

Briefing on Housing Situation of Hong Kong BN(O)s Arriving in the UK

因應 BN(O) 港人來英的房屋配套及概況簡報

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1. Finding accommodation is the top area of concern/difficulty for new arrivals 尋找住屋為抵英港人最大生活困難

Finding accommodation was listed as the top difficulty Hongkongers expected to find on arrival (73% of them saying so), as per HKB's policy study findings published in Dec 2020.¹ It is one of the most urgent issues for new arrivals, and it also has knock-on effects on other aspects of people's lives, including opening bank accounts and looking for employment and schools.

港僑協會十二月政策報告指出高達七成三初抵英港人列出「尋找住屋」為最大生活困難。住屋問題嚴重之處在於其漣漪效應，缺固定居所者，無論是開設銀行戶口抑或尋工覓學皆難以處理。

¹ <http://hongkongers.org.uk/policy-study-coming-for-hope>

2. Most popular accommodation options so far for new arrivals 初抵英港人熱門住屋選擇

Apart from a small proportion who may have friends to provide temporary accommodation upon arriving in the UK, nearly all BN(O) new arrivals will be renting from the private sector. HKARC, HCCS and HKB are in touch with several families who have rented AirBnBs upon their arrival, whilst searching for property to let

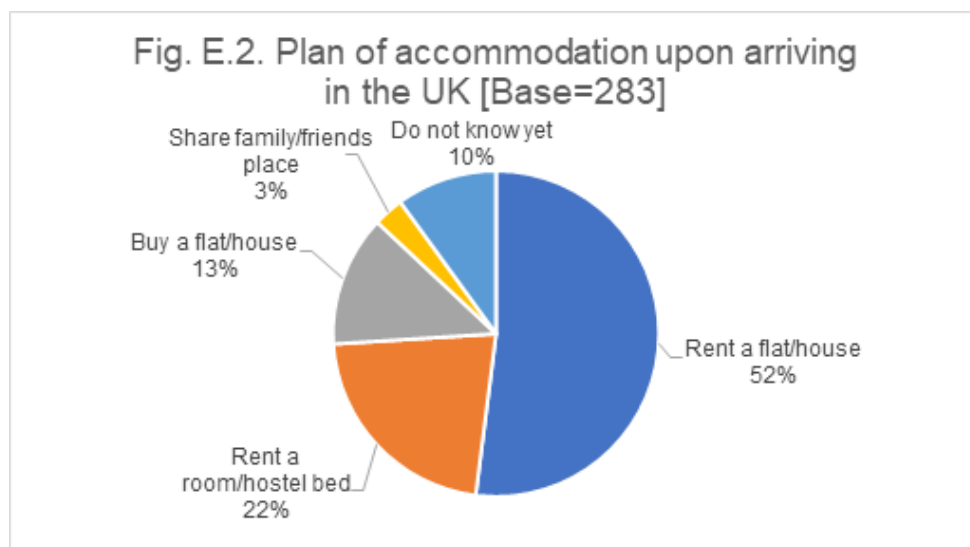
除了小部份有幸得到在英親友照顧之港人之外，大部分初抵英者皆選擇向私人業主租賃住處。HKARC、HCCS、及港僑協會已接觸數個在過渡期間租住Airbnb之家庭。

Most new BN(O) arrivals checked into AirBnBs or hotels for the first week or few weeks, and immediately looked for rental housing via online property search engines (mainly Rightmove, Zoopla, Openrent) or local property agencies. Few have arranged to rent properties from Hong Kong via the same online property search engines. For those who can afford to purchase in the UK, they generally plan to rent for the first 6 to 12 months, pending outcomes on schools and employment, before making longer-term accommodation arrangements.

不少港人在初抵英的兩三個禮拜選擇先租住酒店或Airbnb，並同時開始在網上(如Rightmove, Zoopla, Openrent)尋找招租樓盤。只有少部份人決定「隔山打牛」，在香港已經租好英國物業。資金充裕人士也許會考慮在英國置業，此類人士通常先在落腳地長租(6-12個月)其它物業，待一切安定下來方才計劃置業。

Even for those who have the resources to buy their own properties, it often takes months to look for suitable properties and for conveyance to complete.

資金以外，置業更加需要大量時間成本。單單睇樓一項已經可以佔用以月計之光陰，再加上各種程序，實在廢時耗力。



Source: HKB Policy Study, Dec 2020

3. Decision/driving factors for new arrivals searching for accommodation 初抵英人士置業/租樓需考慮之因素

Some of the top factors for new BN(O) arrivals when searching for accommodation are as follows. The most critical factors are:

以下為初抵英人士置業/租樓需考慮之重要因素

- **Costs:** not only on housing prices, but other factors of consideration including taxes
成本：除樓價外，其他成本，例如稅務及差餉等等
- **Employment opportunities:** for singles or families with no school children, this is perhaps the top or second top factor 就業機會：獨居人士或無就學子女之家庭或許會視良好就業環境為首要條件之一
- **Availability of school places,** in particular a majority of families coming with children require in-year transfer/admission to school places: this can be quite a challenge in both state or private schools, especially for in-year secondary school places. Many families expressed that this factor ranks first in their priority list when choosing accommodation 校網：無論心儀學校是官立、私立、甚至是公學也好，子女入學插班往往是家庭一大煩惱。不少港人家人亦將此列為居住地區的重要考慮因素之一。
- **Convenience to public transport** for work and grocery shopping: 90% of Hong Kong's commute is made on public transport, so a sizeable proportion may not drive and prefer metropolitan areas 交通配套：香港九成通勤均由公共交通工具負責，來英港人或會被此習慣影響而選擇大城市多於鄉村

Other factors that are also considered:
其它因素：

- **NHS and other health facilities** 國民保健服務及其它醫療配套
- **Safety, crime rates and social inclusion:** whether the location chosen is safe/well-policed and is not hostile/unwelcoming towards Hongkongers 治安、罪案率、包容移民程度：各地安全與否，以及是否歡迎移民(尤其是香港人)
- **Demographics and social deprivation:** it is perceived that areas with high unemployment rates, poverty ratio, homelessness are more likely to be unwelcome for new arrivals 人口、收入、社會問題：社會問題較嚴重，如收入較低、失業率高等等之地區通常對外來者較抗拒
- **Property developer's track records:** for people who look to buy new build apartments/houses, developers' reputation, past projects and quality, ability to deliver on time may also be of importance 地產商信譽及過往紀錄：欲購入新樓盤之人士應對地產商之信譽名聲、過往項目、樓盤質素、以及準時完工紀錄亦同屬考慮因素

4. Immediate issues around finding accommodation 有關住宿問題

HKB carried out a public online consultation on social media between 28 March and 4 April 2021,² asking its 15k-followers audience to provide anonymised thoughts on concerns and suggestions regarding UK's housing policy for new Hong Kong arrivals. Findings are summarised in this section, and recommendations in section 5. 協會於二〇二一年三月廿八至四月四號於社交平台對公眾及其萬五名追蹤者展開公眾諮詢，問題包括對初抵英人士住屋之看法、問題、及建議。報告重點撮於本文第五章。

Issues are primarily based on BN(O)s looking for rental accommodations in the private market. The requirements landlords most often ask prospective tenants are:

持英國海外國民簽證者簽署租約前，業主有機會向潛在租客索取：

- Right to let 租樓權證明
- Previous landlord's reference 前業主參考信
- Bank reference 銀行存款證明
- Income reference 入息證明

² <https://www.facebook.com/HongkongersUK/photos/a.113953313723293/260260395759250/>

- a. **BN(O)s do not have previous UK rental history, UK employment record/income, most do not have bank accounts, no credit history/records/scores, thus cannot satisfy any credit reference test, whilst many are also unable to take out mortgages due to various barriers.** Financial statements and references from Hong Kong are often rejected by landlords or rental agents. In the absence of the above, many landlords also request upfront rental payments for at least 6 months, sometimes up to 12 months. This is one of the most frequently mentioned difficulties from the public consultation. 公眾諮詢之中最常見之困難為各種記錄及證明。初抵英人士未必擁有適用於英國之租賃紀錄、入息證明、信貸紀錄，甚至銀行戶口，亦因各種門檻而被拒於銀行借貸門外。未能提供上述各項者，業主可能會要求提早收取六至十二個月租，資金短缺者未必能夠負擔一次過繳交大量租金。
- b. For those BN(O)s who entered the UK on LOTR, legally speaking they only have the right to rent not more than the length of the six-month visa. **Therefore, some are unable to take Assured Shorthold Tenancy (AST) which usually offers annual tenancy.** Until their BN(O) visa applications are approved giving them residential status for 2.5 or 5+1 years, it is more difficult to obtain AST, or the AST is subject to review upon LOTR visa expiry. 特許入境英國人士嚴格上不准租住房屋多於半年，因此未能租住通常以一年租約起跳之「保證短期租約」房屋。在其英國海外國民簽證生效、確認可獲兩年半或五年居留權前，取得「保證短期租約」需經過重重困難，又或者其「保證短期租約」會在特許入境到期前被重新審視。
- c. **Many landlords lack understanding of the BN(O) visa.** There have been incidents of landlords refusing to rent for fear of potentially breaching the Right to Rent legislation. 業主未必清楚英國海外國民簽證之運作：業主有機會因為以免自己誤墮法網而拒絕出租予持英國海外國民簽證人士
- d. Some new arrivals find it **difficult to rent accommodation without having found employment in the UK due to a lack of local credit reference as explained, even if they are willing to pay a higher deposit for their rentals.** This is different from for example Europeans who have moved/settled in the UK because they have already found employment in the UK. This is potentially discriminatory. 一些新到埗人士反映，由於在未有工作的情況下缺乏信用參考，即使他們願意支付比正常情況下更多按金，在租賃住所時亦難免遇上困難。相比之下，歐盟公民抵英時大多經已受聘，與港人情況大為不同。
- e. HKB's Policy Study found that 14% of respondents (BN(O)s) who plan to come to the UK say they will never return to Hong Kong.³ This is mainly due to the national security law, which effectively destroyed Hongkongers' rights and freedoms. Most BN(O)s are looking to lay down permanent roots in the UK. Whilst BN(O)s are likely to **rent upon their arrival, they will be mostly looking for long-term, stable accommodation, which can be a significant challenge.** 報告發現在計劃移民的受訪者之中，有百份之十四人口明確指出因懼怕國安法對普世權利及自由之侵犯而將永不返回香港。計劃在英國落地生根之人士雖然短期內多數選擇租住其居所，但亦希望長期能有穩定住宿。正如上文所述，持英國海外國民簽證人士在此方面或許會遭遇相當大困難。
- f. When signing tenancy agreements, **BN(O)s are usually required to provide a current address.** For those who arrange tenancy from Hong Kong, they usually use their Hong Kong address for signing the agreement. For those who are looking for rental accommodation after arriving in the UK, property agencies are unlikely to accept a temporary address such as in hotels. Some who have friends/relatives in the UK may be able to use their c/o address to open accounts, but not all have friends/relatives in the UK, and this has often caused frustration. 簽署租約時，租客通常需要提供永久住址證明。在香港越洋租樓人士，當然可以使用其香港地址，但租賃

³ <http://hongkongers.org.uk/policy-study-coming-for-hope>

代理有機會不接受已抵英人士用酒店或Airbnb地址作此用。在英國有親友人士或許可以暫借地址，但相信情況僅屬少數。租樓問題往往令不少計劃/已移民英國港人沮喪。

- g. Opening bank accounts usually require a current permanent address. BN(O)s who have substantial financial means could often open international or offshore bank accounts from Hong Kong before they arrive. However, for those who do not, **many experience difficulties opening bank accounts in the UK, especially during Covid.** Currently, seemingly only some branches of a few UK banks (known successful applications: Lloyds Classic Current account, Barclays, Halifax) allow new BN(O) arrivals to apply for accounts with no permanent address proof yet. 開設銀行戶口同樣亦需要永久住址，問題亦與簽署租約一樣。在香港有穩定收入人士也許可以在香港開設國際戶口，但同樣此情形亦屬少數。按暫時情況而言，持英國海外國民簽證人士在以下數間銀行開設戶口相對容易，包括：駿懋銀行（勞合銀行），巴克利銀行，及哈里法斯銀行。
- h. Some landlords require direct debits from tenants' rent payments, or evidence of financially viable future rental payments. **Without a bank account, many miss opportunities to rent, making their settlement much more difficult, whilst also impacting on their progress on moving to the next stage in finding schools and/or employment.** 有業主會要求租客提供收入證明，以證明未來可以穩定繳交租金。未能開設銀行戶口對移民英國者之人生計劃能造成多大影響可見一斑！

Other issues reflected:

其他情況：

- a. Securing a school place requires evidence of permanent home address, usually with a Council Tax bill (or tenancy agreement, or title deeds). Newly arrived BN(O) families who live in hotels or Airbnbs upon their arrival are **unable to provide Council Tax documents, and local authorities do not accept hotels or Airbnbs as proof of residence.** As a result, the **children of these families are unable to obtain school places at local schools.** 子女入學通常需要永久住址證明，亦有機會要提供差餉文件（或其他相等文件）。暫租酒店者未必能提供此項證明，其子女亦難以入讀本地學校。
- b. Some families, especially those with children, **face additional hurdles in finding suitable types of accommodation** in the UK immediately upon their arrival, due to the law requiring children over the age of 10 of the opposite sex, or 15 of the same sex, to have their own rooms). 英廷對家庭居住空間亦有限制，例如超過十歲以上之異性子女、或十五歲以上之同性子女必需擁有自己房間，為部份家庭在尋找適合居所一事上再添麻煩。
- c. There have been instances of despairing families encountering swindlers who “rent” houses they do not own, or taking advantage of newcomers by subletting rooms/flats, and trying to **scam unsuspecting** newly arrived BN(O) families. 協會亦時有收到消息指有業主會騙取不熟悉英國情況人士之大額金錢。
- d. Some **pet-owners are unable to find accommodation** that allows them to keep pets, and are having to consider leaving their companions behind before moving to the UK. 業主有時會禁止攜同寵物人士租住其物業，導致港人來英前有機會需要考慮棄養愛寵。

5. Recommendations 建議

- a. To **elaborate on the current guidance** so as to include current BN(O) passports as having the “right to rent” under the “time-limited statutory excuse” in List B documents. 清楚解釋指引：指出乙表文件訂明，英國海外國民簽證人士在有限期間享有租權。
- b. To **clarify in the guidance the right to rent of BN(O) holders** who were granted BN(O) Visa. Under the current policy intention, the right to rent of BN(O) Visa holders should last at least 2.5 or 5+1 years. 在相關指引釐清英國海外國民簽證人士之租權。按現時指引，持英國海外國民簽證人士應擁有至少兩年半或五年租權。
- c. To **strengthen communication of such information by issuing guidance and holding seminars for landlords and property agents**, raising their awareness on the circumstances of LOTR and/or BN(O)s, informing them about the recent and upcoming influx of Hong Kong BN(O)s to the UK, taking into consideration that new arrivals will unlikely have UK credit records, and may not have employment immediately. 為業主及地產經紀出版詳細指引及舉辦座談會，以增加其對LOTR和/或BN(O)情況之認識。同時建議其留意和顧及初抵英人士很大機會並未持有本地信貸紀錄，亦未必能夠立即就業。
- d. To consider **working with housing associations, hostels/hotels to establish temporary/emergency licensed accommodation** for newly arrived BN(O)s, self-financed by reasonable charges, to enable them to have a space/location to settle down and organise themselves, including bank accounts, and to look for privately rented accommodation. 考慮與房屋協會、酒店、旅舍民宿合作，提供緊急/臨時住宿，以用者自付為原則，為香港人提供可靠短期租住選擇，以便港人抵埗後可先處理開辦銀行戶口及尋找長期住所等等事項。
- e. Many local housing authorities have large-scale programmes whereby old building blocks are being demolished for regeneration. It is not unusual that decanted properties are lying empty whilst awaiting all tenants in the block to be rehoused, to make way for regeneration. MHCLG may **consider to deploy these decanted units as temporary/emergency accommodation for newly arrived BN(O)s**, generating rental income for the housing authorities, and reduce the risk of squatting. 房屋、社區及地方政府部或許可考慮將部份地區有待重建之空置大廈放租予港人作緊急住處。此計乃一箭雙雕，益及港人同時亦可減少同區露宿及地方政府收入問題。
- f. To **encourage more banks to offer bank account products suitable for new arrivals with no permanent address proof yet**, e.g. accepting a mailing address for account application. 鼓勵銀行放寬對持英國海外國民簽證人士開設戶口之住址要求，例如考慮接受郵寄地址等等。
- g. To consider **allowing alternative forms of proof (such as income proof from non-UK employment, and bank statements in both UK or non-UK banks), to show they have sufficient savings and/or employment records** brought over from Hong Kong, in order to rent accommodation. 鼓勵各界考慮容許持有英國海外國民簽證人士使用其他相等文件作不同證明(例如海外就業收入證明，以及海外銀行月結單)，證明其就業紀錄或充裕儲蓄，以便租住房屋。
- h. To work with regional and local governments to **proactively recommend/promote towns, cities and districts across the country that have higher-than-average unoccupancy rate**, creating employment opportunities and improving infrastructure, so BN(O) families are more likely/attracted to find housing and settle down in such areas. This can help relieve population density pressure and avert soaring property prices in major cities due to demand surge, and thereby benefit the wider UK economy. 與各地政府合作，向香港人推廣介紹英國房屋空置率較高之城鎮

及地區，改善就業機會及基建，以吸引香港人前往該地居住。此舉有助緩解英國大城市人口密度壓力，避免因需求激增而導致大城市樓價飛漲，整體英國經濟亦會有所裨益。

- i. To develop policies with local education authorities, **allowing newly arrived children from Hong Kong with BN(O) Visas or LOTR status with a right to study to register for school places with temporary or c/o addresses**. 與地方教育部門改善現有政策，容許初抵英之未成年人士以非永久地址入學。
- j. To **provide (targeted) information (e.g. tutorials, blogs, videos) on the official guidance websites** about the (legal) processes, requirements and fees about finding, renting and buying residential properties in the UK, and also issues to pay attention to (e.g. on buildings with cladding, potential scams), and **make such information available in Traditional Chinese** for the Hong Kong audience. This can be done through the British Consulate-General Hong Kong, providing links (in Traditional Chinese). 向香港人以網上教學，網誌及短片形式提供英國詳細租務資訊，注意事項等等(例如有關租屋及買屋之法律程序、所需資料及文件、費用、甚至外牆防火物料及提醒港人慎防騙案等須知)。並與英國駐港總領事館共同提供資訊，建議提供廣東話及正體中文服務及文件，以便利香港人參閱。
- k. To **communicate regularly with civil society groups** about MHCLG's planning, guidance and services relating to housing that would i) allow better streamlining of efforts, where civil society groups can fill in gaps of support where necessary, and ii) allow civil society groups to communicate with their audience about their options regarding housing. 房屋、社區及地方政府部與公民團體組織建立更完善溝通機制，在房屋事務規劃、指引及提供服務方面保持聯絡，以 (i) 更有效地協調工作，容許各組織補充現有支援之空隙 (ii) 方便香港人向其尋求與房屋有關之協助，及更全面了解其選項。