of them had less than \$3,000 monthly personal income. Around 61.2% received “financial support from children”; 50.9% received “Old Age Allowance (OAA)”; 12.9% had “employment earnings”; and 10.4% received “Comprehensive Social Security Assistance (CSSA)” (C&SD, August 2009).

In the latest released Hong Kong Poverty Situation Report on Disability 2013, it reveals that nearly 70% (102,100 persons) of poor persons with disabilities were elderly persons aged 65 and above (C&SD, December 2014). The housing needs of this group of poor elderly, with different level of disabilities, are totally different from that in other population segments. This issue should be carefully addressed as they are accounting for a growing proportion of the population.

## **3.2 “Ageing in Place” in Hong Kong**

### **3.2.1 Existing government policy**

Having “ageing in place as the core, institutional care as back-up” as the underlying principle of the elderly care policy, it is the government as well as the society’s wish to let the elderly live in the residence of their choice safely and independently, supported by the provision of the required facilities and social services.

The essential elements of AIP include housing, health services, social services, mobility and social inclusion. Among them, implementation of age-friendly housing

could avoid or at least minimize the need of institutionalizing the elderly, in turn allowing them to age in their own home and save welfare resources. In fact, **81.4%** of older persons showed their preference on living at home than to moving into a residential care home (C&SD, August 2009).

According to our interviewee Dr. Cheung Moon Wah, Member of the Elderly Commission, “The house is not simply a shelter for an elder person. It carries lots of precious memories, experience and connections with the community.” Another interviewee Dr. Wong Chun Por, Chief of Service (Integrated Medical Services), Consultant & Head, Department of Geriatrics, Runntonjee & Tang Shiu Kin Hospitals, Hospital Authority also commented elderly care centre is incomparable to home as it is unable to provide elderly with love, emotional support and sense of belonging.

All these explain why AIP has been the ultimate goal of all elderly policies. No matter which approach the government has decided to take in shaping Hong Kong’s social welfare, age-friendly housing policy should be on the top of the agenda.

In July 1997, the Elderly Commission (EC) was established with the main task to provide advice to the government on the formulation of a comprehensive policy in caring for elders. EC has adopted an integrated approach to the planning and provision of services for the elderly. However, the final policy makers are the Food and Health Bureau, the Labour and Welfare Bureau, the Transport and Housing Bureau, the Home Affairs Bureau amongst others who are responsible for devising strategies relating to elderly services. A lot has been done, but there is still room for improvement.

### 3.2.2 Elderly housing – hardware

#### A range of subsidized housings for elderly

Under the principle of AIP, various elderly housing and priority schemes launched in the subsidized sector incorporate the concept of age-friendly housing and intergenerational support. The availability of recreational, networking, healthcare and post-discharge services was considered.

The Housing Authority (HA) offers two main types of special housing for the elderly in public rental estates. Housing for Senior Citizens (HSC) units are in a hostel type

that come with communal kitchen and common/dinning room. Recreational facilities are provided under the care of a warden. Self-contained Small Flats are in domestic type, equipped with facilities such as non-slippery floor tiles and single lever taps to cater for the needs of the elderly.

Priority housing schemes offered by HA for the aged meeting the general eligibility criteria for Public Rental Housing (PRH).

i) Single Elderly Persons Priority Scheme

The applicant must be 58 years old or above and reach 60 by the time of flat allocation. They need to also fulfill the general eligibility criteria of the PRH Waiting List<sup>7</sup>. Eligible applicants can enjoy priority processing over ordinary applicants.

ii) Elderly Persons Priority Scheme

Similar mechanism is applied for the Single Elderly Persons Priority Scheme. Two or more elderly persons who undertake to live together in PRH are given priority processing over ordinary applicants. All the applicants must be 58 years of age or above and above the age of 60 by the time of flat allocation.

iii) Harmonious Families Priority Scheme

To promote harmony in families and encourage them to take care of their elderly parents, priority is given to PRH applicants with elderly family members over the age of 60 at the time of application. Eligible families may choose to live in one flat or two nearby flats of their chosen district.

For the middle-income elderly not eligible to the above schemes, the other two schemes for elderly offered by the Hong Kong Housing Society (HKHS) can be the options.

i) Senior Citizen Residence Scheme (SEN)

The scheme serves to fulfil the housing needs of the elderly in the middle-income class who are not eligible for the PRH but would prefer to live in a better purpose-built buildings (hardware) together with basic recreational,

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<sup>7</sup> Refer to Waiting List for Public Rental Housing, Information for Applicants, Revised in August 2014. (<http://www.housingauthority.gov.hk/en/common/pdf/global-elements/forms/flat-application/HD273.pdf>)



social and care services (software). Elderly aged 60 or above with the means to live independently are given access to the SEN units under “long lease”<sup>8</sup> arrangement. After paying an entry contribution, the elderly only needs to pay monthly management fees during the tenancy.

ii) Joyous Living Scheme

The scheme is targeting financially able elderly over the age of 60. It aims at providing for residents' every need at their fingertips and ensuring a positive, active, cheerful and carefree lifestyle. The Tanner Hill Project was launched under the scheme, on the site of the former Tanner Hill Estate of the Hong Kong Housing Society in North Point demolished in 2000. The expected move-in date is end 2015/early 2016.

Subsidy for elderly tenants in private housing

A study about housing and living condition of the low income singleton and couple elderly (HKCSS, 2013) reveals financial burdens borne by elderly tenants in private housing was heavy. It shows that rental payment took up 72.5% of the respondents living in private housing, while that for respondents living in PRH was only 36.9%.

To this end, the government's Community Care Fund (CCF) was launched aiming at relieving the financial pressure of low-income households, where a number of them are elderly households. CCF re-launched the "One-off Living Subsidy for Low-income Households Not Living in Public Housing and Not Receiving CSSA" assistance programme on 2 January 2015. Around \$468 million was set aside to implement the programme. The adjusted subsidy amounts are \$4,000 for one-person households, \$8,000 for two-person households, \$11,000 for three-person households and \$13,000 for four-or-more-person households. Eligible applicants are to fulfil residence requirements and the household income must not exceed a specific required limit.

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<sup>8</sup> After paying an entry contribution, the elderly can live in the unit and free of payment of rental afterwards. Upon termination of the tenancy, a portion of the entry contribution, depending on the length of occupation, will be refunded to the elderly.

## Elderly-friendly housing designs

Universal design is an emerging approach to create environments equipped with appropriate facilities that can be convertible for the whole spectrum of the community to use with safety, convenience and flexibility. The concept includes elderly-friendly interior designs as well as community facilities, which serve to help the older people prolong their independent home life in the community.

The *Manual on Barrier Free Access 2008* was issued by the Buildings Department (BD) which had a checklist of design guidelines for the aged and elderly with frailty. HKHA would take reference to the manual and enhance the living environment of residents. The increase of the width of flat entrance, provision of a sunken shower design and more power sockets are examples to ease the elderly and disabled (THB, June 2013). Shek Kip Mei Phase 1 (including two blocks - Mei Ying House and Mei Yue House) is the first public rental housing estate adopting comprehensive Universal Design principles.

HKHS also published the *Universal Design Guidebook for Residential Development in Hong Kong* in 2005, which introduces good practice and guidelines for architects, interior designers and related professionals on universal designs applicable to people with age-, disability- or illness-related problems. It acts as a reference in dealing with several areas like barrier-free access, home safety, renovation and conversion, etc.

The HKHS has joined hands with the Hong Kong Institute of Surveyors in a new attempt to launch the Elderly Safe Living Scheme on a pilot basis in Island East and Sham Shui Po. To meet the health needs in the ageing process, the Scheme provides professional consultation and home environment assessment service to the elderly living in private buildings. Necessary modification works will be identified to enhance home safety for the aged. One of the examples of modification is the installation of automatic stairway “carrier belt” to increase accessibility of the building.

According to Mr Eric Poon, General Manager of Works & Contracts Division, Urban Renewal Authority (URA), in a URA re-development project in Shamshuipo, one building has adopted universal design with more spacious room, wider door frame, open kitchen equipped with induction cooker, etc. However, due to market considerations, the toilet still cannot fit in a wheelchair.

Besides, URA has a higher flexibility in designing the buildings in the Kai Tak Project as the Authority is the main developer. Instead of having club house and swimming pool as normally found in modern luxurious residents, space is reserved for elderly to enhance their livability.

### 3.2.3 Health care and support services - software

In general, the provision of health care and support services for the elderly is the joint efforts of the Social Welfare Department (SWD), the Hospital Authority (HA), HKHA, HKHS and Non-governmental Organizations (NGOs).

To promote AIP, the government's Long-term Care (LTC) policy is in place through the provision of Community Care Services (CCS) and Residential Care Services (RCS) to the elderly citizens with proven needs as assessed under a Standardised Care Need Assessment Mechanism for Elderly Services (SCNAMES) operated by SWD.

CCS provides an integrated form of services to meet the nursing and care needs of frail elders. In recent years, a more integrated approach is adopted to help the service users to access the services they need. Multifarious community support services such as case management, health education, carer support and recreational services; integrated home care services with nursing care; as well as community support services like the provision of Senior Citizen Card Scheme are covered. All initiatives are for the purpose of enabling the elder persons to age at home in a familiar environment.

RCS are provided for those who cannot be adequately taken care of at home. There are four types of residential care services, namely, Hostels for the Elderly, Homes for the Aged, Care and Attention Homes for the Elderly and Nursing Homes catering to the elders of different physical, mental conditions and self-care abilities.

Collaboration among the government and housing providers is crucial for promoting the well-being of elders. HKHS also puts efforts in health care and social services aspects to facilitate AIP, by cooperating with healthcare providers to provide visiting nurse services as well as visiting psychiatric nurse services to identify residents with mild cognitive impairment for early treatment. HKHS also works with NGOs to establish community network in the estates and organize activities for the elders.

NGOs also play an important role in providing integrated elderly care services through community centres, training centres and day care centres. Some also run specialized projects and services to elders in different needs. For instance, Christian Family Service Centre is specialized in treating elderly patients with dementia. The needs of seniors with mild cognitive impairments or dementia are catered for. Haven of Hope Christian Service initiated the “Tseung Kwan O–Healthy City Project” as part of the Health Cities Project originated from the European Office of the World Health Organization, to promote healthier lifestyles among elders.

#### 3.2.4 Transportation and accessibility

The government enhances the mobility of elders by the implementation of the Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities in June 2012. This commonly known as the “\$2 Scheme” enables senior citizens aged 65 and above and eligible persons with disabilities to travel on the general Mass Transit Railway (MTR) lines, franchised buses and ferries at a concessionary fare of \$2 per trip. The daily average passenger trips amounted to nearly 580,000 under this scheme. It greatly improves the elderly’s physical accessibility to the residences and public facilities. The government is also pressing ahead with the extension of the scheme to green minibus in phases.

Moreover, priority seats were installed in MTR and bus system, in the hope of catering to the needs of the elderly and helping to build a loving and caring society.

In August 2012, the Government launched a new policy on Universal Accessibility (UA) with the purpose of further improving the barrier-free facilities at existing public walkways. Since then, the Transport and Housing Bureau (THB) obtained \$2.449 million, \$187.272 million and \$567.696 million in 2012-13, 2013-14 and 2014-15 respectively to take forward the works projects under the UA Programme covering retrofitting works of barrier-free access facilities on public walkways, and installation of hillside escalator and lift systems, etc. (THB, November 2014)

According to the District Board Chairman of Tsuen Wan, the district is working towards achieving age-friendly community accreditation. The Clague Garden Estate in Tsuen Wan has provided accommodations and facilities specifically designed to cope with the needs of elderly. The estate will also launch an innovative pilot program to improve elders’ daily life with simple robots, which are multifunctional. They work by motion detection and can provide services like health monitoring to

video-conferencing. In Tsuen Wan, the arrival time of the next bus will be shown at the bus stops, benches are available for sitting, etc., all catered for the elderlies' convenience.

There are many “old districts” in Hong Kong where age-friendly housing is a pressing need. However, such development is usually hindered by complex political reality.

### 3.2.5 Other old age support

On top of OAA which is non-means tested for people aged 70 or above, the government introduced the Old Age Living Allowance (OALA) in 2013 under the Social Security Allowance Scheme. OALA provides monthly living expenses of \$2,285 to the elderlies aged 65 or above with income and assets not exceeding the prescribed limits.

Statistics shows that only 19% of older persons had retirement protection provided by their present or previous employers (C&SD, August 2009), reflecting an acute need for a more comprehensive retirement protection system for the aged in Hong Kong. The government promised in the 2015 Policy Address that protection for needy citizens after retirement should be enhanced. In this regard, a public consultation will be conducted in the latter half of 2015, subsequent to the release of the consultancy report on the *Future Development of Retirement Protection in Hong Kong* in 2014, to explore the feasibility of the provision of universal retirement protection or other policy options.

In addition, the government is encouraging the extension of retirement age to unleash the potential of local labour force, strengthening the employment support and training services for the elderly and promoting active ageing by advocating senior volunteerism.

## **3.3 Gaps with the WHO Framework**

### 3.3.1 Affordability

Affordability is the first criteria listed on the checklist for “Age-friendly housing”. It precisely tells affordable housing should be available for all older people (WHO, 2007) However, due to the scarce amount of land allocated for urban development,

Hong Kong’s residential property market has long been at the level of unaffordable worldwide.

Hong Kong was rated to have the **most unaffordable housing for the fifth straight year** according to the *11th Annual Demographia International Housing Affordability Survey: 2015*<sup>9</sup>. The survey report revealed that the Median Multiple<sup>10</sup> in Hong Kong has been increased from 14.9 in 2013 to 17.0 in 2014, the highest ever recorded. The report explained the deteriorated housing affordability in Hong Kong was due to the little change in household median income, whereas there was a markedly increase in the amount of residential transactions which were more than \$5 million.

**Fig 5. All 378 Markets: 10 Least Affordable**

<b>Rank: Least Affordable</b>	<b>Affordability Rank (Out of 378)</b>	<b>Nation</b>	<b>Metropolitan Market</b>	<b>Median Multiple</b>
1	378	China	Hong Kong	17.0
2	377	Canada	Vancouver, BC	10.6
3	376	Australia	Sydney, NSW	9.8
4	374	U.S.	San Francisco, CA	9.2
4	374	U.S.	San Jose, CA	9.2
6	373	Australia	Tweed Heads, NSW	9.1
7	371	U.K.	Bournemouth & Dorsett	9.0
7	371	U.S.	Honolulu, HI	9.0
9	370	Australia	Melbourne, VIC	8.7
10	369	U.S.	Santa Cruz, CA	8.6

Source: 11th Annual Demographia International Housing Affordability Survey: 2015

The Property Prices Index displayed below echoes the above findings, showing Hong Kong is one of the least affordable markets in the world. The situation is more severe on Hong Kong Island.

<sup>9</sup> The survey ranks 378 metropolitan markets in nine countries, namely Australia, Canada, China, Ireland, Japan, New Zealand, Singapore, United Kingdom and United States.

<sup>10</sup> Median Multiple equals to median house price divided by median household income.

**Fig 6. Property Prices Index 2015<sup>11</sup>**

<b>Region</b>	<b>Price To Income Ratio<sup>12</sup></b>	<b>Ranking</b>
Hong Kong Island, HK	36.83	4 <sup>th</sup>
Ang Mo Kio, Singapore	35.14	6 <sup>th</sup>
Beijing, China	33.06	7 <sup>th</sup>
Mumbai, India	32.54	8 <sup>th</sup>
Kowloon, HK	31.10	11 <sup>th</sup>
Macao	30.50	13 <sup>th</sup>
Shanghai, China	26.68	17 <sup>th</sup>
Taipei, Taiwan	25.79	20 <sup>th</sup>
Guangzhou, China	25.42	22 <sup>nd</sup>
Bournemouth, UK	24.34	24 <sup>th</sup>
Seoul, South Korea	14.17	99 <sup>th</sup>
Honolulu, US	10.76	174 <sup>th</sup>
New York, US	8.93	235 <sup>th</sup>
Osaka, Japan	8.71	239 <sup>th</sup>
Tokyo, Japan	8.66	241 <sup>st</sup>

Source: Numbeo Property Index

Another analysis took a deeper look at how unaffordable are the flats in Hong Kong, when compared with that in other two China cities Shanghai and Guangzhou. Price-to-income ratio was used to gauge the relative price levels of the markets for new private homes<sup>13</sup> in the three cities. The results showed housing affordability in these three cities had risen to an alarming level, with Hong Kong's situation particularly severe. The price-to-income ratio in Hong Kong, Shanghai and Guangzhou are 17.6, 13.9 and 9.2 respectively, meaning the households in the three cities have to save 17.6, 13.9 and 9.2 years of their annual income without any consumption for purchasing a standard flat (SCMP, 22 August, 2012).

<sup>11</sup> Retrieved at <http://www.numbeo.com/property-investment/rankings.jsp> on 4 January 2015 which covers 491 regions around the world. These indices are historical and they are published periodically.

<sup>12</sup> Price-to-Income Ratio here is the basic measure for apartment purchase affordability. It is the ratio of median apartment prices to median familial disposable income, expressed as years of income.

<sup>13</sup> With the assumption of a standard new apartment in Shanghai and Guangzhou is 950 square feet as small flats are rare in the mainland's residential market, while a standard size for a new or secondary apartment in Hong Kong of 600 square feet.

Even the government admitted in the newly released *Long Term Housing Strategy* that the property market has become overheated, with property prices and rents rising above the affordable level of many people (THB, 2014).

Statistics of C&SD (December 2014) show a 10.1% year-to-year increase in property price indices for private domestic housing in October 2014.

The situation became worse and created a social issue in Hong Kong when 30% of Hong Kong households' incomes sandwiched between private housing and the government's public rental housing, and this trend is expected to continue for the next 20 years (RICS, 2011). Many views thought that the phenomenon was worsen since the ceasing of Home Ownership Scheme construction and supply in 2003, which probably could fill up the gap between the public rental housing and private property.

According to the statistics on land utilization in Hong Kong in 2013<sup>14</sup>, only 6.9% of land in Hong Kong is for residential use, while 66.5% of land is woodland/shrub land/grassland/wetland. As at end of 2011, only about 24% or 26,500 hectares were developed land. From this pool of developed land, 29% were developed for residential developments. The rest were for transportation infrastructure, government and community facilities and open space, industrial development, etc. (LegCo Secretariat, May 2013).

One of the most important causes of high housing prices in Hong Kong is the **rigidities and inflexibilities of regulatory control** of land and housing. The rigid policies create hurdles in making land and housing supply available in both public and private sectors and turn the process more arduous, costly, and time consuming (Wong, 2013).

The current Outline Zoning Plans were mainly prepared by the Planning Department, then approved by the Town Planning Board. There is neither a policy-making department nor a policy planning bureau to oversee the land supply vis-à-vis population policy.

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<sup>14</sup> Retrieved from the website of the Planning Department the land usage figures as at end 2013 have been updated with satellite images dated December 2013, in-house survey information up to end 2013 and other relevant information from various government departments.  
([http://www.pland.gov.hk/pland\\_en/info\\_serv/statistic/landu.html](http://www.pland.gov.hk/pland_en/info_serv/statistic/landu.html))



There is no designation for ageing population in Hong Kong Outline Planning Standards & Guidelines, either in the Master Plan or District Plan. It is also not included in the land disposal programme. Dedicated programme for the provision of elderly housing is not available, resulting in the absence of data on target and shortfall for relevant new development, as well as information on the used flats and quantum of refitting programme, which definitely makes the planning of elderly housing more difficult. **The lack of land policies for setting premium also affects the circulation of housing in the market.**

At present, individual government departments are working within their own purview of responsibilities and internal guidelines without concerted efforts amongst relevant departments, thus prolonging the review process. **Private sector and NGOs are generally lack of motivation to embark on elderly housing projects.** As such, affordability of elderly housing is difficult to be achieved.

### 3.3.2 Availability

According to WHO's standard, a range of appropriate and affordable housing options should be made available for older people in the local area, while frail and disabled should also be taken care of. Age-friendly housing should be a safe place with comfortable living environment and essential supporting services nearby (WHO, 2007). In this sense, the availability of hardware and software in regard of elderly housing is of paramount importance.

#### Housing options

Land for residential use is scarce in Hong Kong. It creates a challenge for the government to satisfy the housing needs in different groups of people. Different population segments, say the grassroots, middle-income group, younger generation, elderly, are competing for land resources indeed.

Housing choices in Hong Kong are between public and private housing, yet the price and rent for a private property are often exorbitant. PRH is an affordable option for those who are eligible. However, availability comes to be an issue.

As at end of June 2014, private residential units accounted for 56% of the total housing stock in Hong Kong (THB, 2014). Among those public residential stock, only

782,000 are PRH, with only around 29% of our population were living there. While for the elderly population, there are 130,300 households with all household members aged 60 or above living in PRH, representing 18% of all households in PRH units (HKHA, 2014).

There were about 130,200 general applications for public rental housing (PRH) as at end of September 2014<sup>15</sup> and the average waiting time for general applicants was 3.1 years. Although the waiting time for elderly-one-person applicants was shorter due to the implementation of Single Elderly Persons Priority Scheme, the eligible aged person still needs to take **1.7 years** to secure a place in the pool of PRH.

The more well-off elder persons are not eligible for PRH. The subsidized housing options for them maybe the flats in Home Ownership Scheme (HOS) and SEN.

The revived HOS, which had been on hold since 2003, launched a first batch of 2,160 flats in December 2014. The new flats are sold at the prices between HK\$1.87 million and HK\$3.26 million, 70% of the market rate, which seems more affordable for some people. The public response was overwhelming with over 100,000 applications received while 97% were from private tenants.

Under SEN, Jolly Place and Cheerful Court were launched in 2003 and 2004 respectively, offering 576 units in total. However, units in the projects have been fully taken up. According to Mr. Marco Wu, Chairman of Hong Kong Housing Society, statistics shows that the median age of SEN tenants has increased in a decade. The proportion of tenants of age 70 or above rose from 65% to 90% in 10 years. Mr Wu explained that the living condition in SEN is satisfactory, which resulting in prolonged lifespan of its residents. His comment also implies the over 600 elderlies on the waiting list for SEN may need to wait for a longer time!

Currently, there is no policy to provide elderly priority in applying HOS. Eligible elder persons, probably in so called lower-middle class, need to compete with young families and even students who are also unable to afford the flats in private sector. Even for the SEN housing type which is meant for the relatively well-off group, over

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<sup>15</sup> The latest available figure at the website of HKHA on 5 Jan 2015.

(<http://www.housingauthority.gov.hk/en/about-us/publications-and-statistics/prh-applications-average-waiting-time/index.html>)

600 applicants are still on the waiting list. In light of it, there is a need to explore new ways and products to meet the niche of elderly with better financial means.

The 2015 Policy Address showed government's determination in averting the supply-demand imbalance through continuous land use reviews, rezoning, increasing development intensity, relaxing out-dated restrictions and streamlining procedures to facilitate land development. With the above town planning and housing strategies, it is estimated that 77,100 PRH units will be provided from 2014-15 to 2018-19.

In the long run, the Long Term Housing Strategy Steering Committee will adopt the total housing supply target of 480,000 units for the 10-year period from 2015-16 to 2024-25, with public housing accounting for 60% of the production. That means about 20,000 PRH units will be provided each year for the next decade.

Another highlight in the 2015 Policy Address was the proposal of allowing Green Form applicants to buy PRH units with prices set at a level lower than those of HOS flats. If this pilot scheme is adopted, HKHA needs to identify suitable flats for target buyers of mainly sitting PRH tenants and eligible PRH applicants. It will be another type of subsidised sale units other than flats of HOS and HKHS, which will help Green Form applicants achieve home ownership while releasing more PRH flats for allocation to families on the prolonged waiting list.

Nonetheless, there is a lack of full picture on how the housing strategy goes with the changing demographics of Hong Kong. There is also no mentioning on elderly housing in the Policy Address. To what extent will all these ultimately benefit the elderlies? Above all, while many elderly people are living in urban area where land is especially scarce, AIP is still a challenging issue for policy makers.

#### Long Term Care Elderly services

The availability of LTC services in Hong Kong has been criticized as well. In the *Report No. 63 of the Director of Audit* released in October 2014, the long waiting lists and waiting times for LTC were brought to public's attention. The numbers of old age on the waiting lists for both day care and home care services under CCS were generally rising. The waiting times vary greatly from 1.4 months to 20.7 months in different districts, also call for concern.

**Fig 7. The average waiting time for the two types of CCS**

Financial year	Average waiting time (Month)	
	Day care services	Home care services
2009-10	6.8	2.5
2010-11	8.0	4.0
2011-12	9.3	4.5
2012-13	8.8	2.6
2013-14	8.5	5.3

Source: Audit Commission (2014)

Besides, limited resources are put on the government home based services. There are only 84 service teams serving more than 23,000 elderly, who are responsible for nursing care, meal services, rehabilitation training, health education, recreational and social activities in the community. The service volume is extremely small compared with the total aging population.

In the case of RCS, there were 30,690 senior citizens listed on the Central Waiting List with the waiting time from 7 to 36 months. Based on SWD's statistics, **5,700 elderly had passed away in 2013-14** while waiting for a place under RCS. Before 2010, it was below 4,500.

The current healthcare system also fails to support the high demand for community elderly care. One of the examples is the shortage of paramedical staff in public sector and NGOs. A survey on NGO's recruitment and salary in 2012 reflected that many NGOs were facing a problem of retaining staff, particularly at sub-professional level and carers. There were 1,000 vacancies among some 8,100 posts of care workers and the wastage rate was up to 30%. The shortage may become more acute as 50.6% of the current incumbents are in their 50s and will retire soon (HKCSS, 2013).

Vocational Training Council and Labour Department have jointly organized some programmes aiming to alleviate the manpower shortage in the field of elderly care, but they have not been very well received by the public. Many people, especially younger generation, perceive elderly homes an unpleasant workplace with least salary. Some attendees of the Focus Group meetings informed that it is profitable to run elderly home but the salary level for employees is low as some operators are expecting importation of labour for the sector in future.

A “hire and train” approach has been taken in the field to solve the manpower problem. Yet, the mode of on-the-job-training for elderly care services has brought public concern and there were some media reports of elderly injuries due to the incompetence of hired carers. Another direction to go is encouraging the home carers to take care of the elderly by offering them training and a monthly living allowance of \$2,000. This “Pilot Scheme on Living Allowance for Carers of Elderly Persons from Low Income Families” was rolled out in mid-2014 but the effectiveness is in doubt.

### Options outside Hong Kong

The government has also attempted to look for some other means outside Hong Kong to ease the housing problems of the elderly, and has encouraged people to move to the Mainland for retirement. SWD started to launch the Guangdong Scheme in October 2013, which allows the eligible elderly people residing in Guangdong to receive monthly OAA, without the need to return to Hong Kong each year. SWD had received 19,000 applications as at mid-July. More than 16,800 seniors are already receiving the allowance<sup>16</sup>.

Prior to it, SWD implemented the Portable Comprehensive Social Security Assistance (PCSSA) Scheme in 1997 to provide the elderlies retiring in the Guangdong Province to continue to receive cash assistance. The choice of location was extended to Fujian province in 2005. As at the end of April 2013, there were 2,167 cases under the PCSSA Scheme. At the same time, a number of them returned to Hong Kong for resettlement due to various factors, including higher exchange rates, increase in cost of living, standard of health care, objection from the children, increasing resentment of social and economic integration with the mainland, etc.

**Fig 8. Number of PCSSA recipients returned to Hong Kong and continued to receive CSSA**

Year	2010-11	2011-12	2012-13	2013-14 (as at May 2013)
Number of cases	110	121	114	17

Source: LWB, July 2013

<sup>16</sup> Figures retrieved at [www.news.gov.hk](http://www.news.gov.hk) on 6<sup>th</sup> January 2015.

Due to numerous criticisms on the PCSSA, government's plan for moving the elderlies into the Mainland for retirement is not considered a suitable solution to solve availability problem. It is supported by the statistics of most of the current generation of retired persons<sup>17</sup> (88.4%) indicating that they would “definitely not/most unlikely” to emigrate to other countries or regions. Only 3.1% indicated would “definitely/most likely” to move to Guangdong Province and other Mainland China provinces other than Guangdong, Macao and Taiwan (C&SD, Jun 2013).

Another attempt to encourage old people to reside in the mainland was proposed by the private sector. Henderson Land announced in January 2015 that the company will join hands with a mainland real-estate firm to provide 10,000 flats near the border of the mainland. Due to low construction cost, the units would be sold to Hong Kong’s retired people at about \$100,000 per unit, about 40 percent discount to the market price.

In all, the variety of elderly services is comprehensive, yet they are fragmented and sometimes confusing to the service users especially for those elderlies who are not well-educated. It seems that there is a lack of coordination among service providers, which are numerous. Different service operators (SWD, Department of Health, HKHA, NGOs, etc.) have their own policies, objectives, planning, services and financial arrangement, but **responsibility to coordinate is missing**. The transitional care between RCS and CCS services is insufficient and to a certain extent restrain the effectiveness of the services.

### 3.3.3 Adaptability

In a strategically well-planned housing system, accommodations can adapt to the changes in terms of accessibility, fitting-out and equipment with anticipation of the demographic changes. It is particularly important for age-friendly housing as elderly are in different level of capabilities and dependencies. Taking housing design, modifications, maintenance and community integration into consideration at the planning stage help cater the needs of the elderly (WHO, 2007).

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<sup>17</sup> Current generation of retired persons include persons aged 35 and over who were: Retired persons and persons who were still working after retirement at the time of enumeration; and economically inactive persons (other than retired persons) aged 65 and over who had no intention to work at the time of enumeration. Above three-quarters of them were persons aged 65 and over. 18.6% were aged 55 to 64.

The extension of life expectancy now suggests dividing the late adulthood into three stages: 65–75 years old as “young-old”; 75–85 years old as “middle age” and above 85 as “old-old”, while the last segment is regarded as the fastest growing group of the population (Phillips & Davidoff, 2004). These three groups of people are generally featured with high mobility, assisted living and dependent living respectively. Therefore, **adaptability of the place they are living determines how long they can age in place.**

Housing in Hong Kong is mostly standardized and rarely offers many options to accommodate the growing needs of the ageing population. The design and fitting-out of accommodations available in the private sector are always criticized as not user-friendly. The key concern of the property developers is the **market value** of the flats **instead of the usability of the flat** and habitability for the tenants. Special housing catering to particular needs of the elderly, like larger doorways to allow wheelchairs in, handrails in bathrooms, has fallen largely inadequate.

While in the public sector, HKHA currently provides HSC and self-contained small flats for the elderly in public rental estates. Whether the provisions of HSC detailed in the table below are age-friendly enough or not is arguable. In addition, the design of the peripheral facilities in the housing estates, especially those developed for a period of time, might not be suitable for the elderly.

**Fig 9. Type and provision of Housing for Senior Citizens**

	Type I (converted flats on the lower floors of domestic blocks)	Type II (above a commercial podium or carpark)	Type III (located on the lower floors of Small Household Development)
Type	Hostel		
Person / Unit	1 person, 2 persons	1 person	1 person, 2 persons
Kitchen	Communal		
Bathroom	Communal	Self-contained	
Common / Dining Room	Communal		
Provisions			
Warden Service	✓	✓	✓
Emergency Alarm System	✓	✓	✓
Sprinkler System	✓	✓	✓
Smoke / Heat Detection System	✓	✓	✓
Public Address System		✓	
Rocker-type Light Switches		✓	✓
Socket Outlets Installed at a Higher Level		✓	✓
Non-slip Floor Tiles	✓	✓	✓
Single Lever Type Mixer		✓	✓
Laundry Room		✓	✓
Drying Rack	✓ External Drying Rack		✓ Internal Drying Rack
Handrails in Corridors	✓	✓	✓
Toilets for Disabled on Each Floor		✓	✓
Common Facilities	Common room, communal kitchen and dining area	Entrance hall, activity room, solarium, common room, communal kitchen and dining area	Common room, communal kitchen and dining area

Source: HKHA, 2015



The Universal Accessibility Programme accounted by the government in August 2012 only aims at enhancing the accessibility of existing public walkways (i.e. footbridges, elevated walkways and subways) and facilitating access of the public. The *Manual on Barrier Free Access 2008* issued by Buildings Department and the *Universal Design Guidebook for Residential Development in Hong Kong* in 2005 by HKHA provide references for the interior design and fitting-out for elderly housing, but there are limitations to apply practically.

Equal Opportunity Commission (EOC) performed special investigation on government's design manuals in 2010 and acknowledged that the manuals are crucial in providing for minimum standards required for a barrier-free environment. However, EOC pointed out that those documents were issued under the Building Ordinance (Cap 123), which does not apply to buildings in the area vested in HKHA. Moreover, such regulations have no retrospective effect, which means it is difficult in practice to enforce the requirements in old buildings (EOC, 2010).

On top of design, WHO's Age-friendly housing checklist puts much emphasis on modifications and maintenance. It highlights there should be a good understanding of how housing can be modified to meet the needs of older people (WHO, 2007).

**In Hong Kong, even the original design of the accommodation does not meet the needs of the older people, so it is doubtful if modification is feasible and affordable.**

The gaps identified in this chapter are inter-related and they interact with each other leading to the current state of the market and housing conditions. The recommendations in the following chapter will base on in depth analysis of these gaps with support from information gathered from focus groups, interviews and feedback from the stakeholders and surveys.

## Chapter 4 Gap Analysis and Recommendations

### 4.1 Co-ordination of Government Services

The Hong Kong Government has adopted non-interventionism in economic policy, while its social policy is also framed in terms of the same philosophy. Apart from supporting the vulnerable group of senior citizens, **family self-reliance** is the basic principle adopted by the Government, in spite of many unresolved policy issues arising from an aging population, including housing, public financial support, long-term care, and the lack of health or mental health care policies for older people. The anxiety of Hong Kong society has intensified due to soaring property prices, increasing disparity between the rich and the poor, an ageing population, and above all, the government's inability to provide a sustainable long-term plan for resolving these problems at root.

In addition to the political road blocks, many of the problems the Government is facing are caused by administrative rigidity, bureaucratic inflexibility as well as lack of initiatives and innovation. An example relevant to this study is the stringent requirements under the Building Codes which will be discussed in more details in Section 4.3 on Availability. This is also the general impression gathered through public consultation, literature review, media commentaries, focus group discussions and interviews with representatives from different walks of life. If the Administration should dogmatically adhere to old rules and refuse to adjust or improve governance with a reform mind set in light of the circumstances, the society would fail to adapt to future developments. **Policies need to change in line with the prevailing socio, economic and environmental situations.**

The Government has, in fact, put in place a series of measures in the course of the Civil Service Reform since 1999. The changes the Government has introduced are supposed to 'provide the necessary flexibility and capability to allow the Civil Service **to respond quickly to community needs**; to provide a more motivating and positive work environment; and to further a performance-based, service-oriented management culture'<sup>18</sup>.

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<sup>18</sup>Civil Service Bureau, Administration of the Civil Service, Civil Service Reform  
<http://www.csb.gov.hk/english/admin/csr/9.html>

However, as admitted by some current and retired officials, unless the impetus comes from the policy makers in the uppermost echelons, initiatives to change are nobody's encumbrance. The Government must therefore seriously consider a cultural change and play a **forward looking role** instead of following the previous approaches of tackling problems on a short term and ad hoc basis, which was the prevailing approach of a transient government. Indeed many of the citizens' demands or suggestions for change are being hamstrung by **the old rules of Government which rarely come under review**. The principal change required is the administrative culture and routines, establishing and putting into genuine practice the core value of being 'close to the citizens' needs', and facilitating their application for services from the Government. Besides, leadership training and more exposure to learning policy formulation from a macro level should be provided to more civil servants of the Administrative level, which were insufficient in the colonial era, thus creating a succession gap among the senior ranks.

The principle of 'putting people first and fully support the effective governance of the Government in serving the community' as called for by the CE in rounding up his 2015 Policy Address will be just paying lip service if no revamp in the civil service is implemented.

#### 4.1.1 Centralised versus de-centralised planning

It is proposed that the Government should designate a high-level policy bureau on land use planning and development in Hong Kong. The current Outline Zoning Plans are mainly prepared by the Planning Department and then approved by the Town Planning Board. There is no higher level policy planning bureau to oversee and plan for the land use and supply in Hong Kong.

According to a private developer interviewed by the project team, it took **more than 10 years purely in the review process for a private housing project for the elderlies, and such progress has severely delayed the housing supply**. In spite of the fact that all the three major departments responsible for reviewing applications for housing projects (Planning Department, Lands Department and Buildings Department) are under one umbrella, the Development Bureau, they often have not adopted consistent and compatible standards for the review process (such as on building height and plot ratio), thereby hindering the application process.

While this may be a fact of life with bureaucracy, it would be in the interest of Government to scrutinise, at an inter-bureau level, the pace of processing the backlog of such applications (for example, from agricultural to residential use) because these developments often involve a substantial source of supply. It is recommended that **the pace of processing lease modifications and land exchanges should be closely regulated and expedited to ensure a steady supply of land.**

Instead of awaiting individual applications for lease modifications, the Planning Department could **initiate** rezoning some deserted agricultural and industrial land into residential use with clear targets.

It is therefore necessary to designate a policy bureau to administer land supply, as well as housing development issues in both public and private sectors vis-a-vis established population policy. It will coordinate with relevant departments to review, update and consolidate the procedures/requirements and expedite resolutions of disputes, so as to speed up the land use planning and approval process for housing development. The departments concerned should include Lands Department, Planning Department, Buildings Department, Environmental Protection Department, Highways Department, Transport Department, Drainage Services Department, Fire Services Department and others.

#### 4.1.2 Key responsibilities of co-ordinating body

##### 4.1.2.1 Population Policy

The Government's failure to estimate the housing demand is due to its long-term inattention to demographic changes. A long-term population policy is crucial for formulating appropriate housing strategies. Various Government departments should participate in formulating the future housing policy, in order to incorporate an overview of population policy, long-term land use planning as well as housing issues. Housing policies should be considered on a macro level, with a holistic view of private and public housing, side by side with effective land use and supply.

#### 4.1.2.2 Coordination of planning and execution of elderly housing and services

Under the auspices of the proposed policy bureau, a department responsible for long term planning, co-ordination and execution of elderly services including housing, home care services, RCHEs, etc. is proposed to be set up.

The key roles include:

- i. Co-ordination of policy bureaux in terms of accessibility to services, case management, voluntary services, etc. which involve Transport & Housing Bureau, Development Bureau, Welfare & Labour Bureau as well as Food & Health Bureau. Elderly care services are overloaded with long waiting times and inadequate organization. Applications for obtaining funds and implement care services are cumbersome, tortuous and time consuming. The proposed service department may help collaborate with the partner organisations, such as HA, DH, SWD, HKCSS, NGOs and other service providers, such as RCHEs, to streamline the administrative procedures and to optimise the continuity of elderly care. It may also consider establishing a joint-service planning platform with HKCSS to monitor and evaluate the implementation of policies for the elderly and vulnerable groups as well as to boost community support.
- ii. The co-ordinating work may also include looking into the integration of residential and community services for the elderly; exploring the use of smart cards as a ‘store-value voucher’ for the elderly to receive medical and social services as well as co-ordinating NGOs’ efforts in seeking commercial/industrial support.

#### 4.1.2.3 Residential land use for elderly housing

As shown in the city’s master zoning plans, the Government has not assigned any dedicated land use for elderly housing, and there is no relevant policy and related systems that allow for alternatives to that lump sum lease.

It is suggested that the proposed set-up could collaborate with the Planning Department to initiate changes to the existing zonings of the various residential zones by creating new sub-zones, or adding the said use under column 2 use or even re-zoning. Formulating and implementing policies to encourage these forms of elderly

housing and communities require the concerted effort of various bureaux and government departments.

#### 4.1.2.4 Assessment of housing supply & demand for elderly households

Another key role of the proposed department is to commission researches to acquire new data and survey results to reassess housing demands in both private and public sectors, including both hardware and software, so as to map out comprehensive action plans for age-friendly housing. Different economic strata should be included and the aim of supply should look beyond the least affordable, with a view to increasing supply and choices for more affordable elderly households.

The limited research that has been done into people's preferences and decisions about housing indicates that the Government require more sophisticated information about how factors such as changes in economy, income, culture, lifestyle, etc. influence people's decisions. This information is needed for predicting more accurately the demand for housing and plan for related solutions to the challenges of ageing. For instance, one of the many topics that need such in-depth research is the housing needs for **living** versus the **investment** demands, the latter of which is one of the factors leading to the soaring property prices these days. Clearly defining the differences of these two groups of demand will help the Government to better plan for long-term housing development strategies in two parts, i.e., the citizens' long-term basic needs for housing and the investment demand of those who could afford purchasing more flats.

Another example is the population policy plan of 'facilitating our elderly people to retire on the Mainland'. Measures taken by the Government to solve the availability issue are considered short-sighted and not comprehensive. Some are implemented without researches and public consultation. An example is the investment into running residential care homes for elderlies in Guangdong and Dongguan, which has been criticized by the public, including the NGOs. It has been commented that the money spent on these two projects should have been allocated for improving the pay scales of the carers in the local RCHEs and enhancing their training programmes. The survey returns from the public forums also show that the majority of the respondents (69%) would not opt for staying in the RCHEs in the mainland. Though those from the on-line survey (mostly from the better-off class) held a different views. It is therefore necessary to conduct a comprehensive surveys on the provision of residential care

homes for elderlies in China, to seek the views from **not only the people over 60, but also the over 40s because the latter cohort will be the potential users.**

The issue of increasing elderly single women in the society as mentioned in Section 3.1.2 is another area of concern which needs more research to provide data to establish the needs from this cohort, and plan for their housing and other social support. An example of poor homeless female elders is reported in Section 4.2.3(i), with the finding of a 90 years old female street sleeper, a case which is probably only a tip of the iceberg.

The information gathered and analysis made should also be provided to the public and invite comments. The difficulty of data collection in Hong Kong has been a concern among the academics and researchers, because there is no system whereby data sets are compiled and stored for public access. Special approval and assistance from the Census and Statistics Department are needed to access the population sampling frame.

## **4.2. Affordability**

According to the 11<sup>th</sup> Annual Demographia International Housing Affordability Survey: 2015, Hong Kong's Median Multiple of **17.0** was again rated as the highest recorded (least affordable). This was the **fifth year in a row** that Hong Kong was the least affordable, and compared with last year's Median Multiple 14.9, the rise is considered significant. The survey report also noted that in the third quarter of 2014, about 48 % of residential transactions in Hong Kong were over HK\$5 million, compared to only 30% for the same period in 2013, it reflects a marked deterioration in housing affordability in the city. At the same time, there was little change in household median income.

### 4.2.1 Causes of price surge

In spite of surging home prices since 2009, calls from the society in the past six years to cool the property market through increase of housing land supply had been in vain. According to the latest Policy Address, the private sector only produced an average of about **11 400 flats each year over the past five years.** The current Government is therefore facing a severe legacy **backlog of housing demand**, both in the private and public sectors, which mainly accounts for the continuous surge of property prices. The

situation is expected to continue because of **ultra-low interest rates** and **cost escalation in the construction Industry**.

Despite the introduction of demand-side management measures by the Government, the Rating and Valuation Department figures show that the mortgage-to-income ratio in the third quarter of 2013 was about **54%**, which was higher than the figure for the third quarter of 2012 of around 50% by 4%. It was also significantly higher than the average mortgage-to-income ratio of 48% in the past 20 years (1993 to 2012).

Hong Kong Construction Association (HKCA) released a report in July 2014 on “Cost Escalation in the Hong Kong Construction Industry” to identify the sources of cost escalation. The research findings accounted the surge in construction cost to a combination of factors comprising external market forces, manpower issues, higher governance and compliance requirements, tendering procedures, bidding costs and contract risks (HKCA, 2014). According to the International Construction Cost Report of Arcadia Asia which was released in January 2015, Hong Kong is the most expensive in the region to build, and ranks third among 43 locations in the world (SCMP, January 29, 2015).

#### 4.2.2 Exceptional times call for exceptional measures

Many of the factors leading to construction cost increase cannot be resolved by any single party within the construction industry, but the concerted efforts of all stakeholders, including the Government. As proposed by the CEO of a major construction company, the Government could help alleviate the manpower shortage problems by setting aside more sites for prefabrication production lines so as to expedite the work process. Besides, streamlining the application for non-local workers should also be considered as the current process took six to seven months, unless the Development Bureau would apply for the work permits for the public projects (SCMP, 13 January, 2015).

Importation of construction skilled labour is essential at this critical time and the Government should consider **relaxing the rules** to facilitate such importation **on a project basis**, so as to reduce the local workers’ concern.



#### 4.2.3 Concern for the more vulnerable groups

Self-reliance and amelioration through one's own endeavours have been the Hong Kong spirits treasured by the society. However, during difficult times like the current uncontrollable **soaring property prices and rise of inflation rates**, the Government should not turn a deaf ear to the cries for support. The provision of welfare should stand on par with the economic system and the current social policies and systems require redress in view of these pressing housing problems, particularly for the following groups:

- i) homeless;
- ii) disabled; and
- iii) lower middle class elders.

##### i) The homeless elders

A survey on homelessness in Hong Kong was conducted in August 2013 by a project team, the Homeless Outreach Population Estimation (H.O.P.E., 2013) organised by the Department of Applied Social Studies, City University of Hong Kong, in collaboration with Salvation Army, Society for Community Organization, and St. James' Settlement. The H.O.P.E street count estimated there were approximately 1,414 people without a stable or permanent home.

Among the various important findings through headcounts conducted at street (unsheltered) locations, 24-hour restaurants, shelters and urban hostels, as well as survey interviews, the proportion of elders in this vulnerable group is revealed. The average age of the total sample population was 54.9 years, with the oldest being a 90 years old female. About 2/3 of the respondents were 51 years old or above, with 1/3 being 61 and above. One third of the respondents reported having serious or chronic health problems.

According to the survey report, over 50% of the respondents reported 'unaffordability' of housing as the key factor leading to homelessness, among which 'unaffordable rent' and 'not having enough income to pay rent' were mostly reported. Nearly half (47.4%) of the respondents did not apply for public housing because they got stuck by the complicated **application procedure**, and the **waiting period was too long**. Not having an **address for the application form**, worries about not being able to **pay**

**rent on time**, and not able to find help with the application were also the reasons behind.

### Solving the Core Problem

Currently there is no policy to pave the way for united effort to address homelessness. Besides short-term temporary shelters, measures taken were geared towards the street sleepers' self-reliance by enhancing their work motivation and skills to enable them to cease street sleeping, without addressing the crux of the problem: unaffordable housing.

The initial step to prevent street-sleepers from returning to the streets after a short stay in the shelters is to provide those waiting for the PRH an **extended stay in the shelters**, with some supportive provisions like the daily necessities, particularly for the very old and frail ones. With recommendations and support from volunteers, public housing or RCHE arrangements on compassionate grounds for these elders with chronic illness should be expedited by the SWD.

It has been widely considered that the 'point-system' for the application of public housing should be reviewed and revised in view of the current housing shortage problems, and for the single individuals, they are the least-prioritized group amongst all. **For the old age, it is recommended that their health and current living conditions**, (i.e. street sleeping or substandard housing / living conditions including subdivided flats, cage homes, coffin homes, etc. that severely affect their quality of life) **should be the determinant factors for eligibility**.

Meanwhile, more in-depth research work on homelessness in Hong Kong is indispensable because currently the lack of data and understanding of this area of concern conduce to difficulties in identifying appropriate resources for preventive measures. Above all, a clearer picture of the whole issue of homelessness is essential for formulating policy changes to address real needs of the homeless, and co-ordinate support from the various stakeholders.

#### ii) Disabled Elders

As disclosed in the Hong Kong Poverty Situation Report on Disability 2013 (see also Section 3.1.5), about 70% of poor persons with disabilities were elderly persons aged

65 and above. The Government as well as social support in terms of home adaptation or expediting their applications for RCHEs would be the immediate measures to assist this cohort of elderlies in their housing needs. However, long-term planning for flexible housing design in both public and private housing as well as extending barrier-free accessibilities in the city is far more essential for different levels of disabilities.

There are some even more hapless disabled elders who are themselves carers of disabled or mentally retarded adult children, and they are desperately in need of help. According to a news story ‘Elderly carers need help with disabled children’ (SCMP, 21 January, 2015), some of these elders had to forfeit the precious subsidized places in care homes assigned to them **‘because their disabled children had yet to get into a home for the disabled’**. The Government’s immediate attention is called for to make special arrangements out of humanity to allow the **disabled old and young** family members to stay under one roof of a care home. Since the resources for caring the disabled and elderlies are basically similar, in the long term, plans for new subsidized RCHEs should include studying the feasibilities of providing **integrated services** for the needs of these vulnerable groups. The amalgamation of services for these two groups of needs will also be economically prudent as uses of resources can be maximized and to a certain extent alleviate the shortage of manpower in chronic services.

### iii) Lower middle class elders

In Hong Kong, social policy is over-ridden by the policy objective of economic growth, and the welfare system in Hong Kong has been widely criticised, especially the CSSA as a social assistance which is noteworthy for its low benefit level and social stigma. In spite of this, spending on social services has accounted for half of public expenditure, and tremendous efforts have been paid to support the very poor, especially in public housing. In the 2015 Policy address, various schemes have been proposed mainly to support the sitting PRH tenants to purchase flats (green formers) and PRH applicants who have passed the detailed vetting, and are due for flat allocation. The target is to support Green Form applicants achieve home ownership while releasing more PRH flats for allocation to families on the PRH waiting list.

What is still seriously lacking, however, is the support for the sandwich class elders or the so-called ‘near poor’ cohort who are mostly baby boomers.

The hard working, self-motivational and entrepreneurial spirits of the Post World War II baby boomers (born 1945-1964) have helped developed Hong Kong into one of the four Asian Dragons, with advanced and high income economies, and maintaining high growth rates which in average exceeded 7 percent a year between the early 1960s and 1990s. Their efforts have created a stable macroeconomic environment which is a solid foundation upon which their successors can continue to build up Hong Kong, and maintain our status as a world-leading international financial centre.

### The sandwich class predicaments

The 60 plus of the lower middle class who have been sandwiched in the past 10 years or more are probably the most helpless group as they are not entitled to any social benefits, particularly housing which is their greatest concern. Their savings are limited due to the pressures of having to support their ageing parents (sometimes including parents-in-law) and children. As life expectancy rises and adult children stay at home longer mainly due to incapability to afford their own flats, the burden of this cohort of young elderlies is evident. The sense of filial obligation of this sandwich generation remains strong, but with a weak social safety net in Hong Kong, caring for frail elderly parents can be very expensive. On top of this, their willingness to support children's higher education also requires considerable payment to invest into their future. Therefore, by the time this cohort retires in their 60s, some are still unable to afford a small flat. Since they are not eligible for public housing schemes due to their income and assets which may just be marginally beyond the set limit, they have no viable alternatives but to succumb to living in the private rental flats in spite of the ever rising rent, thus draining even more of their dwindling savings.

Some of the participants of the public forums who belong to this group highlighted their plight as high expenditure, especially on housing, high tax payment but without any welfare benefits. Coupled with the increase in inflation<sup>19</sup>, their quality of living was deteriorating and they were already at the brim of falling into the welfare net. However, it may still take years for them to queue up for a PRH flat when they become eligible. The need to solve housing demand for them is exigent.

In response to middle class' voices, the Government has made adjustments to tax allowances and granted deductions to take care of taxpayers' basic needs and additional financial burden arising from family responsibilities. However, the greatest

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<sup>19</sup> According to the Census and Statistics Department, the inflation rate in Hong Kong was recorded at 5.10 percent in November of 2014 as compared to the average of 4.58 percent from 1981 until 2014.

burden to a family in Hong Kong these days is housing expenses and the lower middle class is the most hard-hit cohort.

### Expenses on housing

In the “Introduction to the 10th Demographia International Housing Affordability Survey: 2014”, Alain Bertaud, researcher and former Principal Planner – World Bank defined affordability as **“the ability for any urban household to be able to rent a dwelling for less than a 25% of its monthly income, or to buy one for less than about three time its yearly income.”**<sup>20</sup> The Hong Kong Monetary Authority figures in 2014 showed that the average home mortgage payment alone has exceeded **50 percent** of household income (The Standard, 8 April, 2014). That explains why for 5 consecutive years since 2011 (when Hong Kong was first included by Demographia International Housing Affordability Survey for rating), Hong Kong has been rated the most unaffordable city in the world.

Compared with the wealthy residents in PRH, the household monthly income exceeding \$71,730 would only have to pay a double monthly rent of \$3,080 (2013 rate), i.e., 4.3% of their monthly household income.

In an article ‘Hong Kong’s Road to the Welfare State’ by Bretigne Shaffer (1998), parking spaces in public housing complexes are often filled with Mercedes and BMWs, and according to the Housing Authority, some 13% of public housing renters also own private residential property. The Rating and Valuation Department indicated that nearly one quarter of all private housing units purchased between late 1992 and early 1993 were acquired by public housing tenants.

On the other hand, the heavy household financial burden has seriously eroded the living standard of the lower middle class and they may be more beleaguered than families living in PRH. The general public these days believes that it is a more efficient economic decision to apply for a PRH, and the social norm is also changing significantly with the PRH residents becoming more ‘respectable’ as they stand for higher spending power, while those living in private residential flats are people who need to tighten their purse strings for mortgages or rents. No wonder even university

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<sup>20</sup> Media release 2014 10<sup>th</sup> Annual Demographia, <[www.demographia.com/dhi10-media.pdf](http://www.demographia.com/dhi10-media.pdf)>

undergraduates start to apply for public housing once they arrive at the age of 18 and the average length of residence in public rental housing is almost 20 years.

It is believed that there are more poor families in private housing than in public housing and most of them are elders. It is worth a thorough research into the number and extent of needs of these families, including those in cage homes or subdivided flats as previously discussed in section 4.2.3 (i) of this Chapter.

#### 4.2.4 Proposals

##### i) Modify eligibility for subsidised housing

To ensure self-reliance among able-bodied persons and avoid long term dependency, the government has set social assistance scales at a lower level than that of the other Asian countries. In overseas, the income ceiling for the eligibility for subsidised housing is equivalent to or slightly above the nation's average household income level. By contrast, the income ceiling for the eligibility for Hong Kong PRH is a little lower than Hong Kong's median household income. According to the research result of 'Study on Affordable Housing' conducted by RICS (January 2011), those that are not eligible for public housing schemes but cannot afford to buy private housing account for **30 % of Hong Kong household** and this trend will continue for the next 20 years. There is a genuine affordability gap existing for households whose income is slightly above the eligibility net for subsidized housing. Bearing in mind the fact that Hong Kong's median household income has remained almost static in the past few years, the problems of rising housing cost for those just above the eligibility benchmarks for subsidized housing are becoming increasingly acute.

For the sake of these lower middle income elders, the Government is urged to consider modifying eligibility criteria for applying PRH and HOS, and one alternative is to introduce a **sliding scale assessment system** for their income, age and assets to determine their eligibility. This will increase the chance for the borderline cases of application, and this should be the subject for another research study.

The idea of increasing the income and asset limit to help the elderlies own their homes for ageing in place has been included in the survey. 72.7% of respondents from the public forums agreed or strongly agreed versus 9.1% respondents strongly disagreed or disagreed. It is worth highlighting that 64.2% of respondents from the on-line survey disagree or strongly disagree the notion of increasing the income and

asset limit to help the elderly own their home for ageing in place. These respondents from the far more affluent class are seemingly inclined to object social assistance.

ii) Support homeownership for the young elderly

Grievance caused by housing problems has evidently led to turmoil in the society, and one possible solution is through concrete support for homeownership. If not handled well promptly, the ageing population's housing demand will become long term financial burden to the Government and the society.

Home-ownership as a strategic goal is recognized by many governments as being more cost-effective since it could be a one-off assistance, involving less direct subsidy. In Hong Kong, the economic benefits derived from homeownership have been remarkable as the expenditure on housing has been a major contributor to Hong Kong's GDP. Provision of **subsidies in homeownership**, coupled with the long term policy of increasing housing supply in both public and private sectors, can bring about social stability and above all form a regulatory filtering system for local housing market.

iii) Overseas reference

The neighbouring countries are lending support for their citizens to achieve homeownership. In Singapore, there are generous grants that low-income first-timer flat buyers may apply for – such as the Special CPF Housing Grant and the Additional CPF Housing Grant. They may obtain up to S\$60,000 in grants and this can help to significantly lower the loan amount required and subsequent mortgage repayments for the flat purchased (Housing & Development Board, Singapore Government, 2015).

The Mainland currently also provides subsidized rental housing as well as more upmarket housing for sale at subsidized prices. The scheme will enable low-income families to buy their own homes.

Homeownership is indispensable to enable the elders to age in place, especially for the soon to be olds (50 plus). The Government could consider starting with enabling this cohort, which is still working, to achieve first time home purchase as they are not eligible for public housing schemes, but still cannot afford to buy private housing. Subsidises may be in the form of **tax relief, mortgage loans at below market rate or**

**mortgage securitization.** In addition, the Government could consider waiving the stamp duty payment for this group of first time home purchasers with a live-in requirement.

Another form of subsidy is through **joint ventures with private developers.** As proposed in the latest policy address, the Government will vigorously explore ways to further leverage the private sector's capacity to **assist in increasing and accelerating the supply of subsidised sale flats.** It is therefore suggested that the developers may be invited to allocate some percentage of flats for sale by the Government to lower middle income group elderly pursuant to the subsidised HOS, in exchange for some concessions like lease modifications. To ensure self-occupation by these young elders, resale restrictions may be laid on these purchases if the subsidises are significant.

It is envisaged that the population size of this initial target group is not big and the **subsidises should not add fuel to the soaring property prices.** In fact helping those in need by assisting them invest in their home would have **long term benefits of reducing reliance on public assistance.**

The proposal of providing the elderly with mortgage loans at below market rate to help promoting homeownership and to achieve ageing in place is included in the survey questionnaire and the result is 65.7% of respondents from the public forums agreed or strongly agree versus 61.2% respondents from the on-line survey who strongly disagreed or disagreed.

The question on proposed tax concession for the elderly to purchase first-time flat received 66.6% public forum respondents' support while 59.7% on-line respondents strongly disagreed or disagreed.

There are general comments that applying for HOS is more difficult than winning the Mark Six, and it has been suggested that certain percentage of the new projects of HOS flats should be reserved for the elderly group to bid. For this question raised in the survey, 74% respondents from public forums agreed or strongly agreed versus 62.7% respondents from on-line survey strongly disagreed or disagreed.



#### iv) Rent subsidies and long term lease for the olds

For the elders above 65, rent subsidies or lease for life housing will be more appropriate than home purchase.

#### Rent Subsidises

Since Hong Kong has no rent control, rents tend to move up at almost similar pace as rising property prices. This has created another affordability issue because once a household commits to renting, its **capability to save up enough money for down payment would become even more remote**. It is a vicious cycle that most lower middle class people face and it is a challenge for Hong Kong as a whole.

An average household head that is compelled to continue renting throughout his working life, will by the time he retires or loses the capability to earn as much, eventually be impoverished and need to turn to public rental housing that offers lifelong guarantees of low rents. By computation, this would be more costly to the Government than subsidising their home ownership.

In a press release regarding measures to meet public demand for housing, the Government considers that it would not be in the overall public interest to rush into implementing any tenancy control measures, including restricting the rate of rent increase. The Government is concerned that ‘introducing additional regulation for the rental market hastily amidst the present tight housing supply situation may **discourage landlords from renting out their premises**, thereby reducing supply of flats for rent. Also, **landlords may charge a higher initial rent** in order to minimise the impact arising from tenancy control measures in the future, thereby pushing up the rental level’ (December, 2014) .

Rent control seems to be politically difficult, but **rent subsidies** for the elderlies, including those at the borderline of social support may be considered because the population size of this group of seniors should not be too big to bring about the influences which worry the Government.

Rent subsidies for elderlies can be **in the form of allowances**. It could also be a **fixed amount deductible from total tax liabilities or a proportion of actual rents paid out in relation to total declared household income**. There are many permutations or variations to tax relief schemes practised elsewhere. If Hong Kong wishes to pursue

similar course of action, there would be plenty of references, but it would be vitally important to preserve our simple tax regime and minimize administrative costs.

### Lease for Life

The fact that over 600 applicants are currently on the waiting list of SEN shows that lease for life housing products with support services tailored to meet the needs of the old age is in great demand. The SEN scheme is an additional housing option to provide elderly people in the middle income group who are healthy and able to look after themselves and have the means to live in an independent life style with affordable and purpose built accommodation with integrated care and supportive services. It serves as a choice for some elders and fills the housing and service gap for middle class elderly. It is therefore worth facilitating the continuation of this kind of housing projects by HKHS, but the flats will have to be heavily subsidised for the lower income groups. Discussion with the participants of the 2 public forums and the result of the survey show that for the lower middle class, the cost of SEN type of elderly residences is considered too expensive although the integrated services available are considered most desirable in age-friendly housing.

On the other hand, lease for life projects for the elders are not attractive to most private developers. The idea is not an appealing business proposition to Hong Kong's developers and lending institutions. Given the way the property market operates, it is doubtful that the private developers would be interested in building service apartments for life-long lease by paying a lump sum or debenture because such an arrangement will adversely affect their cash flow and will require a long payback period. Alternatively, special terms for 'lease for life' housing projects may be offered to developers which can submit business proposals, probably in the name of trust fund or foundation, so that they would not need to be answerable to the shareholders. Incentives in terms of premium deductibles and gross floor area bonuses should be given to developers who come up with innovative initiatives and designs for elderly housing. The Government may also negotiate for a certain percentage of the flats at an affordable price for the lower middle income elders.

### **4.3 Availability**

The Secretary for Transport and Housing, Professor Anthony Cheung Bing-leung, released the Long Term Housing Strategy Report on 16 December 2014 with an updated projection of long term housing demand for the 10-year period from 2015-16

to 2024-25. The total housing supply target is set at 480 000 units, with the public-private split of 60:40. Accordingly, the public housing supply target will be 290 000 units, comprising 200 000 public rental housing units and 90 000 subsidised sale flats, whereas the private will be 190 000 units. A market supply of some 74 000 first-hand private housing units is also expected.

To enable all households in Hong Kong to have affordable housing, the Government has rightly adopted a supply-led strategy, with a view to averting the current supply-demand imbalance. However, it takes time for the land development, followed by construction and applications by the public, before these flats are ready for occupation. For instance, it takes at least nine months to more than a year to rezone a site, and rezoning some sites may exasperate various parties, thus leading to objections. Indeed as the saying goes, ‘While the grass grows the steed starves’.

#### 4.3.1 The dormant land and housing resources

It is time for the Government to look into some ‘latent’ housing resources in the private sector which should be activated to add to the market pool. Regulatory measures should also be contemplated to raise the flexibility of land use in the private sector. For instance, regarding the new construction of private residential flats, it is recommended that the Buildings Department and the Lands Department monitor closely and respectively the **prompt issue** of Occupation Permits and Certificates of Compliance, so that these flats are made available to the market timely. There are various reasons why these flats are not put out for sale yet, but Government should **publicize their availability** more prominently so as to discourage hoarding, panic buying or hearsays. **Transparency of the inventory is a vital element in consumer protection.**

#### 4.3.2 Immediate sources of housing supply

Ever since the colonial era, the Government has adopted a non-interventionist approach to allow a free flow in the property market. However, nowadays, the combination of strong demand and limited supply has led property transactions to rebound very strongly as soon as regulations on the eligibility for double stamp duty exemption were relaxed in May 2014. Even an ex-public flat at Wong Tai Sin estate of about 440 sq feet was sold for HK\$4 million (land premium included) in December 2014 (SCMP 19 December 2014).

#### 4.3.2.1 Vacant flats

The longer it takes to meet the housing demand at affordable prices, public resentment towards the Government would grow stronger. As an interim measure, it is necessary to look into some **immediate sources of housing supply**, and one of them is from the **vacant flats in the private sector**, some of which are being sit on for years by some developers or property owners in anticipation of capital gains.

The vacancy situation of private housing units has long been a public concern and the long-term average of vacancy rate over the period from 1993-2012 was 5.0%. This may be due to various valid reasons like looking for the right tenants or need for refurbishment, but hoarding for hefty profits from selling the flats **withheld for a long period** should be eliminated.

According to the latest figures on vacancy rate of private properties published in the Rating and Valuation Department's Hong Kong Property Review 2014, the vacancy rate declined from 4.3% at end 2012 to 4.1% at end 2013. Although the vacancy rate is slightly dropping, the **4.1% of total stock was equivalent to 46,570 units**. Amongst these 46,570 units, only about 1 410 units were vacant because they were not yet issued with Certificate of Compliance or Consent to Assign after obtaining the Occupation Permit.

In view of the current housing supply situation in Hong Kong, these vacant units of more than 45,000 form a readily available source of housing supply if the Government can introduce appropriate measures, for instance, **by offering tax incentives to encourage the property owners to sell or let out their flats at more affordable rates to the elderlies**. The Government may also consider using the tax system to penalise unoccupation for a long period of more than 5 years, by introducing **vacant property tax** to discourage landlords from withholding their premises for too long.

#### 4.3.2.2 Social enterprises' role to play

Social enterprises' support to help elderlies get affordable housing through short or long term leases from philanthropists should also be encouraged by the Government. A successful example of social enterprise venture in poverty alleviation through affordable housing is the achievement of Light Be (Social Realty) Co. Ltd. Its idea of

Light Home, a rental scheme which allows landlords to help single-mother-families in need has quickly drawn philanthropists' attention and some overseas property owners even took the initiatives to offer their vacant flats for this meaningful project. It is envisaged that there are more compassionate flat owners in town who have a heart for the elderlies and are willing to convert the monetary value of their flats into more social values which are immeasurable. Since home-based physiotherapy services for elderlies have also been offered by some social enterprises, such supporting services can be tied in with 'Social Realty' type of social enterprise to facilitate the elderlies to age in place.

#### 4.3.2.3 Conversion of industrial buildings

It has been widely discussed by the public about the conversion of some industrial buildings in suitable sites for residential use. As a result of Hong Kong's economic restructuring and relocation of most industrial activities to the Mainland, many private flatted industrial buildings have been left vacant or under-utilised, and this is considered a waste of resources. According to Development Bureau's figures, the total stock of private flatted factories was about 17.2 million m<sup>2</sup> at the end of 2011. At a vacancy rate of 6%, the total vacant floor area was about 1.04 million m<sup>2</sup>. (Development Bureau, January 2015). In order to better utilize resources, a re-allocation of resources is needed.

In a Legco paper CB(1)1529/12-13 (01) 'Revitalisation of Industrial Buildings' dated July 2013, the Development Bureau considered the option of wholesale conversion of industrial buildings for 'transitional accommodation' use could be effected through application for special waiver. However, **the option is considered not practicable due to town planning and building regulations requirements.**

In an article 'The bureaucratic case against living in HK industrial buildings' by Carine Lai (2013), the problem as put forth by the Development Bureau is basically one of geometry, and the real obstacles to the conversion of industrial buildings to residential sites are not safety and hygiene, but bureaucratic inflexibility and official inertia.

According to Lai, Hong Kong's building regulations are extremely rigid and not up-to-date with latest emerging trends and development in technology. For residential units, window requirements are specific and stringent. For instance, all kitchens and bathrooms must have windows, and no part of a room can be **located more than 9 metres from a window**. However, a typical factory floor-plan consists of individual

units located on either side of a central corridor, which means that each unit has windows only on one side. These units tend to be quite large, so that even if converted into open-plan style apartments, parts of the unit may be farther than 9 metres from a window.

Such building requirements were necessary in the past when most households cooked with LPG canisters and used individual gas water heaters in the bathrooms. An enclosed space would therefore be very dangerous. However, nowadays with modern water heaters, electric hot plates or induction cooking, and mechanical ventilation systems, windows are considered no longer absolutely necessary for safety. In some modern residential flats, there are no windows even in the toilets. Therefore the existing building codes requirements in this aspects are considered obsolete.

A review of such regulations is also called for by many other experts. In 2009, when RICS put forward recommendations on adaptive re-use of industrial buildings in Hong Kong, it also highlighted that ‘greater flexibility in the application of **existing building codes and planning standards** could assist in facilitating adaptive re-use of the industrial buildings’ (RICS, 2009).

Overseas experience has shown that conversion of light industrial buildings to **loft apartments** is safe and has become quite popular in cities such as New York, London and Sydney. Disused factory buildings have been converted into homes, bringing significant environmental benefits. **The re-use of such buildings can reduce construction waste, maximise the utility of existing resources, and inculcate that part of the city with new life and vitality.**

In Hong Kong, it depends very much on the Government’s initiatives to proactively plan for and facilitate such conversion by first of all providing the necessary changes and **enhancements to the infrastructure** in the industrial sites which may not be suitable for residential use. **Improving the environment**, for instance, through greening may also be necessary, as the sites may currently be quite unpleasant for living.

Coupled with greater flexibility and simplification of approval processes, as well as a reduction in the level of standard waiver fees, the Government may be able to encourage more owners of industrial buildings in suitable sites to convert their old premises into residential use. With some incentives for the owners, the lower floors of these buildings may be reserved at cheaper fees for rentals or sale to the elderly. The

upper floors can be for residential or commercial uses, including supermarkets, or shopping centres for silver hair market products, etc.

Most of the unused industrial buildings are situated in busy urban areas, which could provide homes after some modifications. They should be more convenient, particularly for the young elderly who are still working for a living. Since these buildings are more spacious than the newly built, they are suitable for readapting into flats with universal design. The passageways and lifts of these buildings can also provide **ample space for several wheelchairs to manoeuvre**, thus providing easy access for the old age.

As for the design of these flats, the centre part of each factory floor which is not near windows can be reserved for communal areas, health/medical centres, canteens, etc. while the living areas can be located along the sides with windows. With some innovation in planning and creative architectural design with the elderly's needs in mind, the deserted industrial buildings can be revitalised into immediate sources of affordable, convenient and pleasant housing supply for the senior citizens, particularly the sandwich class elderly who are not eligible for public housing.

These flats may provide shared housing options for older adults in the form of co-operative schemes, with some subsidies from the Government. While their children may also choose to live in the same building, such cohousing efforts can promote neighbouring care among the elderly. It will also be more convenient and economical if house-keeping and caregivers' services can be shared among the inhabitants.

#### **4.4 Ageing in Place and Institutionalisation**

Institutional care has been considered the most efficient way to care for elders with physical or cognitive disabilities. Some elders who do not want to put too much burden on their adult children would opt for residential care homes as their "final homes" to age in place. This has led to an **over-reliance on institutional care** even though this model of "old age housing" has proved to be costly, psychologically upsetting and reducing the elderly's opportunities to interact with the rest of the society. It has been described as 'one foot stepping into the coffin' when an elderly enters a care home. Yet, the institutionalization rate of older people (aged 65 years and above) is still ascending to a markedly high level of 7% of this group, and is among the highest in Asia (Legislative Council Panel on Welfare Services, 2011). According to Prof. Law Chi Kwong, it is because the general housing environment in

Hong Kong is not age-friendly, and the financial policy does not fully cater to the needs of the seniors.

#### 4.4.1 Imbalanced Long Term Care (LTC) system

In spite of the Government's advocacy for ageing in place, the Long Term Care (LTC) system in Hong Kong heavily relies on residential care. The Hong Kong Facts Sheet, Rehabilitation (November 2014) stated that 8,869 subsidised residential places are available, plus 365 additional subsidised residential places through the Pilot Bought Place Scheme for Private Residential Care Homes for Persons with Disabilities. It has been estimated that in 2012, around 40,000 elders were living in private RCHEs, so the grand total of elders institutionalised is around 50,000.

Compared with the community-care service placements (e.g., adult day care center and meal-on-wheels service) provided by the Government that would allow elders to stay in the community, the resources put into institutionalisation far exceeds that of community care services.

It is absolutely **necessary to redress this imbalance**, but the Government's planned support for the years to come is still **tilted towards coping with the pressing demand for RCHE service**. As stated in the 2015 Policy Address, a residential care service voucher scheme is being proposed and about \$800 million has been earmarked to issue a total of 3 000 service vouchers in the three years from 2015-16 to 2017-18 subject to the recommendations from the Elderly Commission. This will provide about 5 000 additional subsidised residential care places within the current term of the Government.

On the other hand, home care service is expected to be a **shared responsibility among individuals, families and the community** and the Government's latest input is the Pilot Scheme on the Community Care Service Voucher for the Elderly which has adopted a "money-following-the-user" approach and follow the "affordable users pay" principle where those who can afford should pay more. The 1,200 vouchers of the first phase have all been issued and the Government will work out details of the next phase after the mid-term review.

Given a choice, most of the elders prefer to age in their own homes as long as their health and home conditions allow. Being able to stay in one's own home gives the elder the perception of independence, greater freedom of choice and may help more



elderly people thrive for longer. To be placed in a care home can be very distressing, bringing detrimental effects like faster decline and greater dependence.

Comprehensive plans should be laid for progressive shifts away from institutional care towards home care for the less frail elders. The key elements of the plans should include more support for family carers, preventive health care and informal community networks to provide long-term care for the elders to enable them to age at home, while residential institutions are only the fall-back option when families could not manage to do so.

#### 4.4.2 Hindrances to ageing in place and possible solutions

The major obstacles to ageing in place are from limitations in both the hardware and software aspects. The small- and medium-size flats in Hong Kong obstruct cross-generational co-residence living arrangement as it is difficult for the elders to be looked after by their adult children even if they wanted to live under one roof. Most of the elderly flat owners in the lower income group are living in old dilapidated buildings which either need urban redevelopment or substantial renovation, and may require their relocation. Besides, the flats they are living in are not purpose built for elderlies. These will be dealt with in greater details in Section 4.5 on Adapability.

The gaps in software to enhance ageing in place include particularly the **availability of family support and the shortage of manpower in care-giving** which will be dealt with in Section 4.4.2.1 and Section 4.4.2.2

##### 4.4.2.1 Availability of family support

While demand for family care is expected to rise in view of the expanding ageing population, supply of such care is expected to decrease.

Census & Statistics Department published a feature article on 15 January 2015 entitled ‘Marriage and Divorce Trends in Hong Kong, 1991 to 2013’, reporting that the proportions of never married population in both genders were on the rise. In 2011, 33.5% of males had never been married, slightly higher than that of females (excluding foreign domestic helpers) at 29.2%. It indicates that more people remain unmarried, most probably due to housing problems, work stresses, and greater individualism. An examination of Census & Statistics’ figures also hints that the future cohorts of elderlies are more likely to be single and/or living alone. For those

who marry late and have children, they need to continue rearing their children even when they themselves enter into old age. Therefore traditional reliance on children as the key caregivers may be vanishing with time. The finding from the survey also tallies with the trend, with 111 out of a total of 162 (68.5%) replied respondents indicating that they had no one to take care of them.

Hong Kong households face increasing difficulty in ensuring the levels of assistance the elderly population requires, due to housing issues, changes in the family size and composition of households. Moreover, care provision is challenged by declining family ties. According to some public forum participants, there is great reluctance of both the elderly and their adult children to cohabit especially in response to the onset of their deteriorating health and disability.

Besides, the increased presence of **women in the labour force** also leads to a diminishing supply of caregivers at home because females, including wives, daughters or daughters-in-law are mostly the key caregivers serving the old age. While the Government is trying to increase child care services to provide better support for women who wish to join the job market and provide training to promote their employment, it is also necessary to keep in view the need for home carers for the elderlies, unless a comprehensive family caregiver support programme is formulated. Some participants of the public forums opined that the government should be more flexible when giving out the \$2,000 carers' allowance, and consider permitting them to use the subsidy to hire outside support, so that they may be able to get a full time job, because **not many employers prefer part-timers**.

#### Solution 1: Family caregiver support programme

Given the high burden and the prospective reduction of care provision within the family, the Government's support for caregivers must be substantially enhanced by formulating family caregiver support programmes, so as to reduce the reliance on institutionalisation.

Policy measures should be designed to facilitate **manpower supply for elderly care services and relevant training of personal services for old age**, in terms of formal and informal care. Paying a caregiver helps keeping an elder at home even when the

person's self-sufficiency diminishes. Apart from helping to perform daily tasks, the aide also serves as a companion. For most of the relatively well-off families, elderly care has been increasingly delegated to privately paid caregivers, particularly foreign domestic helpers because institutionalisation in the private care homes is more expensive than supporting paid caregivers. However, majority of the ageing population cannot afford a live-in helper due to limited space at home and above all, financial difficulties. Therefore low income families tend to opt for RCHEs.

The returns from the survey also show that out of 162 respondents who replied this question, only 13 reported that they have foreign domestic helpers and 12 are from the on-line respondents whose income and assets are very much higher.

Factors affecting the choice between home care or residential care homes are: age, frailty, length of disability and family ties. The severity condition often plays a major role in the decision to institutionalise the dependent elderly because of the intensity of need and supply of skilled services. There are also risks inherent in home care, including lower health standards, **untrained and underequipped carers**. Consequently chances of rehabilitation from illnesses like a serious stroke may be lower in home care. Depending on the level of frailty, **special training programmes for home caregivers including the domestic helpers can help prolong the home stay of the elderlies, while increase in day care centres and respite services can help relieve the home caregivers' pressure and workload.**

To tap into a wider pool of resources, the government may make use of community resources to support family caregivers, for instance, by lending greater support to social enterprises to encourage provision of such services. Some larger and better organised centres can be modified/ improved to provide **integrated day care services for children and elderlies so as to maximise the utility of resources available**. This can help relieve the manpower shortages in different disciplines and provide opportunities for some able-bodied elderlies to help providing care or homework tutorials to the young children: a task which most old people enjoy to take up as it helps to restore their own confidence and self-esteem.

### Solution 2: Enhance community care and support services

Home care for the old age requires support from multidisciplinary services including clinical and professionals to provide all the medical, social and daily-living supporting services. Some adult children are compelled to send their frail elders to RCHEs mainly due to the lack of these supports. There is an urgent need to **substantially increase community care and support services** provided by the SWD, particularly day care centres for the elderly, enhanced home and community care services, and Integrated Home Care Services (IHCS) which are considered the key services to directly help actualize the concepts of 'Ageing in Place' and 'Continuum of Care'. More social programmes providing volunteer services to visit home bound elders should also be increased and publicity on the availability of such services must be promoted.

### Solution 3: Financial incentives as policy instrument

The Government has used tax incentives to encourage taxpayers to live with their parents. Apart from the Dependent Parent and Dependent Grandparent Allowance, if the dependent parent / grandparent resided with the taxpayer continuously throughout the whole year without paying full cost, the person is also entitled to Additional Dependent Parent and Grandparent Allowance. On the other hand, if the tax payer pays for the care of a parent or grandparent in a residential care home, the taxpayer may be eligible to claim a tax deduction which is allowed as an alternative to the granting of dependent parent and dependent grandparent allowance. The deduction for elderly residential care expenses takes precedence over the granting of allowances. The details of the two kinds of allowances are as follows:

**Fig 10. Dependent Parent and Dependent Grandparent Allowances**

Year of assessment	Residential care home annual deduction ceiling (\$)	Dependent Parent and Dependent Grandparent Total Allowance for Co-residence
2008/09 to 2010/11	60,000	60,000
2011/12	72,000	72,000
2012/13 to 2013/14	76,000	76,000
2014/15 onwards	80,000	80,000

Source: Inland Revenue Department, 2014

The total allowance of Dependent Parent and Dependent Grandparent Allowance plus Additional Dependent Parent and Grandparent Allowance for residing with their seniors is **virtually the same** as that of paying for them to live in a residential care home. Since the latter option provides greater convenience for the adult children, plus the fact that access to subsidised RCHEs is only subject to care needs assessments under the Standardized Care Need Assessment Mechanism for Elderly Services (SCNAMES) **but without means test**, it is not surprising that there is a long queue for this ‘housing option’ for the old ones.

To the Government, it is fiscally prudent to consider providing some other forms of financial subsidises for lower income groups and/or increasing greater tax support for caregivers’ families as incentives to provide family care for their parents. The cost incurred can offset by reduced institutionalisation and public hospital expenses.

#### Solution 4: Facilitate households which are trying to live close to the aging parents

In December 2014, the Housing Authority has introduced the Harmonious Families Transfer (HFT) Exercise to boost a family-based support network. It provides opportunities for Public Rental Housing (PRH) tenants to apply for transfer to the same estate in which their elderly parents/offspring is currently living in for mutual care (in the absence of suitable resources, a flat of suitable size in the nearest available estate will be allocated). Elderly parents living in PRH can nominate one of their offsprings/spouse of their offspring to apply for this transfer scheme. Young generations can also nominate their parent(s)/parent(s)-in-law to apply for HFT (Hong Kong Housing Authority, 2014).

To incentivize more adult children to live close to their parents, Singapore’s measures to encourage families to live near one another for mutual care and support could also serve as a reference for the Government. For first-timer families choosing to buy a resale flat to live near their parents or married children, or to live under the same roof, Singapore’s HDB provides an additional S\$10,000 subsidy under the higher-tier CPF Housing Grant (Housing & Development Board Singapore Government, 2014). In Hong Kong a concessionary price of HOS for sale to green formers may also be considered for those families who wish to live together with their old age parents.

#### 4.4.2.2 Labour market malaise in long term care sector

As mentioned in Section 3.3.2, the shortage of care-givers, especially the front-liners serving home bound elderlies, has also directly affected the progress of accomplishing ageing in place in Hong Kong. According to a report by The Standard, operators of private residential care for elderlies claimed to lack 5,000 care-givers despite pay of HK\$11,000 a month (Luk, 2013). The survey conducted by the Hong Kong Council of Social Services in 2013 also shows the difficulty in retaining paramedical staff in public sector and NGOs, particularly at sub-professional level and carers.

In 2014, the Government had earmarked funding to introduce a "first-hire-then-train" Navigation Scheme for Young Persons in Care Services to provide 1 000 places in the coming few years. The Scheme aims to encourage young people to join the workforce of elderly and rehabilitation care services.

However, this is considered by most of the focus group participants from the NGOs and academics as a haphazard, short-term, **fire fighting measure** which is not tackling the root causes of the problem: **wage and working conditions**. This shortage of care workers and paramedical professionals should have been anticipated long ago, if long term population policy had been formulated vis-a-vis forecasted demographic changes some 10 years ago.

The serious lack of care-givers is in terms of **quantity and quality**. To reflect the desperate situation, there was a joking remark that when recruiting the front-liners, 'anyone with eyes, ears and nose' will be accepted, but usually they do not stay long. On the other hand, there were increasing media reports on elderlies being seriously injured by hired home carers.

To address the crux of the problems, the foremost step is **reviewing the current pay scale for nursing, paramedical staff and caregivers** because unattractive pay levels are at the root of shortages. Many experienced paramedical staff have joined the private market or started their own business, thus aggravating the shortage and succession problems in the public/subsidised organisations. According to some informants from the occupational therapy sector, besides the pay issue, lack of prospect and job satisfaction as well as heavy workload are also their concerns. **Administrative pressures** originated from meeting targets set for the Key Performance Indicators in the public hospitals have also upset them. A paramount issue is to improve waiting time for their services which has increased their workload

and inadvertently affected their service quality for the patients, thus further increasing their frustration. This is also the general feeling in the public sector which involves services like housing, social and medical support that have similar **‘waiting time’** problems to cope with, as these are the most conspicuous topics of the media and the Legislative Council.

Setting targets for KPIs should involve consultation with the job incumbents, regular reviews after setting the targets and modify if necessary to ensure that the **targets are reasonably practicable without undue pressure on staff**. In this respect, a co-ordinated bureau as proposed in this chapter should play an important part to take a holistic review of the staffing problems in these public service areas which are obviously inter-related.

As for the LTC service providers in the public sector and NGOs, the Government should consider providing supplementary funding for practical measures like expanding the establishments and redesigning career paths for different levels of service providers, redefining educational or vocational requirements, and providing refresher training, all with a view to improving recruitment and retention of personnel in this sector.

Feedback from the NGOs and academics representatives at the Focus Group meetings shows that youngsters are not interested in this kind of jobs because, apart from its nature of work and the working condition, they do not see any prospect. It is suggested that to attract more candidates to the occupation, the Government may consider providing free sandwich courses for job incumbents (subject to their performance) to acquire some nursing skills, and introducing semi-skilled jobs in nursing so as to improve the career ladder.

In Hong Kong, poor recognition of senior care service as a profession has deterred many youngsters and male to enter into this field of work. In view of this, HKCSS and Centum Charitas Foundation have jointly launched the Youth Ambassador for Elderly Scheme hoping to promote a positive image of the industry and to encourage more youngsters to join the caregivers’ team (HKCSS Channel, 29 January 2015). This kind of meaningful schemes should be accorded greater publicity to encourage more charitable organisations and philanthropists to help expand the services for the old age.

In order to retain the existing job holders who are mostly young elderly female, upgrading of jobs is necessary and training may also help to ensure skills enhancement, occupational safety and some uniformity of care quality.

## **4.5 Adaptability**

In Hong Kong, the existing general housing stock in both public and private sectors is built on the assumption that occupants will be able-bodied without any physical impairment.

### **4.5.1 Home modifications**

When someone gets old or turns frail and disabled, the potential needs of changes in the house of the elderlies include:

- conversion of room for care-givers
- installing safety and support railings, non-slippery floor
- adjusting the size of the living/dining room, bedrooms, and bathrooms to suit disabled elderlies on wheelchairs
- need to relocate partition walls of rooms

For most of the old age owner-occupiers living in low-end buildings, despite their preference to remain in their own homes, the lack of financial and social support for home adaptation usually leaves them with limited options except institutionalisation.

According to the participants of the public forums, the older cohorts are less prepared to consider the potential need to move from their existing home and do not anticipate important factors like deterioration of building conditions until they have received letters from the Government to maintain their old buildings within a deadline. Specific concerns were raised about financial support for home modifications and maintenance of their old buildings. The 'Building Maintenance Grant Scheme for Elderly Owners' administered by the HKHS provides financial assistance to elderly owner-occupiers to repair and maintain their buildings and improve building safety. However, the maximum grant of HK\$40,000 available for each eligible elderly owner-occupier was considered insufficient as each occupier's share for the building maintenance normally amounted to six-digit figures which would use up most of their savings. It is hoped that the Government can consider increasing the grant and arrange



for more voluntary help from personnel of the industry to provide the maintenance services.

#### 4.5.2 Universal/flexible design

In view of the increasing ageing population, there is a pressing need to plan for housing that is appropriately designed for the life cycle.

The Government's policy on '**Universal Accessibility**' announced in August 2012 aims at improving the accessibility of existing public walkways to help citizens in need to move around with greater ease. Lifts and ramps at existing public walkways are installed unless restricted by site constraints. This has brought convenience to a lot of elderlies to move around in their living vicinity, but **mobility within their own homes is still a great concern when frailty and disability start.**

The idea of 'universal design' in fact goes beyond 'accessible' or 'barrier-free' design, and is not limited to the public area. An examination of the overseas experience helps to understand more about the principles behind this concept, the benefits of adopting as well as how to advocate in a city.

##### 4.5.2.1 Overseas experience

###### i) USA

Universal Design is defined by its creator Ron Mace of the Northern Carolina State University as 'designing all environments to be as usable as possible by as many people as possible, regardless of ability, age or situation.' According to Ron Mace, essential Universal Design (The Centre for Universal Design, 2008) features include:

- at least one no-step entry way
- one-floor living (or budget for an elevator or chair lift)
- wide exterior doorway
- hallways that are 91.5 cm to 107 cm wide
- doorway thresholds that are flush with the floor
- other options include:
  - lever-style door handles
  - single-lever faucet handles
  - window sills lower than the norm for a better view from a seated position

Apart from Universal Design initiated in the USA, various designs for flexible housing have also been proposed in different countries.

#### ii) Canada

In Canada, universal housing design is actualized in FlexHousing, providing specific accessible and adaptable housing features in design and construction stage (Canada Mortgage and Housing Corporation, 2012). Residents can economically adapt their housing to changing circumstances, based on four major principles: adaptability, accessibility, affordability, and occupant health. Flexible housing is achieved through full consideration of all possible future needs to **maximum flexibility with the lowest costs.**

Interior configurations based on flexible design can be altered over time to adjust to the needs of the households. The removal or addition of secondary suite, changes in room configurations and other renovation works can be accommodated through meticulous and forward-looking planning, taking into account the broadest of future possibilities at the design and construction stage. Flexibility is present in the forms of free-spanning room and strategic location of windows, while pricey reconfiguration and renovations are avoided alongside greater adaptability.

#### iii) UK

Lifetime Homes was developed in the UK to ensure that homes are accessible and inclusive (Habinteg, 2015). There are 16 Design Criteria that can be universally applied to new homes at minimal cost. Each design feature adds to the comfort and convenience of the home and supports the changing needs of individuals and families at different stages of life.

Like the other flexible designs advocated in some other countries, Lifetime Homes' principles are all about adaptability, accessibility, inclusivity, sustainability, and good value. They are designed to create and encourage better living environments for everyone, including coping with illness, injuries or dealing with reduced mobility in later life.

#### iv) Financial implication

Research conducted in Europe has indicated that technology and servicing strategies adopted to allow flexible housing extend the life of a building and in turn make them cheaper in the long term (Stula, 2012).

Any **upfront additional investment** can be set off against **long-term economic calculations** such as a higher appreciation of the dwelling on the part of the user, less occupant fluctuation, and the ability to react quickly to changing need. If such whole life costing were applied rigorously and included in the initial cost of housing, then **building in flexibility would be clearly an economic and sustainable benefit.**

Besides, flexible housing is believed to provide greater consumer satisfaction at the point of purchase, thus **increasing its value in marketing. Technically, it reduces maintenance costs and allows much retrofitting and upgrading to be done easily. In social terms, flexible housing reduces residents' needs of relocation, thereby extending its long-term economic efficiency.** The incremental costs of flexible housing can be less than the costs of relocation when taking into account related expenses such as packing and furnishings.

In physical terms, potential obsolescence is reduced significantly, with the ability to adapt and upgrade buildings rather than pulling them down.

#### 4.5.2.2 How to advocate

In Japan, accessibility of the disabled and the elderly has long been an issue controlled by the Welfare Ministry and related departments in Japan through guidelines (Satoshi, 2000). However, the guidelines were not made mandatory and the realization of creating barrier-free environment in Japan was slow and minimal.

Stepping up the advocacy, some local governments in Japan introduced local building ordinance incorporating these obligatory requirements. Kanagawa Prefecture enforced its building ordinance in 1990 (Satoshi, 2000). Other prefectures in Japan soon followed suit and Osaka Prefectural government provided the guidelines **a status of ordinance rather than simply recommendations. The passing of the ordinance in the local council chamber provided strong evidence that the public is in favour of the introduction of accessibility requirements.** Following the trend, the recognition of accessibility in buildings is gradually becoming a form of welfare, not charity, in

Japan. It is **compulsory for new public housing to abide by the guidelines** with dwellings specially designed with level floors, handrails, wider doors and corridors for the convenience of the elderly and the disabled. **Private developers are given preferential interest rate for their loans** should they choose to apply these guidelines in their housing design, lifting the attractiveness of the guidelines for private estate developers, providing additional incentives for the development of flexible housing in Japan.

Universal design dwellings are pushed in complementary with the Housing Loan Corporation (HLC) of Japan in offering **preferential mortgage schemes with larger mortgage amount for housing with special designs for the aged**, that are energy-conscious or of high durability. The preferential mortgage scheme received encouraging support with over 50% of HLC clients utilizing the scheme in 1999.

#### 4.5.2.3 Bringing flexible design into Hong Kong

In an article ‘Planning and An Aging Population’ (1961), Jerome L. Kaufman aptly pointed out that **‘good housing for the aged is also good housing for younger people’**. Housing designed specifically for the elderly incorporates design features which are equally appropriate for the rest of the population.

In Hong Kong, the solution to the adaptability problems lies in a **general upgrading of the total housing supply in public and private sectors** so that ultimately the concept of special housing for the elderly might be unnecessary if the standards of all housing were improved.

Upon advice of local construction experts, flexible housing design in Hong Kong would require, among others, the following:

- use of proprietary wall systems which can be easily dismantled and re-erected (dry construction)
- building services such as water supply pipes and other down pipes are preferably grouped at the sides and placed outside the units
- compliance with relevant provisions of ‘Fire Safety in Buildings 2011’
- introducing the concept of sustainability principles into the whole design process, focusing on the flow of space from inside to outside, including:
  - spatial design in flat unit
  - spatial design in corridors, entrance doorways, platforms of public areas, etc.

However, these specifications will need more detailed deliberations among different stakeholders in the industry as well as consultation with bodies dedicated to elderlies/disabled setvices.

#### 4.5.2.4 Private market

In recent years, most private developments are marketed as **‘high-end’ projects**, equipped with luxurious clubhouses and sometimes superfluous facilities simply to justify their inflated price tag. From the developers’ perspective, some of these sites were acquired at a high premium, so adding in the posh features would appeal to the taste of the more sophisticated and discerning home-buyers or investors. All these extras are **at the expense of valuable space for individual flats**, especially when universal design is more desirable for housing the elderlies.

However, developers are not keen because universal design is unfamiliar to many of them, and there are also concerns about increasing the cost of this kind of housing. Hong Kong is well-known for its high-rise buildings that tend to take advantage of creating the maximum number of living units within a block so as to maximize the permissible building density (Gross Floor Area). In order to reduce the impact of a high price tag, Hong Kong’s housing units are predominantly small, leaving little room for incorporating universal design. Besides, such design is going above and beyond what the current code requires, so the developers are not obliged to adopt. Meanwhile the current market has not yet perceived a need for most universal design features and does not focused on how their needs may change over time.

Building to flexible homes standards and retrofitting existing housing represent ‘best value’ in the longer term in minimizing overall care and specialist housing needs.

According to Prof. Law Chi Kwong, the main obstacle for implementing universal design in PRH is the housing policy of HKHA, which requires the resident to remove all the alterations made to the flat when one has decided to move out. Prof. Law thought it discourages the senior residents to modify their flats to suit their changing needs. Another obstacle is HKHA’s lack of flexibility in designing floor plan of PRH flats which tends to be “universal” in the sense of general and commonplace, without considering the special needs of elderly/disabled residents.

#### 4.5.2.5 Government's role in promoting universal design

Various government departments have in fact promoted universal design in the areas of built environment and public transport, including Buildings Department, Architectural Services Department, and Transport Department. As for residential developments, universal design guidebooks were also produced by HA, HKHS and URA. However, these guidelines have not been adequately met in the local housing industry. The private sector's strategy in developing residential flats also hampers the chance of using this design.

##### i) Streamline guidelines

The co-ordinating body as proposed in Section 4.1 should take up a more holistic and co-ordinated approach to streamline and improve the various versions of guidelines for adopting Universal Design. It should work closely with the relevant bureaux and departments as well as the key stakeholders, including planners, designers, architects etc. in the early stage of the formulation of policies. End-users, particularly the elderly and disabled citizens, should also be engaged to provide input before finalising the guidelines. Resources should be allocated for the implementation of Universal Design action plans, including influencing the private market.

##### ii) Creating a trend

The Government is in a strong position to influence the design of flats in the future.

The public bodies including HA, HKHS and URA have taken the initiative to adopt universal design in some of their housing projects, but users' satisfaction has not been captured for publicity to promote the benefits of such design. The existing housing projects built in this design have received very positive feedback, and the SEN project run by HKHS is a typical example.

The proposed new set-up can take on the task to facilitate building flexible housing and increasing availability of home modifications.

The Government can set aside residential sites targeted at constructing buildings that adopt flexible modes. Organizations such as the HKHS, or some NGOs would qualify for bidding such sites that are earmarked for producing affordable assisted home

ownership flats for lower middle income households. The land premium for such sites should be pitched at a level to cover the corporate risks of these organisations as the bids should reflect how the final selling prices are estimated to be affordable. These developments would be built to various suitable sizes and price range for different demands including those who wish to reside with their old parents that need care.

In addition, the Government should have considerable **influence over organizations that build residential flats** as part of its functions. For instance although the MTRC as a listed company has certain responsibilities to its shareholders, yet it also has its corporate social responsibilities. The Government as its largest shareholder should encourage the exercise of more of such responsibilities.

In this regard, the MTRC could stipulate simple and flexible housing design as style of developments in some of its sites or part of a site in its tender invitation, while the Government could set a relatively lower land premium baseline. Where the policy intention is clearly stated from the outset, the market would make suitable adjustments to match this expectation. As a result, the local citizens will gradually discover and appreciate the benefits of such housing design.

The Government must work closely with the private sector in promoting the Universal Design principles, so as to ensure that the future design of the buildings are useable by more local people, irrespective of their age and disabilities. Initially, incentives may have to be offered to developers who are willing to start adopting this design. For instance, projects may get extra points in the application process if they include plans to make their housing projects more user-friendly. Buildings that have used flexible designs may be grouped into a ‘premier league’ or awarded like the Green Building Award to recognize their contributions to an age-friendly city.

#### 4.5.2.6 Other support to promote the concept

##### i) Beam Plus Credits

Currently, to promote this concept, Beam Society Ltd. (2012), a non-profit organisation providing recognition for improved building performance, has added in Beam Plus Credits for flexible design (Beam Plus for New Building Overview Version 1.2, 2012.07) as follows:

- 1 credit for designs providing spatial flexibility that can adapt spaces for different uses, and allows for expansion to permit additional spatial requirements to be accommodated

- 1 credit for flexible design of services that can adapt to changes of layout and use
- 1 credit for designs providing flexibility through the choice of building structural system that allows for change in future use, and which is coordinated with interior planning modules

ii) Enhance public understanding

On the other hand, publicity efforts paid by all parties concerned, including the media, to enhance public understanding of the benefits is essential because purchasers' demand will drive developers to adopt this design principle. Universities and training institutes must also increase emphasis on easy access and flexible building design as an integral part of any architectural curriculum.

#### **4.6 Shared Responsibilities in Actualizing Age Friendliness in Hong Kong**

WHO has identified eight key elements which communities can become more age-friendly. The ensuing section is an attempt to establish the roles and responsibilities of different stakeholders, but they will require collaboration and mutual support from the other groups in planning and implementation. The recommendations are directed at different levels of assistance to achieve three main targets "**ageing in place**," "**healthy ageing**", and "**active ageing**" which sum up the 8 key elements: housing, transportation, outdoor spaces and buildings, social participation, respect and social inclusion, civic participation and employment, communication and information, as well as community support and health service.

##### 4.6.1 Role of family

In order that the family continues to play its traditional role of providing social support for the aged effectively, its financial base needs to be improved. In view of this, income tax relief may be given to tax payers who can **prove that they contribute a given percentage of their income for the needs of their aged family members.**

To preserve the family's traditional role of providing support for the aged, regular public education programmes in the form of talk shows, seminars, fun fairs or



exhibitions, etc. should be organised by District Boards, religious bodies, NGOs, etc. This is to raise and sustain awareness of the importance of family unity as well as care for the aged.

To promote youngsters' positive attitudes towards ageing, concerted efforts of schools, parents and community will have to be augmented to help intergenerational bonding at home, which is crucial to enable an old adult to age in place.

On the other hand, while family members should take responsibility for caring their seniors as much as possible, single elderly individuals with no close family will require the Government and society to provide them with a safety net.

#### 4.6.2 Role of government and public service providers

The Government needs to establish 'age-friendly city' as a goal and take a leadership role to promote awareness of the 8 elements in the society, as well as to establish partner networks with diversified groups in the community to pave way for achieving the goal.

To promote active ageing, it is essential to strengthen the infrastructure services and quality of the social environment so that the senior citizens can go out safely and comfortably. This involves:

##### i) Transportation

A safe and reliable public transport system is vital to seniors because it promotes social connectedness. Besides the concessions made in June 2012 under the Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities, this '\$2 travel scheme' will be extended to green minibuses in phases starting from the end of March 2015. The Scheme aims to help build a caring and inclusive society by encouraging the elderlies and disabled to participate more in community activities. This is one of the most commendable subsidies which encourages the mobility of adults over 65 and the disabled bodies through affordable fees, and it is hoped that ultimately free trips will be realised.

Although priority or designated seats are installed in the MTR trains and Franchised Buses, the appeal is not well respected by many passengers especially during rush hours. The operators will have to step up publicity to call for courtesy and consideration for those who have the need for a seat.

Moreover, for the sake of the elders, it is necessary to remind drivers of public transport, particularly the minibus drivers, to comply with the rules of driving speed and be concerned about passengers' safety, particularly for the frail elderlies, by waiting for them to be seated or properly disembarked before picking up speed. Otherwise the extension of the \$2 travel may lead to increase in accidents like fall injuries among the elders who participate in the Scheme.

#### ii) Outdoor spaces and buildings

Accessible and safe public environments are essential for older adults to lead an active life. Besides the improvement to physical accessibility to buildings and public facilities, the Government's Universal Accessibility Programme in retrofitting existing public walkways with barrier-free access facilities also help raise the elders' mobility.

However, still more needs to be done to improve the conditions of some streets in old districts which are too worn out and rugged for senior citizens to walk through. Besides, some pedestrian crossings on the main roads allow very short time for crossing, which endanger the slow-walking elderlies who may have to hustle across the road when the red pedestrian light turns red. Therefore it is necessary to adjust the countdown timers and pedestrian signals in some districts which have more old age inhabitants. Alternatively, footbridges may be built if feasible, together with lifts on both sides of the road for easy accessibility.

#### iii) Old age employment

##### Government's measures

As illustrated in Section 3.1, Hong Kong should be prepared for an ageing population and the increasing dependency ratios. The Population Policy Report 2015 has released that **'nearly 40% of economically inactive persons aged between 50 and 64 claimed they had retired'** (Chief Secretary for Administration's Office, 2015). With better health, many of the current and future elderly generations may be willing to work longer. These experienced workers will help alleviate the problem of a shrinking labour force.

To encourage senior citizens to continue working, the Government being Hong Kong's largest employer, has decided to extend the service of civil servants, hoping to set an example for the other sectors in the society to follow. The Government has also

taken a major step forward to review the statutory age limits and insurance issues which are currently the major hindrances to old age employment. Strengthening training and employment support for older persons are also effective measures to support them to work.

#### Tax relief

To encourage elderly to remain in/rejoin the workforce, on 26 January 2015, KPMG in a press conference for its proposals for the 2015/16 Budget, suggested an aged income earner allowance of HK60,000 for taxpayer aged 60 and above (KPMG, 2015). Tax relief is one of the effective measures to incentivize the elderlies to continue to work and such proposal is worth pursuing by the Government.

#### Improve access to employment opportunities and reduce ageism

As disclosed by some of the participants in the public forums, there is evidence that ageism exists in work environments in Hong Kong. Since older adults in the lower class have a greater need for earning wages to support their daily living, they did not report such incidents, and some did not know where to seek help. As stated in the Population Policy Report, to encourage employers to hire older persons, the Government will furnish a monthly on-the-job training allowance of up to \$3,000 for three to six months. In the second half of 2015, Labour Department will extend the programme to cover part-time jobs for mature persons so as to increase their employment opportunities. However, **ageism** is a deep rooted issue which requires more efforts in **public education**, as well as the **elderlies' own perseverance** in pursuing further education and training in order **to upkeep their capabilities and justify their value to remain in the workforce.**

#### Multi-pronged strategy

Tackling retirement age and augmenting old age employment should not be the only means to solve the issues of ageing population and a shrinking labour force. A more holistic approach should be considered and examples from countries such as Germany provide strong cases of reference for Hong Kong. According to the South China Morning Post in March 2013, Germany is projected to have 30% of the population as retirees by the year 2030, signifying heightened pressure on the elderly support system in the near future. At present, the average German contributes 20% of his

salary to cover social security, guaranteeing him monthly pension after retirement and a health insurance covering chronic illnesses. This **social security system is deep-rooted and solid but is starting to lose efficiency** given the growing number of retirees in the future. The federal government has thus determined to **reform the social security system first by lifting the retirement age, targeting young skilled professional immigrants to contribute to the society and subsidizing private developers in building age-friendly homes for the elderly**. These are all positive directions that can be taken into account in addressing Hong Kong's aging problem.

#### iv) Public education

A long term age-friendly campaign should be launched, focussing on the meaning, implications and value of an age-friendly city, the citizens' role and promoting voluntary help.

In order to raise awareness of employers and trade unions of their obligations and to support good practices in old age employment, more training events and workshops should be provided. Ageism at work is sometimes due to limited awareness and skills among employers, especially in the SMEs, in the management of age diversity. Therefore they require more advice in terms of the importance of flexible work options in supporting participation by older people in the labour market.

With support from the NGOs , private sector, academia and professional bodies, exhibitions, courses and public seminars on the concept and processes of aging should be conducted to arouse more public attention to the old age's needs. Above all, the growing number of dementia patients in Hong Kong calls for greater awareness and understanding from the public. Public education programmes should also target at the aged to promote life-long learning, to improve their leisure and to encourage the re-use of their knowledge and skills.

#### 4.6.3 Role of community

In the 2015 Policy Address, the Chief Executive stated that the Government will actively consider providing manpower and resource 'to take forward the concept of **addressing district issues at the local level and capitalizing on local opportunities**'. In the coming five years, additional annual funding of \$20.8 million

for community involvement programmes will be provided to further strengthen the support for District Councils in promoting arts and cultural activities in the districts.

With increased resources, the District Councils would be able to collaborate with the Government, NGOs/non-profit organisations, and private sector to put more focus on enabling their districts to become age-friendly, based on the 8 elements advocated by the WHO.

i) Social participation

It is a means for older adults to connect with others and to participate in the social life of the city. The District Administration may offer programmes that provide networking opportunities, recreational activities, discussion groups, etc. to promote social participation and reduce social isolation. Workshops like retirement planning and money management may also arouse interests of the older adults and cater for the heterogeneous interests of various cohorts of senior citizens.

ii) Community support and health services

Improving older adults' wellness by preventive health care services is one of the most important aspects in an age-friendly city. Access to a full range of quality and affordable health and community support services has a profound effect on quality of life for older adults. It enables aging in place independently and active aging to avoid social and physical isolation.

As deliberated in the previous sections, the necessary home support and health services, including accessible and affordable personal care, health services, homemaking services, home maintenance and adaptation, as well as caregiver respite are still insufficient.

iii) Create neighbourhood hubs

The question of whether Hong Kong is a neglectful society or not was discussed subsequent to the public forum held at Lingnan University, with a group of keen and young elders who stayed behind to provide more valuable opinions.

They admitted that the public attitude nowadays is indeed cool and aloof, even to their neighbours whom they may meet frequently. Unlike the olden days in the PRH, doors were not closed and the neighbours developed very close relationship. Security these days is certainly a matter of concern, but many people confessed that they did not know **how to offer care or feel embarrassed to take the initiatives to break the ice.**

While the Government thinks big in the policy issues, it is the District Administration's role to take up the challenge of supporting the elders' well-being by looking into smaller areas in communities that can help develop **a culture of a look-out for each other in the neighbourhood.** It is common to have neighbourhood watch-out programmes to guard against crime, so by the same token, a movement like a Neighbourhood Watch for caring the old, particularly the singletons, should be developed to guard against their isolation and helplessness. Neighbourhood hubs in housing estates can be developed to share information, arrange care for those in need and persuade the elders to take active participation in activities arranged within the estate, like morning exercises or chess games, etc.

#### iv) Communications and information

To keep older adults informed, it is necessary to provide clear, comprehensible and straightforward information which should be readily available in a variety of ways. Taking the communication **needs** and **preferences** of senior citizens into consideration can also help promote their civic participation and social engagement. Face to face communication is more effective for the seniors as eyesight and literacy level may hamper their attempt to obtain the information they need. Religious bodies, neighbourhood associations and senior centres are places where information exchanges should be concentrated.

Free training should also be provided for older adults in computer and Internet use, to enable them to learn how to access information about services and events available for them. For the younger elders who may be better educated, information may be provided through different channels: print, electronic, and websites which must be designed with plain language and bigger font and buttons. Special topics should be produced for elder's interest and information, e.g. availability of care services or volunteering opportunities.

The 18 Districts may consider co-operating to develop a central clearing house for ‘cross district’ ageing-related information about events, services, social activities, and other issues that are useful or of common interest to all senior citizens. This may attract and encourage the elders to explore more points of interest beyond their living vicinity.

v) Civic participation and volunteering

The involvement of the aged in decision-making towards the development of the community will encourage them to share their rich experiences and opinions with the younger generation and to rebuild their self-confidence. The opportunity will also help avoid being neglected which usually characterise the aging process. Their active participation in the community programmes and voluntary work would make them feel valued and productive.

However, not many seniors are familiar with civic participation and may never have the opportunities to take part in voluntary services. Probably pre-retirement training programmes may be provided by the Elder Academies to pave the way for their further pursuits in these areas.

vi) Housing

Housing is necessary to the health, economic security and wellbeing of senior citizens. District Administration’s work to back up Government to optimize various housing and homelessness programmes, as well as policies and services that support aging in place are important for ensuring fair and respectful treatment for lower-income elderlies.

District administration should play a more proactive role to co-ordinate with social workers and other charitable agencies to enhance **outreaching work to the homeless and hidden elderlies**. Some public forum participants suggested that the DBs should play a more proactive role in visiting single/hidden elderlies in the district, particularly those living in private housing estates which are difficult for social workers or volunteers to access due to security reasons. The DBs may help to form cooperative bodies in larger estates with volunteers from local residents who have free access to the flats. These volunteers can help visit their old age neighbours, enabling

them to access in-home care and support services, or invite their participation of community activities.

Help for home modification is urgently required by most low income elderly who are living in old buildings, but cannot afford paying for renovations. Volunteering help within the district will be a great contribution to this cohort. An example of help for the underprivileged families from the community is reported in a feature article in Oriental Daily News (24 January 2015). A group of post-90s youngsters in Sai Kung took initiatives to learn and help the vulnerable groups living in the district to repaint the walls of their homes. This kind of outreaching volunteering service is in pressing needs by many low income elderly living in old buildings. The DBs should assign more resources to support this kind of volunteering services to make necessary repairs, alterations, and barrier-free modifications for the old age in the district.

#### 4.6.4 Role of NGOs

The community should give recognition to the role of NGOs and charitable organisations by collaborating with them in the provision of needs of the aged in the community.

The NGOs in Hong Kong have paid tremendous efforts towards building up an age-friendly city. Their contributions and great potentials probably deserve a dedicated research work on this topic. An example of such vital contributions is the “Tseung Kwan O–Healthy City Project” which was initiated by the Haven of Hope Christian Service in 1988 as part of the Health Cities Project originated from the European Office of the World Health Organization (Lam, Ching Choi, 2015).

Initiatives of the project were based on the principles defined by the WHO. Those specifically targeted at the elderly population include **inter-sectoral participation** by pooling resources and expertise among numerous service units like day care centres and nursing homes; **community participation** by encouraging elderly to stay involved in the **planning** of elderly care initiatives; **health promotion** by launching exercise and proper diets programs in collaboration with other local organizations as well as **primary healthcare** in terms of enhanced specialized healthcare options for elderly, evidence approach and international cooperation. The concerted efforts from various Government bureaux and departments, the local community and the Sai Kung District Board reflected the importance of cross-discipline co-operation.



This project serves a pivotal reference for the other Districts as it incorporates the key success factors for actualization of an age-friendly city: inter-sectoral participation, community participation (including the elders), health promotion and primary healthcare. It also reflects strong leadership skills in adopting **partnering** and **flexibility** in need-driven approach ‘for the delivery of services by various sectors, rather than being limited by administrative boundaries imposed by the Government’ (Lam, Ching Choi, 2015). **Innovation** in planning for an age-friendly city is also crucial, and this is well-demonstrated by the successful SEN project in Tseung Kwan O. In this innovative development for middle class elderly, ‘residential units and health promotion services are housed under one roof so that ‘continuum of care’ can be provided and ‘aging in place’ can be realised’ (Lam, Ching Choi, 2015).

It is recommended that **experience sharing among NGOs** should be encouraged by the Government and the District Administration. NGOs may see each other as rivals, competing for resources, support, and probably limelight in the public. However, those working towards the same vision and goals could consider networking and partnering. NGOs can learn from each other by sharing experiences and lessons, for instance, the valuable experience of the Tseung Kwan O project may be discussed at forums organized by the District Administration.

NGOs and other institutions should also be encouraged to increase service centres for the aged in major housing estates, with support from HA, HKHS and the private developers. The centres will combine and integrate the numerous services needed by the aged for their own will to age in place. One of the services most needed is **preventive health care** including primary medical check-ups, like taking blood pressure or glucose test and giving advice on minor discomfort or medication after discharge from hospitals. It should be a convenient place in the estate where the old age can get a package of services needed while they continue to stay at their own homes.

#### 4.6.5 Role of private sector

To support the Government in providing age-friendly housing and other services, it is worth considering to encourage or even lend support to the private sector in building up an elderly care industry as the long term benefits and savings should far exceed the initial investment.

i) Smart cards

Smartcards recording personal details, benefits entitlement, balance of health vouchers usage, etc. can facilitate elderlies' use of social benefits and grant increased social activities and independence to older people. Smartcard operators may also offer age-specific benefits for older people, including **free leisure activities** such as gym, bowls, badminton and Tai Chi class or **special rates** for Traditional Chinese Medicine, medical equipment, massages, computer courses, etc. Even caregivers' services and elderly care products may be procured through this kind of card membership. There are indeed great potentials in the silver hair market.

ii) Assistance through high technology

While technology may help elderlies to age actively, it can also enable them to stay at home safely and independently.

In Hong Kong, Senior Citizen Home Safety Association (SCHSA) offers 24-hour personal caring and emergency assistance services to the senior citizens through the use of technology and people-oriented services to improve their living quality (SCHSA, 2013). The core service, Personal Emergency link, provides 24-hour support and caring service including information and referral, appointment reminder, short-term emotional counseling service, etc. Outdoor support is lent by **Mobile Link service** which uses mobile positioning technology to locate the user, and there is also a special remote siren to prompt timely assistance from passers-by. The service is invaluable to dementia patients and others who have cognitive problems.

Housing providers with some innovation and care for the elderlies can furnish elderly homes with new technologies to enhance their safety. Local developers may consider the experience overseas, for instance in the UK where there is a growing drive to integrate housing provision with health and social care. Housing providers like One House Group (2015), a non-profit organisation, adopts tele-care technology fully including alarms, sensors, pill dispensers, helplines designed to enable people, even those with dementia, to continue living in their own homes. Vulnerable people can wear a fall trigger on their waists which raises an alarm should they trip, and it reduces the number of hospital admissions for incidents such as falls. This kind of housing also gives the organisation a business edge over other housing providers.

Home tele-care has the potential to increase independence and quality of life for elderly people who prefer to live in their own homes, and it is also cost-saving for the health-care system.

According to the 2015 Policy Address, the Government is geared up to promoting innovation and technology in Hong Kong by injecting \$5 billion into the Innovation and Technology Fund (ITF), setting up an Enterprise Support Scheme to enhance funding support for R&D projects of the private sector and working to set up an Innovation and Technology Bureau. It is suggested that the private sector should be encouraged to delve into more innovative R&D projects on home tele-care technology, thus enabling the senior citizens to enjoy aging in place safely and independently. More research on home tele-care and its effects also needs to be conducted, so as to furnish evidence for optimizing the use of this promising technique. On the other hand, R&D projects to bring in new technology to substitute some labour work in the construction industry by innovative machinery will expedite the construction process and in the long run substantially reduce the construction cost.

#### 4.6.6 Role of individuals

##### i) Joint ventures with youths

In view of limited welfare assistance in Hong Kong, apart from continuous learning and applying for suitable re-employment, some young retirees may seek for capital assistance to reactivate or establish their own businesses from the Government (e.g., SME section of Industry Department), banks or other authorized financial institutions which may develop special relevant programmes of support for this cohort. Professional bodies may also be encouraged to form co-operatives to provide loans for such new ventures of their young elderly members.

The Government's proposal of setting up a \$300 million **Youth Development Fund** to support innovative youth development activities to assist young people in starting their own business may also be an **opportunity for joint ventures with the elderlies** who have rich experience and expertise to support their development. This will not only ameliorate social inclusion for the old age but would also help promote youth-elderly integration which is still rather weak in Hong Kong.

The more educated elderlies have a wealth of experiences and valuable skills that could be harnessed through actively participating in these programmes by providing mentorship, advice or as partners of the ventures.

ii) Personal saving

Looking ahead, personal saving and wealth management should be widely promoted for protecting one's own future welfare, and housing, be it homeownership or rentals, as key items for planning.

According to HKMA's Half-Yearly Monetary and Financial Stability Report March 2014, **personal loans** (which comprise credit card advances and loans for other private purposes) **increased at a hefty 16.8%**, and total **household indebtedness** rose to a record level of **62% of GDP** at the end of 2013. In view of such developments, the HKMA issued the circular 'Risk Management of Personal Lending Business' in January 2014 to require the Authorised Institutions to review the underwriting standards for their personal lending business and enhance their risk management practices.

In the past few years, the portrayal of personal loan services as an easy solution for credit card debts, especially those publicized through TV advertisements, may lead to overlook of the severe consequences of poor money management. It may encourage young people to spend money more irresponsibly. To shoulder their social responsibilities, personal finance companies must consider modifying those advertising messages. Parents should also guide their children to live within their own means, and distinguish needs and wants.

Some extra-curriculum programmes for youngsters may also incorporate themes about the virtue of saving as well as advices on how to spend money wisely and budget for their future.

Indeed, a modification to the Chinese old saying should be a relevant reminder to everyone in Hong Kong nowadays—'As Heaven's evolvement is ever vigorous, so must mankind regardless of age to strive along ceaselessly'. (translated from 天行健, 「全民當自強」)

#### **4.7 Summary of Recommendations**

A summary of the recommendations of the above is given in the Executive Summary of the Report.

## Chapter 5 Conclusion

Housing in Hong Kong has been rated top internationally or in the Region, but in a most negative sense. As detailed in the Report, this includes the most **unaffordable** housing worldwide for 5 consecutive years, the most **densely populated** in the high income world urban area and the **most expensive in the Region to build**, all reflecting on how far Hong Kong has achieved in terms of ‘age friendly housing’.

The reasons for Hong Kong to be trapped into such a seemingly ‘all-lose’ situation are multiple, with the key reason being the lack of a long term population policy until 2014 when the Chief Secretary started to call for public consultation for such a policy, and the consultation report was released on 15 January 2015. Such a move is better late than never, but a long term age friendly housing policy is still missing, and there is a pressing need for this to be formulated in relation to the population policy, with co-ordinated efforts amongst different stakeholders, including different Bureaux/Departments, Statutory Bodies, District Boards, NGOs and advisory bodies.

In spite of having inherited dozens of cumulative problems, particularly in housing, the current Government has in fact been striving hard to seek ways and means to knock over the difficulties. Multi-pronged strategies to increase land supply for short, medium and long terms have been set and long term housing supply targets have been established, all aimed at tackling at the issues of affordability and availability. To expedite land development, the Pilot Scheme for Arbitration on Land Premium has been introduced and the Lands Department has been reviewing the processes under lease and implemented some enhancement measures (Legislative Council Panel on Development, 2015).

It is difficult to attain ‘age friendly housing’ in Hong Kong because apart from soaring prices of properties (**affordability**), limited choices of suitable housing types for elderlies (**availability**), as well as cramped and inflexible flats (**adaptability**), software support to achieve age friendly housing is also insufficient. This may account for the high institutionalisation rate of 7% in Hong Kong which is among the highest in Asia.

**Comprehensive age friendly housing strategies should integrate healthcare and supportive services with housing policies, options and programmes.** The prime principle of the Government's elderly policy is ‘ageing in place’, but the support for

Long Term Care system is tilted towards coping with the pressing demand for RCHE service, rather than community-care service which would allow elders to stay in the community and enjoy aging in place.

The Government should co-ordinate all elderly service deliveries to ensure efficient provision of the support. This calls for the establishment of **a co-ordinating body in the Government to be responsible for formulating population policy and related issues, including an age friendly housing policy.**

The District Administrations and NGOs need to bolster their co-operation to lend support for elderlies, and aim at enabling the Government to foster family unity, develop neighbourhood hubs for elderly care and cultivate greater respect for the elders through public education.

Actualisation of an age friendly city depends on shared responsibilities in the society, and developing a culture of concern for the others. However, the individuals must also be made fully aware of the basic social principle of family self-reliance adopted by the Government, and be prepared for their future well being.

## List of Abbreviations

The following abbreviations are used in this Report.

AIP	Ageing in Place
BD	Building Department
C&SD	Census and Statistics Department
CCF	Community Care Fund
CCS	Community Care Services
CPF (Singapore)	Central Provident Fund
CSSA	Comprehensive Social Security Assistance
DB	District Board
DH	Department of Health
EC	Elderly Commission
EOC	Equal Opportunity Commission
HA	Hospital Authority
HFT	Harmonious Families Transfer
HKCSS	The Hong Kong Council of Social Service
HKHA	Housing Authority
HKHS	Housing Society
HLC	Housing Loan Corporation
HOS	Home Ownership Scheme
HSC	Housing for Senior Citizens
IHCS	Integrated Home Care Services
ITF	Innovation and Technology Fund
LWB	Labour and Welfare Bureau
LegCo	Legislative Council
LTC	Long-term Care
NGO	Non-governmental Organization
OAA	Old Age Allowance
OALA	Old Age Living Allowance
PCSSA	Portable Comprehensive Social Security Assistance
PRH	Public Rental Housing
R & D	Research and Development
RCHE	Residential Care Home for the Elderly
RCS	Residential Care Services
RICS	Royal Institution of Chartered Surveyors



SCNAMES	Standardised Care Need Assessment Mechanism for Elderly Services
SEN	Senior Citizen Residence Scheme
SCHSA	Senior Citizen Home Safety Association
SWD	Social Welfare Department
THB	Transport and Housing Bureau
UA	Universal Accessibility
URA	Urban Renewal Authority
WHO	World Health Organization

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## **Appendix 1: List of interviewees at the in-depth interviews by the project team**

1. Prof. Alfred Chan  
Chairman, Elderly Commission
2. Mr. Star Chan  
Chairman, Tsuen Wan District Council
3. Mr. Francis Neoton Cheung  
Chairman, Neo Dimensions Group
4. Dr. Lam Ching Choi  
CEO, Haven of Hope (HH)
5. Prof. Law Chi Kwong  
Associate Professor, Department of Social Work and Social Administration  
The University of Hong Kong
6. Mr. Wilfred Leung  
Manager, Charles K Kao Foundation for Alzheimer's Disease
7. Mr. Edward Shen  
Executive director, SRT (S&P) Architects Ltd.  
Past President, Hong Kong Institute of Architects
8. Dr. Wong Chun Por, JP  
Chief of Service (Integrated Medical Services)  
Consultant & Head, Department of Geriatrics  
Ruttonjee & Tang Shiu King Hospitals, Hong Kong, Hospital Authority
9. Mr. Marclus Wong  
Member, Tsuen Wan District Council
10. Mr. Marco Wu  
Chairman, Hong Kong Housing Society
11. A senior management of private property developer



## **Appendix 2: List of Government bureaus, departments and statutory organizations invited to participate in the Focus Group meetings**

### Policy Bureaus

1. Secretary for Development, Development Bureau
2. Secretary for Labour and Welfare, Labour and Welfare Bureau
3. Secretary for Transport and Housing, Transportation and Housing Bureau

### Government Departments

4. Director of Buildings, Building Department
5. Director of Fire Services, Fire Services Department
6. Director of Lands, Lands Department
7. Director of Planning, Planning Department
8. Director of Social Welfare, Social Welfare Department

### Statutory Organizations

9. Chairman, Elderly Commission
10. Chairman, HK Housing Authority
11. Chairman, HK Housing Society
12. Managing Director, Urban Renewal Authority

## **Appendix 3: Participants of Focus Group Meetings**

### **I. 15 October 2014**

Focus group meeting with first group of Government representatives and statutory organizations.

1. Dr. Cheung Moon Wah  
Member, Elderly Commission  
General Manager (Elderly Services), Hong Kong Housing Society
2. Mr. Kevin Choi  
Principal Assistant Secretary (Planning & Lands), Development Bureau
3. Mr. Eric Poon  
General Manager of Works & Contracts Division, Urban Renewal Authority

### **II. 17 October 2014**

Focus group meeting with second group of Government representatives and statutory organizations

1. Mr. C. H. Ho  
Chief Building Surveyor / Kowloon, Building Department
2. Mr. Jim Lam  
Senior Estate Surveyor / Technical Information, Lands Department
3. Mrs. Maggie W. F. Lam  
Technical Secretary, Planning Department
4. Mrs. Cecilla Li  
Assistant Director (Elderly), Social Welfare Department
5. Ms. Florence Tsang  
Assistance Secretary for Labour and Welfare, Labour and Welfare Bureau
6. Ms. Cindy Yim  
Senior Labour Officer, Labour Department

### III. **5 November 2014**

#### Focus group meeting with NGO representatives

1. Dr. Liliane Chan  
Coordinator of Ho Cheung Shuk Yuen Charitable Foundation
2. Mr. Zero Kwok  
Senior Manager, St. James' Settlement
3. Mr. Billie C. Lau  
Service Director (Elderly Service), Evangelical Lutheran Church Social Service – HK  
Shatin Multi-Service Centre for the Elderly
4. Mr. Wilfred C. H. Leung  
Manager, Charles K Kao Foundation for Alzheimer's Disease
5. Mr. Pitmas Siok  
Services Supervisor (Senior Citizen and Rehabilitation Services)  
Social Services Department of the Salvation Army
6. Ms. Tong Choi Ying  
Programme Director – Elderly Care, Christian Family Service Centre
7. Ms. Janice Yuen  
Service Development Officer, Hong Kong Chinese Women's Club

### IV. **7 November 2014**

#### Focus group discussion with Dashun Think Tank members

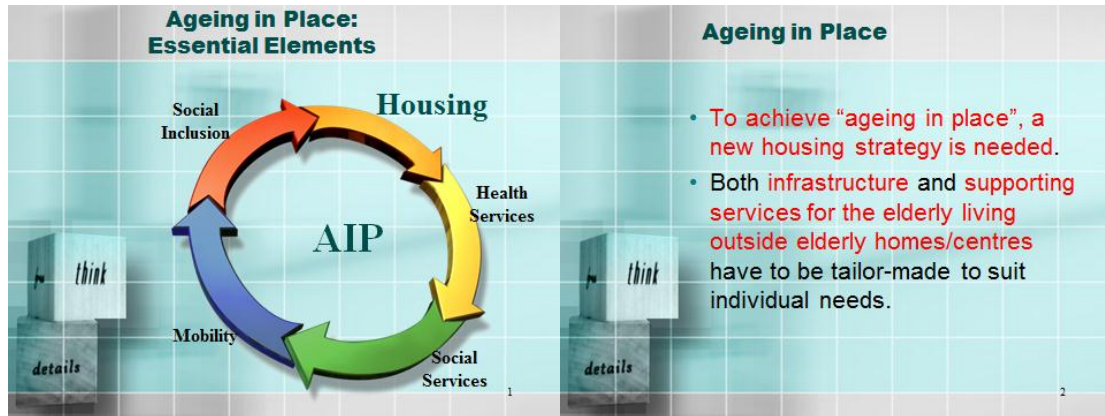
1. Dr. Kelvin Ho  
Chairman of The Hong Kong Island Federation of Professionals  
Nephrology doctor
2. Mr. Michael Ong  
President of Hong Kong Society of Economists
3. Ir. Ma Lee Tak  
Former Director of Water Supplies of the HKSAR Government

**V. 10 November 2014**

**Focus group discussion with academics**

1. Dr. Cao Ting  
Project Officer, Asia-Pacific Institute of Ageing Studies, Lingnan University
2. Prof. Cheung Mei Chun  
Department of Social Work, The Chinese University of Hong Kong
3. Ms. Natalie Chow  
Lecturer, Department of Nursing and Social Science, Tung Wah College
4. Mr. Derek Chun  
Project Officer, Asia-Pacific Institute of Ageing Studies, Lingnan University
5. Dr. Annie Ng  
Senior Project Officer, Asia-Pacific Institute of Ageing Studies, Lingnan University
6. Ms. Teresa Tsien  
Director, Institute of Active Ageing, The Hong Kong Polytechnic University
7. Dr. Wong Ka Fai  
Assistant Professor, School of Science & Technology  
The Open University of Hong Kong

## Appendix 4: The Gaps identified and Proposals developed by the project team for the conduct of the first 2 Focus Group meetings



### Ageing in Place

- To achieve “ageing in place”, a new housing strategy is needed.
- Both infrastructure and supporting services for the elderly living outside elderly homes/centres have to be tailor-made to suit individual needs.



### Affordability

### Age-friendly Housing Policies

Affordability

#### GAP

1. Affordability limited by land and housing supply.
2. No designation for ageing population in HK Outline Planning Standards & Guidelines – Master Plan or District Plan.
3. No such land (with restricted use) in land disposal programme.
4. No land policies for setting premium (nil, nominal, concessionary or Full Market Value).
5. No dedicated programme for the provision of elderly housing; data on shortfall and targets for new developments, used flats and quantum of refitting programme not available.
6. Individual government departments working within own purview of responsibilities and internal guidelines, absence of concerted efforts among departments, thus prolonging the review process.

5

### Age-friendly Housing Policies

Affordability

#### PROPOSAL

1. Need for a policy planning bureau to oversee and plan for the land supply vis-à-vis population policy.
  - Co-ordination of policy bureaux:
    - Transport & Housing
    - Development
    - Welfare & Labour
    - Food & Health
 in terms of accessibility to their services & case management as well as volunteer service coordination?
2. Assessment of housing supply & demand: Use new data & survey results to reassess situation to map out action plans (hardware + software) & action parties.
  - Demand side – different economic strata
  - Supply side – look beyond least affordable
  - AIM: increase supply & choices for elderly outside the welfare strata households

6

<h3 style="margin: 0;">Age-friendly Housing Policies</h3> <p style="text-align: center; margin: 0;">PROPOSAL      Affordability</p> <p>3. Planning provisions</p> <p>A) Land use to match demographic changes :</p> <ul style="list-style-type: none"> <li>■ Revisit existing plans to identify rezoning opportunities?</li> <li>■ Hillside between the country parks and urban areas for retirement village or elderly communities?</li> <li>■ Elderly activity centres in large urban parks?</li> <li>■ More Comprehensive Development Areas to incorporate housing + support service developments?</li> </ul> <p>B) Land use for different economic strata &amp; target groups – our long term vision</p> <p>4. Initiate changes to the existing zonings of the various residential zones by creating new sub-zones, or adding the use for elderly housing under column 2 use or even re-zoning.</p> <p>5. Sites within certain selected green belts might be suitable for these new generation Elderly Communities.</p> <p style="text-align: right; margin-top: 20px;">7</p>	<h3 style="margin: 0;">Age-friendly Housing Policies</h3> <p style="text-align: center; margin: 0;">GAP      Affordability</p> <p>Private sector/NGOs unwilling to embark on elderly housing projects</p> <p>1. Incentives in terms of premium deductibles and gross floor area bonuses should be given to developers who come up with innovative initiatives and designs for elderly housing.</p> <p>2. Invite private developers to come forward with business proposals (in the name of trust fund or foundation?)</p> <p>3. Land premium concessions/lease modifications for elderly housing projects in exchange for flats to be allocated to lower/middle income groups.</p> <p>4. JV with private developers for conversion of some existing industrial buildings into affordable housing. (Need to resolve restrictions with Town Planning and other technical issues, e.g., compliance with latest Buildings and Fire Regulations)</p> <p style="text-align: right; margin-top: 20px;">8</p>
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<h3 style="margin: 0;">Age-friendly Housing Policies</h3> <p style="text-align: center; margin: 0;">GAP      Affordability</p> <p>Private sector/NGOs unwilling to embark on elderly housing projects</p> <p>5. Provide special terms for 'lease for life' projects.</p> <p>6. To attract NGOs with land titles to embark on elderly housing projects or to undertake the operation of elderly housing and home/day care and health care centres.</p> <p>7. Actively encourage local lending institutions to provide funding opportunities for affordable elderly housing developments.</p> <p>8. Concerted efforts of Government departments to facilitate the smooth processing of private sector proposals for implementing elderly housing projects.</p> <p style="text-align: right; margin-top: 20px;">9</p>	<h3 style="margin: 0;">Age-friendly Housing Policies</h3> <p style="text-align: center; margin: 0;">PROPOSAL      Affordability</p> <p>While the housing needs of elderly households in welfare strata are taken care of, a pragmatic housing support scheme for lower middle class should be in place (46% of Hong Kong households belong to the middle class bearing high expenditure, high tax payment and few welfare benefits.)</p> <p>1. Develop land grant policy for 'middle class' housing for the elderly consistent with income &amp; asset criteria.</p> <p>2. In view of inflation rate: necessary to modify eligibility criteria of subsidised elderly housing, e.g., income ceiling and assets to aid more lower middle income group. Suggest to set the income ceiling on par with or slightly above the average household income level.</p> <p>3. Concessions for elderly purchasing first-time flat, and priority under the HOS.</p> <p>4. Provide elderly with mortgage loans at below market rate (or mortgage securitization) for the promotion of their homeownership to achieve ageing in place.</p> <p style="text-align: right; margin-top: 20px;">10</p>
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<h3 style="margin: 0;">Age-friendly Housing Policies</h3> <p style="text-align: center; margin: 0;">GAP      Affordability</p> <p>While the housing needs of elderly households in welfare strata are taken care of, a pragmatic housing support scheme for lower middle class should be in place (46% of Hong Kong households belong to the middle class bearing high expenditure, high tax payment and few welfare benefits.)</p> <p>5. Property tax reduction for elderly home owners. Rental support for elderly not eligible for public housing.</p> <p>6. HKHS to experiment on concepts similar to Social Security Housing of Mainland China, to lease or sell flats to those not eligible for public housing.</p> <p>7. Rent to buy option (HDB, Singapore) There are generous grants that low-income first-timer flat buyers may apply for – such as the Special Central Provident Fund (CPF) Housing Grant and the Additional CPF Housing Grant. (obtain up to S\$60,000 in grants)</p> <p style="text-align: right; margin-top: 20px;">11</p>	<h3 style="margin: 0;">Age-friendly Housing Policies</h3> <p style="text-align: center; margin: 0;">GAP      Affordability</p> <p>Unaffordability: lack of new sources of funding</p> <p>1. Consider co-operative housing projects for elderly (NGOs, joint ventures with private sector)</p> <p>2. Redevelopment of old buildings with old age residents</p> <p style="text-align: right; margin-top: 20px;">12</p>
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## Age-friendly Housing Policies

Availability  
Hardware

### GAP

Long waiting time for PRH and subsidised RCHEs

### PROPOSAL

1. Long term planning, co-ordination & execution of elderly services including housing, day care centres, home care services, RCHEs, etc.
2. The need to set up an inter-departmental body/council to coordinate on housing issues and supporting health care and social services.

13

14

## Age-friendly Housing Policies

Availability  
Hardware

### GAP

Lack of choices of housing that meet the changing needs of elderly of various classes

### PROPOSAL

1. Govt to proactively plan for and develop elderly housing with structure and facilities purposely designed to accommodate able-bodied elderly people, thus enabling them to age in place.
2. Elderly in general prefer multi-generation type of housing arrangement, a mode of co-residence where children live in the neighbourhood of the elderly. Facilitate the development of more "quasi-co-residence" based on HKHS' experience.

15

## Age-friendly Housing Policies

Availability  
Hardware

### GAP

Government's plan for moving the elderly into the Mainland for retirement is not considered a suitable solution to solve availability problem. Retirees in the mainland are returning to Hong Kong for various reasons, including higher exchange rates, increase in cost of living, standard of health care, children's objection, increasing resentments of integrating with the mainland etc.

### PROPOSAL

It is necessary for the Government to re-consider this plan and to conduct surveys to seek the views from not only the elderly over 60, but also the middle aged because by the time the residential homes in the mainland are completed, the latter cohort will be the potential users.

16

## Age-friendly Housing Policies

Availability  
Software

### GAP

1. Shortage of paramedical staff in public sector and NGOs- lacking both quantity & quality.
2. Difficulty in retaining staff, especially in the NGOs, particularly at sub-professional level and carers. (HKCSS 2013 survey: 1000 vacancies among some 8100 posts of carers & the wastage rate was up to 20% in 2012)
3. Age and capabilities of carers who are mostly 50 plus.
4. 'Hire & train' approach to provide carers' service has caused public concern.
5. Provision of home carers' allowance of \$2,000 pm is considered not helpful to solve the manpower problems of carers.

17

## Age-friendly Housing Policies

### PROPOSAL

Availability  
Software

### Long/Medium term:

1. A comprehensive review of the supply and demand of paramedical staff of different sectors (including private sector) & levels of paramedical staff vis-a-vis long term population policy, and formulate an overall manpower planning for the RCHE sector.
2. Review the statutory staffing requirements for various types of RCHEs and day care centres for the elderly.
3. Based on long term manpower planning to increase related training and development of different levels provided by tertiary/vocational institutions.
4. Encourage more youngsters to enter the elderly care industry through public education and offering scholarships.

18

### Age-friendly Housing Policies

**PROPOSAL**

Availability  
Software

**Immediate/Short term measures**

1. Review the establishment of care homes and enhance the promotion ladder for care staff to boost career prospect, and improve the remuneration packages in view of the increasing demand for more professionalism and hardship of work.
2. Allowances for front-line care staff in view of hardship to attract/retain entrants.
3. Encourage RCHE operators to provide incentive to retain their staff.
4. Expedite accreditation of elderly care services both to recognise the service incumbents, and also as guidelines for service providers to avoid accidents and gain public trust. (Qualifications Framework ("QF") had been set up in February 2012. Specifications of Competency Standards ("SCS") under industry-wide consultation).
5. Review the funding allocation under the LSG subvention system to decide whether it is adequate to meet the manpower requirements.
6. Consider recruitment from Mainland/overseas?
7. Training for domestic helpers who are carers of elders.
8. For low income families without carers' support, suggest providing free, lower charges for carers' services instead of the \$2,000 but with various requirements/restrictions.

19

### Age-friendly Housing Policies

**GAP**

Govt's home based service team is small, 84 serving 26,300 elderly, with day care service including nursing care, meal services, rehab training health education and recreational and social activities. The service volume is extremely small compared with the total aging population.

**PROPOSAL**

Additional resources needed for strengthening the home based service team to facilitate ageing in place.

Availability  
Software

20

### Age-friendly Housing Policies

Availability  
Software

**GAP**

1. Home safety & convenience still inadequate.
2. Caregivers & domestic helpers.
3. Fittings & furnishings.

**PROPOSAL**

Need a sustained publicity campaign about possible impairments caused upon elderly & supports available (Elderly Commission?)

21

### Age-friendly Housing Policies

Availability  
Software

**GAP**

Unlike overseas countries, our market not mature yet for insurance plan of 'lease for life' type of housing product.

**PROPOSAL**

1. Market opportunity of such policies if supply exists for 'soon to be old' to plan ahead – attractive to the less affordable.
2. Long gap – uninsured. But why not?

22

Adaptability

details

23

### Age-friendly Housing Policies

Adaptability

**GAP**

1. Existing housing stocks were not specifically planned for elders: design may not be barrier-free and facilities not user friendly.
2. Universal Accessibility Programme announced in August 2012 only aims at enhancing the accessibility of existing public walkways.
3. The design of the peripheral facilities in the housing estates might not be suitable for the elderly.
4. Approximately one million older persons with health and mobility problems live in houses that lack supportive features that could help them maintain their independence.

**PROPOSAL**

1. Concept of special housing for the elderly might be unnecessary if the standards of all housing were improved.
2. Plan for housing that is appropriately designed for the life cycle characterized by continuously increasing longevity and changing needs.
3. Promote adoption of Universal Design in both public and private sectors housing development.

24



Age-friendly Housing Policies		Age-friendly Housing Policies	
Adaptability		Adaptability	
<b>GAP</b>	<b>PROPOSAL</b>	<b>GAP</b>	<b>PROPOSAL</b>
High repair and maintenance cost prevent elderly from maintaining their place or may result in inadequate funds for other necessities such as medical care & food.	Increase Govt subsidies for home modification and encourage more voluntary services from professional bodies.	Home repairs/ alterations or need to relocate due to limitation in the flats are uneconomical because: waste of building materials, environmental issues, costs and inconveniences for inhabitants (not only elderly, but all those in need, including injured/disabled).	<ol style="list-style-type: none"> <li>1. Promote Flexible Housing when planning for new housing developments in private &amp; public sectors. Proprietary systems which could be easily dismantled &amp; re-erected.</li> <li>2. Introducing the concept of sustainability principles into the whole design process, focusing on the flow of space from inside to outside, including: <ul style="list-style-type: none"> <li>- Spatial design in flat unit</li> <li>- Spatial design in corridors, entrance doorways, platforms of public areas, etc.</li> </ul> </li> <li>3. Beam Plus Credits for Flexible Design.</li> </ol>
25			26

### Other “Age-friendly City” elements of concern

### Old Age Employment

- Training for retirees
- Salary tax concession
- Support for social enterprises targeting at employment for elderly
- Subsidies for employers providing training/ re-employment of elderly

### Attention to Elderly Single Female on Housing and Community Services

- In view of the universal growing trend of elderly preferring to live solo and abuse of elderly, especially females, how could we take this trend into consideration in planning housing policies?
- For battered/emergency cases, provide shelter beds in the nursing home, or a telephone helpline offering advice
- Create self help programme.

### Communication & Information

- Efforts have been made to provide a supportive social environment for elderly with chronic illness through community-based medical and social services.
- Due to limited resources, these services are beyond the reach of many elderly.
- Knowledge and information relating to community resources are important for the elderly and help them live independently in the community.

### Communication & Information

- Informational support for the elderly should be strengthened in community-based social care programs.
- Formal service providers, e.g., medical professionals and social workers, should proactively help disseminating information about community resources.
- Family members, paid care workers and volunteers could be enlisted to provide informational support to the elderly through frequent contacts and home visits.



31

### Supportive social environment

- Neighbourhood support is essential particularly for single elderlies, to avoid social exclusion.
- It is easier to organise social functions/home visits in public housing than private housing.
- Tenants in private housing, particularly renters, tend to be aloof and seldom pay concern to their neighbours.
- Necessary to plan and organise long term public education campaign for neighbourhood care for elderly.



32

### Supportive social environment

- Expanding civic education and family values will involve various bureaus like the Home Affairs Bureau and the Education and Manpower Bureau, while targeting all sectors of society including the business sector.



33

## Appendix 5: 長者友善房屋政策意向調查

### (一)對「長者友善居所」的意見

1. 請圈出最能表達你對現時居所滿意程度的選項。

	極同 意	同意	無意 見	不同 意	極不 同意
a. 我滿意現時居住單位的位置	1	2	3	4	5
b. 我滿意現時居住單位的大小	1	2	3	4	5
c. 我對居所內裝置及家居安全感到滿意，可在 居所活動自如	1	2	3	4	5
d. 住屋沒有為我帶來財政負擔	1	2	3	4	5
e. 我滿意現在一起居住的人物組合	1	2	3	4	5
f. 居所附近的醫療／護理服務支援足夠	1	2	3	4	5
g. 我滿意居所鄰近的社區設施	1	2	3	4	5
h. 我居住的地方交通便利	1	2	3	4	5
i. 我很容易取得社區內的資訊，並在此擁有社 交圈子	1	2	3	4	5
j. 整體來說，我滿意現時的居住狀況	1	2	3	4	5

2. 有關住屋的政策，請圈出最能反映你意見的選項。

	極同 意	同意	無意 見	不同 意	極不 同意
a. 在住屋層面，政府有給予我適切的協助	1	2	3	4	5
b. 長遠來說，我會選擇到廣州或東莞入住由香港政府辦的安老院	1	2	3	4	5
c. 我有興趣入住專為長者而設的屋邨，包括有醫療設施和長者活動中心	1	2	3	4	5
d. 我認為調升入住長者津貼房屋的人息及資產限額，可幫助更多長者老有所居	1	2	3	4	5
e. 若推出居屋單位時，應預留部份單位予長者	1	2	3	4	5
f. 若政府能夠為首次置業的長者提供有關稅務的寬減，可有助長者擁有自己的居所，達致居家安老的目的	1	2	3	4	5
g. 若長者買樓時可享較低按揭貸款利率，可有助長者擁有自己的居所，達致居家安老的目的	1	2	3	4	5
h. 社署建議每月為照顧長者的家人提供\$2,000的津貼，我認為很合理	1	2	3	4	5

3. 世界衛生組織提出下列八方面作為「長者友善社區」的方向指標，對你來說，那些指標最為重要？請選出最重要三項。

- 戶外空間和建築物    交通    居所
- 社會參與    尊重和社會共融    公民參與和就業
- 信息交流    社區支援與醫護服務

4. 承上題，在「居所」方面，那些項目對你來說最為重要？請選出最重要三項。[各項目的詳細內容可參考附件]

- 承受能力    必需服務    房屋設計    房屋改建
- 房屋維修    老年適宜    社交    房屋選擇
- 居住環境

5. 你有沒有考慮改變居住的狀況？

- 有    沒有 (請轉答 7 題)

6. 考慮改變居住狀況的原因：

- 價格／租金    地區的熟悉程度    同住人物
- 交通    醫療設施    社區設施
- 其他，請註明：\_\_\_\_\_

7. 你理想中居所面積的呎數為（每人平均實用呎數）：

- 50-99 呎    100-199 呎    200-299 呎
- 300-399 呎    400-499 呎    500-599 呎
- 600 呎或以上

8. 有沒有聽過房屋協會推出的「長者安居樂住屋計劃」中以下長者居所？請別選有聽過的。
- 長者安居樂—彩頤居                       樂頤居
- 「雋逸生活」丹拿山長者居所               沒有聽過
9. 若推出專為長者而設的租住房屋，可提供有獨立房間及社區、醫療配套，你願意每月花費多少於租金及管理費上？
- \$5,001-\$7,500                       \$7,501-\$10,000
- \$10,001-\$12,500                       \$12,501-\$15,000
- \$15,000 或以上
10. 若按房協「長者安居樂住屋計劃」以「長期租約」形式推出，長者一次性繳付租住權費後，即可長期安居，日後除管理費外，無須繳付租金，假如租住一房單位，你認為支付多少租住權費可接受：
- \$300,000-\$500,000                       \$500,001-750,000
- \$750,001-\$1,000,000                       \$1,000,001-\$1,500,000
11. 你最經常使用甚麼醫療／護理服務？
- 公立醫院                       私家醫院
- 分區長者健康中心                       私家診所
- 上門的護理服務                       其他，請註明：\_\_\_\_\_
12. 你理想的安老居所中有甚麼設施或支援？請選出最重要三項。
- 公園／平台花園     療養／護理室     飯堂
- 泳池                       康體活動室     圖書館／閱讀室
- 其他，請註明：\_\_\_\_\_

13. 政府推出每程 2 元的公共交通票價優惠，乘搭港鐵一般路線、專營巴士及渡輪，你認為能否：（可選多於一項）

- 鼓勵你出外走動       幫助你參加社區活動
- 促進與人溝通

## (二)基本資料

1. 年齡： 40-49歲       50-59歲

60-69歲       70歲或以上

2. 性別： 男       女

3. 教育程度：

沒有接受教育       小學       中學       大專或以上

4. 婚姻狀況：

未婚       已婚       分居       離婚       喪偶

5. 子女數目：\_\_\_\_\_人

6. 就業狀況：

全職       兼職       退休人士

家庭主婦       其他，請註明\_\_\_\_\_

7. 參與退休保障計劃：

沒有參與       公積金       強積金

8. 每月個人收入來源：

薪金       子女       退休保障

綜援／老人金       投資盈利

9. 每月個人入息：

- 無收入                       \$5,000以下                       \$5,001-\$10,000  
 \$10,001-\$15,000       \$15,001-\$20,000               \$20,001-\$25,000  
 \$25,001-\$30,000       \$30,000以上

10. 居住區域：

港島區:     中西區     灣仔     東區

南區

九龍區:     油尖旺     九龍城     黃大仙

觀塘     深水埗

新界區:     荃灣     葵青     屯門

元朗     北區     大埔

沙田     西貢     離島

11. 居住情況（可選擇多過一項）：

- 獨居                       與配偶同住                       與子女同住  
 與其他親屬同住     其他，請註明：\_\_\_\_\_

12. 你現在居住單位是：

- 自置物業（請答 13-17 題）                       租住單位（請跳答 18 題）

13. 你擁有房屋的類型：

- 私人屋苑     居屋     夾屋  
 出售公屋     唐樓     其他，請註明：\_\_\_\_\_



14.現居單位市值約：

- 200 萬或以下       201 至 400 萬       401 至 600 萬  
 601 至 800 萬       801 萬或以上

15.每月供款：

- 無需供款       \$0 至 \$5,000       \$5,001 至\$15,000  
 \$15,001 至\$25,000       \$25,000 以上

16.供款的人是：

- 自己及／或配偶       子女       其他，請註明：\_\_\_\_\_

17.你會否考慮申請逆按揭？

- 會       不會，原因：\_\_\_\_\_

18.現居單位每月租金：\$ \_\_\_\_\_ (擁有物業者不用填寫)

19.現居單位面積（建築面積）：\_\_\_\_\_平方呎

20.現居物業樓齡：

- 10 年或以下       11-20 年       21-30 年  
 31-40 年       40 年以上

21.資產總值 (物業、退休金及儲蓄投資等)：

- \$ 100 萬或以下       \$ 101 萬至 300 萬       \$ 301 萬至 500 萬  
 \$ 501 萬至 700 萬       \$ 701 萬至 900 萬       \$ 900 萬以上

22.你是否正輪候入住政府資助的老人院？

- 是（若是，請註明等了多少年：\_\_\_\_\_）       不是

23. 你有沒有長期病患？

- 有       沒有

24. 現時由誰照顧你的起居生活？

- 家人       外籍傭工       聘用的護老者       沒有  
 其他，請註明：\_\_\_\_\_

附件: 香港版的「長者友善社區」計劃八個精選的項目

(摘錄自世界衛生組織「老年友好城市特徵」八個特徵指標－中文版)

住所

承受能力	- 為所有長者提供可承受的住所。
必需服務	- 提供的必需服務，應在所有人的可承受範圍之內。
房屋設計	- 住所選用適當的材料且結構合理。 - 家居內有足夠的空間使老人活動自由。 - 根據環境條件，採用適當的裝備（如合適的空調或暖氣設備）。 - 適合老人的住所擁有平坦的表面、足夠輪椅通過的走廊、設計合理的浴室、廁所和廚房。
房屋改建	- 為有需要老年人提供房屋改建工程。 - 住所改建項目是適合老年人的需要。 - 提供的相關設備是可用的。 - 為老年人提供經濟援助。 - 社會於如何改造成滿足老人需求的房屋有一個恰當的理解。
房屋維修	- 維修費用對於長者來說是支付得起的。 - 有適當合格的和可靠的服務提供者從事維修工作。 - 政府提供的公共房屋得到很好的維修。
老年適宜性	- 房屋建築在離服務和設施近的地方。 - 有足夠服務提供給長者，使他們可居家養老，安度晚年。 - 清楚告知長者們有關幫助他們頤養天年的服務。
社交	- 房屋的設計應該方便長者們繼續參與社交活動。
房屋選擇	- 能提供價格合理及經濟的房屋供長者選擇，尤其是脆弱或殘疾的長者。 - 長者都很清楚地被告知了可行的房屋選擇。 - 當地能夠提供充足和可承受的長者專門房屋。 - 安老院能夠提供一些合適的服務，較好的環境及活動。 - 長者房屋融入集體環境當中。
居住環境	- 住所不是過分擁擠。 - 長者在他們的居住環境中感覺舒適。 - 住所不是建築在有可能遭受自然災害的地方。 - 長者在他們居住的環境中感覺安全。 - 提供用於房屋安全措施的財政支援。

資料來源：2009年5月－社會服務聯會長者服務專責委員會「長者友善社區拓展小組」回應《香港高齡化行動方案》之「長者友善社區」拓展計劃

## Appendix 6: Age-friendly Housing Policies Questionnaire Survey

### Part I. Views on “Age-friendly Housing Policies”

1. Please circle the option that best expresses your level of satisfaction with the current living condition.

	Strongly Agree	Agree	No comment	Disagree	Strongly Disagree
a. I am satisfied with the location of my current housing unit.	1	2	3	4	5
b. I am satisfied with the size of my current housing unit.	1	2	3	4	5
c. I am satisfied with the setting and safety in my housing unit. It provides me with freedom of movement.	1	2	3	4	5
d. My housing unit is not a financial burden to me.	1	2	3	4	5
e. I am satisfied with the people living with me.	1	2	3	4	5
f. I am satisfied with the medical/nursing services and support near my residence.	1	2	3	4	5
g. I am satisfied with the community facilities nearby.	1	2	3	4	5
h. Transportation is convenient in the area I live.	1	2	3	4	5
i. I have easy access to community. I have my social network here.	1	2	3	4	5
j. Overall, I am satisfied with my current living condition.	1	2	3	4	5

2. Please circle the option that best reflects your level of agreement with the statements related to housing policies.

	Strongly Agree	Agree	No comment	Disagree	Strongly Disagree
a. The government provides me with passable assistance in housing.	1	2	3	4	5
b. In the long run, I would choose to reside in the elderly homes run by the Hong Kong Government in Guangzhou or Dongguan.	1	2	3	4	5
c. I am interested in residing in public elderly housing where there are medical facilities and social centers for the elderly.	1	2	3	4	5
d. Increasing the income and asset limit of elderly housing allowance helps the elderlies own their homes for ageing in place.	1	2	3	4	5
e. A % of flats should be reserved for the elderlies in new HOS projects.	1	2	3	4	5
f. Tax concession for the elderlies to purchase first-time flat helps them own their homes for ageing in place.	1	2	3	4	5
g. Providing the elderlies with mortgage loans at below market rate helps promoting homeownership and achieve ageing in place.	1	2	3	4	5
h. Social Welfare Department has proposed to provide \$2,000 monthly allowance for home carers of the elderlies. I consider the suggested amount is reasonable.	1	2	3	4	5

3. The World Health Organization identified the following eight essential elements in the “Age-friendly Cities” Framework. Please select the 3 items which you consider are most important.

- Outdoor spaces and buildings
- Transportation
- Housing
- Social participation
- Respect and social inclusion
- Civic participation and employment
- Communication and information
- Community support and health services

4. Following on Question 3, please select 3 items which you consider are most important under “Housing”.*[Please refer to appendix for explanation of each items]*

- Affordability
- Essential services
- Design
- Modifications
- Maintenance
- Aging in place
- Community integration
- Housing options
- Living environment

5. Have you ever thought of changing the living condition?

- Yes
- No (Please proceed to Question 7)

6. Reasons for considering making a change in the living condition:

- Price / Rent
- Familiarity with the community
- People living with
- Transportation
- Medical facilities
- Community facilities
- Others, please specify: \_\_\_\_\_

7. What is the ideal size of your residence? (The average saleable area per person)

- 50-99sqft
- 100-199sqft
- 200-299sqft
- 300-399sqft
- 400-499sqft
- 500-599sqft
- 600sqft or above

8. Have you heard of the following housing projects under the “Senior Citizen Residence Scheme” (SEN) launched by the Hong Kong Housing Society?

- Cheerful Court
- Jolly Place
- “Joyous Living” - Tanner Hill elderly housing
- Never heard of them

9. How much are you willing to spend on the **rent and management fee every month** for a **rental elderly housing** with one-bedroom and community & medical supports.
- \$5,001-\$7,500       \$7,501-\$10,000       \$10,001-\$12,500
- \$12,501-\$15,000       \$15,000 or above
10. The SEN units are disposed of under a "long lease" arrangement. After paying an Entry Contribution, the elderly living in the unit will be free of rental payment. How much are you willing to pay for this Entry Contribution if you live in a one-bedroom flat?
- \$300,000-\$500,000       \$500,001-\$750,000
- \$750,001-\$1,000,000       \$1,000,001-\$1,500,000
11. Where do you usually go for medical / nursing services?
- Public hospital                       Private hospital
- District elderly health center       Private clinic
- Home Visit health services       Others, please specify: \_\_\_\_\_
12. Please select 3 top important facilities that should be available in your ideal elderly residence?
- Garden / rooftop garden       Nursing room               Canteen
- Swimming pool                       Recreational room
- Library / Reading room       Others, please specify: \_\_\_\_\_
13. The Public Transport Fare Concession Scheme for the Elderly enables elderly people to travel on the general Mass Transit Railway (MTR) lines, franchised buses and ferries any time at a concessionary fare of \$2 per trip. In your opinion, the Scheme could:
- Encourage you or elderly to travel more
- Help you or elderly to participate in community activities
- Enable you or elderly to have more contact with others

## Part II. Personal Information

1. Age :  40-49       50-59       60-69       70 or above
2. Sex :  Male       Female
3. Education level:  
 Never attended schooling       Primary  
 Secondary       Post-secondary
4. Marital status:  
 Single       Married       Separated  
 Divorced       Widowed
5. Number of children: \_\_\_\_\_
6. Employment status:  
 Full-time job       Part-time job       Retired  
 Home-maker       Others, please specify: \_\_\_\_\_
7. Have you joined any retirement protection plan?  
 No       Pension Fund       MPF
8. Sources of monthly income (Can select more than one item):  
 Salary       Children       Retirement protection  
 Comprehensive Social Security Assistance / Old Age Allowance  
 Investment return
9. Monthly income amount:  
 No income       Below \$5,000       \$5,001-\$10,000  
 \$10,001-\$15,000       \$15,001-\$20,000       \$20,001-\$25,000  
 \$25,001-\$30,000       \$30,000 or above



10. I live in the following District:

- Hong Kong Island:  Central  Wan Chai  Eastern  
 Southern
- Yau Tsim  Kowloon City  Wong Tai Sin
- Kowloon:  Mong  
 Kwun Tong  Sham Shui Po  
 Tsuen Wan  Kwai Tsing  Tuen Mun
- New Territories:  Yuen Long  Northern  Tai Po  
District  
 Sha Tin  Sai Kong  Islands

11. Household composition (Can select more than one item)

- Self  Living with spouse  
 Living with children  Living with other relative(s)  
 Others, please specify: \_\_\_\_\_

12. Type of housing unit you are living in:

- Self-owned (Please proceed to questions 13-17)  
 Rent (Please proceed to question 18)

13. Type of assets owned:

- Private housing  Home Ownership Scheme  
 Sandwich Class Housing Scheme  Purchased public housing  
 Chinese Old building (唐樓)  Others, please specify: \_\_\_\_\_

14. Estimated value of assets owned:

- Under \$2 million  \$2.01 to 400 million  
 \$4.01 to 6 million  \$6.01 to 8 million  
 \$8.01 million or above

15. Monthly mortgage payment:
- Mortgage paid off       \$0 to \$5,000       \$5,001 to \$15,000
- \$15,001 to \$25,000       \$25,001 or above
16. The mortgage payment is paid by:
- Self and / or spouse     Children     Others, please specify: \_\_\_\_\_
17. Would you consider applying for reverse-mortgage?
- Yes       No, reason: \_\_\_\_\_
18. Rental fee of the current flat is \$\_\_\_\_\_ (No need to answer if you have self-owned property)
19. Area of the existing housing unit (gross floor area): \_\_\_\_\_sqft
20. My housing unit is :
- Less than 10 years of age       11 to 20 years of age
- 21 to 30 years of age       31 to 40 years of age
- 40 years of age or above
21. Value of assets owned (property, retirement fund, savings and investment, etc.):
- Below\$1 million       \$1.01 to 3 million       \$3.01 to 5 million
- \$5.01 to 7 million       \$7.01 to 9 million       \$9 million or above
22. Are you on the waiting list for the elderly residential care homes subsidized by the government?
- Yes (how many years have you been waiting for? \_\_\_\_\_)
- No
23. Do you have any chronic disease?
- Yes       No

24. Who is taking care of your daily living?

Family members       Foreign domestic helper       Hired carer

No one       Others, please specify: \_\_\_\_\_

**Appendix: Global Age-friendly Cities: A Guide**  
**Age-friendly housing checklist**

<b>Affordability</b>	- Affordable housing is available for all older people.
<b>Essential services</b>	- Affordable essential services are provided.
<b>Design</b>	<ul style="list-style-type: none"> <li>- Housing is made of appropriate materials and proper layout.</li> <li>- There is sufficient space to enable older people to move around freely.</li> <li>- Housing is appropriately equipped to meet environmental conditions (e.g. appropriate air-conditioning or heating).</li> <li>- Housing is adapted for older people, with even surfaces, passages wide enough for wheelchairs, and appropriately designed bathrooms, toilets and kitchens.</li> </ul>
<b>Modifications</b>	<ul style="list-style-type: none"> <li>- Housing is modified for older people as needed.</li> <li>- Housing modifications are affordable.</li> <li>- Equipment for housing modifications is readily available.</li> <li>- Financial assistance is provided for home modifications.</li> <li>- There is a good understanding of how housing can be modified to meet the needs of older people.</li> </ul>
<b>Maintenance</b>	<ul style="list-style-type: none"> <li>- Maintenance services are affordable for older people.</li> <li>- There are appropriately qualified and reliable service providers to undertake maintenance work.</li> <li>- Public housing, rented accommodation and common areas are well-maintained.</li> </ul>
<b>Ageing in place</b>	<ul style="list-style-type: none"> <li>- Housing is located close to services and facilities.</li> <li>- Affordable services are provided to enable older people to “ageing in place”.</li> <li>- Older people are well-informed of the services available to help them ageing in place.</li> </ul>

<b>Community integration</b>	<ul style="list-style-type: none"> <li>- Housing design facilitates continuous integration of older people into the community.</li> </ul>
<b>Housing options</b>	<ul style="list-style-type: none"> <li>- A range of appropriate and affordable housing options is available for older people, including frail and disabled older people in the locality .</li> <li>- Older people are well-informed of the available housing options.</li> <li>- Sufficient and affordable housing dedicated to older people is provided in the locality.</li> <li>- There is a range of appropriate services and appropriate amenities and activities in older people’s housing facilities.</li> <li>- Older people’s housing is integrated in the surrounding community.</li> </ul>
<b>Living environment</b>	<ul style="list-style-type: none"> <li>- Accommodation is not overcrowded.</li> <li>- Older people are comfortable in their housing environment.</li> <li>- Housing is not located in areas prone to natural disasters.</li> <li>- Older people feel safe in the environment they live in.</li> <li>- Financial assistance is provided for housing security measures.</li> </ul>

*Source: May 2009 Hong Kong Council of Social Services’ Plan of Action on Ageing Committee’s*

*Recommendations on Promoting Age-friendly Community*

## Appendix 7: Summary of respondents' responses

### Part I Views on “Age-friendly Housing Policies”

#### Level of Satisfaction with Current Living Conditions

**Q1A** I am satisfied with the location of my current housing unit.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	3	9	9
Agree	10	40	16
No opinion	8	6	3
Disagree	33	7	4
Strongly Disagree	13	2	4

**Q1B** I am satisfied with the size of my current housing unit.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	6	11	8
Agree	12	35	12
No opinion	14	8	7
Disagree	25	8	5
Strongly Disagree	10	2	3

**Q1C** I am satisfied with the setting and safety in my housing unit. It provides me with freedom of movement.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	6	6	8
Agree	9	38	13
No opinion	13	10	8
Disagree	28	8	3
Strongly Disagree	11	2	4

**Q1D** My housing unit is not a financial burden to me.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	15	8	4
Agree	8	28	8
No opinion	16	12	8
Disagree	16	13	9
Strongly Disagree	12	3	6

**Q1E** I am satisfied with the people living with me.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	6	12	8
Agree	8	33	12
No opinion	10	10	9
Disagree	23	5	2
Strongly Disagree	20	2	2

**Q1F** I am satisfied with the medical/nursing services and support near my residence.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	3	8	4
Agree	10	34	15
No opinion	24	6	8
Disagree	27	13	7
Strongly Disagree	3	3	0

**Q1G** I am satisfied with the community facilities.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	3	4	7
Agree	7	28	22
No opinion	29	15	2
Disagree	23	14	2
Strongly Disagree	5	3	3

**Q1H** Transportation is convenient in the area I live.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	4	9	15
Agree	9	35	19
No opinion	17	12	1
Disagree	26	5	1
Strongly Disagree	11	2	1



**Q1I** I have easy access to community. I have my social network here.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	4	4	8
Agree	17	31	17
No opinion	26	16	5
Disagree	16	12	4
Strongly Disagree	4	1	1

**Q1J** Overall, I am satisfied with the current living condition.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	3	11	8
Agree	12	31	17
No opinion	16	10	3
Disagree	30	10	6
Strongly Disagree	6	2	2

## Level of Agreement with the Statements Related to Housing

### Policies

**Q2A** The government provides me with passable assistance in housing.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	26	3	6
Agree	18	11	14
No opinion	13	17	4
Disagree	4	24	7
Strongly Disagree	6	8	3

**Q2B** In the long run, I would choose to reside in the elderly homes run by Hong Kong Government in Guangzhou or Dongguan.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	43	0	2
Agree	3	8	2
No opinion	11	11	8
Disagree	4	24	10
Strongly Disagree	6	21	14

**Q2C** I am satisfied in residing in public elderly housing where there are medical facilities and social centers for the elderlies.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	10	12	7
Agree	16	31	15
No opinion	15	14	8
Disagree	17	4	5
Strongly Disagree	9	3	1

**Q2D** Increasing the income and asset limit of elderly housing allowance helps the elderlies own their homes for aging in place.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	3	14	7
Agree	8	37	14
No opinion	13	10	8
Disagree	29	2	4
Strongly Disagree	14	1	2

**Q2E** A certain percentage of flats should be reserved for the elderlies in new HOS projects.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	3	17	9
Agree	9	29	19
No opinion	13	15	8
Disagree	28	1	0
Strongly Disagree	14	2	0

**Q2F** Tax concession for the elderlies to purchase first-time flat helps them own their homes for ageing in place.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	5	16	8
Agree	7	24	18
No opinion	15	18	8
Disagree	24	4	1
Strongly Disagree	16	2	0

**Q2G** Providing the elderlies with mortgage loans at below market rate helps promoting homeownership and achieve ageing in place.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	4	19	9
Agree	7	21	16
No opinion	15	18	7
Disagree	22	4	4
Strongly Disagree	19	1	0

**Q2H** Social Welfare Department has proposed to provide \$2,000 monthly allowance for home carers of the elderlies. I consider the suggested amount is reasonable.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Strongly Agree	8	15	10
Agree	11	15	20
No opinion	23	21	5
Disagree	13	9	1
Strongly Disagree	12	4	0

**Q3** The World Health Organization identified eight essential elements in the “Age-friendly Cities” Framework. (Select 3 items consider most important)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Outdoor spaces and buildings	16	14	5
Transportation	49	38	28
Housing	45	32	17
Social Participation	8	13	4
Respect and social inclusion	18	26	11
Civic participation and employment	7	7	6
Communication and information	0	3	0
Community support and health services	58	56	32

**Q4** Following on question 3, please select 3 items which you consider are most important under the element “Housing”.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Affordability	34	18	13
Essential services	33	27	12
Design	17	9	4
Modifications	1	4	3
Maintenance	27	44	7
Aging in place	27	30	21
Community integration	12	12	9
Housing options	5	6	8
Living environment	45	37	25

**Q5** Have you ever thought of changing the living condition?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Yes	32	29	15
No	35	35	20

**Q6** Reasons for considering making a change in the living condition:

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Price/Rent	17	11	13
Familiarity with the community	1	5	4
People living with	3	5	2
Transportation	2	16	4
Medical facilities	2	16	5
Community facilities	2	9	2
Others	5	1	1

**Q7** What is the ideal size of your residence? (The average saleable area per person)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
50 – 90 sqft	1	2	3
100 – 199 sqft	3	29	14
200 – 299 sqft	22	21	9
300 – 399 sqft	17	6	4
400 – 499 sqft	10	1	2
500 – 599 sqft	6	2	2
600 sqft or above	8	1	0

- Q8** Have you heard of the following housing projects under the “Senior Citizen Residence Scheme” (SEN) launched by the Hong Kong Housing Society?  
(Select all applicable items)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Cheerful Court	44	37	15
Jolly Place	38	31	9
“Joyous Living”-Tanner Hill elderly housing	23	5	4
Never heard of them	17	17	21

- Q9** How much are you willing to spend on the rent and management fee monthly for a rental elderly housing with one bedroom and with community & medical supports?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
\$5,001 – \$7,500	42	37	28
\$7,501 – \$10,000	11	1	2
\$10,001 – \$12,500	4	2	0
\$12,501 – \$15,000	3	0	0
\$15,000 or above	7	0	0

**Q10** The SEN units are disposed of under a “long lease” arrangement. After paying an Entry Contribution, the elderly living in the unit will be free of rental payment. How much are you willing to pay for this Entry Contribution if you live in a one-bedroom flat?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
\$300,000 – \$500,000	41	41	27
\$500,001 – \$750,000	13	3	1
\$750,001 – \$1,000,000	8	2	0
\$1,000,001 – \$1,500,000	5	1	1

**Q11** Where do you usually go for medical/nursing services?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Public hospital	19	52	34
Private hospital	4	2	1
District elderly health center	1	15	7
Private clinic	40	18	3
Home visit health services	1	4	1
Other	2	1	0



**Q12** Please select 3 top important facilities that should be made available in your ideal elderly residence.

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Garden/rooftop garden	49	28	20
Nursing room	49	48	24
Canteen	36	37	23
Swimming pool	13	5	4
Recreational room	30	45	22
Library/reading room	23	18	10
Others	1	0	0

**Q13** The Public Transport Fare Concession Scheme for the Elderly enables elderly people to travel on the general Mass Transit Railway (MTR) lines, franchised buses and ferries any time at a concessionary fare of \$2 per trip. In your opinion, the Scheme could: (Select all applicable items)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Encourage you or elderly to travel more	55	53	24
Help you or elderly to participate in community activities	39	49	22
Enable you or elderly to have more contact with others	38	47	14

## **Part II Personal Information**

### **Q1 Age**

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
40 – 49	26	3	8
50 – 59	37	12	27
60 – 69	13	34	0
70 or above	1	15	0

### **Q2 Gender**

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Male	44	15	17
Female	23	49	17

### **Q3 Education level**

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Never attended schooling	5	5	6
Primary	20	20	12
Secondary	31	31	13
Post-secondary	8	8	3

**Q4** Marital status

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Single	6	7	5
Married	60	42	21
Separated	1	1	2
Divorced	0	6	2
Widowed	0	7	5

**Q5** Number of children

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
No child	13	10	13
1 child	20	15	5
2 children	29	27	8
3 children	4	7	4
4 children	1	3	4
5 children	0	2	1

**Q6** Employment status

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Full-time job	49	3	2
Part-time job	7	2	29
Retired	9	35	1
Home-maker	0	22	32
Others	2	2	0

**Q7** Have you joined any retirement protection plan?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
No	10	53	28
Pension Fund	24	3	1
MPF	33	8	0

**Q8** Sources of monthly income: (Can select more than one item)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Salary	55	5	3
Children	2	33	3
Retirement protection	2	2	2
Comprehensive Social Security Assistance/Old Age Allowance	2	13	16
Investment return	10	5	2

**Q9** Monthly income amount

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
No income	4	46	17
Below \$5,000	1	7	14
\$5,001 – \$10,000	4	8	3
\$10,001 – \$15,000	6	2	0
\$15,001 – \$20,000	5	0	0
\$20,001 – \$25,000	6	1	0
\$25,001 – \$30,000	1	0	0
Above \$30,000	40	0	0

**Q10** Living district

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Central or Western	3	0	0
Wan Chai	5	0	0
Eastern	12	2	0
Southern	4	0	0
Yau Tsim Mong	6	0	32
Kowloon City	5	1	1
Wong Tai Sin	1	0	0
Kwun Tong	4	0	0
Sham Shui Po	3	0	0
Tsuen Wan	0	0	0
Kwai Tsing	2	1	2
Tuen Mun	4	57	0
Yuen Long	3	3	0
Northern District	0	0	0
Tai Po	1	0	0
Sha Tin	6	0	0
Sai Kong	7	0	0
Islands	1	0	0

**Q11** Household composition: (Select all applicable items)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Self	4	13	14
Living with spouse	50	34	17
Living children	40	25	2
Living with other relative(s)	8	7	1
Others	2	0	1

**Q12** Type of housing unit

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Self-owned	46	36	9
Rent	21	26	24

(Respondents selecting “Rent” would proceed to Question 18)

**Q13** Type of assets owned

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Private housing	37	12	6
Home Ownership Scheme	3	20	2
Sandwich Class Housing Scheme	1	0	0
Purchased Public housing	0	2	0
Chinese old building	1	0	2
Others	2	1	1

**Q14** Estimated value of assets owned

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Under \$2,000,000	1	13	3
\$2,000,001 – \$4,000,000	7	19	2
\$4,000,001 – \$6,000,000	12	4	3
\$6,000,001 – \$8,000,000	3	36	1
Above \$8,000,000	23	0	0

**Q15** Monthly mortgage payment

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Mortgage paid off	30	33	8
\$0 – \$5,000	6	2	1
\$5,001 – \$15,000	5	1	0
\$15,001 – \$25,000	3	0	0
Above \$25,000	2	0	0

**Q16** The mortgage payment is paid by

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Self and/or spouse	32	13	5
Children	0	4	0
Other	1	1	0

**Q17** Would you consider applying for reverse-mortgage?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Yes	7	8	1
No	39	27	8

**Q18** Rental fee of the current flat (those with self-own property are included):

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Below \$1,000	0	10	2
\$1,000 – \$5,000	3	15	13
\$5,001 – \$10,000	7	1	5
\$10,001 – \$15,000	3	0	1
\$15,001 – \$20,000	4	0	2
Above \$20,000	2	0	0

**Q19** Area of the existing housing unit (Gross floor area in sqft)

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Below 50 sqft	1	3	4
50-100 sqft	1	4	4
101 – 300 sqft	3	10	5
301 – 500 sqft	9	19	7
501 – 700 sqft	11	21	6
701 – 900 sqft	11	2	1
Above 900 sqft	22	1	0



**Q20** Property age of your housing unit

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Less than 10 years of age	7	1	2
11 – 20 years of age	18	19	1
21 – 30 years of age	19	23	7
31 – 40 years of age	12	17	5
Above 40 years of age	10	1	18

**Q21** Value of assets owned

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Below \$1,000,000	15	37	19
\$1,000,001 - \$3,000,000	10	13	2
\$3,000,001 - \$5,000,000	4	3	2
\$5,000,001 - \$7,000,000	8	1	0
\$7,000,001 - \$9,000,000	5	0	0
Above \$9,000,000	22	0	1

**Q22** Are you on the waiting list for the elderly residential care homes subsidized by the government?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Yes	1	1	3
No	65	59	26

**Q23** Do you have any chronic disease

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Yes	14	41	24
No	52	22	11

**Q24** Who is taking care of your daily living?

	From respondents of On-line Survey	From elders of Lingnan Elderly Academy	From elders of Salvation Army
Family members	12	15	9
Foreign domestic helper	12	0	1
Hired carer	0	0	0
No one	38	47	24
Other	2	1	1

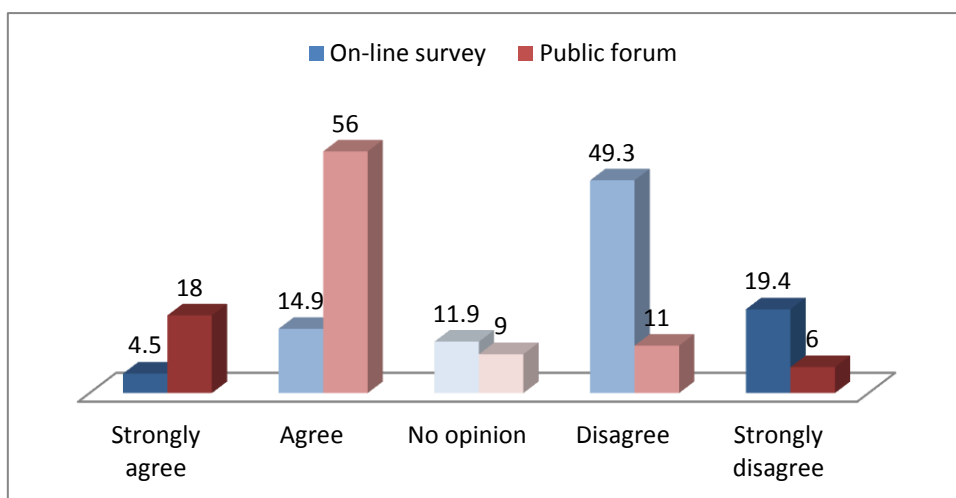
**Appendix 8: Data charts of on-line survey (67 responses) and public forum (101 responses)**

**Part I Views on “Age-friendly Housing Policies”**

Level of Satisfaction with current Living Conditions

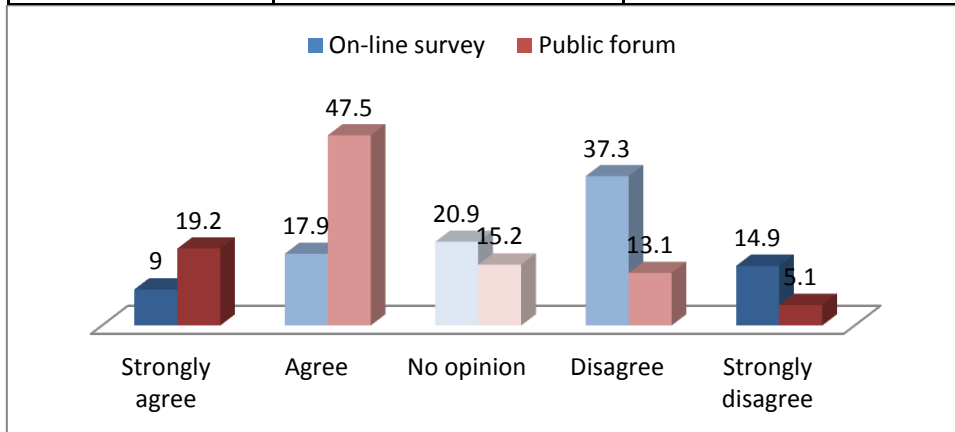
**Q1A** I am satisfied with the location of my current housing unit.

	On-line survey (%)	Public forum (%)
Strongly Agree	4.5	18
Agree	14.9	56
No opinion	11.9	9
Disagree	49.3	11
Strongly Disagree	19.4	6



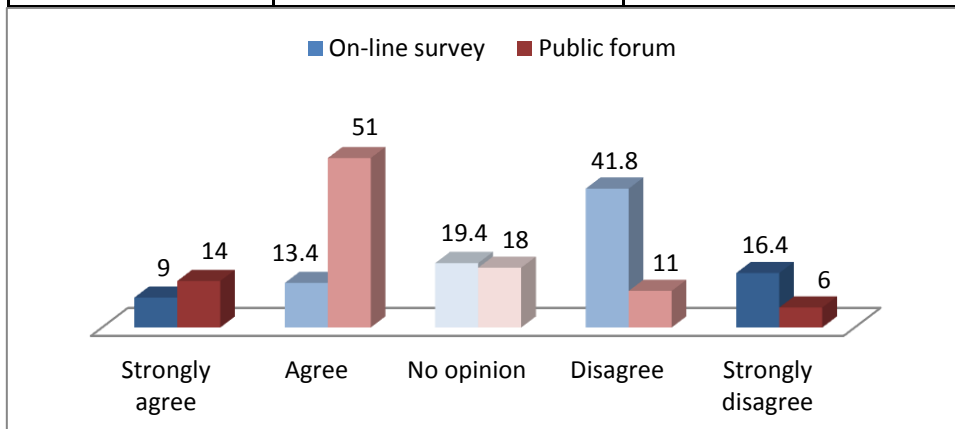
**Q1B** I am satisfied with the size of my current housing unit.

	On-line survey (%)	Public forum (%)
Strongly Agree	9	19.2
Agree	17.9	47.5
No opinion	20.9	15.2
Disagree	37.3	13.1
Strongly Disagree	14.9	5.1



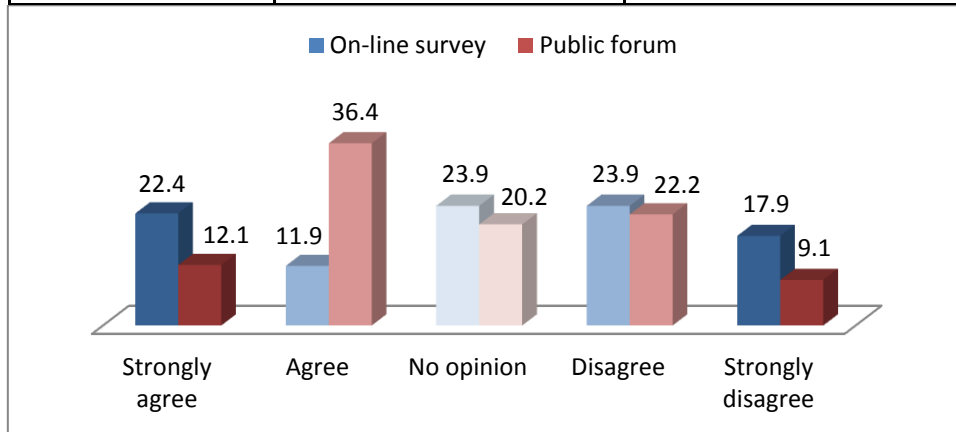
**Q1C** I am satisfied with the setting and safety in my housing unit. It provides me with freedom of movement.

	On-line survey (%)	Public forum (%)
Strongly Agree	9	14
Agree	13.4	51
No opinion	19.4	18
Disagree	41.8	11
Strongly Disagree	16.4	6



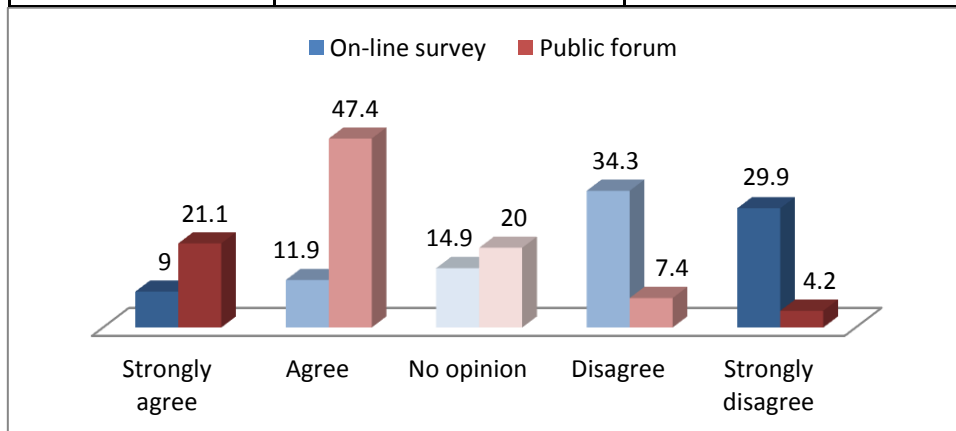
**Q1D** My housing unit is not a financial burden to me.

	On-line survey (%)	Public forum (%)
Strongly Agree	22.4	12.1
Agree	11.9	36.4
No opinion	23.9	20.2
Disagree	23.9	22.2
Strongly Disagree	17.9	9.1



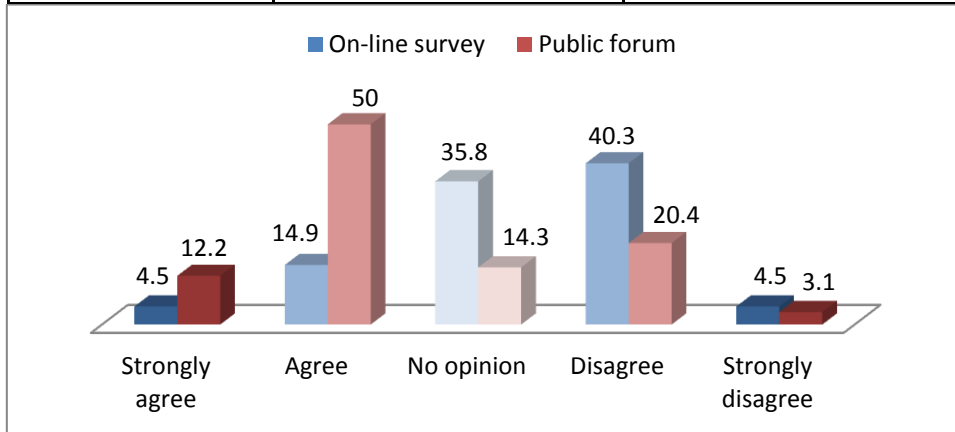
**Q1E** I am satisfied with the people living with me.

	On-line survey (%)	Public forum (%)
Strongly Agree	9	21.1
Agree	11.9	47.4
No opinion	14.9	20
Disagree	34.3	7.4
Strongly Disagree	29.9	4.2



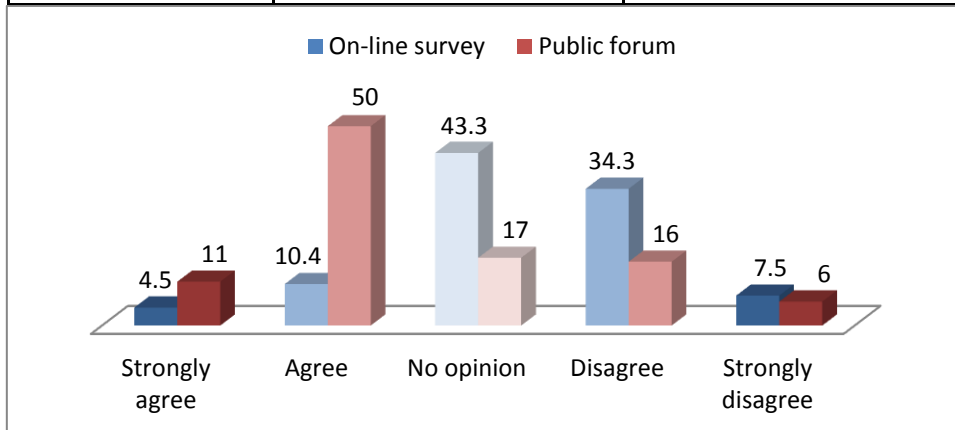
**Q1F** I am satisfied with the medical/nursing services and support near my residence.

	On-line survey (%)	Public forum (%)
Strongly Agree	4.5	12.2
Agree	14.9	50
No opinion	35.8	14.3
Disagree	40.3	20.4
Strongly Disagree	4.5	3.1



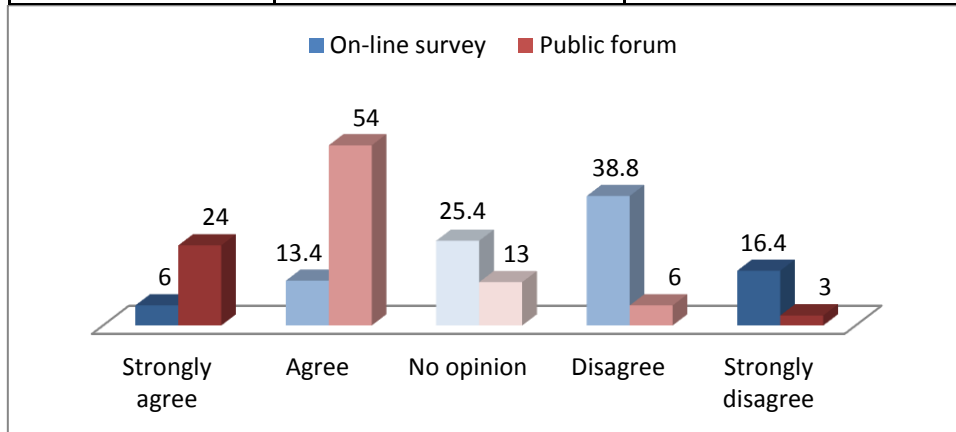
**Q1G** I am satisfied with the community facilities.

	On-line survey (%)	Public forum (%)
Strongly Agree	4.5	11
Agree	10.4	50
No opinion	43.3	17
Disagree	34.3	16
Strongly Disagree	7.5	6



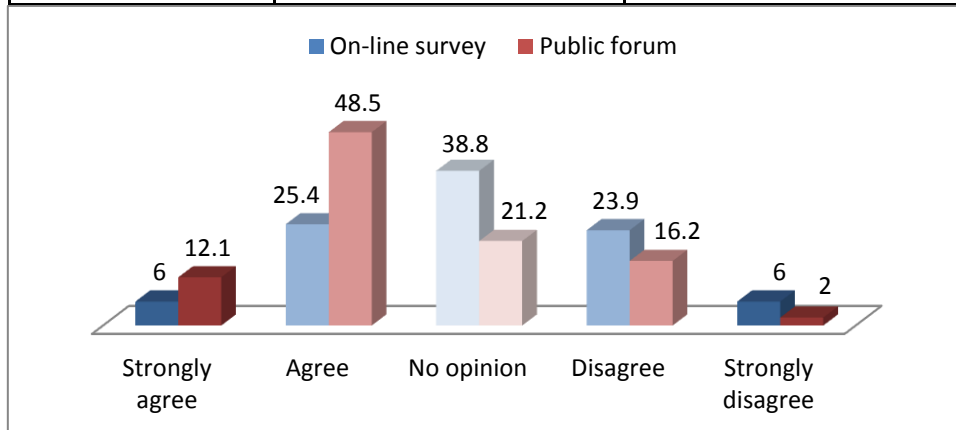
**Q1H**                      Transportation is convenient in the area I live.

	On-line survey (%)	Public forum (%)
Strongly Agree	6	24
Agree	13.4	54
No opinion	25.4	13
Disagree	38.8	6
Strongly Disagree	16.4	3



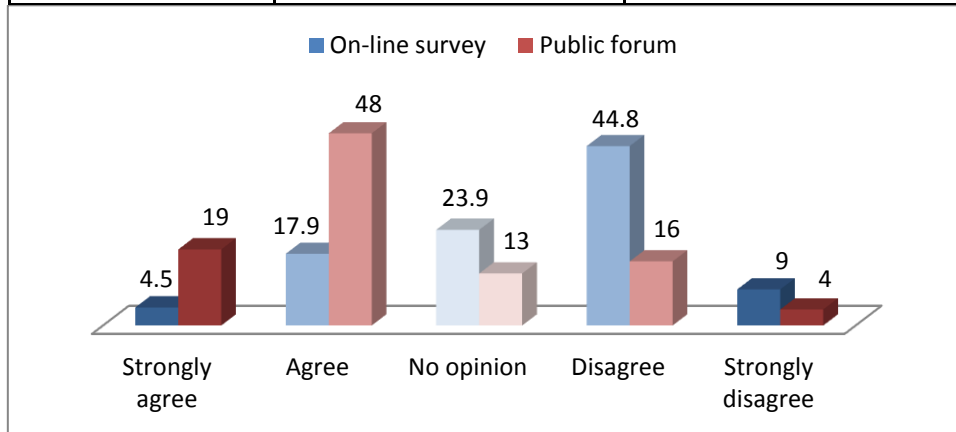
**Q1I**                      I have easy access to community. I have my social network here.

	On-line survey (%)	Public forum (%)
Strongly Agree	6	12.1
Agree	25.4	48.5
No opinion	38.8	21.2
Disagree	23.9	16.2
Strongly Disagree	6	2



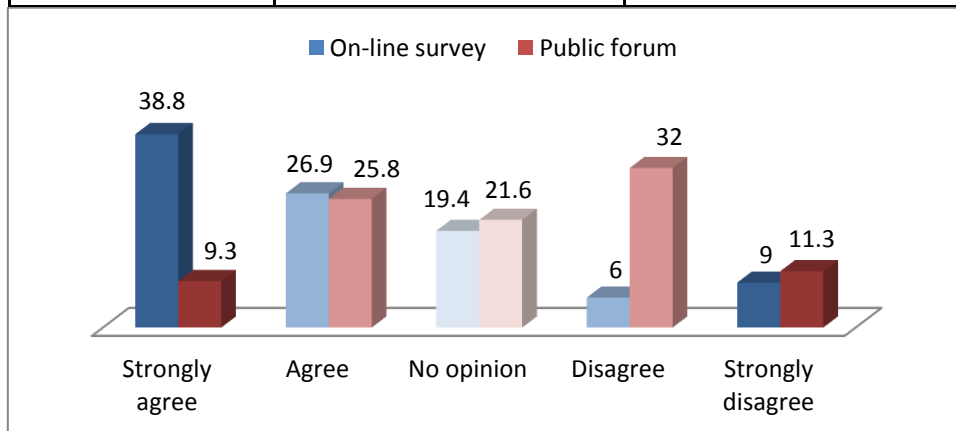
**Q1J** Overall, I am satisfied with the current living condition.

	On-line survey (%)	Public forum (%)
Strongly Agree	4.5	19
Agree	17.9	48
No opinion	23.9	13
Disagree	44.8	16
Strongly Disagree	9	4



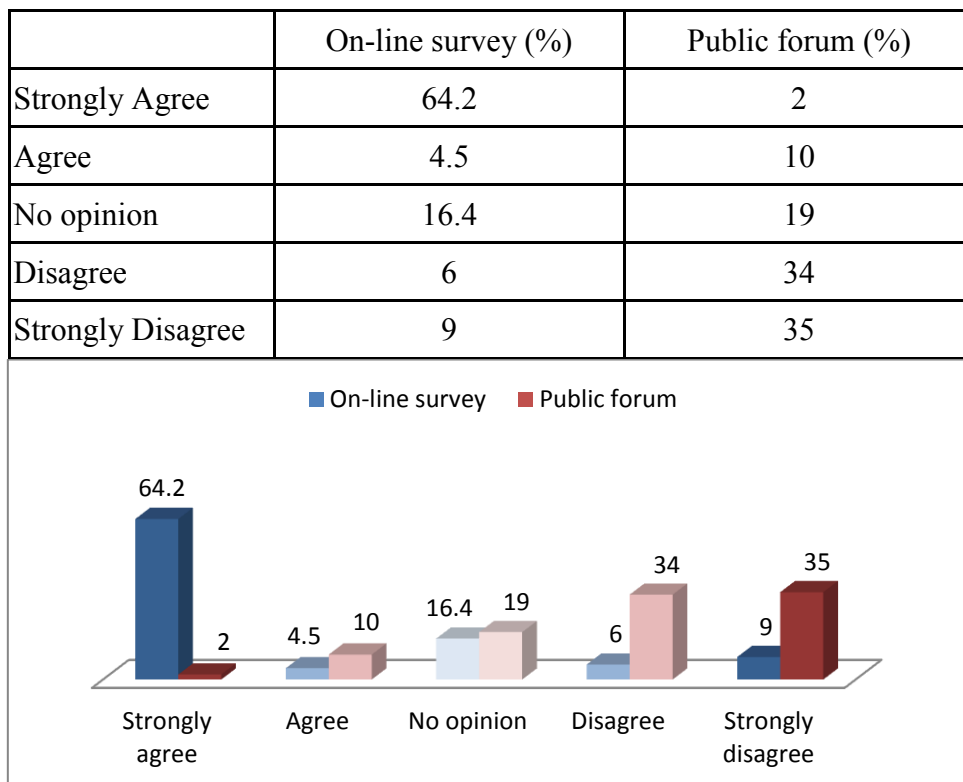
**Q2A** The government provides me with passable assistance in housing.

	On-line survey (%)	Public forum (%)
Strongly Agree	38.8	9.3
Agree	26.9	25.8
No opinion	19.4	21.6
Disagree	6	32
Strongly Disagree	9	11.3

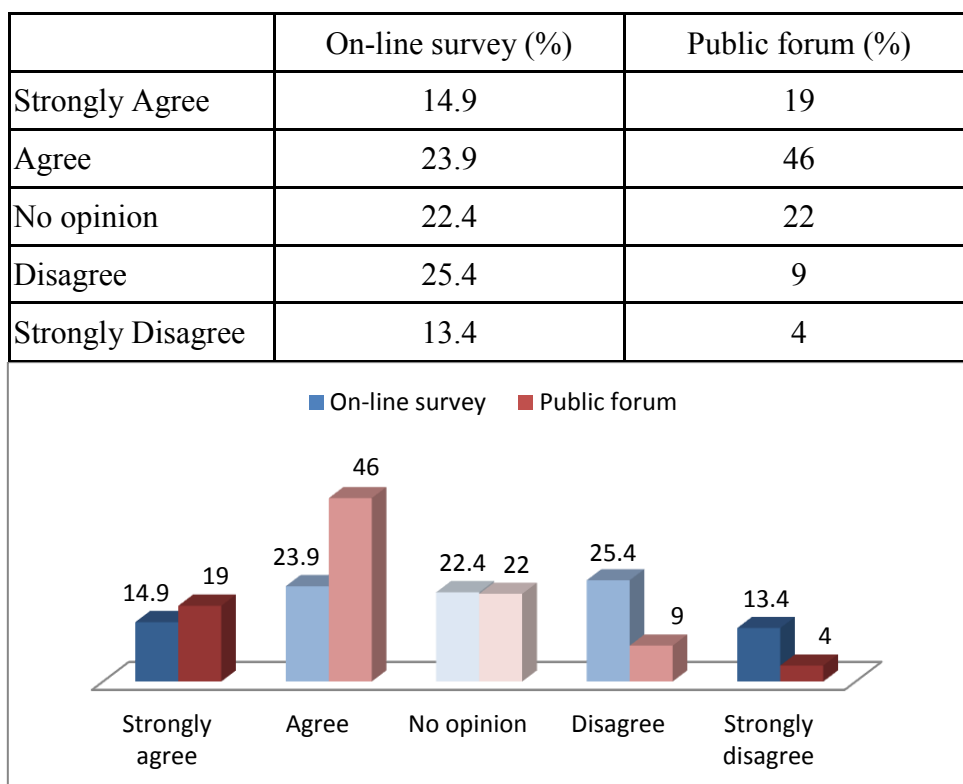




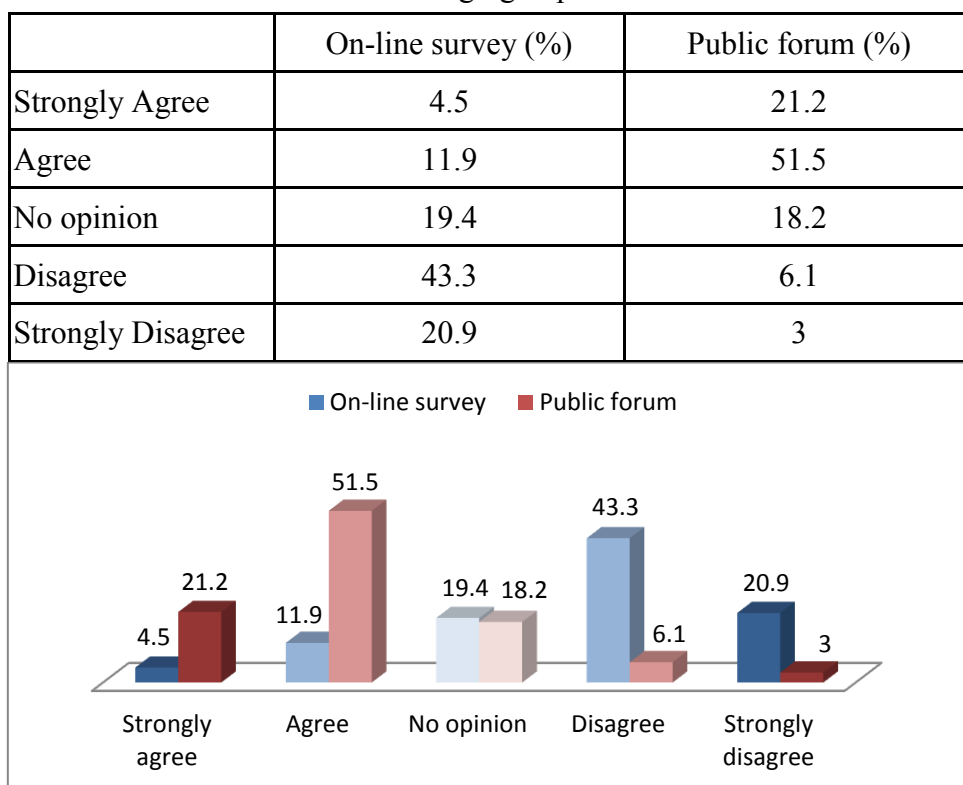
**Q2B** In the long run, I would choose to reside in the elderly homes run by Hong Kong Government in Guangzhou or Dongguan.



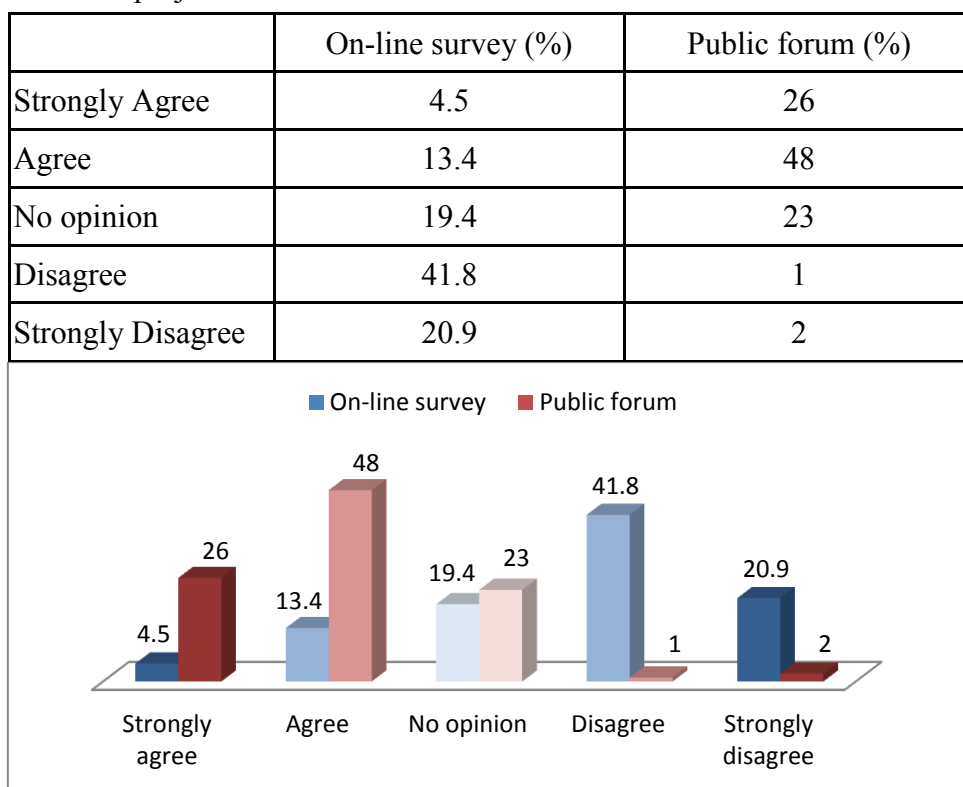
**Q2C** I am satisfied in residing in public elderly housing where there are medical facilities and social centers for the elderlies.



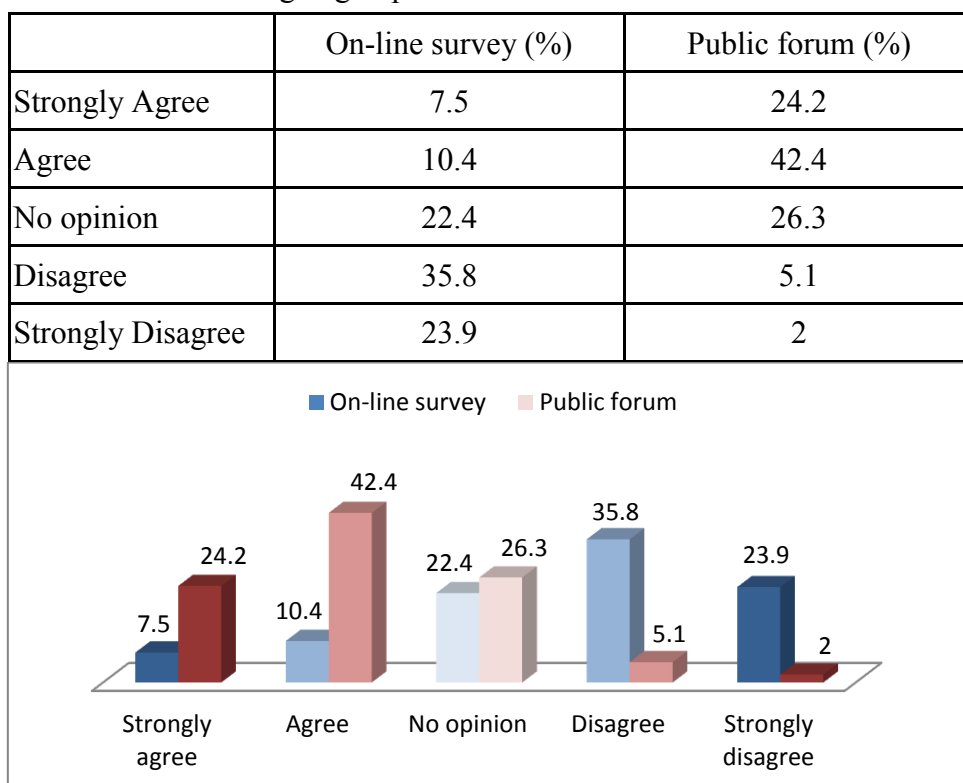
**Q2D** Increasing the income and asset limit of elderly housing allowance helps the elderlies own their homes for aging in place.



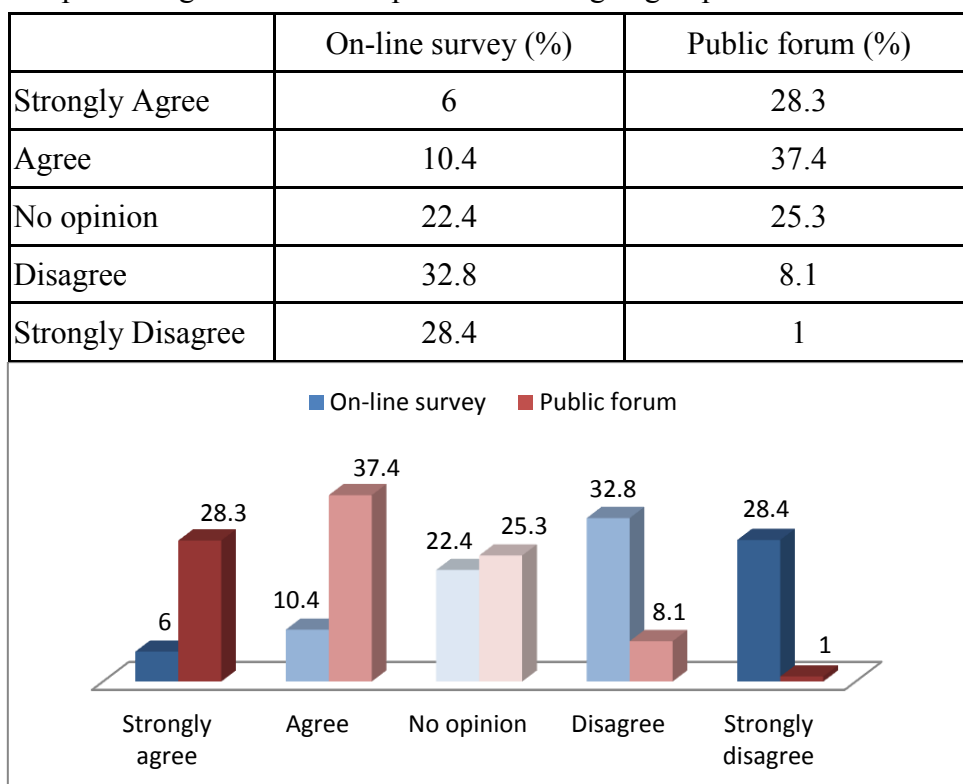
**Q2E** A certain percentage of flats should be reserved for the elderlies in new HOS projects.



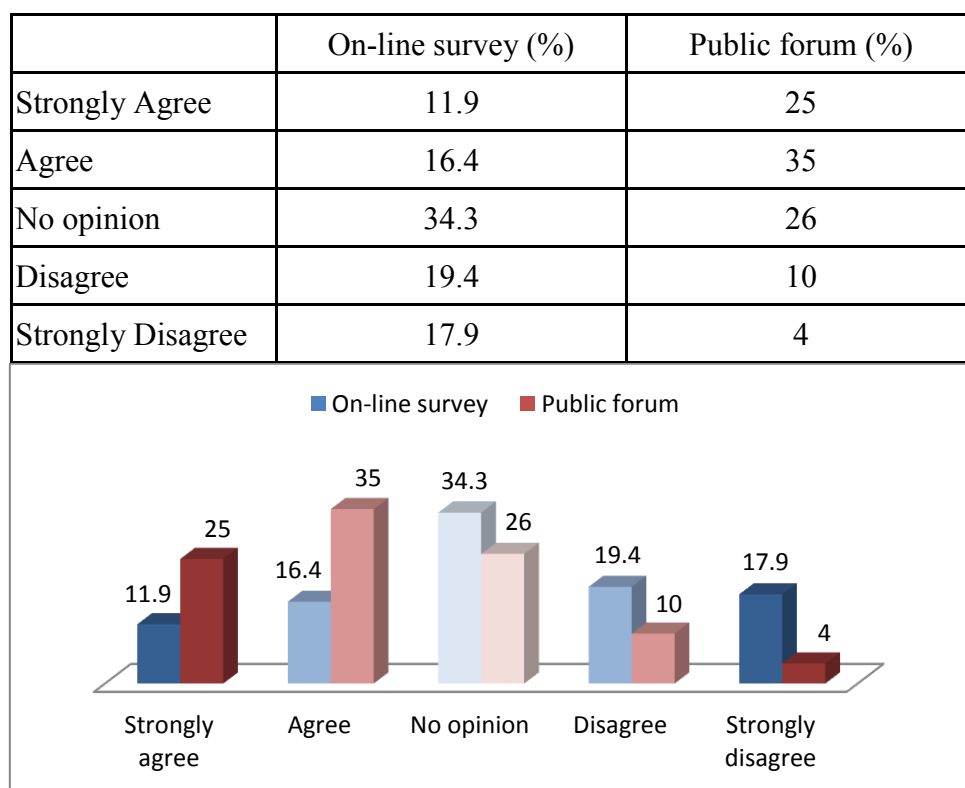
**Q2F** Tax concession for the elderlies to purchase first-time flat helps them own their homes for ageing in place.



**Q2G** Providing the elderlies with mortgage loans at below market rate helps promoting homeownership and achieve ageing in place.

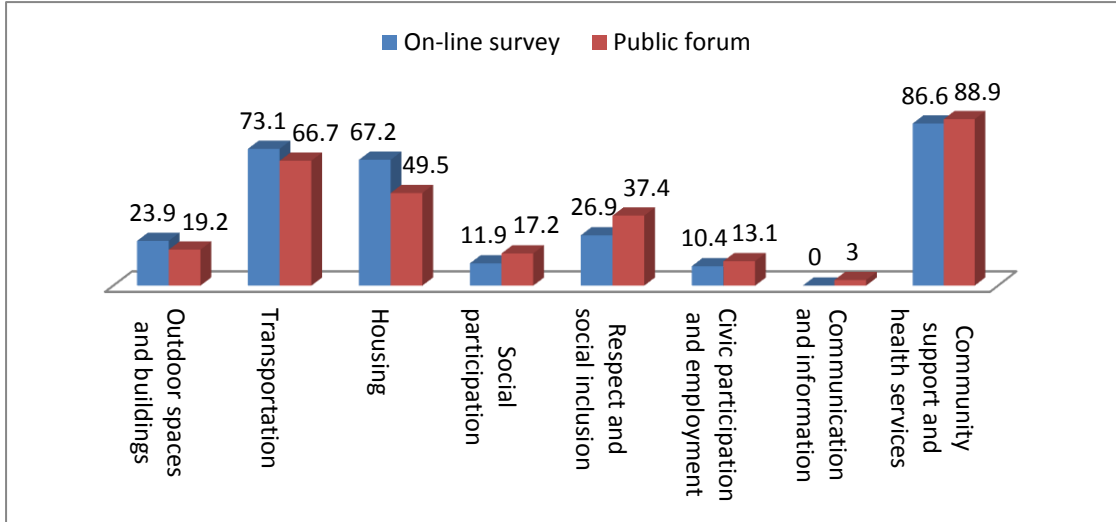


**Q2H** Social Welfare Department has proposed to provide \$2,000 monthly allowance for home carers of the elderly. I consider the suggested amount is reasonable.



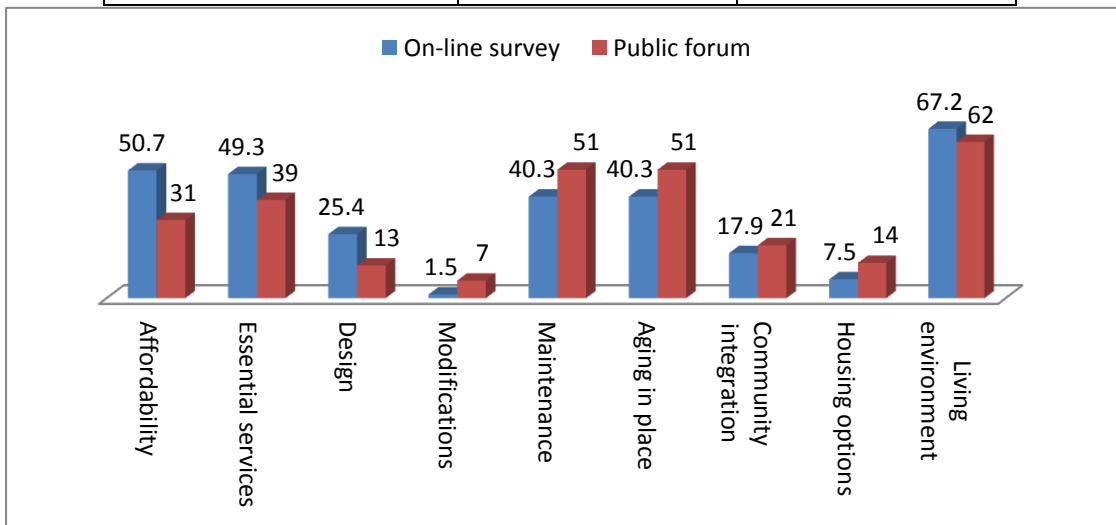
**Q3** The World Health Organization identified eight essential elements in the “Age-friendly Cities” Framework.

	On-line survey (%)	Public forum (%)
Outdoor spaces and buildings	23.9	19.2
Transportation	73.1	66.7
Housing	67.2	49.5
Social participation	11.9	17.2
Respect and social inclusion	26.9	37.4
Civic participation and employment	10.4	13.1
Communication and information	0	3
Community support and health services	86.6	88.9



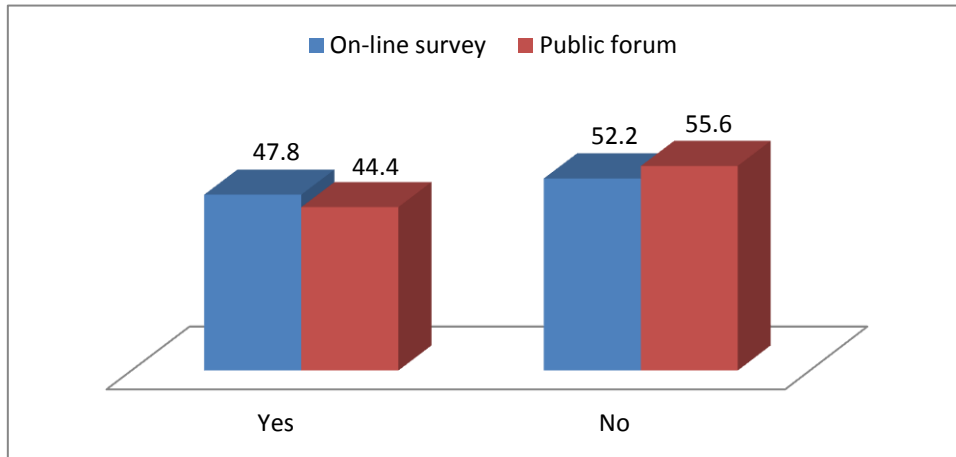
**Q4** Following on question 3, please select 3 items which you consider are most important under the element “Housing”.

	On-line survey (%)	Public forum (%)
Affordability	50.7	31
Essential services	49.3	39
Design	25.4	13
Modifications	1.5	7
Maintenance	40.3	51
Aging in place	40.3	51
Community integration	17.9	21
Housing options	7.5	14
Living environment	67.2	62



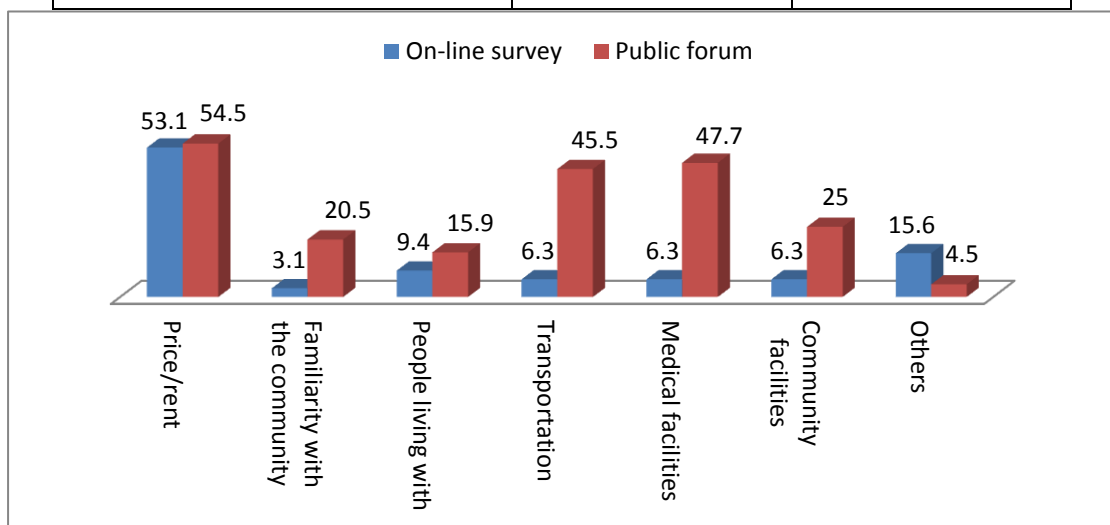
**Q5** Have you ever thought of changing the living condition?

	On-line survey (%)	Public forum (%)
Yes	47.8	44.4
No	52.2	55.6



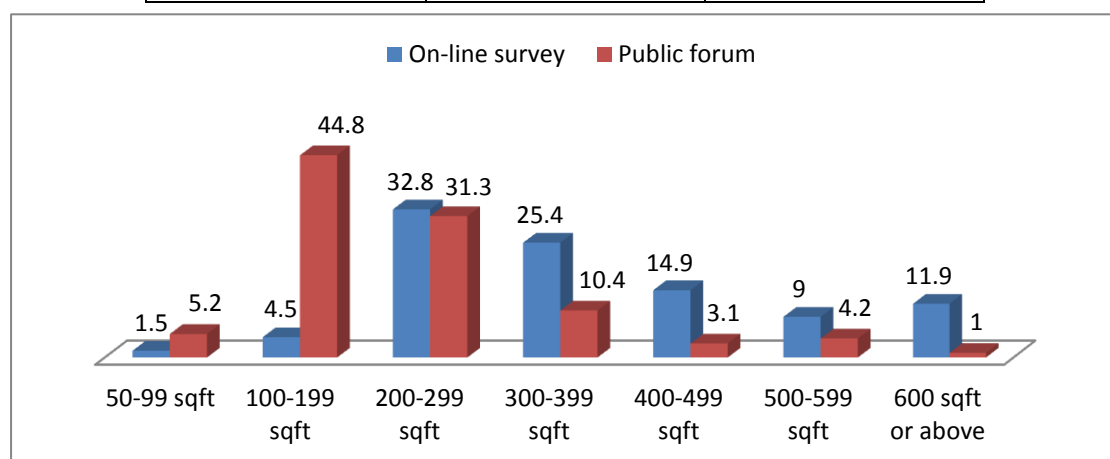
**Q6** Reasons for considering making a change in the living condition:

	On-line survey (%)	Public forum (%)
Price/rent	53.1	54.5
Familiarity with the community	3.1	20.5
People living with	9.4	15.9
Transportation	6.3	45.5
Medical facilities	6.3	47.7
Community facilities	6.3	25
Others	15.6	4.5



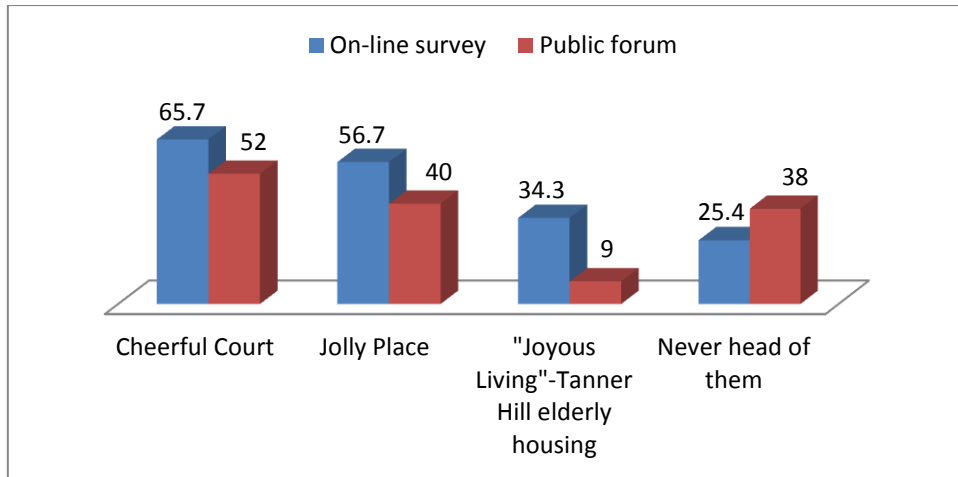
**Q7** What is the ideal size of your residence? (The average saleable area per person)

	On-line survey (%)	Public forum (%)
50-99 sqft	1.5	5.2
100-199 sqft	4.5	44.8
200-299 sqft	32.8	31.3
300-399 sqft	25.4	10.4
400-499 sqft	14.9	3.1
500-599 sqft	9	4.2
600 sqft or above	11.9	1



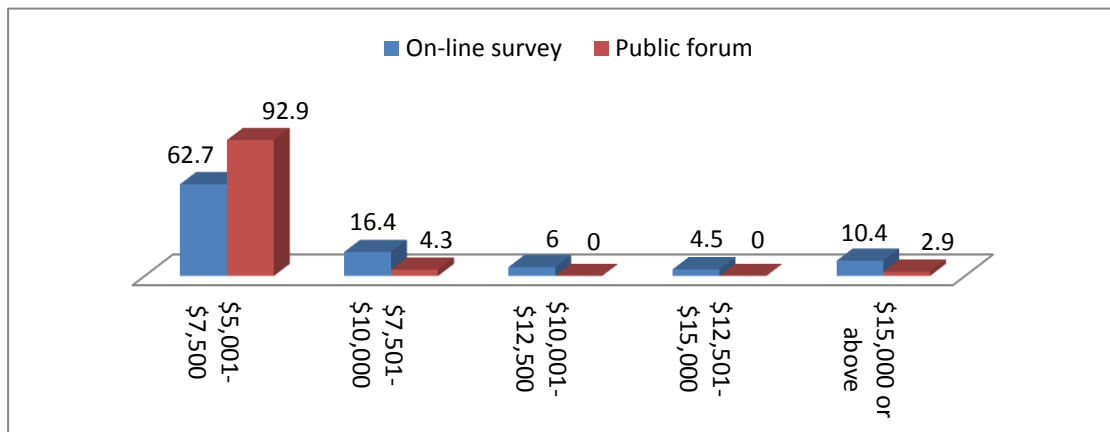
**Q8** Have you heard of the following housing projects under the “Senior Citizen Residence Scheme” (SEN) launched by the Hong Kong Housing Society?

	On-line survey (%)	Public forum (%)
Cheerful Court	65.7	52
Jolly Place	56.7	40
"Joyous Living"-Tanner Hill elderly housing	34.3	9
Never head of them	25.4	38



**Q9** How much are you willing to spend on the rent and management fee monthly for a rental elderly housing with one bedroom and with community & medical supports?

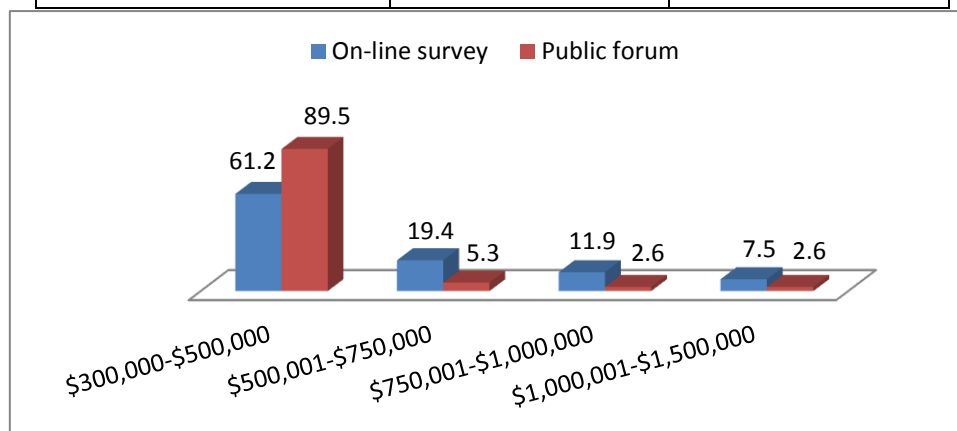
	On-line survey (%)	Public forum (%)
\$5,001-\$7,500	62.7	92.9
\$7,501-\$10,000	16.4	4.3
\$10,001-\$12,500	6	0
\$12,501-\$15,000	4.5	0
\$15,000 or above	10.4	2.9





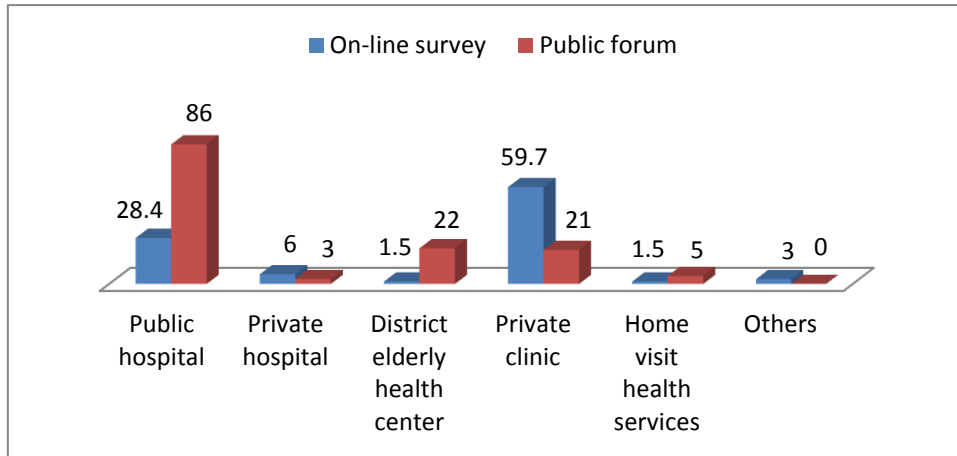
**Q10** The SEN units are disposed of under a “long lease” arrangement. After paying an Entry Contribution, the elderly living in the unit will be free of rental payment. How much are you willing to pay for this Entry Contribution if you live in a one-bedroom flat?

	On-line survey (%)	Public forum (%)
\$300,000-\$500,000	61.2	89.5
\$500,001-\$750,000	19.4	5.3
\$750,001-\$1,000,000	11.9	2.6
\$1,000,001-\$1,500,000	7.5	2.6



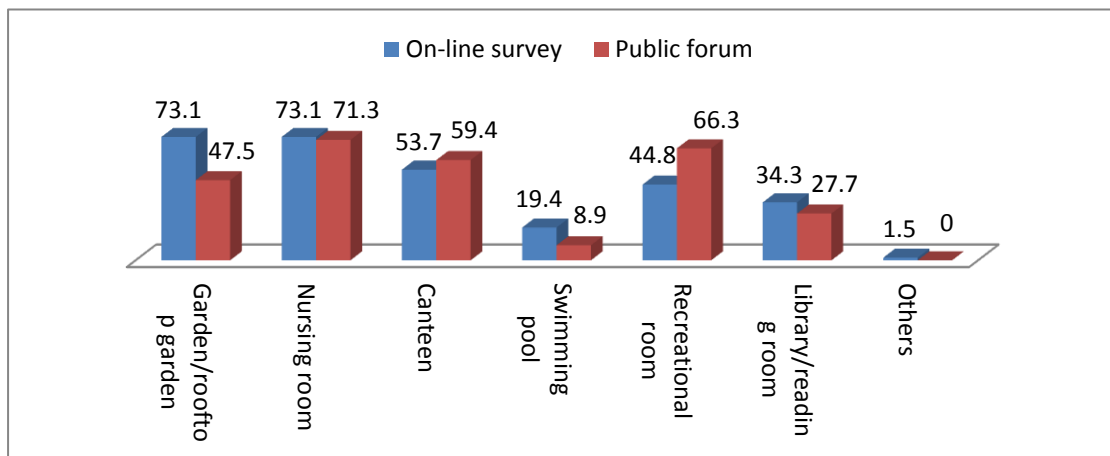
**Q11** Where do you usually go for medical/nursing services?

	On-line survey (%)	Public forum (%)
Public hospital	28.4	86
Private hospital	6	3
District elderly health center	1.5	22
Private clinic	59.7	21
Home visit health services	1.5	5
Others	3	0



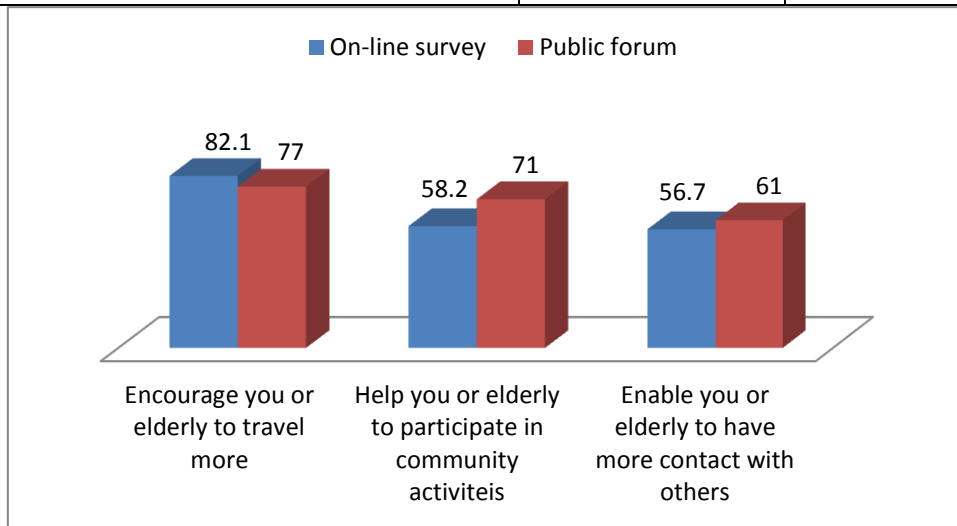
**Q12** Please select 3 top important facilities that should be made available in your ideal elderly residence.

	On-line survey (%)	Public forum (%)
Garden/rooftop garden	73.1	47.5
Nursing room	73.1	71.3
Canteen	53.7	59.4
Swimming pool	19.4	8.9
Recreational room	44.8	66.3
Library/reading room	34.3	27.7
Others	1.5	0



**Q13** The Public Transport Fare Concession Scheme for the Elderly enables elderly people to travel on the general Mass Transit Railway (MTR) lines, franchised buses and ferries any time at a concessionary fare of \$2 per trip. In your opinion, the Scheme could:

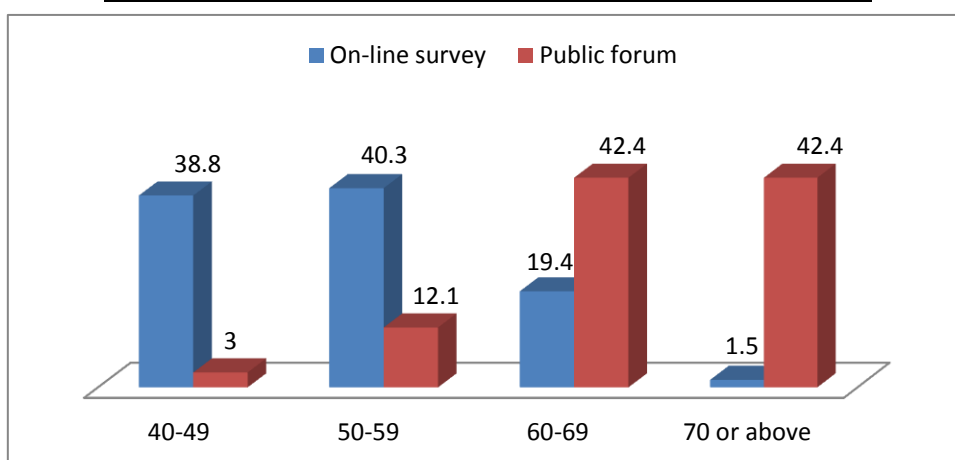
	On-line survey (%)	Public forum (%)
Encourage you or elderly to travel more	82.1	77
Help you or elderly to participate in community activities	58.2	71
Enable you or elderly to have more contact with others	56.7	61



## Part II Personal Information

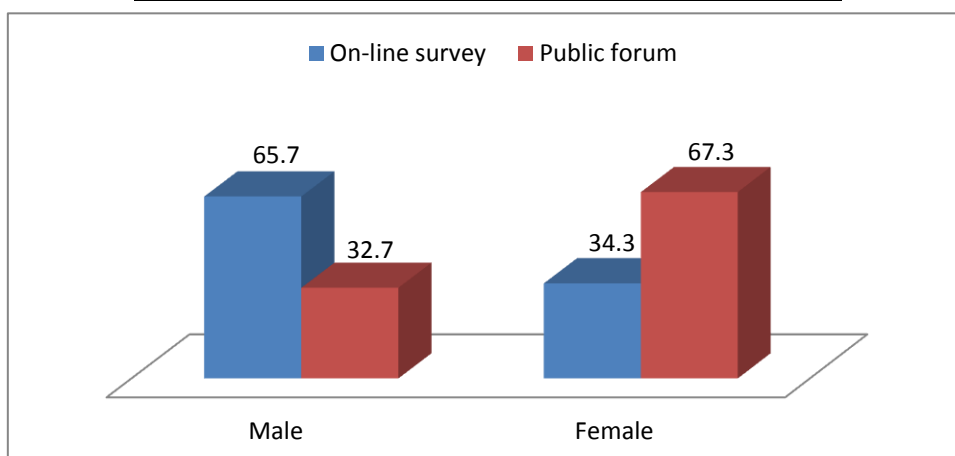
**Q1** Age

	On-line survey (%)	Public forum (%)
40-49	38.8	3
50-59	40.3	12.1
60-69	19.4	42.4
70 or above	1.5	42.4



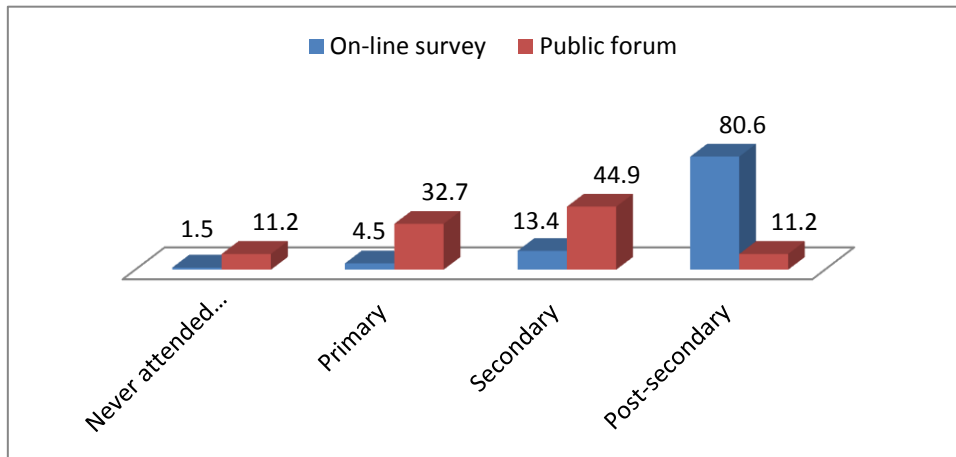
**Q2** Gender

	On-line survey (%)	Public forum (%)
Male	65.7	32.7
Female	34.3	67.3



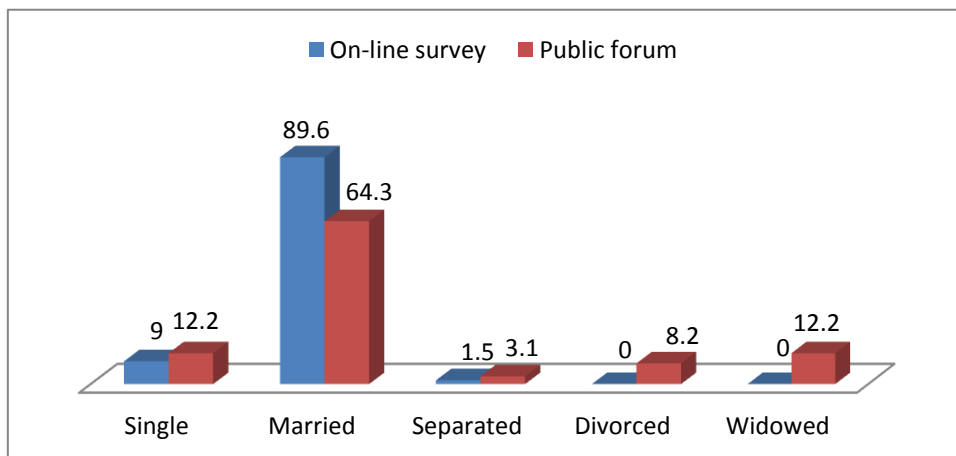
**Q3** Education level

	On-line survey (%)	Public forum (%)
Never attended schooling	1.5	11.2
Primary	4.5	32.7
Secondary	13.4	44.9
Post-secondary	80.6	11.2



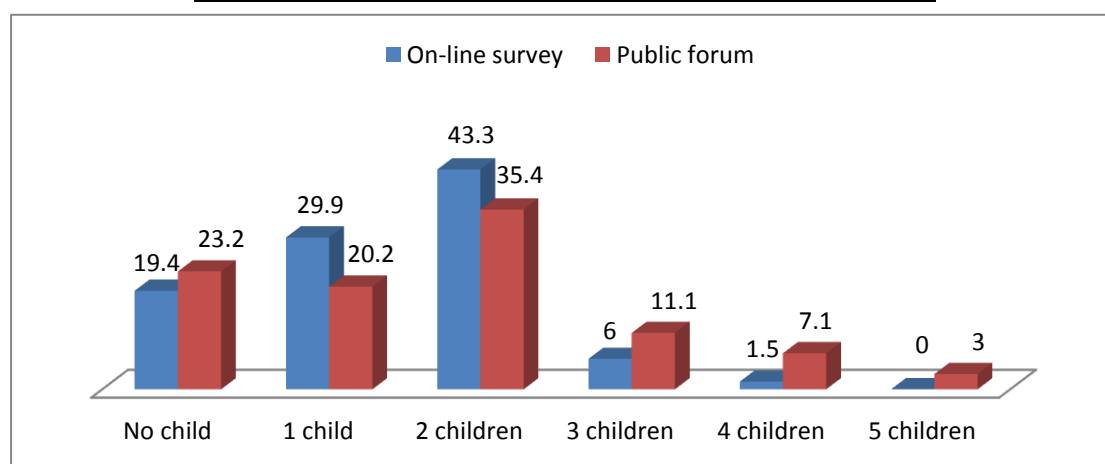
**Q4** Marital status

	On-line survey (%)	Public forum (%)
Single	9	12.2
Married	89.6	64.3
Separated	1.5	3.1
Divorced	0	8.2
Widowed	0	12.2



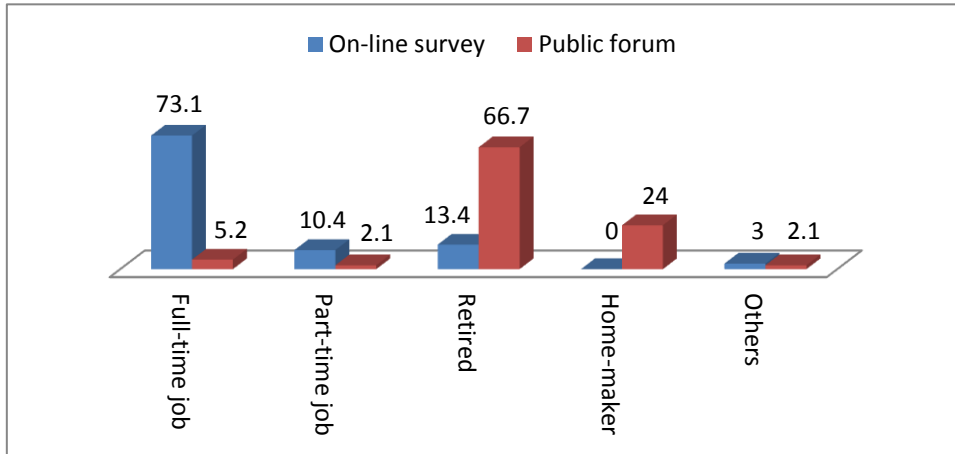
**Q5** Number of children

	On-line survey (%)	Public forum (%)
No child	19.4	23.2
1 child	29.9	20.2
2 children	43.3	35.4
3 children	6	11.1
4 children	1.5	7.1
5 children	0	3



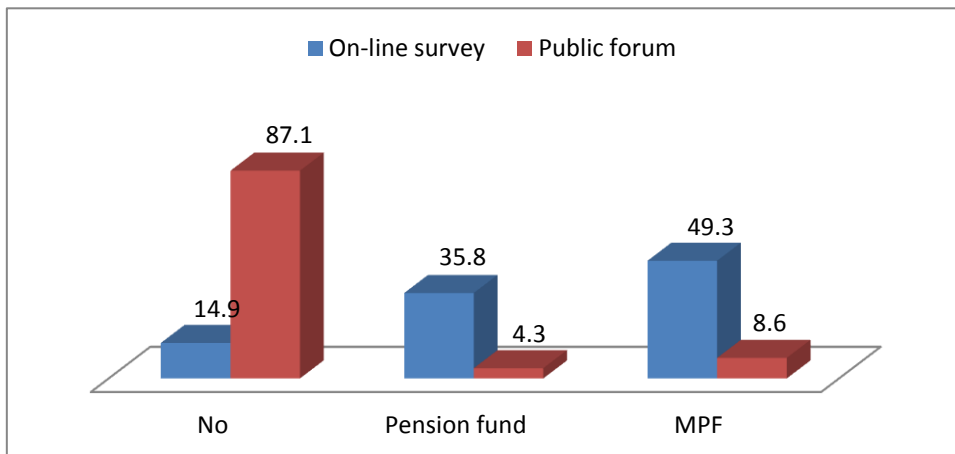
**Q6** Employment status

	On-line survey (%)	Public forum (%)
Full-time job	73.1	5.2
Part-time job	10.4	2.1
Retired	13.4	66.7
Home-maker	0	24
Others	3	2.1



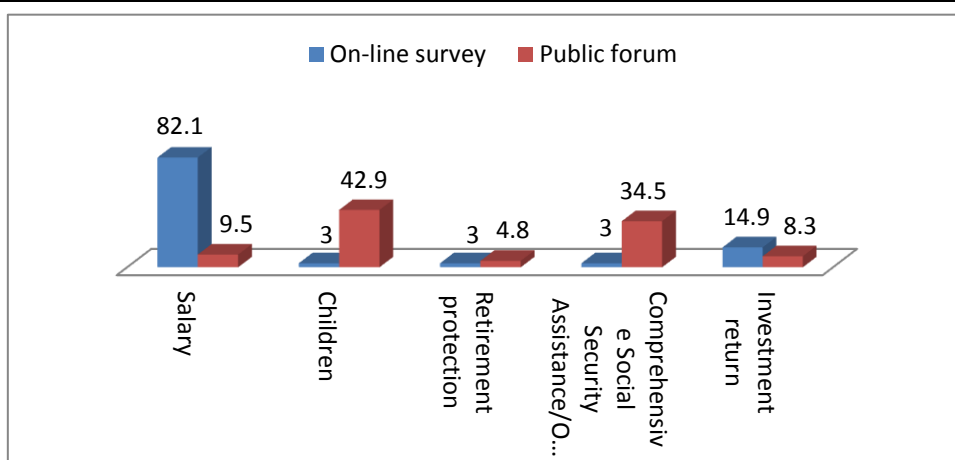
**Q7** Have you joined any retirement protection plan?

	On-line survey (%)	Public forum (%)
No	14.9	87.1
Pension fund	35.8	4.3
MPF	49.3	8.6



**Q8** Sources of monthly income:

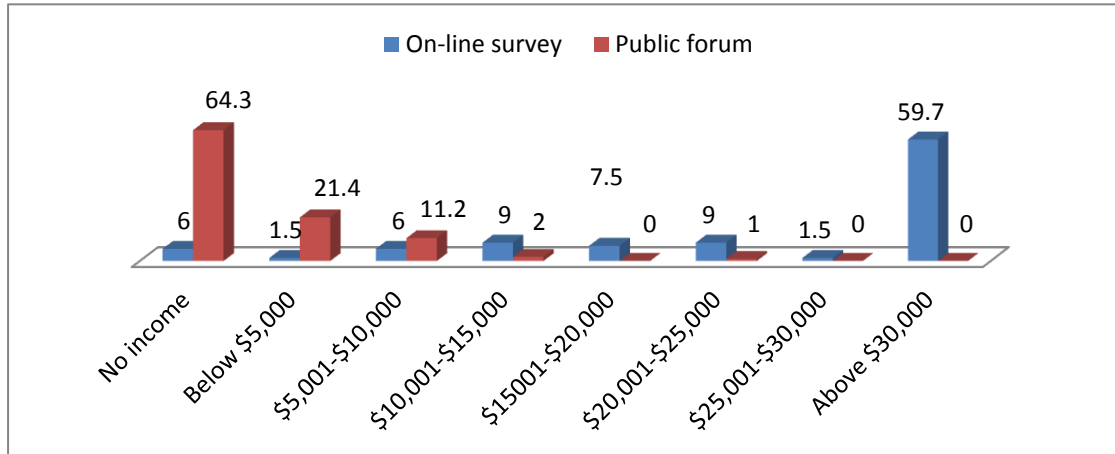
	On-line survey (%)	Public forum (%)
Salary	82.1	9.5
Children	3	42.9
Retirement protection	3	4.8
Comprehensive Social Security Assistance/ Old Age Allowance	3	34.5
Investment return	14.9	8.3



**Q9** Monthly income amount

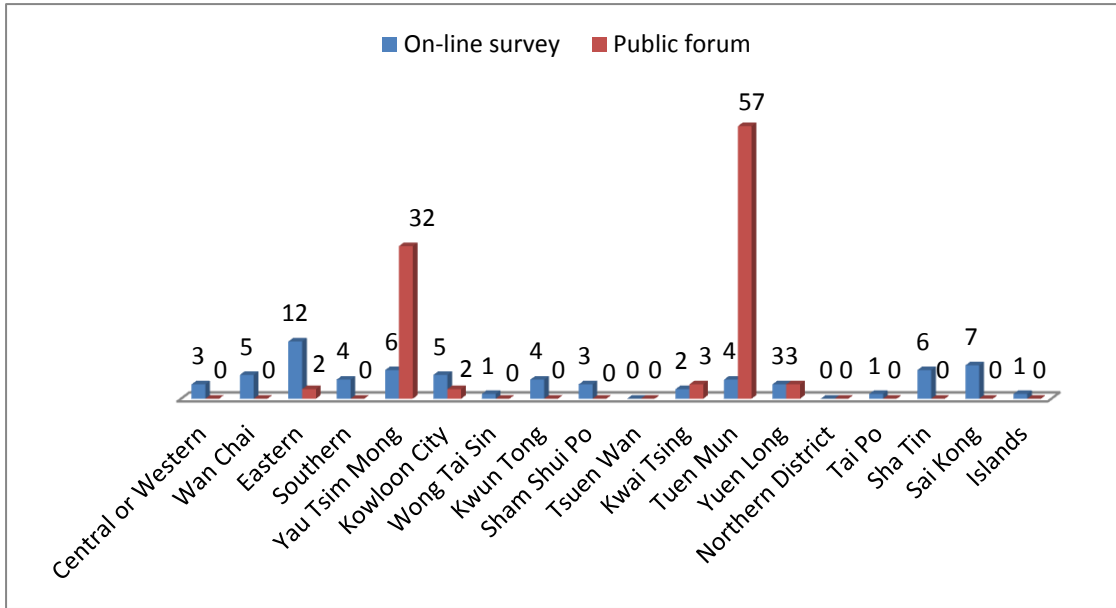
	On-line survey (%)	Public forum (%)
No income	6	64.3
Below \$5,000	1.5	21.4
\$5,001-\$10,000	6	11.2
\$10,001-\$15,000	9	2
\$15001-\$20,000	7.5	0
\$20,001-\$25,000	9	1
\$25,001-\$30,000	1.5	0
Above \$30,000	59.7	0





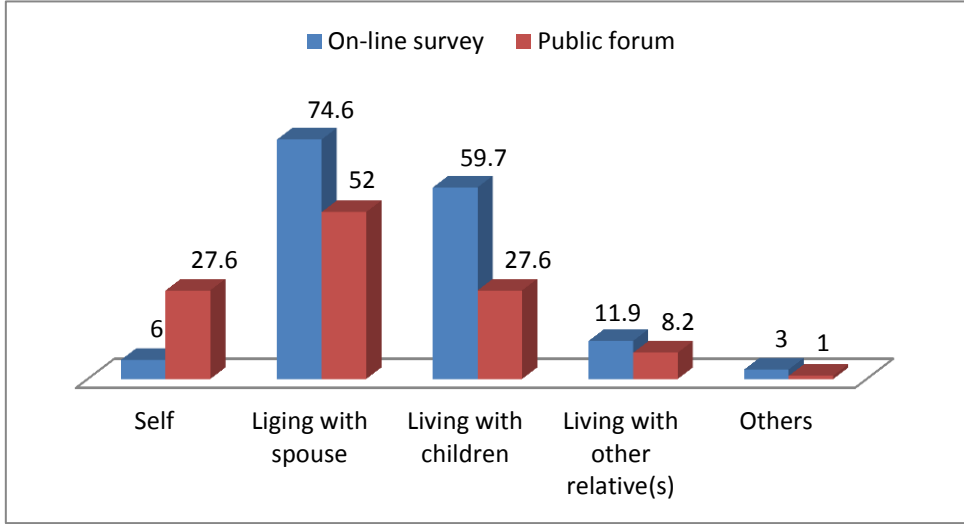
**Q10** Living district

District	On-line survey	Public forum	District	On-line survey	Public forum
Central or Western	3	0	Tsuen Wan	0	0
Wan Chai	5	0	Kwai Tsing	2	3
Eastern	12	2	Tuen Mun	4	57
Southern	4	0	Yuen Long	3	3
Yau Tsim Mong	6	32	Northern District	0	0
Kowloon City	5	2	Tai Po	1	0
Wang Tai Sin	1	0	Sha Tin	6	0
Kwun Tong	4	0	Sai Kong	7	0
Sam Shui Po	3	0	Islands	1	0



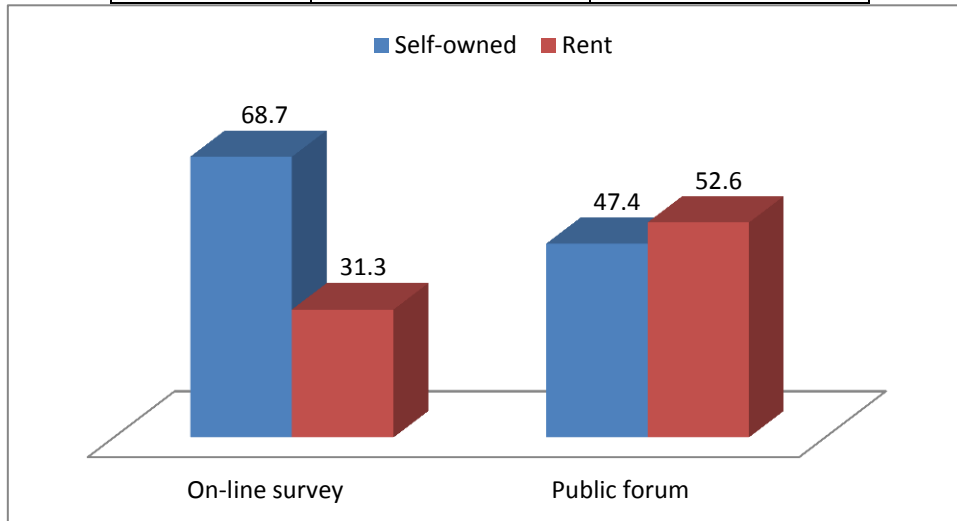
**Q11 Household composition:**

	On-line survey (%)	Public forum (%)
Self	6	27.6
Living with spouse	74.6	52
Living with children	59.7	27.6
Living with other relative(s)	11.9	8.2
Others	3	1



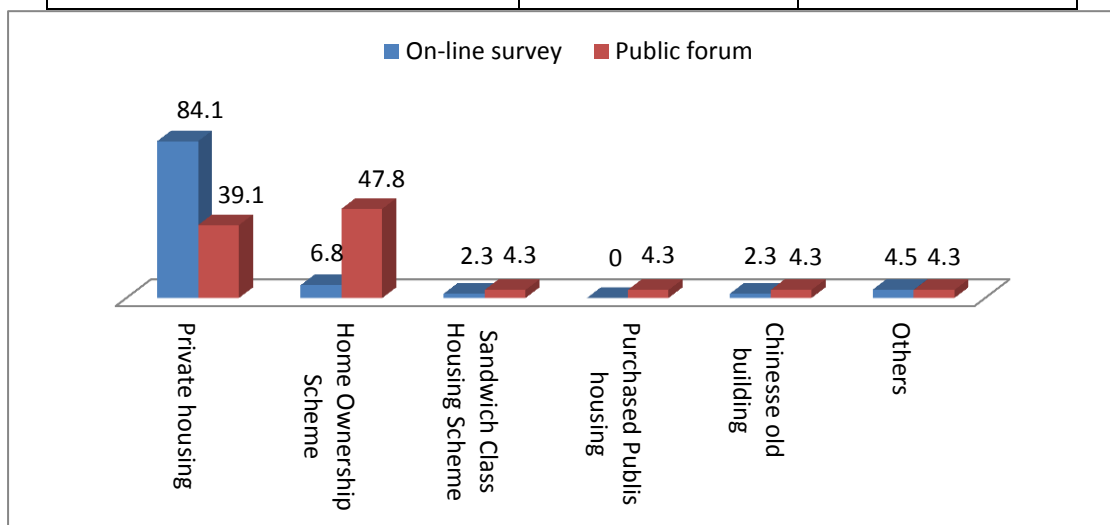
**Q12** Type of housing unit

	On-line survey (%)	Public forum (%)
Self-owned	68.7	47.4
Rent	31.3	52.6



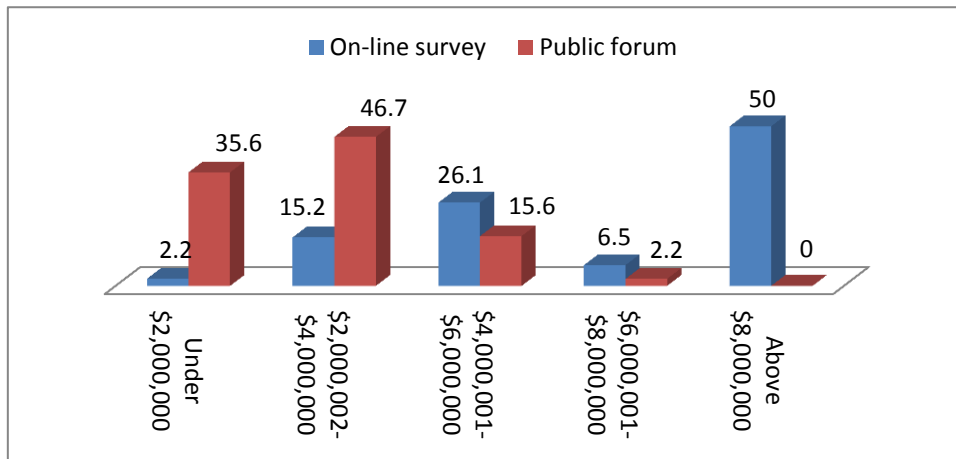
**Q13** Type of assets owned

	On-line survey (%)	Public forum (%)
Private housing	84.1	39.1
Home Ownership Scheme	6.8	47.8
Sandwich Class Housing Scheme	2.3	4.3
Purchased Public housing	0	4.3
Chinese old building	2.3	4.3
Others	4.5	4.3



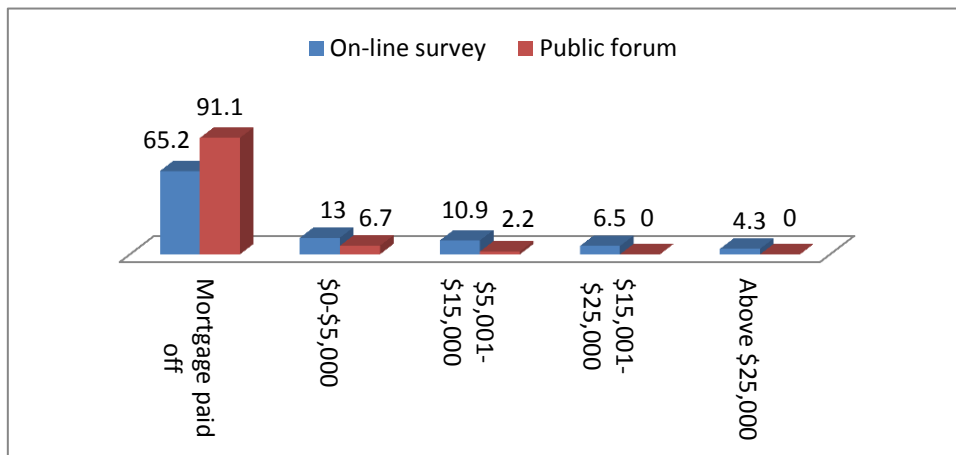
**Q14** Estimated value of assets owned

	On-line survey (%)	Public forum (%)
Under \$2,000,000	2.2	35.6
\$2,000,002-\$4,000,000	15.2	46.7
\$4,000,001-\$6,000,000	26.1	15.6
\$6,000,001-\$8,000,000	6.5	2.2
Above \$8,000,000	50	0



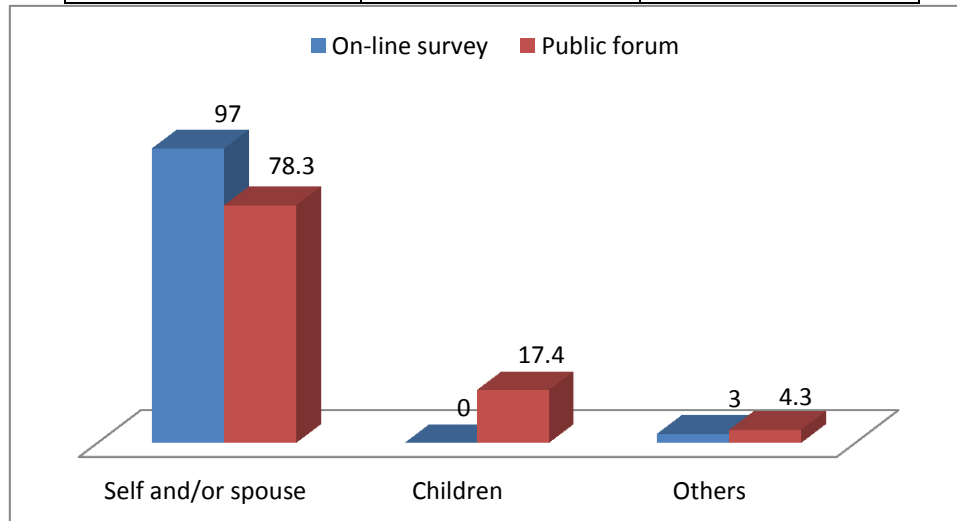
**Q15** Monthly mortgage payment

	On-line survey (%)	Public forum (%)
Mortgage paid off	65.2	91.1
\$0-\$5,000	13	6.7
\$5,001-\$15,000	10.9	2.2
\$15,001-\$25,000	6.5	0
Above \$25,000	4.3	0



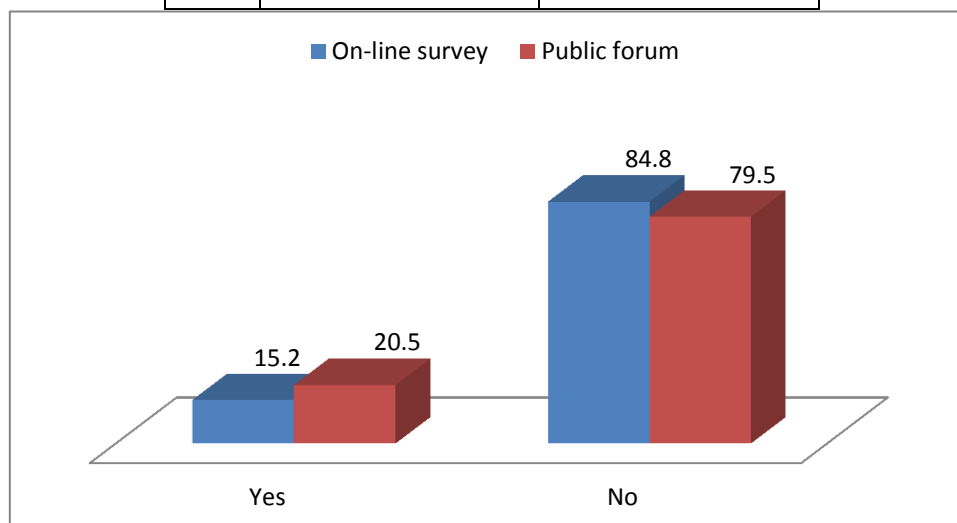
**Q16** The mortgage payment is paid by

	On-line survey (%)	Public forum (%)
Self and/or spouse	97	78.3
Children	0	17.4
Others	3	4.3



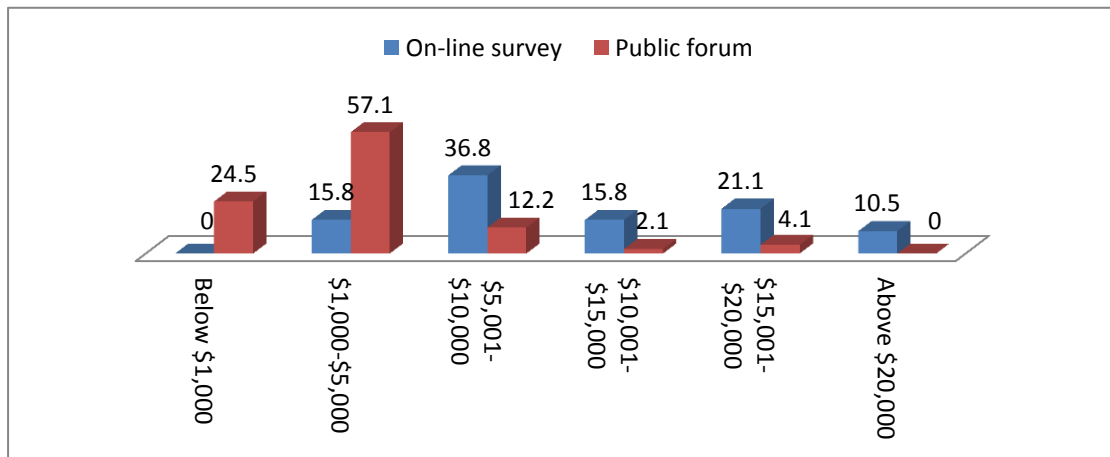
**Q17** Would you consider applying for reverse-mortgage?

	On-line survey (%)	Public forum (%)
Yes	15.2	20.5
No	84.8	79.5



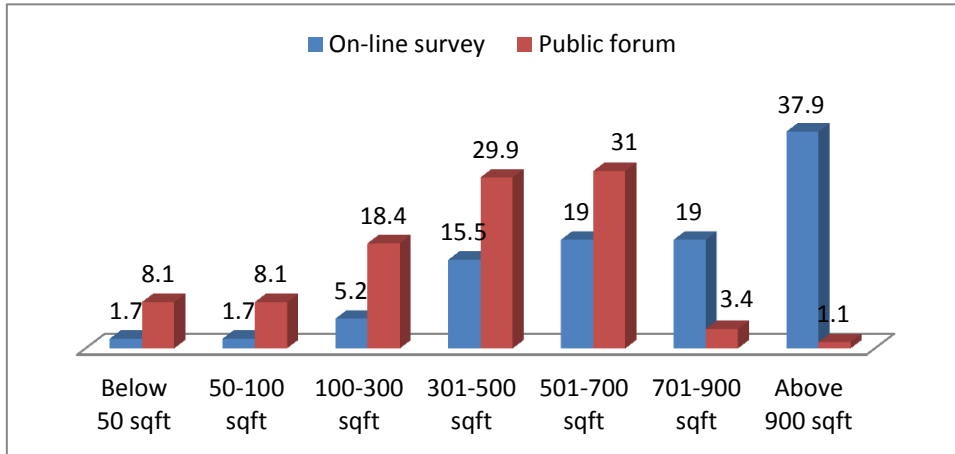
**Q18** Rental fee of the current flat:

	On-line survey (%)	Public forum (%)
Below \$1,000	0	24.5
\$1,000-\$5,000	15.8	57.1
\$5,001-\$10,000	36.8	12.2
\$10,001-\$15,000	15.8	2.1
\$15,001-\$20,000	21.1	4.1
Above \$20,000	10.5	0



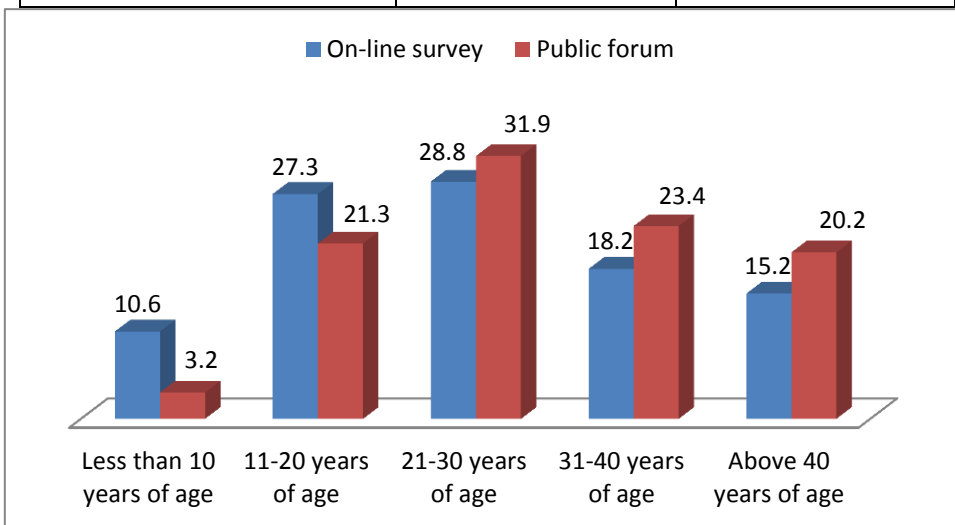
**Q19** Area of the existing housing unit (Gross floor area in sqft)

	On-line survey (%)	Public forum (%)
Below 50 sqft	1.7	8.1
50-100 sqft	1.7	8.1
100-300 sqft	5.2	18.4
301-500 sqft	15.5	29.9
501-700 sqft	19.0	31.0
701-900 sqft	19.0	3.4
Above 900 sqft	37.9	1.1



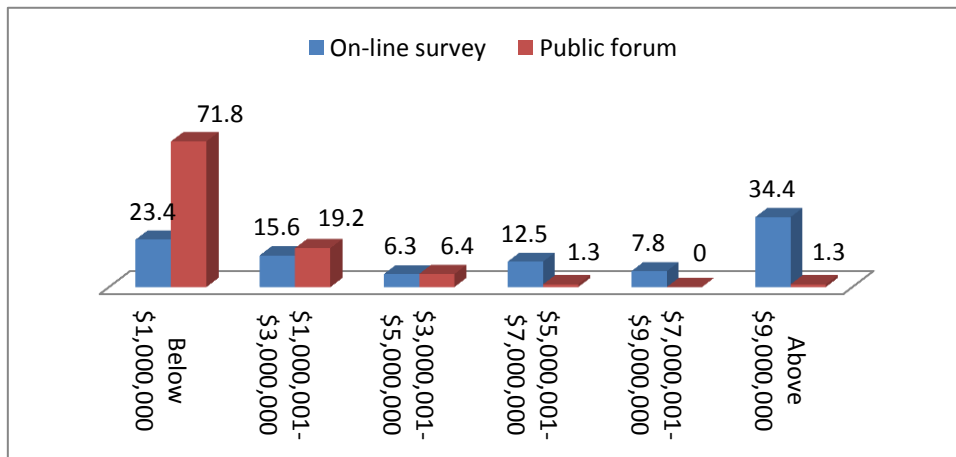
**Q20** Property age of your housing unit

	On-line survey (%)	Public forum (%)
Less than 10 years of age	10.6	3.2
11-20 years of age	27.3	21.3
21-30 years of age	28.8	31.9
31-40 years of age	18.2	23.4
Above 40 years of age	15.2	20.2



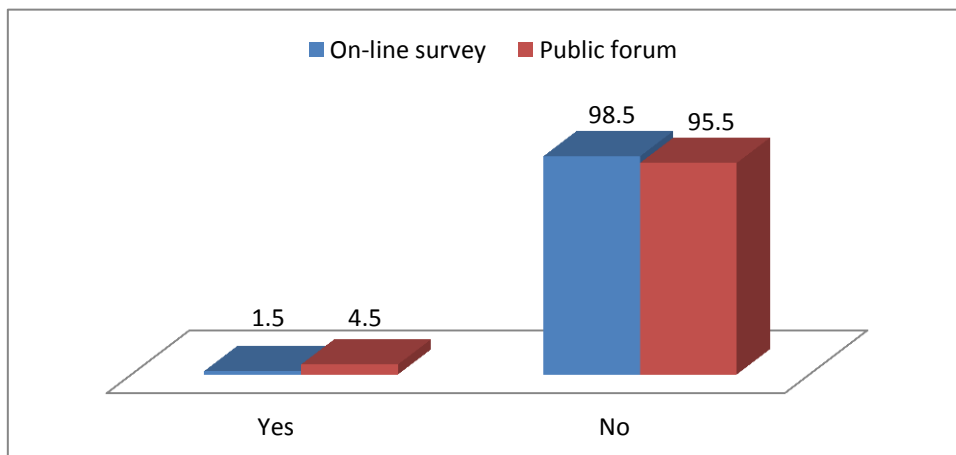
**Q21** Value of assets owned

	On-line survey (%)	Public forum (%)
Below \$1,000,000	23.4	71.8
\$1,000,001-\$3,000,000	15.6	19.2
\$3,000,001-\$5,000,000	6.3	6.4
\$5,000,001-\$7,000,000	12.5	1.3
\$7,000,001-\$9,000,000	7.8	0
Above \$9,000,000	34.4	1.3



**Q22** Are you on the waiting list for the elderly residential care homes subsidized by the government?

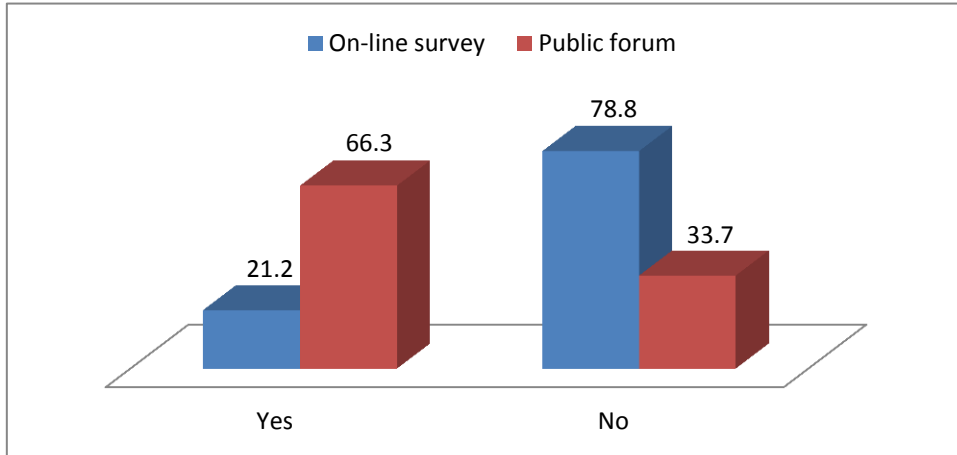
	On-line survey (%)	Public forum (%)
Yes	1.5	4.5
No	98.5	95.5





**Q23** Do you have any chronic disease

	On-line survey (%)	Public forum (%)
Yes	21.2	66.3
No	78.8	33.7



**Q24** Who is taking care of your daily living?

	On-line survey (%)	Public forum (%)
Family members	18.8	24.5
Foreign domestic helper	18.8	1
Hired carer	0	0
No one	59.4	72.4
Others	3.1	2

