

非一般的地產代理：「光房」出租

AN ATYPICAL ESTATE AGENCY: “LIGHT HOME” LEASING

近年香港的樓價和租金持續高企，住屋問題依然逼切。部份基層家庭為求一容身之所，往往只能蝸居於劏房。2012年，「光房」計劃正式推出，打正旗號以低於市值租金把物業單位出租給這些家庭，為他們帶來一絲曙光。

何謂「光房」？

「光房」計劃創辦人余偉業(Ricky)，於2010年成立社會企業「要有光」，是一間非一般的地產代理公司，重點提倡以物業扶貧。計劃的主要受助對象為有逼切住屋需要的單親母親及其子女。合資格的受助家庭，須透過社工轉介及通過面試，方可入住「光房」。

那麼，哪類型的物業適合作為「光房」？基本上，各區的單幢樓宇、屋苑或已補地價居屋，只要符合「安全」及「交通便利」兩大原則，便有機會成為「光房」。簡單來說，「光房」是以住屋為基礎的扶貧計劃，讓受助家庭有個安穩居所。

求過於供 租住期限3年

和香港物業市場一樣，「光房」計劃始終求過於供。如何把「光房」與租客作出妥善配對？「時間」、「人物」、「地點」這三項要素缺一不可。採用地產代理的運作模式，當找到新的「光房」後，會先評估受助家庭現有租約的租期，了解他們上班上學的地點、家庭成員的年齡分布等，希望在符合成本效益之餘，也能夠分配給最有需要的家庭。

Housing is a pressing issue in Hong Kong as property and rental prices have remained consistently high in recent years. Hence, some less well-off families can only afford a tiny subdivided flat. In view of this, the “Light Home” Scheme was launched in 2012, leasing flats to these families at a rent below the market level. The Scheme lights up their lives by providing a decent and affordable shelter.

WHAT IS “LIGHT HOME”?

Founder of the “Light Home” Scheme, Mr Ricky Yu Wai-yip, is a licensed estate agent as well as the Chief Executive Officer of “Light Be”. He started this social venture in 2010, an atypical licensed estate agency company that aims at utilising properties to alleviate poverty. Only single mothers and their children, who are referred by social workers’ and pass an interview, can become tenants of “Light Home”.

What types of property can be used as a “Light Home”? Basically, any residential property, no matter from single-block building, housing estate or flats under the HOS secondary market, can become a “Light Home” as long as it is safe and convenient. In a nutshell, the Scheme provides the families with a decent living environment to find a better job and strive for a better future.

A MAXIMUM THREE-YEAR TENANCY

Just like the residential property market, the demand for a “Light Home” is far more than the supply. In order to better match up flats and tenants, three crucial elements must be considered, “time”, “people” and “location”. Adopting the operational model of the estate agency industry, these elements will be considered in order to make the best match possible when a new “Light Home” becomes available. Firstly, the length of the existing tenancy agreement of the family will be reviewed. The locations of workplace and school, as well as the ages of the family members, will also be considered. As a result, the flats can be assigned to the most suitable family and the family with the greatest need in a cost-effective way.

焦點話題 IN FOCUS

為避免租客過分依賴計劃，「光房」的租住期均以3年為上限。「要有光」的員工除了每年檢討租客情況，也會定期進行家訪，並提供多元化的支援，如安排進修、介紹工作，為孩子提供功課輔導等，藉此培養他們的責任感，確保他們搬離「光房」後，能認清自己的路向，自力更生。

The leasing period has a limit of three years at maximum to prevent families from over relying on the Scheme. As well as conducting a yearly review with tenants, staff of “Light Be” also visit their homes regularly. Assistance on job hunting, skill training and tutor lessons for the children are provided. The aim is to help them build up a sense of responsibility, so that they can be self-reliant when they move out from a “Light Home”.



「光房」採用「合租不分間」的形式。除睡房外，其他空間和設施由租客共用，藉此建立鄰里關係。

A “Light Home” is a shared house. The living space and facilities, except the bedrooms, are shared by co-tenant families to establish a neighbourhood.

「光房」的另一個特色，是把一個物業租予兩個或以上的家庭，並採納房委會的人均呎數標準，保證他們入住的不是「劏房」。採用合租形式的原因，是希望擴闊租客們的生活圈子及社交網絡。然而，相見好、同住難，摩擦爭拗在所難免。過去曾有一些個案，兩個租客家庭屢次因生活瑣事而發生爭執，經「要有光」團隊調解後仍屢勸不改，最終演變成大打出手的局面，結果兩個家庭都被強制遷出。由此可見，「要有光」不僅擔當起調解員和輔導員的角色，更集「包租公」、「社工」及「義工」於一身，名副其實是「非一般的地產代理」。

Another characteristic of the Scheme is that each “Light Home” is leased to two or more families to share. With reference to the standard of average living space per person set by the Hong Kong Housing Authority, the Scheme ensures that the tenants do not live in tiny subdivided flats. Sharing the property can also widen the social network of the families. However, conflicts are sometimes unavoidable between families under the same roof. There was a case in which two co-tenant families always argued about trivial matters which eventually developed into a fight in spite of mediation from “Light Be” staff. Both families had to move out as a result. From this case, one can see that “Light Be” is not only a counsellor or mediator but also a combination of principal tenant, social worker and volunteer. It is truly an atypical estate agent.

協助業主省卻麻煩

SAVING THE LANDLORD FROM ANY HASSLE

一般地產代理可能要花費不少來宣傳找業主及租客，但「要有光」在尋找「光房」盤源方面卻原來沒有太大困難。除第一個物業是由Ricky的朋友提供外，其餘的盤源均

Generally speaking, while estate agents need to work hard in sourcing landlords and tenants, “Light Be” does not have much difficulty in finding “Light Homes”. Although the very first “Light Home” was provided by a friend of Ricky’s, the rest have been provided by other

由業主主動上門聯絡。Ricky認為：「這證明香港仍然有不少業主追求社會回報多於金錢回報。他們只是找不到門路。」有些業主不介意少賺租金，卻擔心遇上「租霸」。由於「要有光」會代為處理租務問題，自然能夠吸引更多善心業主提供盤源。

如此看來，「光房」配對這門「生意」確實有市場，然而，要持續營運，始終要嚴控成本。「要有光」現時只有5名員工，共處理170個單位，不少工作均有賴義工團隊分擔。

透過人脈廣博 代理回饋社會 ESTATE AGENTS CAN CONTRIBUTE TO THE COMMUNITY WITH THEIR EXTENSIVE NETWORK

曾有不少人士聯絡「要有光」，表示想購入物業用作「光房」用途。他們透過地產代理物色單位，代理除轉介物業予有關人士外，還可以透過其龐大的人際網絡，把認同「光房」理念的業主轉介予「要有光」，及向其他業主推廣計劃，在促成交易之餘，也可以為社會出一分力。Ricky指出，他們的義工來自不同界別，也歡迎有興趣的地產代理朋友加入。

談到未來動向，Ricky透露，來年將有一整幢的「光房」物業出租，就是荃灣的前政府宿舍。對「要有光」來說，這個項目將會是一大挑戰。此外，他們亦考慮將服務對象擴展至低收入家庭，並積極增聘人手迎接新的業務。

Some people told “Light Be” that they wanted to buy properties to serve as a “Light Home” for rent and Ricky helped them find the appropriate flats through estate agents in the market. In fact, as well as referring properties, estate agents can make use of their networks to introduce the concept of a “Light Home” to landlords. In doing so, estate agents can close a deal on one hand and contribute to the community on the other. Ricky also calls for estate agents to join the Light Be volunteer team whose members come from various backgrounds.

According to Ricky, a vacant Government building in Tsuen Wan will be converted into “light rooms” next year. It will be a challenging project for “Light Be”. In addition, “Light Be” is now planning to extend their service to other underprivileged families. Additional staff will be hired to meet business expansion.

landlords. “There are landlords who are looking for ways to contribute to the community rather than being focused on money return. They just don’t know the way.” Ricky said. Some landlords are willing to earn less, but worry about “trouble tenants”. Since the staff of Light Be handle all the leasing matters, more landlords are attracted to join the Scheme.

It seems that the Scheme has its potential market. However, prudent cost control is necessary for the long run. Currently Light Be has five staff managing more than 170 “Light Homes”. The tremendous work is therefore shared with volunteers.



Ricky指不少物業投資者參與「光房」計劃，既可幫助弱勢社群，又為自己帶來租金收入，一舉兩得。

Ricky points out that plenty of property investors participate in the “Light Home” Scheme to help the underprivileged and have a rental income at the same time.