Minutes of the Open Meeting of the HONG KONG HOUSING AUTHORITY held on Thursday, 7 October 1999

PRESENT

Dr the Hon Rosanna WONG Yick-ming, JP (Chairman)

Mr J A MILLER, JP (Director of Housing) (Vice-chairman)

Hon LEE Wing-tat

Mr Daniel LAM Chun, JP

Mr YEUNG Ka-sing, JP

Mr Anthony WONG Luen-kin, JP

Mr Raymond CHOW Wai-kam, JP

Ms SIU Yuen-shing, JP

Mr Walter CHAN Kar-lok, JP

Dr Anthony CHEUNG Bing-leung, JP

Mr WAN Man-yee, JP

Mr LAU Kwok-yu, JP

Hon NG Leung-sing

Mr NG Shui-lai, JP

Ms Iris TAM Siu-ying

Mr WONG Kwun

Professor Richard WONG Yue-chim, SBS

Mr Philip Trevor NUNN

Hon CHUNG Shui-ming, JP

Mr Michael CHOI Ngai-min

Mr Alex CHOY Kan-pui, BBS, JP

Mr IP Kwok-him, JP

Mr Dominic WONG Shing-wah, JP (Secretary for Housing)

Mr R D POPE, JP (Director of Lands)

Miss Jennifer MAK Yee-ming (Director Corporate Services)

(Secretary of the Authority)

ABSENT WITH APOLOGIES

Dr Joseph CHOW Ming-kuen, JP

Mr Eddy FONG Ching, JP (out of Hong Kong)

Mr CHAN Bing-woon, SBS, JP

Mr Peter WONG Hong-yuen, GBS, JP (out of Hong Kong)

Hon CHENG Kai-nam, JP Hon HO Sai-chu, SBS, JP

Mr George NG Sze-fuk, BBS, JP

Miss Denise YUE, JP (Secretary for the Treasury)

IN ATTENDANCE

Mr Marco M H WU, JP (Deputy Director/Management)

Mr R A BATES, JP (Deputy Director/Works)

Mr R J AVON, JP (Finance Director)

Mr Vincent TONG, JP (Business Director Management)(Acting)

Mr K H LAU, JP (Business Director/Allocation & Marketing)(Acting)

Mr Joseph LEE (Business Director/Commercial and Business

Development)(Acting)

Mr Joseph KONG (Business Director/Development)(Acting)

Mr H T FUNG (Assistant Director/Management 3)
Mr David LEE (Assistant Director/Development)

Mrs Doris MA (Project Director/West)

Mr Y K CHENG (Assistant Director/Applications and

Home Ownership)

Mr Andrew LAI (Head of Corporate Strategy Unit)

Mr K N CHEUNG (Assistant Director/Operations and Redevelopment)

(Acting)

Mr S K KWOK (Assistant Director/Management 1)(Acting)

Mr WONG Bay (Assistant Director/Management 2)(Acting)

Mr S T CHAN (Project Director/Central)(Acting)

Mr W H CHEUNG (Chief Systems Manager/Computer Division)

Mr C S HO (Chief Manager/Management (Supporting Service) 3)

Miss O L TSANG (Assistant Secretary for Housing/2)

Mr Dennis MAK (Committees' Secretary)(Acting) (Meeting Secretary)

Miss Patti HO (Assistant Committees' Secretary/3)

(Assistant Meeting Secretary)

Opening Address

The **Chairman** opened the meeting at 8:46 a.m. and welcomed Members to the meeting.

AGENDA ITEM 1

Confirmation of the minutes of the meeting held on 8 July 1999

(Paper No. HA 49/99)

2. The minutes were confirmed with amendments proposed by Mr LAU Kwok-yu as follows:

Paragraph 12 of the minutes of the English version was amended to read

"Mr LAU Kwok-yu supported the Department's proposals. He suggested the Department advise Members on whether at the design stage for the air-conditioning duct of the commercial facilities and the canopies in housing estates, careful planning had been made for their maintenance and cleaning to enhance environmental protection"

AGENDA ITEM 2

Matters Arising from the minutes of the previous meeting

(Paper No. HA 50/99)

3. Members noted the Department's report.

AGENDA ITEM 3

Year-end Review of the Housing Authority 1998/99 Corporate Plan

(Paper No. HA 61/99)

- 4. **Mr Andrew LAI** presented the paper and briefed Members on the progress of the initiatives set out in the HA 1998/99 Corporate Plan. **The Chairman** thanked all members of the Committees and the Business Directors for their efforts and hard work which had brought about fruitful results in the past year.
- 5. **Mr LAU Kwok-yu** asked what implication this year-end review would have on the formulation of the 2000/2001 corporate plan. He took for example the site formation works of two projects carried out by HA on behalf of the Government to speed up the production. He asked if HA would continue to take on similar projects and bear the necessary costs. He noted that the average waiting time for elderly applicants for PRH had been shortened to 3 years. However, according to the Policy Objective set out by the Secretary for Housing, the average waiting time for an elderly singleton to be allocated a shared flat is 2 years, while that for a self-contained flat is 3.5 years. If Members only referred to the average figures, they might have overlooked the real situation. Furthermore, while the paper reflected the present position of various initiatives, it made no mention of performance assessment.
- 6. Seeing that the computerized rent collection system was only at the stage of drafting tender specifications, **Mr CHUNG Shui-ming** queried whether the pilot scheme could be carried out before end 2000 as suggested by the paper. He also asked whether the management of 24 existing shopping centres was outsourced in

consideration of cost-effectiveness or manpower shortage.

- 7. **Mr WONG Kwun** asked whether the average time of 57 days targeted for the completion of refurbishment of vacant flats could be shortened. He pointed out that PRH tenants had to pay three-fold rents if they did not return their flats one month after they had taken over their HOS flats or joined HPLS. He commented that the different time limits were virtually unfair to the existing tenants. He also said that the Department's arrangement for 8500 overcrowded households to be rehoused in larger flats, as explained in the paper, only benefited households with living density below 4.5 m² per person. He asked whether the Department had worked out a schedule for housing all overcrowded households with living density below 5.5 m² per person. **Mr Walter CHAN Kar-lok** asked whether PRH tenants, HOS owners and commercial tenants were covered in the customer satisfaction survey. Saying that the findings would be useful to the formulation of future business plans, he hoped that relevant information would be made known as soon as possible.
- 8. **Mr IP Kwok-him** asked how many overcrowded households needed improvement to their living environment and whether they had the right to choose from the flats provided by the Department. With regard to the comprehensive means test on prospective tenants, he wished to know the number of prospective tenants who could not pass the means test covering income and net assets. He also asked if there was a review on the quota of HPLS. **Mr Alex CHOY** pointed out that the vacancy rate of commercial properties was 4.19%, higher than the target of 3%. He queried whether the economic downturn was the only attributing factor for the failure to achieve the target and whether it was necessary to review the policy.
- 9. **Dr Anthony CHEUNG** pointed out that as at 31.3.99, only 28 500 out of the target of 32 000 flats had been completed on schedule. The slippage was due to the slow progress of contractors. He queried if this was because the system was not working well or it was just a haphazard phenomenon. **Mr WAN Man-yee** suggested that appropriate indicators be included in the corporate plan to reflect the progress of individual initiatives and their relationship with the long-term housing policies.

- 10. Mr Andrew LAI responded that the review of the corporate plan would provided useful reference for the formulation of future plans. In formulating the business plans for the year ahead, Business Directors would also submit progress reports for the first half of the year to Members for their information. He agreed that some long-term housing targets might not possibly be achieved in the near future and HA would try its best to explain in its future corporate plans the initiatives taken to achieve the long-term targets. He continued to say that the customers satisfaction survey covered all major client groups of HA such as PRH and HOS applicants, PRH tenants, HOS owners and commercial tenants. Referring to overcrowded households, as at June this year, there were approximately 7 000 PRH households with average living density below 4.5 m² per person and they were more choosy about the locations for transfer. The Department would try its best to entertain tenants' requests for local transfer. Mr LAI also pointed out that the Commercial Properties Division had studied and introduced a series of measures such as rent freeze and rental re-assessment which effectively reduce the vacancy rate of commercial properties. Following the implementation of business reengineering process, the duration of refurbishment works for vacant flats had been shortened from a few months to 57 days. The Department would continue to examine ways to shorten the duration of refurbishment and introduce measures to encourage tenants to carry out refurbishment themselves.
- 11. **Mr Vincent TONG** added that completion of refurbishment works within 57 days was the target for 1998/99. It was expected that this could be further shortened as the Department had absorbed more contractors to facilitate the development of district contracts. Referring to Mr WONG Kwun's remark on the recovery of PRH flats within one month, **Mr TONG** explained that tenants could stay in their flats for up to 3 months. However, they had to pay a different rent for the second and third months to prevent them from enjoy double housing benefits.
- 12. **Mr LAU Kai-hung** explained that a Waiting List applicant would be given a choice of 4 districts and he would be offered a PRH flat earlier if he chose the New Territories than if he choose elsewhere. The average waiting time therefore served to indicate more clearly the progress of the PRH allocation. The Department reviewed the HPLS quota regularly. The quota for this year was 4 500 and it would be revised

following the review to be conducted early next year. Since the comprehensive means test covering the income and assets was introduced last year, there has been obvious improvement to the waiting time of the WL applicants with the number of applicants reduced from 140 000 to 120 000. The initiatives for the management of the Waiting List would help shorten the waiting time to 3 years by 2005.

- 13. **Mr Joseph LEE** said that the Department not only worked towards reducing the vacancy rate of commercial properties but would also continue to review its letting policy to cater for the demand of market. Referring to the setting up of computerized rent collection system for commercial properties, he said that the originally designed system, which was considered rather complicated after a detailed study, had been replaced by a simplified one. It was therefore expected that the pilot scheme could be carried out by the end of 2000. The plan to outsource the management of shopping centres was to enhance cost-effectiveness. However, the deployment of surplus staff should also be carefully thought out and handled.
- 14. **Mr Joseph KONG** said that in support of the Chief Executive's production target of 85 000 flats, all relevant departments had worked out their own development schedules to clearly define their scopes of work. For example, Territory Development Department was responsible for the site formation works. Except under exceptional circumstances, the Housing Department would not need to take up site formation works. As for the failure to fully meet the production targets, it was partly because the Department refused to accept shoddy works. He agreed that it was necessary to regularly review the relevant systems. The preferential tender award system had been introduced since September and the site supervision system had been strengthened to enhance the performance of the contractors.
- 15. In response to Mr IP Kwok-him's enquiry, **Mr LAU Kai-hung** said the introduction of the comprehensive means test covering income and assets to PRH tenants and applicants last year had generally achieved satisfactory results. The number of Waiting List applicants had been reduced. This, coupled with the completion of more PRH flats, would help effectively to shorten the waiting time for PRH.

- Referring to the host of initiatives and corporate objectives set out in the paper, **Mr LAU Kwok-yu** pointed out that although the paper had indicated the progress as at the end of the year, it did not show how effective they were, as was the case with the third initiative in page 4 of the annex. He hoped that the Department would provide such information in future. He noted that the paper had mentioned about the implementation of a number of reviews and surveys and suggested that relevant information should be submitted to the respective business committees. **Mr LAU** also said that papers should be delivered to Members 4 days prior to the meetings so that they could clarify the contents of the papers with the Department before the meetings when needs arose.
- 17. **Mr Vincent TONG** explained that in many cases it might not be able to assess the effectiveness of the initiatives during implementation. The paper therefore only indicated that some initiatives were "on-going". The Department would keep the progress in view and report the effectiveness of these initiatives to the respective Committees at an appropriate time. Taking the initiative on cleansing contract improvement as an example, he said that the Rental Housing Committee had been briefed on this initiative and he promised to report the progress to the Committee for discussion some time after the implementation of the initiative. **Mr LAU Kai-hung** said that the Department prepared a number of survey reports every year. Copies could be sent to Mr LAU Kwok-yu if he was interested.
- 18. **The Chairman** said that it was natural for Members to ask for relevant information and make clarifications since they served on different Committees. She reminded the Department of the need to transmit the papers to Members on time in accordance with the Standing Orders.
- 19. **Mr WONG Kwun** welcomed the Department's move to further shorten the duration of refurbishment of PRH flats as this would speed up the allocation of PRH flats to WL applicants. He reiterated that it was not appropriate for the Department to

take two months itself to refurbish a PRH flat but require tenants to surrender their flats within one month after they had taken over HOS flats or paid penal rents. He hoped that the Department would review the policy to allay tenants' worries in purchasing their own home. Referring to the handling of overcrowded households, he noted that priority was only given to those households with average living space below 4.5 m² per person. He hoped that more resources could be allocated to take care of those households with living space slightly above 4.5 m² per person.

20. Members noted the year-end review of the Housing Authority 1998/99 Corporate Plan.

AGENDA ITEM 4

Addressing the Year 2000 Challenge

(Paper No. HA 62/99)

- 21. **Mr W H CHEUNG** presented the paper with the aid of transparencies.
- 22. Noting that about 4% of our business partners had not yet responded on whether they could rectify their systems to address the Year 2000 (Y2K) issue, **Mr CHUNG Shui-ming** asked how the HD could monitor the effective completion of rectification exercises by the partners, and how great the impact on their services to the HA and HD and on the public and safety would be if in the end they failed to improve their systems.
- 23. **Mr Daniel LAM** inquired whether all the existing data and information could be transferred and applied upon rectification. He further asked if there would be similar compliance issues in the future, and whether a deadline should be set for the rectification exercises of the HD's existing service contractors. **Mr YEUNG Ka-sing** was concerned whether the communication channels between the Authority and public utility companies such as water, electricity and gas suppliers were effective enough to tackle the problems that might crop up on the Y2K critical dates.
- 24. **Mr LAU Kwok-yu** asked how the HD would assess the possible damage

and enforce compulsory rectifications if the existing business partners failed to address the Y2K issue. Learning that the HD had tested the systems concerned in August and on the critical date of 9 September, **Mr Michael CHOI** would like to know the performance of the systems. Nothing from paragraph 15 of the paper that the rectification work on IT and embedded systems had been reviewed by third parties as part of the assurance programme, **Mr NG Leung-sing** asked how high the standard of the assurance by the third parties was.

- 25. **Mr W H CHEUNG** pointed out that hardward, software and data had been repeatedly tested in the testing process, and the results made us feel confident about the transition of the HD's systems into 2000. Notwithstanding the satisfactory results of both tests on the contingency plan, continuous improvements could still be made in the communication among staff and in the equipment in the Contingency Centre. It would be necessary for the HD to step up the monitoring and supervision of their rectification work if our business partners had not yet rectified their systems. **Mr Joseph KONG** added that after the issue of warning letters to the 34 active contractors who had not yet confirmed their Y2K compliance status as mentioned in paragraph 12 of the paper, there remained only 9 who failed to confirm their status and thus required close supervision. For those contractors who were undertaking works with the HD, their computers were mainly used in ordering raw materials and day-to-day management. Should any of them fail to address the Y2K problem, the HD would closely monitor their work such as their performance in ordering so as to make remedies as soon as possible.
- As for the review of the rectification work by third parties, **Mr W H CHEUNG** informed Members that arrangements had been made for the Internal Audit Section, independent consultants and other government departments (including the Audit Commission) to conduct repeated checks on the systems and he was confident about achieving Y2K compliance. Besides, the HD had been maintaining liaison with the SAR Government and had set up telephone hotlines for direct communication with electricity companies.
- 27. **Mr Alex CHOY** inquired if the HD would ask its staff to be on duty on 31 December 1999 and 1 January 2000 so as to implement contingency measures in the

event of emergency. **Mr IP Kwok-him** asked how the HD would assess the impact of possible non-compliance of some contractors on the operations of the Authority. Expressing her concern over the compliance activities of our partners such as private management companies, **Ms SIU Yuen-sheung** inquired about the HD's contingency

measures for their non-compliance.

28. **Miss Jennifer MAK** pointed out that on transition into 2000, arrangement

would be made for some of our staff such as those engaged in computer projects to be

on duty or on call for assisting the implementation of contingency measures as the need

arose. To address the Y2K issue, the HD had also suggested the owners and owners'

corporations of HOS and PSPS estates to liaise with the property management

companies concerned. With the experience of addressing the Y2K issue in other public

housing estates, the HD could therefore exchange its views with the owners'

corporations and management companies. She agreed that the compliance of business

partners was essential for addressing the Y2K issue. She pointed out that most of our

contractors had already arranged rectification work. The HD had also drawn up a

contingency plan for critical services. A small number of building contractors who did

not have any HD contracts in hand, however, had not yet responded on their compliance

status. Should they participate in the tender exercise for the HD's projects, they would

first have to confirm their compliance status. For those who were providing services,

the HD would check, on an individual basis, whether their services and products were

Y2K-compliant. The HD would also arrange more tests and enhance the cooperation

among its staff.

29. Members noted that the Department would continue its follow-up actions in

addressing the Y2K issue.

AGENDA ITEM 5

Any Other Business

The Chief Executive's Policy Address

- 30. Referring to the Chief Executive's Policy Address, **the Chairman** said that the Government had recognized HA's contribution towards meeting the housing need of the public over the past two years. It was stated in the Policy Address that HA had provided PRH flats for 73 000 families and helped over 100 000 families fulfil their wish of purchasing their own flats. HA would continue to help people buy their own home. It had the determination to shorten the waiting time for PRH to 3 years by 2005/06.
- 31. **The Chairman** continued to report to Members the housing-related section of the Policy Address and the response to be made by HA:
 - (i) HA had from time to time reviewed the housing arrangements for new arrivals to Hong Kong. These reviews were supported by the Government. Two proposals for relaxation would be put forward at the RHC meeting to be held on 4 November, viz, only half of the family members of PRH applicants would be required to meet the 7-year residence rule; non-adult children born in the Mainland to parents who were Hong Kong permanent residents would be treated the same as those born in HK in terms of PRH application. If these two proposals were approved, flat allocation to new arrivals would be speeded up. Of the 118 000 applicants now on the Waiting List, about 38 000 were illegible for PRH. The proposals, if implemented, would benefit some 32 000 families and 5 300 families would benefit immediately. To ensure that the existing WL applicants would not be affected, HA would request an annual provision of additional 5 hectares of land in the next 7 years to meet the demand for PRH subsequent to the policy change and to attain the target of reducing the waiting time to 3 years by 2005/06.
 - (ii) The rehousing of affected resident would be an important subject for the proposed Urban Renewal Authority. HA would consider the Government's proposals in an open and cooperative manner having regard to the general interests of Hong Kong. However, HA would uphold the key principle that the implementation of rehousing programmes must not affect the existing WL applicants.

- (iii) The Secretary for Housing mentioned in the Housing Policy Objective Booklet that assisted housing would be provided in the form of loans instead of HOS production. HA always supported the provision of loans to facilitate home ownership. Since 1998, 31 000 home ownership loans had been granted. A flexible way it was to help people buy their own home, it could not completely replace the production of HOS flats. HA would discuss with the Government the extent of loan provision, having regard to the financial condition and the need to maintain adequate flexibility. No decision had yet been made.
- 32. **Dr Anthony CHEUNG** said that while the replacement of HOS production with loan provision was yet to be discussed by Members, the Secretary for Housing had already revealed in his report that a concrete decision would be announced in December this year. Dr CHEUNG asked whether the top echelon of the Government had already come to a decision and awaited HA's support only. **The Chairman** said that the proposal was also mentioned in last year's Policy Address. HA had been liasing and exchanging ideas with Housing Bureau over the matter. The proposal would be submitted to the Committees concerned for discussion.
- 33. The Secretary for Housing said that housing problem had been on the top of the SAR Government's agenda since Hong Kong's reunion with China in 1997. The Government had amended its housing policy and implemented a number of new initiatives over the past two years. The Policy Address therefore did not cover much about housing this year. It mainly presented an overview of the efforts and achievements of the relevant organizations in these two years. Apart from the Chief Executive's Policy Address, the Policy Objective for the Housing Bureau also set out the Government's initiatives on housing. He pointed out that the Housing Bureau was still deliberating the extent to which HOS could be replaced with loan provision and proposals would be put forward to HA for consideration. The Government preferred a gradual approach to loan provision to achieve cost-effectiveness. In response to Dr Anthony CHEUNG's enquiry, he explained that the Government did not expect that agreement could be reached or the loan scheme could be finalized in the space of two

months. As stated in the message of Housing Bureau's Policy Objective, he hoped that details would be worked out with HA and a formal announcement would be made within a few months. Members could discuss the matter and put forward proposals in the meantime.

- 34. **Mr WONG Kwun** inquired whether the Authority should keep in step with the Government to arrange brainstorming sessions on the issue prior to the formulation of specific measures. Welcoming the relaxation of residence rule for family members of WL applicants as proposed in the Policy Address, he asked when the restriction would be lifted. He proposed that in order to ease off the pressure exerted by the new policy on public housing demand, consideration might be given to increasing the ratio of public housing for rental and for sale to 3:1. He had reservations about the proposal of withholding the production of HOS flats, saying that it might be difficult for the Government to prevent private real estate developers from whooping up flat prices if they were the only one left to build and sell flats. Besides, suspension of HOS production might affect the operation of the Authority as a major part of its revenue came from the sale proceeds of HOS flats.
- 35. In response, **the Chairman** said that brainstorming sessions could be held but it was undesirable for the Authority to take over the duties of the committees concerned as there was already an appropriate mechanism for them to discuss the proposals. In view of the scarcity of public housing resources, no consideration would be given to the further relaxation of the residence rule or other eligibility criteria for public housing at the present stage. Referring to the HOS and PRH production ratio, there had already been frequent discussions by the committees concerned. Until 2003/04, the ratio would probably remain at 1:1 which was under no plan for revision for the time being. She reiterated that the Authority had not considered the suspension of HOS production.
- 36. **Mr LAU Kwok-yu** appreciated the detailed report on the policy objectives by the Secretary for Housing. As some proposals involved the work of several committees, he hoped that certain key items, after having been discussed by the relevant committees, could be submitted to the Authority for deliberation. The Chairman said

that she would be glad to provide proper avenues for Members to express their opinions.

- 37. Supporting the 3 main proposals in the Policy Address as mentioned by the Chairman, **Mr Michael CHOI** agreed that the Authority should change its role and functions, for example, to rehouse the households affected by the urban renewal programme to cope with social and economic transformation. He reckoned that the HOS and the loan scheme should be carefully balanced to provide greater choices for the public in a cost-effective manner. Financially, the Authority relied on the sale proceeds of HOS flats to subsidize public housing development. Should HOS flats be reduced while the quota for housing loans be increased, it would pose a heavy financial burden to the Authority. If the Government hoped the Authority to increase its housing loans, it should consider whether it was necessary to change its existing financial arrangements with the Authority.
- 38. **Mr NG Shui-lai** supported the direction of the urban renewal programme and the relaxation of the residence rule for new arrivals as proposed by the Chairman. He held that the Authority should help people to live and work in contentment having regard to the overall interest of the society, while also taking into account the interests of the existing applicants on the Waiting List. He hoped that the government departments concerned could respond to and support the proposals.
- 39. Quoting the housing subsidy policy set out in the Policy Objective for the Housing Bureau, **Dr Anthony CHEUNG** said it seemed likely that the Government had made some decisions and was considering their implementation details, rather than allowing Members to discuss whether they were appropriate or not. **The Chairman** noted the concerns of Members and would arrange the proposals to be submitted to the relevant committees for discussion. **Mr LEE Wing-tat** also said it seemed that there was already a decision in the Policy Objective Booklet of the Housing Bureau to substitute loans for HOS production. He held that the Authority and the public should have formal discussions on it. Besides, he hoped this proposal would not make people think that the Government revised its housing policy to shore up the market as a result of the pressure exerted by developers.

- 40. The Chairman pointed out that it was not possible to make any significant alteration to the HOS and PRH production ratio until 2003/4 since works had already been in progress. Even if it was decided to substitute loans for HOS production, it could only be implemented after 2003/4. As the extent of loan provision and the stance of the Authority had yet to be confirmed, Members would have the opportunity to discuss the proposals before they were submitted to the Housing Bureau. The Secretary for Housing clarified that the proposal of loan provision was not a modification of its policy by the Government under the pressure from developers. Instead, this directional objective was set on the basis of a study conducted over the past year.
- 41. In view of the profound effect of the 3 proposals mentioned by the Chairman on the housing policy, Mr IP Kwok-him welcomed an opportunity for discussion. He would have reservations about the first and second proposals if they had an adverse effect on the existing applicants on the Waiting List. Mr WAN Man-yee agreed that the Authority should discuss the proposals at its meetings and maintain an appropriate level of transparency. The Authority should consider the impact not only within the Authority such as financial implications but also outside the Authority, for example, whether private developers could meet the production target. Mr LAU **Kwok-yu** supported that the proposals involving the businesses of several committees should be submitted to the Authority for deliberation following the discussion by relevant committees. Noting that the Housing Bureau had examined the extent to which HOS could be replaced progressively with loan provision, as pointed out in the foreword of its Policy Objective Booklet entitled "Better Housing for All", he hoped the Bureau could submit the findings and analysis of the study to Members for reference and discussion.
- 42. **The Chairman** said that after the discussion by the relevant committees, she would arrange a brainstorming session for Members to discuss the proposals in detail, and their opinions would then be submitted to the authorities concerned.

Visit to Customer Service Centre

43. **The Chairman** reminded Members that a visit to the new Customer Service Centre at Wang Tau Hom was scheduled for 11 October 1999 at 3:00 p.m. The Centre which provided one-stop service had already come into operation. She encouraged Members to attend the visit to show their support and express their opinions.

Closure of Meeting

44.	There being no other business, the meeting closed at 10:40 a.m.	
Confirmed on		
		Dr the Hon Rosanna WONG Yick-ming, JP (Chairman)
	Dennis MAK (Meeting Secretary)	