



社評  
雙語道

# 堵塞富戶漏洞 公屋用得其所

## Plug the loophole in WTP to ensure the optimal use of PRH resources

原文

下文摘錄自2023年5月9日香港《文匯報》：  
房委會計劃再收緊公屋富戶政策，縮短入息或總資產淨值超標的「超級富戶」交還公屋單位的時限。相關政策方向展現了政府打擊濫用公屋、確保公屋資源用得其所的態度，彰顯社會公平正義，顯現政府為民情懷，值得支持。新一屆政府持續循多方面解決基層住屋困難，既要增加供應，也要完善分配制度和打擊濫用，雙管齊下成效更彰。

現行公屋富戶政策分為多個檔次，視乎住戶的家庭每月入息和資產淨值而定，入息超過一定範圍需要交倍半淨租金，再超過一定範圍需要交雙倍淨租金，再高一個檔次就是俗稱「超級富戶」的住戶，則需要遷出單位。要成為「超級富戶」，需要入息超過公屋入息限額5倍或者資產淨值超過入息限額100倍。

應該看到，今次政策改變針對的「超級富戶」是公屋住戶中最富有的一群人，這群人數量雖然不多，卻「毒害」了整個公屋制度。他們既然入息已經完全不符合資格繼續入住公屋，理所當然要遷出，但現行制度給予這群人最長可達12個月的「定期暫准居住證」，結果卻成為了這群人轉移資產的空檔期，每年約半數「超級富戶」個案在暫住期內懷疑轉移

資產而不再需要強制遷出，成為制度漏洞。

首先，「超級富戶」是有絕對實力進入私人住宅市場的一群人。以四人家庭為例，要成為「超級富戶」，需要月入超過15萬4,750元，或者資產淨值超過310萬元。以這樣的收入或資產，要在私人市場上購買或租用一個同等面積的私人住宅，不存在任何困難。因此房委會應該責令其馬上遷出公屋單位，最多酌情給予一兩個月的遷出期。

其次，現在市場上有形形色色的金融產品或實物資產。「超級富戶」不是一定要將錢放在銀行或證券戶口，而可以購買實物資產例如黃金，也可以購買虛擬貨幣等非記名、去中心化的資產，甚至可以直接轉移至親友名下，房委會不容易查出來或者證明其有非法目的。12個月無異於給予個別「超級富戶」「造假」空間。因此，收緊相關政策是合理的。

「超級富戶」「定期暫准居住證」期限太長的漏洞，雖然影響的住戶不多，一年可能僅有數十戶，但傳遞給社會的追求公平正義的態度卻是十分明確的。房委會要加緊調查力度，找出真正的「超級富戶」，對違法虛報者要追究其刑事責任，法院對這些人也應嚴懲不貸。只有如此，才能杜絕社會上鑽空子、佔便宜的風氣，才能凝聚更大的民意支持政府施政。



◆房委會計劃再收緊公屋富戶政策，縮短入息或總資產淨值超標的「超級富戶」交還公屋單位的時限。圖為公共屋邨。資料圖片

譯文

The Housing Authority plans to further tighten the Housing Subsidy Policy & Policy on Safeguarding Rational Allocation of Public Housing Resources (Well-off Tenants Policies, WTP), by shortening the time limit for "excessively well-off tenants", whose family income or total household net asset value exceeds the prevailing Public Rental Housing income limits (PRHILs), to surrender their Public Rental Housing (PRH) flats. The direction demonstrates the Government's attitude of tackling PRH tenancy abuse and ensuring the optimal use of PRH resources, and manifests social justice and the Government's concern for the people, thus deserving support. The new Government has continued to tackle the housing problem of the grassroots in various ways, not only by increasing supply, but also by improving the allocation system and curbing tenancy abuse. The two-pronged approach has been effective.

The prevailing WTP are divided into a num-

ber of categories, depending on the monthly household income and the net asset value. Tenants are required to pay 1.5 times or double net rent depending on which range their household income falls into. "Excessively well-off tenants", whose family income exceeds 5 times the prevailing PRHILs or whose total household net asset value exceeds 100 times the prevailing PRHILs, are required to vacate their PRH flats.

It should be noted that the "excessively well-off tenants" targeted by the policy change are the richest group of PRH tenants who, though small in number, have "poisoned" the entire PRH system. Since their family income has disqualified them from PRH, it is only logical for them to vacate their PRH flats. However, the current system allows them to apply for a Fixed Term Licence with a validity period not exceeding 12 months, and the tenants may exploit the period to transfer their assets - each year, about half of the "excessively well-off tenants" are suspected to have transferred their assets during the

term of licence, and are no longer required to vacate their PRH flats, which has created a loophole in the system.

Firstly, the "excessively well-off tenants" are financially sound to purchase private residential property. Take a four-person household for example, the family, as "excessively well-off tenants", have a monthly income of more than HK \$154,750 or have a net asset value of more than HK \$3.1 million. With such incomes or assets, they have no difficulty in purchasing or renting a private property of the same size as their PRH flats. Therefore, the Housing Authority should require them to surrender their PRH flats immediately, with a discretionary period of at most one or two months.

Secondly, there are all sorts of financial products and physical assets available in the market. "Excessively well-off tenants" may not necessarily save their money in bank or securities accounts; instead, they can purchase physical assets such as gold or anonymous, decentralised assets such as

virtual currency, or even transfer their assets directly to their friends or relatives, which cannot be easily detected or proved to have illegal purposes by the Housing Authority. The 12-month term is tantamount to giving some "excessively well-off tenants" room to "cheat"; therefore, it is reasonable to tighten up the relevant policy.

Although it may not affect many households, only a few dozen a year, to plug the loophole in the unduly long Fixed Term Licence for "excessively well-off tenant", it is very clear to convey to the community the message of fairness and justice. The Housing Authority should step up its investigation efforts to find out the real "excessively well-off tenants", and hold those who have made false declarations in breach of the law criminally liable. The courts should also punish those people with due severity. Only in this way can the practice of exploiting the loophole and taking advantage of the situation be prohibited, and public opinion can be rallied to support the Administration.

◆ Kevin Cheung (CUSCS Lecturer)

## 藝術複製成易事 科技發展助普及

### 英語筆欄

星期二見報

在數碼 (digital) 複製時代，藝術作品 (art-work) 仍具有它們獨特的地方嗎？例如，我們將蒙娜麗莎的照片做成表情包 (memes) 傳閱，似乎古典高雅的藝術作品已然變成我們手中的玩物。

對此，華特·班雅明 (Walter Benjamin) 提出了「靈光」(aura) 的概念，來闡釋藝術作品或者藝術真跡給我們帶來的震撼感，隨着工業社會 (industrial society) 的批量生產 (mass production) 而逐漸消失。從批判 (critical) 的視角而言，藝術作品似乎被「褻瀆」了——蒙娜麗莎被加上了鬍子，這是對藝術作品的尊重嗎？傳閱這些表情包的人，又怎能欣賞到藝術作品原有的美感呢？

#### 不必到藝術館看藝術

然而，不論是線下還是線上的藝術複製，前者如草間彌生 (Yayoi Kusama) 的南瓜做成紀念品 (souvenirs) 在商店裏售賣，也未必是件壞事。人們不必親身去到藝術館 (galleries) 就可以欣賞到藝術品，從而更多的人能夠接觸到藝術作品，甚至談論它們。這對藝術知識的普及 (popularity) 是有利的。更多平凡的人會對藝術產生興趣，並且可能會去探索藝術作品產生的淵源 (origin)。

關於「靈光」，或者什麼是美，不同的人有着不



◆藝術複製未必是件壞事，可以讓更多人接觸到藝術作品。圖為草間彌生的作品南瓜。資料圖片

同的見解。時代在變遷，社會在發展，社會上對於「藝術」的定義本身就在變化。例如，杜尚 (Duchamp) 的馬桶成為了絕世的藝術作品，得到成千上萬人的觀賞，也是一件值得深思的事情。隨着科技 (technology) 的發展，藝術的表現形式也愈來愈豐富。你我都可以參加到藝術創作當中，這不是一件好事嗎？

## 公牛面前揮紅布 事物會令人憤怒

### 英語世界

隔星期二見報

鬥牛是一項人和牛競技的活動，歷史悠久，世界多處地方都有，在西班牙最為流行。鬥牛進行的時候，鬥牛士 matador 揮動紅布，刺激公牛，表演很多驚險的動作，最後用長劍或長矛刺入公牛心臟。

鬥牛時，與人搏鬥的是公牛 (bull)，而為了激怒公牛，使公牛向前衝，鬥牛士會揮舞一幅紅色的布塊 (rag) 或者旗子 (flag)，西班牙人亦會用斗篷 (cape)。鬥牛活動盛行的時期，英國人就用了 a red rag to a bull 作為比喻，指一些令人憤怒的事物。形容某些事物或言行 be like a red rag to a bull (猶如向公牛揮舞的紅布)，就是說這些事物肯定會令人惱怒，引起激烈反應。美式英語會說 be like a red flag before a bull (猶如在公牛面前揮舞的紅色旗子)。

They are deeply religious people. Anything against their religion will be like a red rag to a bull.

他們是十分虔誠的教徒。任何悖逆他們宗教的事，都是觸犯禁忌，很易觸怒他們。

He got enraged when his son quitted university. It's like a red flag before a bull.

他兒子從大學退學時，他勃然大怒，有如公牛見到一塊紅布在他面前舞動。

To the conservative boss, criticism of his decisions is like a red rag to a bull. The staff don't like him very much.

對一個保守的老闆來說，凡是對他的決定作出批評，便是冒犯，他會因此大發雷霆。員工不大喜歡他。

用這個比喻可以靈活衍生出一些變化，例如說做出一些事使某些人氣憤、冒火，令他們激烈反應，可以說 hold up a red rag before a bull (在公牛面前提起

紅布) 或者 wave a red flag before a bull (在公牛面前揮舞紅色旗)。

The newspaper held up a red rag before a bull as they published a report about the president. He filed a lawsuit against the newspaper.

那報章出版一份有關總統的報告，等於在公牛面前揮舞紅布，惹怒他。他控告了那份報章。

Remember not to mention his ex-wife when he comes. Don't wave a red flag before a bull.

他來到的時候，千萬不要提起他的前妻。不要觸犯他的禁忌，惹怒他。

英語有另一句短語 see red (看見紅色，眼睛冒火)，大都相信亦是源自於鬥牛活動，說某人 see red，就是說這人極度憤怒、非常生氣，或是突然被某些行為或言語激怒，就像鬥牛時公牛見到紅布一般，不過，亦有人認為 see red 純粹是因為紅色代表惱怒和激動的情緒。

She cannot stand cruelty to animals. She saw red when she witnessed the boys kicking the small dog and she called the police immediately.

她不能容忍殘酷對待動物。她見到那些男孩踢那隻小狗的時候，眼睛冒火，立即報警。

其實，牛隻跟很多其他動物一樣是色盲的，分辨不了顏色。鬥牛時惹怒公牛的不是紅色，而是布塊的移動，激發了牠向前衝。雖然發現了紅色會觸怒公牛並不是事實，但 like a red rag to a bull 這比喻還是沿用下來。鬥牛很殘忍，不是十分人道的活動，世界很多地方，包括西班牙某些城市，都相繼禁止了，但這些源自鬥牛的用語還是可繼續使用的。

◆ Lina CHU  
(linachu88@gmail.com)