“Hidden Slum - Poor People in Rich Hong Kong”

Isabella Yin Shan Tam
School of Architecture
(Ref. no.: R43-11)
“More than 100,000 people living in sub-divided units, the average flat to be about eight square meters with a rent of HK$2,300. But the average income of residents is HK$7,000 a month,” said Society for Community Organization, July 2011
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“Prices are frightening, but everybody has got a roof over their heads. Hong Kong public housing are house 50% of the population...people are being put into a net, that net if they drop in, they are provided in housing...,” said Donald Tsang, Hong Kong Chief Executive
**Hidden Slum: Poor People in Rich Hong Kong**

**Research Focus**
Glittering skyscrapers, modern complexes, and the heady rush of huge financial deals are the images Hong Kong projects to the world. Across the harbor, where lies the sharp contrast: the smell of diesel and garbage hangs in the air, climbing up the staircase are dark and narrow, bare fluorescent light sway in a small breeze, a tiny window high up in the corner, kerosene tanks nestle below a small stove together with a water closet crowded in a so-called kitchen and toilet. This is a typical 60 to 70-square foot sub-division flat of unit in many old tenement buildings at Kowloon City or any other old districts over the past ten years. Due to it is difficult to tell what is happening inside from the outside of a building, I called this to be the ‘Hidden Slums’ in Hong Kong. As this in fact, is a form of squatter. They are self-built without architects and that squatter cities are always noted for the most vital cities.

Sub-division flat of units, the relatively cheap¹, (actually it is not that cheap as the rental even in line with luxury flat, but it relatively cheap because the square foot are extremely small) tiny housing units that have repeatedly been linked to deadly infernos, have mushroomed across Hong Kong despite efforts by the Buildings Department to step up inspections and broaden the scope of regulations. The people living in the units came from diverse backgrounds. While many were from the sandwich class - those who did not qualify for public housing and could not afford private flats - some were young people wanting to move out of home and single people looking to cut down on their commute. However, the poor people in rich Hong Kong is an issue that does not grab headlines like high property prices, or by-elections, or illegal structures. Until a building collapsed in Jan 2010, and two disastrous fires claimed many casualties last June and November 2011 it let the poor people bring to light.

But the poor people in rich Hong Kong is an issue that we have had for a long time; it does not seem to be getting any better. It is getting more serious. In the first half of 2010, the poor population in Hong Kong reached 1.26 million. The economic gap is widening and society is saturated with an emotion of ‘hating businessmen’ and ‘hating the rich’. 1.26 million people are living under the poverty line. The number of poor people who are employed reached 650,000. About 300,000 children live in poverty. One in every 3 elderly people is considered poor.

The question that should be asked then, is, why are the rich getting richer, and the poor getting poor in Hong Kong? Also has our government lost its way?

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¹ A survey by the Society for Community Organization between June and July 2011 revealed an average rent increase of 23.3 percent for subdivided flats. It found that the highest rental for a 80 to 100 square foot subdivided unit rent in line with luxury flat, as it cost HK$57.2 per square feet
Given that this study concern Hong Kong has been facing the growing problem of shortage of land these recent years due to the lack of new housing and high land price policy. The government makes money-selling land to developers and overlooks the need for public housing. Also, the sub-divided flats are also promoted as profitable investments for buyers. Owners get more money renting out sub-divided units than they do from renting out the flats to single tenants. In result, for such a high demand for small units lead to some flat owners, those in tenement buildings in particular, have sub-divided their properties into two or more individual units for sales or letting purpose.

Obviously, the following four sections will find “evidence” of why such conditions are conducive to the phenomenon, also trying to find ways out from here. But I would like to briefly introduce, in the broadest terms, the property tycoon that dominated much of our lives at Hong Kong. In short, we actually are paying a lot of money to developers in different forms everyday. This then, to be a fair society, I think only business is not the only way to solve our many, many controversial affairs in Hong Kong. Apart from "lawful", I think the environment, fairness, and the goodwill of society should also be considered, but I do think that now the property developers really dominate our society.
**Methodology**
The research so far is done by field research, telephone interviews, illustrations, graph models and collecting particular data which needed.

Telephone interviews / interviews have been taken with the following departments and organizations
- Buildings Department
- Tokwawan District Councillor, Democratic Alliance for the Betterment and Progress of Hong Kong
- Ma Tau Chung Fire Services Department
- Society for Community Organization (SoCo)
- Hong Kong Council of Social Service (HKCSS)
- Breakthrough
- Hong Kong Care and Poverty Relief Association
### Sections

1. Hidden Slum in developed city

*Should Hong Kong be shamed that so many people live in so many dangerous subdivided flats?*

The fire in Fa Yuen Street and the fact that so many people mostly people who are not very rich, having died in that fire. Six months earlier Ma Tau Wai Road fire caused four dead. Last year, in Ma Tau Wai Road a building collapsed, caused four dead. So we are talking about 17 people dead in a year. And all these people live in so-called subdivided flats. These are big flats divided into little cubicles for low-income families to live in. Why do we still have this? Does the government ignore safety?

The incidents may have different causes but people still died and they still live in subdivided flats. Hong Kong is a very rich society however, according to Society for Community Organisation better known as SoCo, there still at least 100,000 people living in subdivided flats, in fact some of these market stalls in Fa Yuen Street are run by people who are 80 or 90 years old. They should have been retired a long time ago but they are still working for a living. So, why is it that in rich Hong Kong we have still got people living in these appalling subdivided flats that we think are firetraps?

The answer is clear, there must be a hidden. Many people are living in this kind of subdivided flats, cubicles or even caged homes, in fact, the government they don’t have the number or statistic about how many people are living in these subdivided flats. Over the past five years, or even in the 10 years our supply of public housing there was a shortage. Before every year we supply around 50,000 but now we only have 15,000 per year. Even the housing policy for the middle-lower class is not very well since the Home Ownership Scheme is being cancelled.

Obviously, the government was heavily criticized by the citizen about they are not doing its job in monitoring the safety of these places. The government is not determination enough to enforce strict regulations and to gradually improve those safety regulations and step up their enforcement. Although we understand that the government take necessary steps to ensure and clear about the backlog of inspecting all the possible flats involving subdivided flats, but why does it take a year to enact legislation if people’s lives are at stake? Besides, according to SoCo, they have invited Eva Cheng, the housing secretary countless times to come and look at the conditions in caged homes and in subdivided flats, but she has not done so. How can we expect the government solve the problem of housing when the housing secretary refuses to go and look at the situation on the ground?

Beyond that, we also have many non-government organizations in Hong Kong, which are fighting to help lower poverty in Hong Kong, like one of the biggest NGOs in Hong Kong, the Society for Community Organisation, yet here in 2011 a highly developed society, various organisations have said that, more than one million people in HK live below the poverty line. Have these NGOs also failed in their jobs? As an organization trying to fight against poverty, however, nothing has happened in all these 10 years.
Definition of Sub-division flat of units
There was no exact definition of what constituted a sub-divided flat but according to Buildings Department, "Sub-division of flat units" (commonly known as "sub-divided units") in general refers to the sub-division of a domestic flat unit into two or more small individual units, each usually self-contained for sale or letting purposes. The relevant works commonly involve knocking down of the original non-structural partition walls, construction of new non-structural partition walls, installation of new toilets, alteration or addition of internal water pipes and drainage systems for the additional toilets, as well as raising of floor screeding to accommodate new/diverted pipes and drains, etc. Sub-divided units have also recently emerged in commercial/residential composite buildings and multi-storey industrial buildings. The situation has aroused concern.
Thousand 'Time bombs' lurk in society
The Buildings Department received 2,890 complaints about the sub-division of flats from 2005 to 2009. Among the 85 removal orders it issued, two involved over occupied flats and 24 had suffered water seepage. The Department then issued a departmental briefing on 2nd August 2011 detailing the progress of a special operation targeting unauthorized sub-divided flats.

On 30 June 2011, other than implementing laws to regulate those owners when doing the modification on their own flats, the Home Affairs Department (HAD) is committed to adopting multi-pronged measures to enhance building management that should be implemented in the short, medium and long term. Which includes joint operations in districts with a high concentration of "three nil" buildings to appeal to residents to comply with fire and building safety requirements and to promote fire and building safety, as well as expanding the Building Management Professional Advisory Services Scheme to assist owners of old buildings to improve property management. For medium - to long-term measures, the government should put in place a regulatory framework for the property management industry to enhance professional standards, review the Building Management Ordinance and foster a culture of good building maintenance. On regulation of the property management industry, a mandatory licensing system should also be introduced to regulate both property management companies (PMCs) and practitioners.

As noted in previous section, on 30 November 2011, just a few months later after the department has committed to adopting multi-pronged measures, a fatal blaze happened again and nine people perished in Fa Yuen Street mainly due to the blocked staircases, which expose the fact that the government did not follow through sufficiently to tackle the issue. As many buildings still have no owners’ corporation to work on property management, there are still many ‘time bombs’ in society. Starry Lee, from the Democratic Alliance for the Betterment and Progress of Hong Kong, described sub-divided flats as a "bomb" that may explode time and time again.

How unbalanced our city is?
“MPF, which basically was the other arm of the developer dictatorship that we live on,” said Dr. Michael DeGolyer, Director of Hong Kong Transition Project with the Baptist University.
2. Why are the dangerous subdivided flats so popular?

*We paying money to property tycoon’s hegemony since the minute we’ve woke up*

The high land price policy which is a legacy of the British colonial-master. The majority of Hong Kong (government's) revenue comes from, quite a substantial amount, from land prices, from the sale of land. So the government deliberately keeps land prices high. That’s why people are saying that the government and the developers are in cahoots. And the Urban Renewal Authority is 'bedfellows' with the developers. Let’s take a look in other developed cities, they pay a very high tax system, however, we pay through a high-price land policy in Hong Kong. And the prices are too high now, beyond the reach of most people. So the developers are purposefully controlling the amount of housing available, as this allows them to control the price.

Arguably the monopoly from the Property developer hegemony, a topic that pick up a lot of traction because many people are now saying that, the property tycoons do control too much our lives, they are not just dominate the property market. When we buy our daily necessities, we all give money indirectly. The fact is, from the minute we wake up in the morning until the minute we go to sleep, we are paying money to the property developers, maybe our mobile phone, we go to the supermarket, shopping mall etc. However, they are legitimately in business. They are allowed to open up a mobile phone service or any other chain, as this is a free market. All these, make the problem of wealth-poverty gap growing bigger and bigger.

*Housing affordability among metropolitan cities*

The Demographia International Housing Affordability Survey is providing standardized comparisons of housing affordability between international housing markets. The 7th Annual Demographia International Housing Affordability Survey includes estimates from the September quarter (third quarter) of 2010. All major markets in Australia and New Zealand, as well as Hong Kong were severely unaffordable. However, Hong Kong ranked as the least affordable major market (82nd), with a median multiple of 11.4. Sydney ranked second least affordable (81st), with a Median Multiple of 9.6, having slipped behind last year’s most unaffordable market, Vancouver at 9.5, which ranked 80th. Melbourne ranked 79th, with a Median Multiple of 9.0. Plymouth & Devon, San Francisco, London and Adelaide all had Median Multiples of more than 7.0
**Shortage of housing over the past 10 years**

First of all, it is shortage of housing. Public Housing and home ownership is also demanding. At present, the government provides 15,000 public housing units every year, and undoubtedly, the number is definitely not enough. However, more than 100,000 people are now living in subdivided units, and 90% of those residences are applying and waiting for the public housing. Although the government claimed that the waiting time for a family getting to the public housing is only 3 years. In fact, however, it turned up with more than 9 years in many of the applicants who are living in sub-division flat of units. It may due to the fact that most of these applicants are single member and young, aged between 25-45.

Secondly, it is sandwich class housing difficulties. They are not qualify to apply for public housing and cannot afford home ownership in the private market. The Home Ownership Scheme was ceased in November 2002, so that the revolving door for get onto the property Ladder disappears. Besides, there are also the external factors pushing up property prices. A long period of low interest rates over the past few years and the sudden great inflows of mainland and foreign capital, together with the inflation is driven home ownership for people. Moreover, the grassroots class is difficult to live, too. The demand on housing is overwhelming among this group, however the government failed to benefit to the needy people.
3. Poor people in rich Hong Kong

*Forbes coming out with 40 richest people in 2010*

There is a lot of talking Hong Kong now about the widening rich-poor gap. It’s not that we’re just talking about the rich and the poor in Hong Kong. This gap is actually widening. We’ve got some of the world’s richest people concentrated right here in Hong Kong. In 2010, Forbes coming out with 40 richest people in Hong Kong, the 40 tycoons. And their combined wealth is US$135 billion, 40 people in Hong Kong. Yet, a previous studies done by the Hong Kong Council of Social Service (HKCSS) have shown we have over a 1.2 million people living below the poverty line in Hong Kong, that’s like one in seven people are poor. Why have we reached this situation where we have such a great divide? It is because when we talk about poverty it’s always on a relative term. When you think of Hong Kong we are not talking about the UN’s standard of less than $2 a day. And as a developed city, we see that as a decent modernized civilized society, there is the international benchmark of Gini coefficient which Hong Kong rank among the first. It’s the worst in terms of the rich poor gap. We’ve got the widest gap between the rich and the poor among the world.

And there is also a belief that with economic development, mean the boat will rise and somehow it will trickle down and people at the bottom will rise with the water. It from the statistic we have been collecting, it hasn’t happened. In the past ten years, the per capita income, GDP in Hong Kong has grown by 34 percent. But the poorest of our community has not benefited from it. In fact, it was a saying that 10 percent of HK people control over 40 percent of our wealth. So is something seriously wrong with our system.
“The Secretary for Housing Eva Cheng we have invited her countless times to come and look at the conditions in caged home in subdivided flats and she has not done so,” said Sze Lai-shan, Society for Community Organisation
GDP per person for UN member states and countries more than 1 million people

Number of Hong Kong millionaires’ jumps to record high in 2011
4. How to Define Poverty?
When speaking of poverty – of what do you think? Hungry African people who are a bag of bones, or impoverished Filipinos who live in trash mountains? Hong Kong has different social protections: such as the Comprehensive Social Security Assistance, public rental housing and public hospitals. No poor citizens will die because they cannot afford food or medical treatment. However, there are still old people or low income-earners that make a living by scavenging. The government says there are about 750,000 of these. While welfare groups say that the number is about 1.2 million. What is poverty then? How many poor people are actually living in Hong Kong? What criteria does Hong Kong use to define poverty? Let me introduce two major concepts of poverty, and how Hong Kong currently defines poverty.

According to a United Nations statement in 2001, poverty is defined as “the lack of basic capabilities to live in dignity.” However, affected by social values and cultures, different national/regional governments and organizations interpret poverty differently. In international society, the most common definitions of poverty are “absolute poverty” and “relative poverty”.

**Absolute Poverty**
The absolutist approach to defining poverty follows the concept of minimum subsistence; that is, those with means inadequate to afford a bundle of goods and services that are regarded as essential to the physical need of an individual or a family are considered “poor”.

[Daily Necessities]:
- Sufficient food and safe water
- A stable home
- Basic medical service and public hygiene facilities based on infant mortality rate and children underweight rate.
- Education and information such as primary school admission rate and adult literacy ratio

**Relative Poverty**
People are living in relative poverty when they lack the resources to obtain the type of diets, participate in the activities and have the living conditions and amenities which are customary in the societies to which they belong.
They have met their basic living needs in clothing, eating, accommodation and transport, but they are still troubled by unemployment, low income, poor living conditions and inadequate medical care. Owing to insufficient resources, they may not be able to join what most other members of the public see as ordinary economic, social and cultural activities. They are then excluded from mainstream society. This situation is known as social isolation.

**How are the Poverty Standards in Hong Kong?**
The government does not currently have any standardized poverty line, but we can understand local definitions of poverty from the 24 poverty indicators that the defunct Commission on Poverty set in the past, and the median monthly household income used by the community organization: Hong Kong Council of Social Services.

[Six Areas Covered by Poverty Indicators]:
- Earnings/ income support
- Health
- Employment
- Living conditions
For the income-related poverty indicator, the Commission used the number of persons in households with income lower than “the average CSSA payment level” to define whether the household was in poverty. As they would not in the society generally according to the CSSA (Comprehensive Social Security Assistance Scheme) have an average level of income to satisfy basic daily needs.

How many poor people are actually in Hong Kong?
The government says there are about 750,000. Welfare groups said there are about 1.2 million. That is a huge difference.

Community Care Fund is something that was set up by Donald Tsang to exactly deal with underprivileged people. According to Community Care Fund, there is not have an official poverty line in Hong Kong, instead of another comparable poverty line, that is what they call the CSSA level. Which means that if you are below that particular line, the government will help you to live up to that particular point. If the people who are earning less than 50 percent of the median income in Hong Kong, they can be classified as poor. Supposedly, the median income is supposing $10,000. If they are earning less than 5,000 then they are poor people. But there is another calculation. If these people are getting government help, then they are not classified as poor.

It seem as if the figure no double is ridiculous, as we cannot take out of the poor poverty group just because they are on welfare. They are on welfare because they are poor. So is the government trying to cover up the real figures by saying there are only 750,000, rather than 1.2 million? Because the government says, “We are helping these people, we are giving them money.” But the fact is, the government gives them money because they are poor.

Poor people in Hong Kong but not really all that poor, and I am quoting here our labour secretary Matthew Cheung, who says no one is starving in Hong Kong. We do not see starving people in HK. However, Hong Kong people feel regret when he says such a thing. If we go back in history, the government set up the Poverty Commission in 2005, although at the end of two years, they closed up the commission saying all those recommendations will be carried out by various departments, particularly the Labour Department, and also the Secretary for Welfare and Labour. And yet, five years passed. We see the situation is getting worse instead of getting better, which I have been mentioned earlier, not too long ago, the collapse of an old building which killed a lot of people. And we had two fires in sub-divided buildings which cause a lot of people jumping to their deaths. All those tragedies can actually be prevented of we are doing enough for them. On the other hand, we have
seen the government getting richer and richer, having about $2,000 billion, which is too much to count. But unfortunately and regrettably, all those resources are not being channeled to the people in need.

The figures here led us to believe that the commission did not really achieve much. It was shut down, and people are still poor. We still have a lot of poverty in Hong Kong. Our Gini coefficient, the measurement of wealth (gap) in Hong Kong, we have the highest wealth gap in the developed world. Besides, the government then set up a Community Care Fund, and Dr Kwok Ka-ki, a former legislator, says that is basically a waste of time if relying on something which is not solving the problem. The government is out of tune with the people, they never know what exactly is happening.

Young people lack of upward social mobility
To get out of poverty we need better education better paid jobs. And surprisingly enough, in a study we found that 13 percent of the young people are actually having a worse education and worse paid jobs than their parents. So that means, instead of upward mobility it’s downward mobility and its consistently so. And many NGOs believe that the problem is structural. Now because in order to excel and achieve in education, actually they need some kind of modeling, coaching skills, particularly with loss of exam. And a lot of people who are in the lower class they cannot afford the time to do it, and they do not have the time to coach it. It is said that Hong Kong education is biased towards those who excel in writing in language and in logic arithmetic. Whereas a lot of kids they are better in music, in sports in creativity. But the education system doesn’t pay so much attention to them. Besides, the job market is so narrow. We have a very narrow base – finance and then real estate. But the kids, they want creative industries sports industries. So we have a narrow track and we are not really creating the opportunity for them to be educated and to have a meaningful career path in Hong Kong.

We see that from the statistics young people between 15 to 24, the poverty rate has gone up in the past 10 years by five percent. And also unemployment rates, we know that unemployment rate has gone down, to less than five percent, but for the younger people, it’s not. It’s still 12.6 percent. This is a very frightening when 13 percent of the younger generations are doing worse than their parents. Surely in a developed society like Hong Kong, the norm is that the generation that follows is always doing better than the generation before it.

In fact a study has shown, is done by Michael Degolyer of the Transition Project, and he found that a lot of young people in Hong Kong – the so-called post 80s generation of people, are very disillusioned with the Hong Kong government. They feel we have a very unfair system. They feel it’s unfair because the rich-poor gap is widening, and they also feel that they’ve been pressing for democratic changes and that have not happened yet, none of changes have come about. And so they feel they have no future in Hong Kong, and Mr Degolyer said that if this issue is not dealt with, there could be social unrest in Hong Kong.
5. Measuring Metropolitan well-being

*Health, Education and Wealth in 129 Metropolitan Regions*
*Comparing performance in health, education and wealth*
*Mapping social determinants*

Conclusion & Beginning

*Who should be blame for? Is Government or NGOs?*

From most of the survey and opinions, Hong Kong people are increasingly unhappy with the way our chief executive Donald Tsang conducting the government. One of the biggest issues people face is inflation, and the wealth gap and housing. Those are old issues. Inflation is a new one, it has exacerbated that, over the last year or so, we have seen it shoot up in people’s concerns. And of course, we know that wages have not kept up with inflation, and so the impact of inflation just simply makes the other older problems felt more acutely. And that is certainly being shown in terms of people’s dissatisfaction not only with Donald Tsang, but also with Henry Tang, chief secretary for administration. So, basically it is underlying factors that have been there for a long time and the government is seemingly unable or unwilling to do anything.

This is the argument that, the government is basically in the pockets if the developers, and the developers love high prices, want high prices, and really do not care about the quality of housing. The government actually bows to the property developers, and is the public sentiment. This is what they believe. And that is why we have got high property prices. Also, the government is ineffective, like the example of the way it implemented the minimum wage law.

Although the minimum wage went into effect in May 2011, however one of the things that made that such a disaster in some ways that the government simply did not, after all this time, years of preparation, bollixed up the implementation. They left some key issues out. It led to a lot of miscommunication. There were very strong feelings about this. There some people who are still yet uncertain whether or not they actually have resulted in a net improvement in their livelihood, their living standards, and we do not know yet. As we have not seen any objective data that has come out.

According to Dr. Michael DeGolyer, Director of Hong Kong Transition Project with the Baptist University, one of the things that he do is to track public opinion in Hong Kong. They found only 8 percent of people, when given an array of options, would prefer to have their $6,000. Everybody else wanted it spend on medical care improved, education improved, or various aspects of elderly care and a whole array of things. So the majority of people do not want the $6,000 in Hong Kong? They want the government to do its job of providing services.
It then recalled Donald Tsang’s slogan when he ran for chief executive, “I will get the job done.” But what job? That is the question people are asking now. What was the job actually? However, is it fair just blame him for this? Because right through, is that necessarily the fault of the current administration of Donald Tsang? Because the thing is so monopoly, cartels in Hong Kong, he inherited all this. This was there before he took over. So is it fair to say, “You caused it, you are not doing anything”? I think even during the time of Chistopher Patten, he had to bow to the developers.

The key thing is, the chief executive had a very powerful position than the colonial government. Basically, in some ways, if we compared the Basic Law with the Letters Patent, which is like the colonial form of the Basic Law. The chief executive in some ways has more power, even though there is also a tougher boss in Beijing. The odd thing is that the boss lately had been interfering on the part of basically saying, “why aren’t you doing something about housing?” So we do not think it is a case of not being able to, not being supported by the Central Government to do something. There is unwillingness there.

And for the NGOs, the fact is although we in Hong Kong have the widest rich-poor gap in the developed world the rich-poor gap is widening in other parts if the developed world as well. So is it something NGOs have to accept? Because it happens everywhere. Can NGOs actually stop this? Can NGOs help the poor in Hong Kong?

We see half of the streets in Central full of all these labeled shops, but just across the harbor we have a building falling down where people couldn’t afford to live in a better place. We have established from the above discussion that there is a huge wealth gap in Hong Kong, and we have pointed out that most of the legislations and NGOs are blamed the government for a lot of policies. And now we are going to talk about where the blame should go, should non-government organization like one of the biggest in NGOs in Hong Kong, the Hong Kong Council of Social Services also to blame for not having worked hard enough to have the disadvantaged people?

Obviously they will say that they have been trying their best as NGOs, they working in the front line, they are there helping with poor children, and families and the elderly, they see the problem, they have been trying to articulate the issues. However, have NGOs in Hong Kong reached a situation where they kind of say well they are not going anywhere, they are not getting anywhere. If people are not listening, so they just become complacent?
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- [香港社區組織協會：公屋上樓遙遙無期/三年「上樓」承諾破產](http://www.soco.org.hk/.../pr_ housing_authority_2011_4_14.doc)
- [香港社區組織協會：基層勞工生活質素調查報告](http://www.soco.org.hk/.../survey_grassroot%20labour%20health%20report.pdf)
- [香港社會服務聯會對「地區為本的滅貧措施」的意見](http://www.legco.gov.hk/ yr09-10/.../ws/.../ws_pa0331cb2-1223-1-c.pdf)
- [立法會關於樓宇安全的最新背景資料簡介](http://www.legco.gov.hk/yr10-11/.../dev/.../dev_bs0826cb1-2930-4-c.pdf)
- [屋宇署致力打擊違例分間房](http://www bd.gov.hk/chineseT/documents/news/20110719ac.htm)
- [房屋問題與香港家庭形成危機](http://www.swik.org.hk/SWIKPortal/DesktopDefault.aspx?tabIndex=3&tabid=50&ItemID=301)
- [樂施會談香港弱勢群體：香港在職貧窮](http://www.edb.gov.hk/FileManager/TC/Content_8536/poverty_chi.pdf)
- [英國皇家特許測量師學會簡稱「RICS」推介其英國行之有效之「樓宇狀況評估報告」機制](http://www.ricsasia.org/downloadFile.php?id=558)
- [《福布斯》全球億萬富豪排行榜2011](http://wiki.mbalib.com/ zh-tw/)
- [Save Buildings Safe Buildings, Department Bureau](http://www.bd.gov.hk/english/documents/pamphlet/BS.pdf)
- [Fire Safety (Buildings) Ordinance cap 572](http://www.bd.gov.hk/english/documents/.../fso572_e.pdf)
- [What is Sub-division of flat units? (Sub-divided units)](http://www.bd.gov.hk/english/services/index_faq1.html)
- [Housing in Figures 2011](http://www.housingauthority.gov.hk/...statistics/HIF2011.pdf)
Inspection of buildings aged 50 years or above

Public Housing in Hong Kong Past, Present and Future

Memories of Home – 50 Years of Public Housing in Hong Kong

7th Annual Demographia International Housing Affordability Survey 2011

Hong Kong Property Review Monthly Supplement, Sept 2011, Rating and Valuation Department

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