

# Residential Mortgage Survey Results for November 2021

The following is issued on behalf of the Hong Kong Monetary Authority:

The Hong Kong Monetary Authority announced the results of the residential mortgage survey for November 2021.

The number of mortgage applications in November increased month-on-month by 13.1 per cent to 12 828.

Mortgage loans approved in November increased by 4.8 per cent compared with October to HK\$51.4 billion. Among these, mortgage loans financing primary market transactions increased by 13.1 per cent to HK\$14 billion and those financing secondary market transactions decreased by 3.1 per cent to HK\$26.1 billion. Mortgage loans for refinancing increased by 16.3 per cent to HK\$11.2 billion.

Mortgage loans drawn down during November increased by 4.7 per cent compared with October to HK\$33.4 billion.

The ratio of new mortgage loans priced with reference to HIBOR decreased from 97.6 per cent in October to 97.5 per cent in November. The ratio of new mortgage loans priced with reference to best lending rates increased from 0.7 per cent in October to 0.9 per cent in November.

The outstanding value of mortgage loans increased month-on-month by 0.7 per cent to HK\$1,719.9 billion at end-November.

The mortgage delinquency ratio remained unchanged at 0.03 per cent and the rescheduled loan ratio remained unchanged at nearly 0 per cent.

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## Grading of beach water quality released

The Environmental Protection Department (EPD) today (December 31) released the latest grading of water quality for four gazetted beaches that are open all year round for swimming.

Four beaches were rated as Good (Grade 1).

Grade 1 beaches are:

Clear Water Bay Second Beach  
Deep Water Bay Beach

Golden Beach  
Silverstrand Beach

Compared with the grading released last week, there was no change in the grading for these beaches.

Under the present grading system, beaches are classified into four grades, namely Good (Grade 1), Fair (Grade 2), Poor (Grade 3) and Very Poor (Grade 4), according to the level of E. coli in the water. Grades are calculated on the basis of the geometric mean of the E. coli counts on the five most recent sampling occasions.

While the ratings represent the general water quality at the beaches, an EPD spokesman reminded members of the public that water quality could be temporarily affected during and after periods of heavy rain. Bathers should avoid swimming at beaches for up to three days after a storm or heavy rainfall.

A summary of beach grades is published weekly before the weekend. The latest beach grades based on the most current data may be obtained from the EPD's website on Beach Water Quality ([www.epd.gov.hk/epd/beach](http://www.epd.gov.hk/epd/beach)) or the beach hotline, 2511 6666.

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## Approved Chek Lap Kok Outline Zoning Plan amended

The Town Planning Board today (December 31) announced amendments to the approved Chek Lap Kok Outline Zoning Plan (OZP).

The amendments mainly involve the rezoning of an area at Hong Kong Port (HKP) from "Other Specified Uses" ("OU") annotated "Boundary Crossing Facilities" and an area shown as "Road" to "OU" annotated "Boundary Crossing Facilities and Airport-related Supporting Uses" and deletion of building height restriction; deletion of building height restrictions for "OU" annotated "Ventilation Building" and "OU" annotated "Satellite Control Building" zones at HKP; rezoning of a strip of land at the eastern coastal area of airport island from "OU" annotated "Amenity Area" and "OU" annotated "Highways Maintenance Area" and an area shown as "Road" to "Commercial" ("C") and deletion of building height restriction; deletion of building height restriction for "OU" annotated "Highways Maintenance Area" zone at the eastern coastal area of airport island; rezoning of a site to the east of the airport proper from "OU" annotated "Airport" to "OU" annotated "Airport Service Area"; rezoning of a site to the north of Hong Kong International Airport Terminal 1 near Cheong Hong Road of airport island from "OU"

annotated "Airport" to "C"; and excision of an area zoned "OU" annotated "Sea Rescue Station" at the eastern coastal area of airport island from the planning scheme area.

Opportunity is also taken to amend the Notes and Explanatory Statement of the OZP to reflect the above amendments and the latest proposals, and to update the general information of various land use zonings and the planning scheme area, where appropriate.

The draft Chek Lap Kok OZP No. S/I-CLK/15, incorporating the amendments, is now available for public inspection during office hours at (i) the Secretariat of the Town Planning Board, (ii) the Planning Enquiry Counters, (iii) the Sai Kung and Islands District Planning Office and (iv) the Islands District Office and its Tung Chung and Mui Wo sub-offices.

Any person may make written representations in respect of the amendments to the Secretary of the Town Planning Board on or before February 28, 2022. Any person who intends to make a representation is advised to read the Town Planning Board Guidelines No. 29B on "Submission and Publication of Representations, Comments on Representations and Further Representations under the Town Planning Ordinance" (TPB PG-No. 29B).

Submission of a representation should comply with the requirements set out in TPB PG-No. 29B. In particular, the representer should take note of the following:

- \* If the representer fails to provide his or her full name and the first four alphanumeric characters of his or her Hong Kong identity card or passport number as required under TPB PG-No. 29B, the representation submitted shall be treated as not having been made; and
- \* The Secretariat of the Town Planning Board reserves the right to require the representer to provide identity proof for verification.

The Guidelines and the submission form are available at the above locations (i) and (ii) and the Town Planning Board's website ([www.info.gov.hk/tpb](http://www.info.gov.hk/tpb)).

Copies of the draft Chek Lap Kok OZP are available for sale at the Map Publications Centres in North Point and Yau Ma Tei. The electronic version of the OZP can be viewed at the Town Planning Board's website ([www.info.gov.hk/tpb](http://www.info.gov.hk/tpb)).

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**[Approved Ngau Tau Kok and Kowloon Bay](#)**

# Outline Zoning Plan amended

The Town Planning Board today (December 31) announced amendments to the approved Ngau Tau Kok and Kowloon Bay Outline Zoning Plan (OZP).

The amendments mainly involve the rezoning of various sites bounded by Wang Chiu Road, Sheung Yee Road, Wai Yip Street and/or Hoi Bun Road for commercial developments to expedite the transformation of the Kowloon East area into another core business district to support Hong Kong's long-term economic development. These include rezoning of two sites to the north and south of the Kai Fuk Road Flyover, with the former mainly from "Other Specified Uses" annotated "Refuse Transfer Station" ("OU(RTS)") to "Commercial (1)" and the latter mainly from "Government, Institution or Community (1)" ("G/IC(1)") and "OU(RTS)" to "Commercial (2)" ("C(2)"). Two parcels of land to the immediate west and southeast of the proposed "C(2)" zone are rezoned mainly from "G/IC(1)" and "Other Specified Uses" annotated "Business" ("OU(B)") to "Open Space". The section of Cheung Yip Street to the north of Hoi Bun Road is indicated as "Pedestrian Precinct/Street" on the OZP for public enjoyment.

The amendments also include rezoning of Yip On Factory Estate and the adjacent section of Wang Hoi Road from "OU(B)" and an area shown as "Road" to "Residential (Group A)3" for public housing development, and rezoning of various strips of land to areas shown as "Road" to reflect the latest and/or existing developments in the area.

Opportunity is also taken to amend the Notes and Explanatory Statement of the OZP to reflect the above amendments and to update the general information of various land use zonings and the planning area, where appropriate.

The draft Ngau Tau Kok and Kowloon Bay OZP No. S/K13/31, incorporating the amendments, is now available for public inspection during office hours at (i) the Secretariat of the Town Planning Board, (ii) the Planning Enquiry Counters, (iii) the Kowloon District Planning Office and (iv) the Kwun Tong District Office.

Any person may make written representations in respect of the amendments to the Secretary of the Town Planning Board on or before February 28, 2022. Any person who intends to make a representation is advised to read the Town Planning Board Guidelines No. 29B on "Submission and Publication of Representations, Comments on Representations and Further Representations under the Town Planning Ordinance" (TPB PG-No. 29B).

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## **Effective Exchange Rate Index**

The effective exchange rate index for the Hong Kong dollar on Friday, December 31, 2021 is 101.1 (same as yesterday's index).