

主旨: Give Views

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Comments:

It is definitely difficult for people to own houses nowadays, especially for those young couples who do not have much money or savings. With skyrocketing house price and stricter regulation on applying public rental housing (PRH), there is no easy way for young couples to afford a house. Even though they can rent a PRH finally, these people are forced to leave if they accumulate certain amount of money. However, their saving is still not enough to pay the down payment of private houses so they are in the gap between PRH and Private houses. So where can they live? To help them, the government should re-launch the Home Assistance Loan Scheme (HALS) which has been terminated in 2004. It offer an interest-free loan for people to own the flat which could definitely help them to buy houses. I cannot see any reason why the government rejects to launch such a helpful scheme.

As a young adult, I am quite worried about my future. Will I end up with waiting for or living in PRH for my whole life? Is there a chance for me to buy private houses? How can I build up my family if I even cannot own a house?