

# *Asia-Pacific Network for Housing Research*

## *Newsletter*

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## ***NEWSLETTER***

Editor : Shenjing He  
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# CONTENTS

2 - 3

*Editorial*

4 - 9

*Housing News From The Region*

9 - 10

*Upcoming Housing Events*

11 - 13

*Recent Publications on Housing in the Asia-Pacific Region*

13

*Member Achievements*

13

*Enquiry and Membership*

### *The changing nature of home ownership: views through an intergenerational lens*

There is a consensus in the literature that home ownership is an important pillar supporting welfare in old age (Castles 1998). However, the financial deregulation of recent decades has spawned a breed of new mortgage products that transformed housing wealth from an illiquid asset into a liquid resource that can be drawn on to meet spending needs over the life course and not just in later life (Smith & Searle 2008). This financial innovation has also enhanced the possibility of home owning parents dipping into their housing wealth during their lifetime to assist children financially through parental transfers (Barrett et al. 2015). In situ mortgage equity withdrawal is an increasingly common financial tactic, allowing home owners to release housing equity without moving by adding to their mortgage debt (Smith et al. 2009). Indeed, one in five home owners in Australia released equity through mortgage equity withdrawal annually in the lead up to the global financial crisis. The amounts are substantial; the aggregate value of mortgage equity withdrawal accounted for over two-thirds of the total flow of funds from housing into the cash economy in both countries during 2001-2008 (Ong et al. 2013).

In a 'home ownership' society such as Australia, the family home claims the pre-eminent position in the asset and debt portfolios of most households. Furthermore, the role that housing wealth plays in households' strategies to secure their personal and children's financial wellbeing has expanded and evolved over time. Three contemporaneous societal developments have revolutionised the role of home ownership in the current millennium in home ownership societies.

The first development is population ageing, a significant global demographic shift that will usher in major worldwide social and economic transitions (Productivity Commission 2013). Soaring age-related costs and tight fiscal constraints have converged with financial deregulation to generate immense policy interest in the use of housing equity to fund retirement needs through the inclusion of the family home in pensions means tests or through the direct drawdown of equity stored in the family home (Productivity Commission 2015).

The second development is the emergence of a baby boomer 'cohort effect' in terms of greater willingness to use housing wealth throughout the life course and not just in old age. Indeed, there is growing evidence in support of the idea that baby boomers exhibit a distinctly different set of values and expectations regarding housing than pre-war austerity generations (Olsberg & Winters 2005). In particular, they exhibit stronger preferences for independence, individuality and lifestyle choices than earlier birth cohorts (Beer et al., 2011).

The soaring housing wealth of baby boomers following a pre-global financial crisis house price boom is the source of a third development as the 'Great Australian Dream' of attaining home ownership recedes for younger generations, who have been dubbed 'generation rent' (McKee 2012). This development is contributing to a growing chasm separating the housing wealth of older and younger generations. It is motivating an important role for parental housing wealth in helping children achieve first home ownership. Lively debates around this issue have flared up many nations (e.g. Forrest & Izuhara 2009). A related dimension of the debate around intergenerational tensions in housing markets that is often missed is its impact on intra-generational equity. Children of resource-rich parents are more likely to receive substantial intergenerational transfers than children of financially disadvantaged parents (Gokhale et al. 2001). Therefore, children of parents who are able and willing to transfer housing wealth are better positioned to achieve home ownership status in their own lifetime than children of renters (Barrett et al. 2015).

It is clear therefore, that the role of home ownership is now wider, meeting multiple and new welfare needs as a result of these three developments. Yet, the expanding role of home ownership, and the pathways through which it affects life course and intergenerational wellbeing, are under-explored in contemporary housing studies.

On the research front, there is a need to move further into a dynamic interrogation that captures the

impacts of fluid housing wealth on life course and intergenerational wellbeing. On the policy front, the changing nature of home ownership has significant implications for housing policy design. Many countries are experiencing accelerated rates of ageing in an era of fiscal austerity, while at the same time younger generations face growing struggles to achieve the accumulation of housing wealth that is potentially crucial for their economic wellbeing and the lifetime prospects of their children. It is arguably a paramount contemporary global priority to sustain older generations' financial security without harming the lifetime economic prospects of the young as life expectancies grow.

Unfortunately, existing policies tend to lack a long-term intergenerational view, and fall short of the intent of the United Nations' 2002 Madrid International Plan of Action on Ageing and Political Declaration "to respond to the opportunities and challenges of population ageing in the twenty-first century and to promote the development of a society for all ages" and "to strengthen solidarity among generations and intergenerational partnerships, keeping in mind the particular needs of both older and younger ones, and to encourage mutually responsive relationships between generations". In Australia, for instance, tax subsidies offer preferential treatment of housing assets and therefore favour property owners at the expense of renters who have yet to break into the home ownership market. The former are on average older than the latter group. Transaction taxes like stamp duties on property purchase further disadvantage aspiring (often young) home buyers, whom face significant upfront lump sum requirements in order to purchase a property.

Hence, it is critical that housing policymakers shift their focus away from short-term outcomes that unintentionally set generations against each other, towards a more holistic long-term policy perspective that takes into account the needs of all co-existing generations.

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### **BANGLADESH**

#### ***Housing of Dhaka becoming less affordable day by day?***

Bangladesh experienced faster urbanization amongst South Asia between 2000 and 2010. Over that period, the share of its population living in officially classified urban settlements increased by 1.69 percent a year, according to World Bank (2015). This pace of urbanization increases the demand for housing which is obvious for Dhaka, the primate city of Bangladesh. As Dhaka's population expands, so does its housing crisis. Every year, around half a million people migrate to Dhaka from around the country. In order to keep up with this fast-paced population growth, the demand for housing requires introducing 120,000 new units every year. The housing deficit quadrupled in the last decade and, in the absence of adequate measures, the deficit is projected to increase to 8.5 million units by 2021 (Saleh, 2017).

It is to be noted that in Bangladesh the private sector is the major supplier of housing. The share of public sector housing is insignificant. There are some disperse initiatives from the government in the form of site and service schemes, residential land development projects and low-cost apartment housing; however, there is no social housing and the concept of social or affordable housing is absent there. In Dhaka alone, there are over 4,000 informal settlements, or slums, home to 3.5 million people - representing a majority of the urban workforce in the country. Evidently, affordable urban housing is rapidly becoming a primary issue in Bangladesh (Saleh, 2017).

With a rising population and increasing housing demand, apartment culture has grown up in Dhaka sharply in last three decades. It is recently reported that the price of apartment has increased from 4 to 12 times in different areas in last 18 years which made ownership of an apartment beyond the reach of the middle-income group (Hossain, 2018). The high price of land, the increase in the construction material cost, unplanned and haphazard development of the city, high home loan interest, high property transfer and registration fee and the unfavorable taxation policy of the government contribute towards the excessive increase of the price of the apartment. Furthermore, the absence of sound planning and development throughout the whole city and the dissimilar social status of the areas lead to the highly unequal price of the apartments which is not affordable for the middle and low income groups. Therefore, scarcity and lack of access to affordable housing compel many to spend over 50 percent of their total income on rent, despite already living on the national poverty line. The exorbitantly high housing costs leave little to spare for food and other basic amenities, adversely impacting the overall well-being of the society and exposing families to a dire cycle of poverty.

In black and white, the Government of Bangladesh has made significant progress in the planning of affordable housing policy. The country is a signatory to the New Urban Agenda, which stipulates that housing is a right and a requirement for realising transformative social change. The government also has a National Housing Policy, which was approved by the cabinet in April 2017 and guarantees housing for every citizen. Furthermore, the Bangladesh Government's 7th Five-Year Plan, which came into effect in 2015, makes specific provisions for affordable urban housing as a policy concern under its national urbanisation strategy. It presents urban housing and poverty reduction strategies, and puts forth some recommendations including creating efficient housing markets, improving financing mechanisms, easing access to land and housing, upgrading existing informal settlements and introducing low-cost rentals.

In spite of the national level policy and plans regarding the affordable housing for the middle and low income groups, the implementation of such recommendations are a far cry. In reality, housing for the urban poor till today remains a grey area where government policy and initiative is needed to address the issue at all levels of planning and implementation. Community supported shelter schemes for the poor and aided by public, private/NGO cooperation are still rare. Few projects and programs for infrastructure upgrading and livelihood improvement have been supported by the government and donor agencies. A number of challenges hinder the implementation of the policy recommendations,



including a weak urban policy environment, lack of institutional capacity, lack of a comprehensive development plan, corruption, lack of monitoring and, a lack of coordination among development partners.

Current housing project undertaken by the government for the lower and middle income groups are Purbachal New Town project, Uttara residential area (3rd Phase) project and Jhilmil residential area project. Purbachal New Town project consists of about 6,150 acres of land with 26,000 residential plots and 62,000 apartments. Uttara residential area (3rd phase) project consisted of 10,000 residential plots and 22,000 apartments. Jhilmil residential area project comprises of 1,740 residential plots and 9,500 apartments. Further, the government initiated a project in 2016 to build 10,000 flats in city for slum dwellers at Mirpur (RAJUK, 2018). The National Housing Authority is authorized to build the rental-based flats at Mirpur Housing Estate in Mirpur Section 11 in phases. However, for the plot allotment purpose, monthly income range has not been considered. Furthermore, different categories of plot allotments are mainly based on the professional groups who come from generally affluent sections of the society rather than low and middle income groups.

In Bangladesh, the housing concern has turned into a full-blown crisis. Different housing projects as completed earlier were not affordable at all to the target groups. Especially for the low income groups, the existing finance system is not supportive for housing loan. In addition, the implementation of the rehabilitation projects further from the central city lessens the job opportunity due to the inefficient transport system. The government needs to take initiatives to arrange serviced land, easy loan and build up partnership with the private developers to construct affordable housing to serve the lower and middle income groups of Dhaka.

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## **CHINA**

### ***A Summary of housing market and policies***

From the fourth quarter of 2017 to the first quarter of 2018, to establish the long-term institutional framework for sustainable development of the real estate market, the Chinese central government further clarified the contents from top level design, overall planning, direction orientation, policy coordination, and expectation guidance. The report of the 19th CPC National Congress explicitly stressed that “housing is for living in, not for speculation, and the need to speed up the establishment of a housing system that ensures supply through multiple sources, provides housing support through multiple channels, and encourages both housing purchase and renting. This will make us better placed to meet the housing needs of all of our people.” The objective of macro-economic regulation is reinforced in the “two sessions” of 2018. To ensure continuity and stability of policies, the policy based on cities should be maintained. The restrictions on home-buying, selling prices should be deepened in the restricted cities and expanded to more cities. Steadily advancing real estate tax legislation was listed as one of the key tasks in the government work report. The National People’s Congress, the Ministry of Finance, and relevant departments are drafting and fine-tuning the draft real estate tax law. The general idea is that the legislation should come first with step-by-step implementation by fully authorized bodies.

At present, local regulation adheres to the guidance of “implementation policy based on city and housing classification”, and even carries out differentiated control over different regions within a city. From the “one city one policy” to the “one district (county) one policy”, the regulation measures are further refined. It is expected that the differential policy in the future will not only be reflected in the city level, but also smaller district within a city. As more stringent regulatory policies with the city’s internal differential control are introduced in some key cities to stabilize the market. This may become a new direction going forward.

Under the super-imposition of severe policies, while the sale of commercial housing still maintained a relatively high growth rate, the growth rate of housing investment and development declined. On the other hand, the overall trend remained stable. The land transaction price and area continued to grow rapidly. The area for sale continued to decrease, suggesting that the “de-stocking” policy for housing has taken effect. The national housing boom index continues to rise. Supported by a loose policy environment and the monetization of public housing, the property market rebounded in the third and fourth tier cities. This resulted in a country-wide increase in sales area. However, in some key cities with strict cooling policies, the market became stable, whereas the growth rate of sale area continued to fall with the transaction volume significantly reduced especially for the first-tier cities.

We expect that, in the absence of major policy shocks, the Chinese property market will usher in a smooth adjustment in 2018. The increase in housing prices may continue to decline steadily, the increase in the sales of commercial housing will drop significantly, and inventory will decline further. The policies on “home-purchase restrictions” and “mortgage restrictions” will not be eased, and the policy of “reselling restrictions” will become a normal tool in the future. The policy environment for developers remains unchanged, with the core purpose of restraining the excessive leveraging for housing development. With regulation remaining strict, several specific measures will be launched and implemented to “encourage both housing purchase and renting”. The main forms will be the shared homeownership housing and long-lease housing to complete a multi-level structure of housing supply. Some uncertainties of the future market should to be alerted: a reverse in expectation may lead to the bust of the bubble; whereas a market rebound may lead to the further expansion of the bubble; lastly, the transformation of the housing investment speculation.

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## *JAPAN*

### *Shrinking, aging and an increase in housing vacancies in cities*

Many scholars have revealed the realities and challenges of post-growth society through case studies of the Japanese housing market (Hino and Tsutsumi 2015; Hirayama and Izuhara 2018; Kubo and Yui forthcoming). Today's Japanese cities are characterized by shrinkage caused by drastic demographic changes that have occurred since the 1990s, such as rapid aging, population loss, and economic-base decline. Indeed, Japan's aging rate has soared rapidly compared to other developed countries: the rate rose at a surprising speed after 2000, exceeding 25 percent (United Nations, World Population Prospects 2015). Aging of the population is transforming the Japanese housing market because it is rapidly becoming one of the key issues in major metropolitan areas such as Tokyo and Osaka. Even in these metropolitan areas in a large part of prefectures, the aging rate exceeded 25 percent in 2015 (Statistics Bureau of Japan, Population Census 2015).

In addition to this demographic change, a neoliberal housing policy and economic base decline have expanded gaps in residential environment and housing conditions, resulting in a divide between hot and cold spots within cities (Hirayama 2005). Hot spots, such as central Tokyo, have welcomed a vast inflow of the younger generation, investment, urban developments, and housing supply since the late 1990s. On the other hand, cold spots, such as suburban housing estates developed during Japan's rapid growth period, have gained less investment and lost their younger people. Due to the aging of existing residents and outflow of younger people, suburban housing estates have turned into aging communities facing social disorder and a sustainability crisis (Kubo 2015).

The residential gap in metropolitan areas was exacerbated by neoliberal housing policies after the 1990s: deregulation in urban planning and building standards and in the home mortgage market stimulated new housing developments in central Tokyo. New city-center condominium developments started in the late 1990s originally targeted single women for homeownership (Kubo and Yui 2011, Ronald et al. 2018). As super-high-rise condominiums were built on reclaimed land in the Tokyo Bay area, young families, both couples and singles, started to live in central Tokyo (Koizumi et. al. 2011). The new city-center lifestyles attracted young people who grew up in old suburban neighborhoods, thus accelerating the aging process in the Tokyo suburbs (Kubo 2015, Kubo and Yui forthcoming).

The great gaps in residential environment and demographic composition have grown in two ways in Japanese cities: (1) the aging population and decline in suburbs and growth of city centers within metropolitan areas, and (2) growth of metropolitan areas and decline in middle-sized and small cities. In addition to the governmental counter-measures, local municipalities have established new laws, strategies, and networks to address the problems. Effective counter-measures to deal with shrinkage, aging, and gap expansion in housing conditions are needed today.

On November 27, 2014, the national government promulgated the Law Concerning Special Measures for the Promotion of Countermeasure of Vacant Houses. The purpose of the law was to promote investigation, administrative guidance, and demolition of dangerous vacant houses. If a vacant house is designated as "specific housing vacancies" by municipal government, the tax reduction and exemption is abolished. For the investigation, municipalities are now allowed to access property tax information, which raised the possibility of finding property owners who are responsible for the housing vacancy. Although there's a voice that doubt the efficiency of the law, it provided a legal basis for municipal governments to establish practical countermeasures on the rise in housing vacancies.

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## ***SOUTH KOREA***

### ***Housing affordability for young people and the rise of the third sector in Seoul***

The housing affordability problem of the younger generations has been at the center of South Korea (Korea hereafter)’s housing policy agenda in recent years. From 2010 to 2016, the increase of the average house price was ten times higher than the rise of the average annual income of urban workers in Korea (Im, 2017). What has frustrated young Koreans more has been the rapid increase in rentals. In Korea, the Jeonse rental housing (rental housing that a tenant pays for a lump-sum deposit equivalent to 40-70 percent of the rented house instead of paying monthly rents) and monthly rental housing in the private housing market have been catering to young people’s housing need. However, the low interest rate policy for the past few years has induced home-owners to convert their Joense rental housing to monthly rental housing, seeking higher income from rentals rather than saving interest. The reduced supply of Jeonse rental housing has significantly pushed up the average lump sum deposit level, and in result, young people with lower income has been expelled to monthly rental housing with unfavorable housing conditions which has imposed a greater financial burden on them. According to the 2015 Census data, about 22.6 percent of the young single-person households aged between 20 and 39 were found to live in substandard housing, rooftop rooms and basement rooms (Statistics Korea, 2016).

In order to relieve the hardship of young people, the central government launched the ‘Happy House’ public rental housing program in 2013 and has supplied about 150,000 units of affordable rental housing until 2017 by utilizing the public land in the inner city areas. However, it has been noted that the effort of the public sector alone could not effectively meet the pressing housing need of the young people. Therefore, the Seoul Metropolitan Government introduced the ‘Social Housing’ program in 2015 and began to supply affordable co-living houses in the form of public-private partnerships. Under this program, social enterprises, non-profit organizations and housing corporates can build houses on the land purchased by the local government or renovate old detached houses or inns and rent them out to college students and early career workers at about 80 percent of the prevailing market rent up to ten years. For more effective institutional support, the Seoul government set up the ‘Seoul Social Housing Center’ in 2016 as the city-level intermediary organization which plays a key role in coordinating the stakeholders and individual housing projects. In total, 447 units of social housing have been supplied in Seoul by September 2017 (Seoul Metropolitan Government, 2017), and this program has been well accepted by both renters and landlords of old houses. In Seoul, social housing has begun to be regarded as a new housing culture which innovatively resolves the housing problem of the young people and promotes community building among single-person households. Yet, it

seems still too early to measure the effectiveness of Seoul's social housing program on alleviation of the housing affordability problem of the younger generations. Besides, it is uncertain whether this progressive housing program can sustain its momentum even after the current progressive major steps down in a few years' time. Nevertheless, it is evident that the introduction of social housing program to Korea's housing system implies a significant change in housing policy governance which has long been dictated by dichotomous housing supply by governments and private developers.

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## UPCOMING HOUSING EVENTS

### Australasian Housing Researchers' Conference

Date : 6-8 February 2019  
Venue : Adelaide, Queensland, Australia  
Organizer (s) : AHURI Ltd, the University of Adelaide and University of South Australia  
Website : <https://www.ahrc.org.au/>

AHURI will host their annual early career researchers' symposium in Adelaide on the 4th and 5th February, and this will be immediately followed by the AHRC conference on 6th through 8th February.

#### Important dates

Abstract submission deadline = 30 November 2018  
Abstract acceptance notifications = Mid December 2018  
Early registration fees cut-off date = 21 December 2018

### The 2019 International Conference on China Urban Development Paradigm Shift to Quality Urbanism

Date : 28-29 June 2019  
Venue : Beijing, China  
Organizer (s) : Lincoln Institute Center for Urban Development and Land Policy, Peking University; College of Urban & Environmental Sciences, Peking University; Department of Urban Planning and Design, The University of Hong Kong; Lincoln Institute of Land Policy

After years of rapid urbanization that emphasized construction and economic growth, China is entering a new era of urban development with a policy attention on the quality of urbanization. This paradigm shift is timely, but also challenging. The past model has led to serious environmental degradation, distortions in land and housing markets, and unequal wealth distribution, which must be

addressed through the new effort for quality urbanization. Climate change and emerging technologies also pose new challenges and opportunities. China can learn significantly from global experiences in new urbanism, and China's pursuit for quality urbanization will also be crucial for the successful implementation of the New Urban Agenda launched at UN Habitat III.

### **Conference Format:**

This will be a two-day conference with (i) two half-day plenary sessions for keynote speeches by invited distinguished scholars, (ii) 6-8 half-day parallel sessions for presentations by scholars, and (iii) 6-8 half-day parallel sessions for presentation by graduate students, with invited scholars as discussants. Local study tours will be arranged.

### **Call for Papers (First Round) and Topics:**

We welcome submissions of paper or abstract on the following topics:

- National urban policy
- Land and housing issues
- Metropolitan governance, planning, and finance
- Urban environment and public health
- migration and social inclusion
- Urban culture, creative economy, and growth
- Urban transport, accessibility and land use
- Urban regeneration
- Property rights and land/housing development
- Socio-spatial inequalities
- Urban resilience
- Agglomeration, megacities and mega-regions
- New technologies and smart cities
- Urban-rural integration

### **Submission of Abstract**

For those who are interested in presenting a paper in the conference, please submit in English an extended abstract (roughly 250 words, stating the research question clearly and highlighting key results) or a paper, name(s) of author(s), position(s), and affiliation(s) through email to [cud2019@plc.pku.edu.cn](mailto:cud2019@plc.pku.edu.cn), and cc [cud2019@lincolnst.edu](mailto:cud2019@lincolnst.edu), indicating in the subject line of the email "paper submission for CUD2019".

**Submission deadline:** 28 February 2019.

(Notification of acceptance will be sent out by March 31, 2019. )

### **Registration Fee**

For non-student participants, there is a registration fee of 200 U.S. dollars. It is charged to ensure attendance for the entire meeting and to cover the cost of registration and all meals. No registration fee will be charged on student presenters. Details on the payment of registration fee will be sent once your paper has been accepted for presentation. All participants need to pay their own costs of accommodation and transportation.

### **ENHR 2019 Conference**

#### **Housing for the next European social model**

Date : 27-30 August 2019  
Venue : Athens, Greece  
Organizer (s) : European Network for Housing Research

## ***RECENT PUBLICATIONS ON HOUSING IE ASIA-PACIFIC REGION***

### ***AUSTRALIA***

Ambrey, C. L., Bosman, C., & Ballard, A. (2018). Ontological security, social connectedness and the well-being of Australia's ageing baby boomers. *Housing Studies*, 33(5), 777-812.

Easthope Hazel, Stone, W., & Cheshire, L. (2018). The decline of 'advantageous disadvantage' in gateway suburbs in Australia: The challenge of private housing market settlement for newly arrived migrants. *Urban Studies*, 55(9), 1904-1923.

Gurran, N., Searle, G., & Phibbs, P. (2018). Urban planning in the age of Airbnb: Coase, property rights, and spatial regulation. *Urban Policy and Research*, 1-18.

Judd, B. (2018). The Australian dream: Housing experiences of older Australians. *Housing, Theory & Society*, 35(3), 378-379.

McGreevy, M. P. (2018). Housing diversity and affordability: The effects of 35 years of exclusionary land use regulations on housing affordability in Adelaide, South Australia. *Urban Policy and Research*, 1-18.

### ***CHINA***

Deng, F. (2018). A theoretical framework of the governance institutions of low-income housing in China. *Urban Studies*, 55(9), 1967-1982.

He, S. (2018) Three waves of state-led gentrification in China, *Tijdschrift voor economische en sociale geografie*, DOI: 10.1111/tesg.12334.

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## ***MEMBER ACHIEVEMENTS***

### ***RESEARCH PROJECTS***

**The Incidence, Value and Delivery of Planning Obligations and Community Infrastructure Levy in England in 2016-17. London: Ministry of Housing Communities and Local Government**

Author (s): Lord, A., Dunning, R., Dockerill, B., **Burgess, G.**, Carro, A., Crook, T., Watkins, C. and Whitehead, C.

Status: Completed

This research into land value capture through Section 106 and the Community Infrastructure Levy for the Ministry of Homes, Communities and Local Government has been well-received and was included as evidence by the UK Government's Land Value Capture Inquiry.

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For enquiry and membership, please contact the Secretary of APNHR at [apnhr@hku.hk](mailto:apnhr@hku.hk), or write to the Centre of Urban Studies and Urban Planning, The University of Hong Kong, Pokfulam Road, Hong Kong

Tel: (852) 3917 2721/Fax: (852) 2559 0468



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