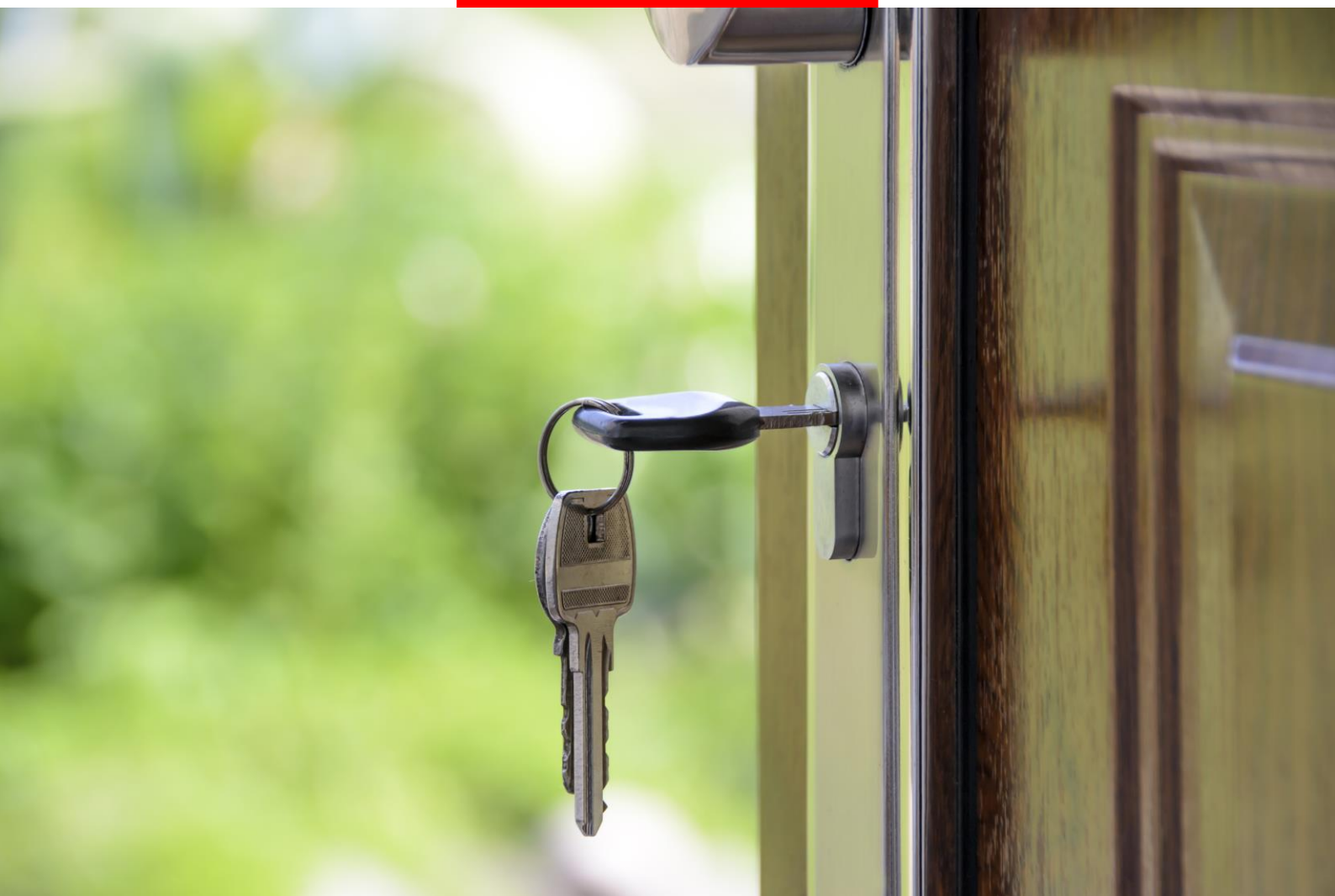


SMART

Home Hunting

Fifth Edition



**The Key to Renting Your Perfect
Place in Hong Kong**

Daniel W. Lam

SMART Home Hunting: The Key to Renting Your Perfect Place in Hong Kong

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For permission requests, please contact:

Oikos Property Limited

17/F, 80 Gloucester Road, Wan Chai, Hong Kong

Email: info@oikos.hk

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Introduction

Housing in Hong Kong is perpetually in high demand. The process of finding a home here can be deeply stressful if you're unsure where to begin or unaware of what's involved. This eBook cuts through the complexity, serving up essential knowledge for local home hunting – spiced with a playful dash of humour to make this seemingly tedious subject as enjoyable as a slice of your favourite dessert.

Drawing on my 15 years of hands-on experience helping clients from around the world find their ideal homes across Hong Kong's diverse neighborhoods, this compact volume offers expert guidance to help you navigate your home-hunting journey using a **SMART** (Specific, Mindful, Adaptable, Ready and Tactical) approach. Bonus chapters include practical advice on choosing and working effectively with local estate agents, along with useful tips for being a responsible tenant. Whether you're new to the city or have lived here for years, you'll find plenty of actionable insights, friendly recommendations, and insider tips in the pages ahead.

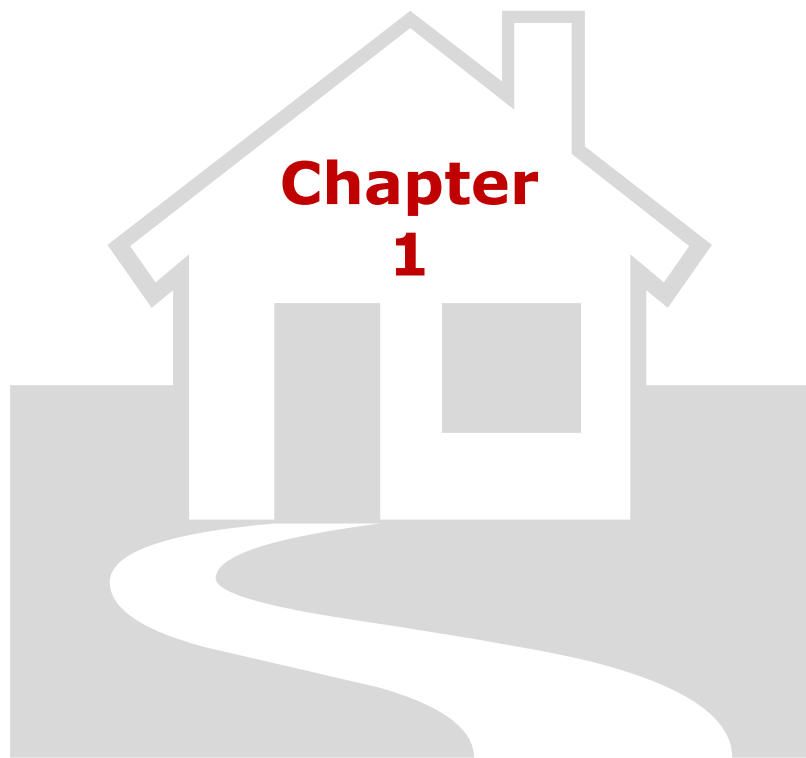
The content focuses primarily on renting residential property, though much of it applies to purchasing. Potential investors should stay informed about key factors such as loan-to-value ratios, stamp duty rates, and interest rates. Bear in mind that the property market is constantly evolving, so it's prudent to conduct thorough research and seek professional advice before making any significant investment decisions.

I hope you find this little book a helpful companion as you search for a home in Hong Kong. May God guide you to the right place and connect you with the right people at just the right time!

Daniel W. Lam



P.S. My heartfelt thanks to David R. Henry, my longstanding friend and talented editor, whose sharp mind and keen eye proved invaluable in shaping this book. It has been a real pleasure working with – and learning from – him. Hats off!



'If you set goals and go after them with all the determination you can muster, your gifts will take you places that will amaze you.'

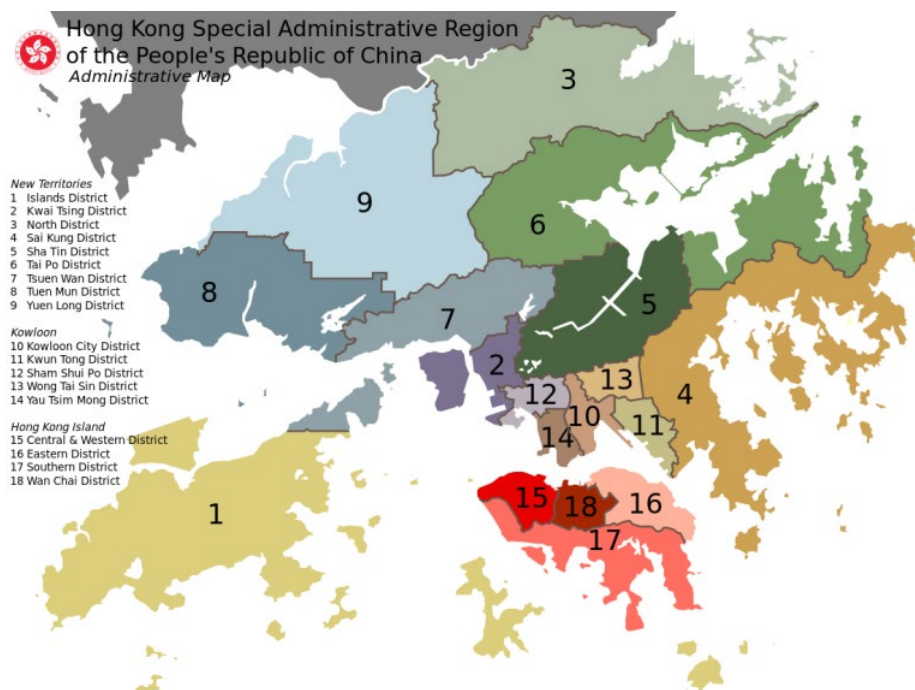
—Les Brown

Be Specific: Defining Your Property Requirements

Carefully considering and visualising your needs – and wants – is the first step to finding your perfect home in Hong Kong. **TIP:** To get a better picture of your desired living space, write down all the factors that are important to you. It can be particularly helpful to create a list of your *must-haves* and *nice-to-haves*. Prioritising your preferences will save you headaches when choosing a property. Now, let's explore the major considerations one by one.

1. Location

Hong Kong, a Special Administrative Region of the People's Republic of China, consists of three main areas: Hong Kong Island, the Kowloon Peninsula, and the New Territories, which include some 260 outlying islands. The city is subdivided into 18 administrative districts, as shown in the map below:

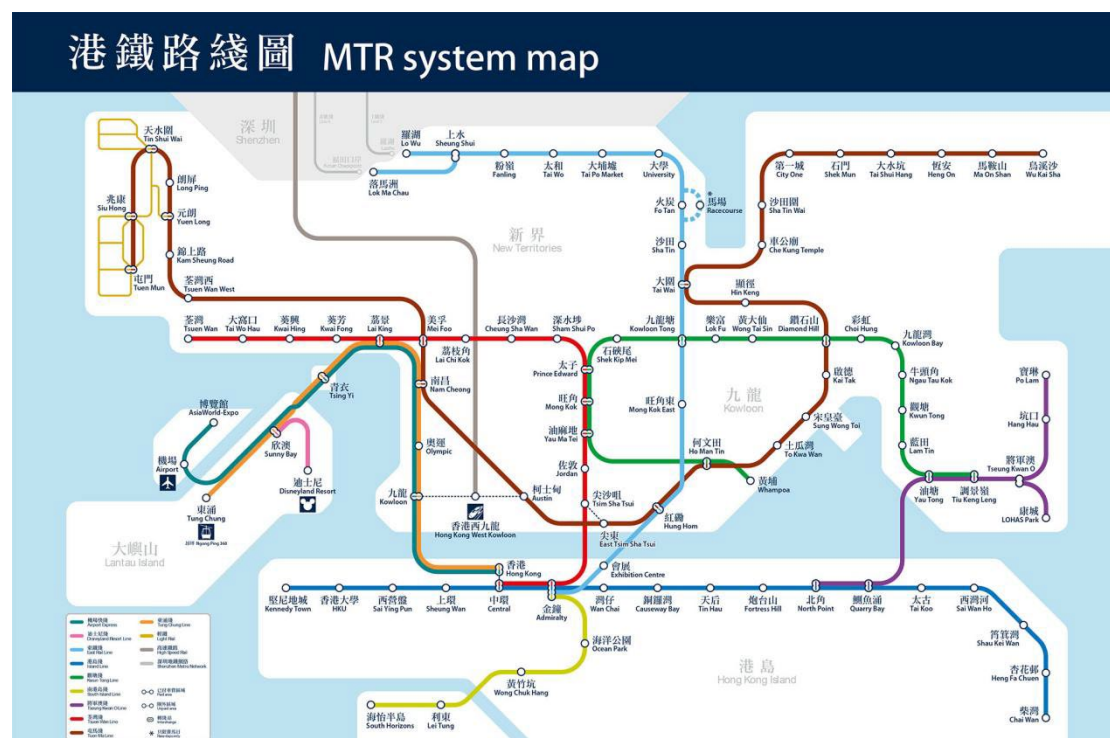


Visit https://en.wikipedia.org/wiki/Districts_of_Hong_Kong if you are interested in learning more about the various districts in Hong Kong.

‘Location, location, location’ may sound clichéd, but it remains the golden rule of real estate. Where we choose to call home reflects a unique blend of our practical needs and personal tastes. For a quick overview of some popular residential areas in Hong Kong, browse <https://expatliving.hk/living-in-hong-kong-expats-guide-where-to-live/>. Doing your own research from the outset can set you on the right path.

Most people prefer to live near their workplace or their children’s school. How about you? Properties near central business districts (CBDs) such as Central, Wan Chai, Causeway Bay or Tsim Sha Tsui command premium prices. **TIP:** Consider slightly more peripheral locations to maximise value.

Hong Kong is a compact city, with a total land area of a little over 1,100 square kilometres. To put it into perspective, it’s approximately 1.4 times the size of New York City and about 0.7 times the size of London. This relatively small area boasts a highly developed and efficient transport network, making it a breeze to get around via the Mass Transit Railway (MTR), buses, minibuses, trams, or ferries. And time flies when you’re chatting with a stranger on the train – just mind the gap, both on the platform and in personal space!



Hong Kong's MTR efficiently serves most urban areas (image source: MTR Corporation).

Home is more than a place to lay your head and hang your hat – it's the sanctuary of your heart, the centre around which your life revolves. **TIP:** When selecting a location to live, it's important to consider whether it suits your lifestyle. Ask yourself: What's the local community like? Do you need a car to get around? Are there good restaurants, coffee shops, supermarkets, or grocery stores nearby? Where would you typically spend your leisure time? How accessible are parks, swimming pools, hiking trails, and shopping malls? Do you have any other personal requirements?



Most neighbourhoods have supermarkets nearby, such as ParknShop, Wellcome, and Market Place.

TIP: If you're new to the city and unsure which district is right for you, a great starting point is to seek advice from friends, colleagues, or a local estate agent. They can provide valuable insights into various neighbourhoods to help you find a place that suits your lifestyle and needs. Whenever possible, explore a few shortlisted areas to get a feel for each before arranging property viewings.

2. Types of Property

Hong Kong, one of the most densely populated cities in the world, is home to over 7.5 million people. The acute shortage of land for residential development has made vertical living the norm, with most residents occupying *flats* or *apartments* in high-rise buildings. Remarkably, nearly three-quarters of the city's skyscrapers are residential.



High-rises dominate Hong Kong's skyline.

Detached *houses* and *villas* are scarce commodities and command premium prices, particularly in affluent areas such as The Peak and the Southern District. **TIP:** More affordable options can be found in suburban locations like Sai Kung and the North District, where some properties feature private gardens or swimming pools.

TIP: If you're on a tight budget but don't want to compromise on living space, you might consider a flat within a *village house*, which typically offers around 700 square feet (65 m²). A standard village house is divided into three separate flats, one on each floor. The top-floor unit often includes private access to the rooftop. Some village houses have internal staircases connecting all floors, but this is quite rare. However, it's worth noting that illegal structures, such as added floors or unauthorised alterations, are fairly common in this type of accommodation, and the government tends to take a lenient approach to enforcement.



Village houses, found mostly in the suburbs and on outlying islands, offer a quieter, laid-back lifestyle.

TIP: ‘*Tong Lau*’ (唐樓) – walk-up tenement buildings constructed from the late 19th century to the 1960s – offer a budget-friendly housing option in Hong Kong. The flats in these buildings are typically cheaper due to their lack of modern amenities, security systems, and professional management. Prospective residents should be aware of drawbacks such as dimly lit, poorly maintained communal areas and possible sanitation issues.

TIP: For stays of less than a year, *serviced apartments* offer a practical alternative. While generally more expensive than private rentals, they provide several advantages: flexible lease agreements, smaller deposits, and fully furnished living spaces – sparing

you both the hassle and expense of setting up a home. Furthermore, utilities and cleaning services are typically included in the rent. These benefits help offset the higher monthly cost, making serviced apartments particularly suitable for short-term residents or those seeking a move-in-ready solution in Hong Kong.

TIP: Fancy bagging a bargain? Consider a so-called '*haunted house*'. Properties where a suicide or murder has occurred are often stigmatised, slashing values by 10-25%. Selling these homes is an uphill battle, as banks rarely offer mortgages on them. Yet with an open mind and a dash of courage, even the most unsettling spaces can become heavenly abodes. And hey – for those who dare, it's a chance to rewrite the story: where stigma yields savings, and a troubled past turns into a glorious future.

3. Property Size

You will typically encounter the terms *saleable area* (SA) and *gross floor area* (GFA) in property descriptions. The saleable area refers to the usable portion of a property, while the gross floor area also includes a share of common areas, bay windows, and facilities.

To promote transparency in Hong Kong's property market, estate agents have been legally required, since January 2013, to specify the saleable area in all promotional materials for second-hand residential properties.



Saleable area is the usable area of a property.

According to the Rating and Valuation Department, 'saleable area' is defined as:

'The floor area exclusively allocated to a residential unit including balconies, verandahs, utility platforms and other similar features but excluding common areas such as stairs, lift shafts, pipe ducts, lobbies and communal toilets. It is measured to the exterior face of the external walls and walls onto common parts or the centre of party walls. Bay windows, flat roofs, top roofs, stairhoods, cocklofts, gardens, terraces, yards, air-conditioning plant rooms, air-conditioning platforms, planters/flower boxes and car parking spaces are excluded.'

In Hong Kong, we typically use *square feet* as the unit of measurement for property size. For your reference, one square metre equals **10.764** square feet – to be exact.

Let me give you an idea of property sizes, in saleable area, here. A decent studio or one-bedroom flat usually ranges from around 250 to 400 square feet. A two-bedroom apartment normally spans 400 to 600 square feet, while a three-bedroom home typically measures between 600 and 800 square feet. To illustrate just how small some properties can be, a ‘nano flat’ refers to a compact living space of 215 square feet or less, with some covering as little as 130 square feet – literally too small to swing a cat! Some subdivided flats are even tinier; no wonder the government has to regulate.

TIP: If you’re taller than six feet (1.8 metres) and need a bed to match your stature, be sure to inform your estate agent from the outset. Many bedrooms here are smaller than you might expect – some can barely accommodate a bed measuring 4 by 6 feet. It’s like trying to fit a giraffe into a rabbit hutch – an utterly impossible squeeze!

4. Number of Rooms

The number of bedrooms and bathrooms you need will depend on your family size. In Hong Kong, two- and three-bedroom flats are the most common property types, catering to small local families. One-bedroom and studio units are in high demand due to their affordability, leading to limited supply as both property investors and renters actively seek them out. Please be aware that storage rooms and maid’s quarters are typically quite small here. If you require these spaces, consider whether they meet your needs before committing.



Rooms or space – which speaks to you more?

Even with the right number of rooms, ask yourself: can your family live there comfortably, or will they be competing for space like sardines in a tin? Few Hong Kong residents would describe their homes as ‘spacious’, so ensure you have enough room for your furniture and belongings.

TIP: Moving is the perfect opportunity to declutter – take full advantage of it.

Savvy residents maximise space with built-in cabinets and raised bedroom platforms for under-bed storage, while multi-functional furniture and vertical solutions optimise every inch. **TIP:** Get creative: use a folding table that easily tucks away after meals, install space-saving sliding doors, or choose a sofa bed for overnight guests. A well-organised home doesn't just enhance space – it helps your whole life fall into place.

5. View

In this vibrant metropolis, where the scenic vistas are as diverse as the cuisines on offer, having the right view can make or break your experience. Waterfront homes boast stunning sights but come with a hefty price tag. Might you also enjoy the majesty of mountains, the serenity of gardens and greenery, or the buzz of the city skyline?

A glance across the urban sprawl explains why so many flat-dwellers find themselves staring at neighbouring windows. Beyond privacy concerns, few things dull the spirit like the sight of a weathered brick wall – one that clearly has no intention of blinking!



Choosing the right view brings delight not only to your eyes but also to your soul.

6. Floor Level

If you're used to living in a house, moving to a Hong Kong high-rise may require some adjustment, especially if you're uneasy with heights. **TIP:** But take heart – many adapt quickly and come to love the 'high life' for its unrivalled perks: wider views, cleaner air, peaceful quiet, and best of all – no flooding and fewer mosquito battles!

As the Chinese proverb goes, ‘If you wish to see things a thousand miles away, climb higher.’ Higher floors do deliver more impressive vistas, though the very top comes with unique challenges. **TIP:** Top-floor units often bear the brunt of summer heat and are more prone to water leaks due to their proximity to the roof. This is why the floors just below the pinnacle are frequently considered the sweet spot.

Lower-floor flats may offer more limited views, but they can charm with glimpses of a leafy garden or shimmering pool – and a seaside aspect would be an absolute gem. Whatever altitude your dream home sits at, your thoughtful attitude matters just as much. **TIP:** Carefully weigh factors such as natural light, noise levels, airflow, privacy, security, and a pest-free environment to secure not just four walls, but a true sanctuary.

7. Property Orientation

When searching for a home, a property’s orientation is often overlooked, yet it can profoundly influence daily comfort, energy efficiency, and overall well-being. An ancient Chinese proverb sagely declares: ‘It’s hard to buy a south-facing house even with a thousand pieces of gold’, highlighting their immense value. But what makes these properties so highly prized?



Home orientations shape your daily comfort.

The orientation of your home doesn’t just affect how sunlight is received – it shapes the ambience, cosiness, and energy efficiency of your living space throughout the seasons. Due to Hong Kong’s location in the Northern Hemisphere, the sun arcs southward in winter, allowing south-facing homes to bask in sunlight throughout the day, providing pleasant warmth and reducing heating needs. In summer, the sun reaches its highest point at noon, causing sunlight to strike windows at a steep angle, which alleviates heat absorption and helps prevent excessive warming. **TIP:** This natural solar exposure means south-facing homes tend to be warmer in winter and cooler in summer, enhancing thermal comfort and lowering energy costs.

Other orientations have their own merits and drawbacks. North-facing homes receive minimal direct sunlight and can become bitterly cold during winter's northeast monsoon. East-facing bedrooms are ideal for early risers, offering gentle morning light that fosters a positive start to the day. West-facing spaces welcome the afternoon sun with open arms – rewarding sunset lovers with golden-hour glory, though the sweltering summer heat can be

a tough battle. **TIP:** On that note, consider installing tinted window films together with curtains or blinds to help mitigate excessive sunlight and heat. This simple upgrade reduces glare, blocks harmful UV rays, enhances privacy, and improves energy efficiency.



Sunsets are nature's whisper: 'Pause – lift your eyes!'

Given Hong Kong's subtropical climate, natural ventilation plays a vital role during hot and humid summers. Homes facing south, east, southeast, or southwest are especially desirable, as they capture cooler prevailing breezes from the South China Sea – reducing reliance on air conditioning and enhancing livability.

A friend living in a southeast-facing flat enthusiastically shared that refreshing gusts sweep through his home on most summer days, lessening the use of air conditioning. Not only does this slash his electricity bills, but it also keeps his skin from turning into the Sahara and spares him from the dreaded 'AC colds'. So, every now and then, it's worth letting the breeze do the heavy lifting – and giving our beloved ACs a well-deserved holiday!

8. Outdoor Space

Imagine having your own private oasis for relaxation, just beyond your living room. Even a small balcony can offer a serene escape after a busy day. A gentle breeze caresses your skin, providing a calming respite, while the versatile space invites you to tap into a world of delights – savour coffee, dive into books, grow plants, sunbathe, exercise, or even host intimate gatherings – all within your private outdoor retreat.

Most modern flats here include balconies, though they are often compact. Terraces, patios, rooftops and private gardens are less common, but some larger estates offer communal outdoor areas and children's playgrounds. These shared spaces provide a welcome alternative for those yearning for an open-air vibe. **TIP:**

If outdoor space isn't a priority, you'll have a wider range of property options.



Private gardens are a rare luxury in Hong Kong.

9. Furnishings

Some people prefer not to buy new furniture when relocating to Hong Kong, especially if they're unsure about the length of their stay. However, most properties on the market are either unfurnished or only partially furnished. Even furnished units may come with outdated or undesirable items. **TIP:** Buying new furniture is a piece of cake here – simply place an order and have it delivered, often with the option of assembly service.



TIP: If you're looking for economical options, there are loads of second-hand furniture pieces available online, particularly in local Facebook groups. Act fast, and you could even score something nice for free – it's like a real-life treasure hunt! Remember, second-hand doesn't mean second best. Pre-loved or unwanted items can be given a new lease of life or even repurposed. 'Reduce, reuse, repair, and recycle' has become the modern motto for sustainable, eco-friendly living. Together, our small choices can make a big difference – not only for our wallets, but for our shared global home as well!

10. Parking Space



Due to the scarcity of land in the city, parking space is very limited and, as a result, quite costly. In fact, securing one can be a significant challenge. **TIP:** Unless you can find a property that includes parking or are willing to pay a substantial amount for a spot, it may be more practical to ‘go with the flow’ and rely on public transportation.

In Hong Kong, car ownership is not a necessity if you live in an area with well-connected public transport. Additionally, some buildings and estates offer bicycle parking spaces for residents, either for a nominal fee or free of charge.

11. Amenities

Life in Hong Kong is known for its demanding work culture and fast-paced lifestyle, which can often prove stressful. Amid this bustling environment, what activities do you enjoy during your leisure time? What types of amenities or clubhouse facilities would you most value?

Modern developments typically offer a range of amenities to cater to residents’ leisure needs, including gyms, swimming pools, reading areas and sauna rooms. Larger estates may feature additional sports facilities, event spaces and barbecue areas. Depending on individual estate policies, these amenities may be provided either free of charge or for a modest fee.



Take the plunge and leave your cares behind!

Most older or standalone buildings lack a clubhouse, but public and private alternatives are readily available in urban areas. Whatever your age or however hectic life gets, there are always fun ways to embrace each moment with energy and enthusiasm!

A Case in Point:

During my consultation with Jackie, she expressed a keen desire to find a property with a spacious indoor swimming pool as part of its clubhouse facilities. She explained that she had joint problems and needed to swim regularly, regardless of the season. **TIP:** To find a home that meets your personal needs, be sure to clearly communicate your requirements to your estate agent.

12. Proximity to Schools

Many Hong Kong families move across districts to secure their children's education in prestigious, subsidised schools. Districts such as Central and Western, Wan Chai, and Kowloon City (which includes Kowloon Tong and Ho Man Tin) have schools with better reputations and stronger track records compared to other areas. **TIP:** For families looking to maximise their child's chances of admission to a desired school, residing within the same district is a strategic move that can make a significant difference.

13. Children's Play Areas

TIP: If you have children, finding a living location that offers ample opportunities for play, exercise, and socialising is likely a high priority.

While parks and playgrounds are plentiful in Hong Kong, they may not be easily accessible from every estate or building. Smaller complexes tend to have indoor playgrounds, whereas larger apartment buildings often include both indoor and outdoor play areas. Some well-designed swimming pools also feature fun and exciting amenities for kids, such as splash pads or shallow play zones, making them ideal spots for family recreation.



Take time to play – it's the secret to staying young.

14. Keeping Pets

While some housing developments may not allow dogs, smaller and quieter pets like cats, rabbits, or hamsters are typically permitted.

TIP: Always be upfront with your estate agent about any pets. Even if a building is designated as pet-friendly, individual landlords, particularly those leasing newly built or renovated flats, might still refuse pets due to concerns about odours or potential damage.



Do your furry friends need a *furever* home?

Thanks to the growing popularity of pet ownership, the city has blossomed into a vibrant animal haven, boasting a surge of dog parks, pet-friendly cafés, and even luxury pet hotels – all dedicated to spoiling our beloved companions!

15. Property Condition

First impressions can be deceiving. A property's visual appeal might be as enticing as a promising first date, but a discerning home seeker will always take the time to look beneath the surface. Don't let charm or a pretty face disguise hidden flaws that could lead to future shocks. **TIP:** When inspecting a property, engage all your senses (save your taste buds for the housewarming!) and let common sense and intuition guide you.

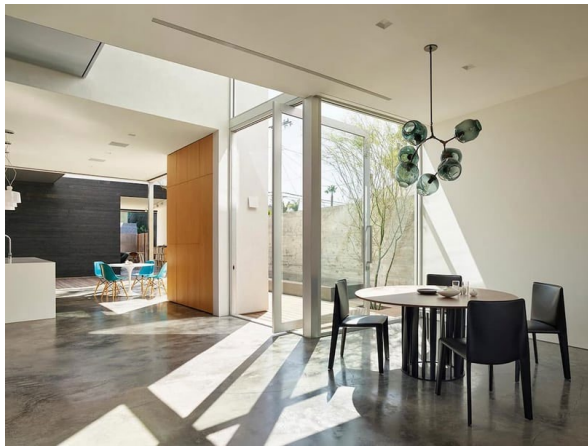


Spot small signs before they turn into big issues!

Sight: Take a Good Look Around

What you see is often what you'll get. Inspect the property closely for marks, wear and tear, or faulty fittings. Pay special attention to recent renovations and cosmetic improvements – ensure they meet high standards and are free from obvious flaws. Examine the paintwork carefully for imperfections such as hairline cracks, nail holes or peeling.

Look for signs of water leaks, particularly around sinks, baths, and shower trays. Check whether the sealant shows mould growth or deterioration. Assess all appliances to determine if they need repairing, replacing, or just a thorough clean.



Life grows brighter with sun-kissed beauty and serenity.

A well-lit flat with large windows can lift your mood, enhance well-being, and even reduce energy costs. Generous natural light creates a warm, inviting atmosphere while making the space feel more open and connected to the outdoors. Also, consider whether the artificial lighting works effectively alongside daylight.

TIP: The ideal time to check for water leaks is immediately after heavy rainfall or a typhoon. After all, adversity reveals true strength and resilience – qualities just as critical to a property’s structural integrity as they are to human well-being.

Hearing: Listen Attentively

Be mindful of noises from nearby streets, traffic, or construction sites. Listen out for sounds from neighbours, such as crying babies or barking dogs. Assess the noise level of the air conditioner, particularly if it’s a window unit. Consider the possibility of intermittent disturbances during building work.



Our city demands quieter streets and cleaner air.

Neither constant noise nor complete silence makes for a peaceful and joyful home. A harmonious environment promotes health and well-being. It may be a positive sign if you find a place where you can listen to the soothing rhythm of ocean waves or enjoy the uplifting chorus of feathered songsters. As wise men say, ‘If birds sing sweetly to you, you must be so charming they can’t help falling in love with you!’

TIP: Conduct a sound inspection on a weekday (before 5 pm, avoiding lunchtime) for an accurate assessment of the area's noise levels. Most loud renovation or construction work pauses on weekends and public holidays.

Smell: Sniff out the Truth

Follow your nose: be alert for any unusual odours or stale air, as these can indicate underlying issues such as dampness or poor ventilation, which may lead to long-term damage if left unchecked. Try to detect whether a neighbouring property has smokers by noticing any lingering tobacco smells, which could affect the air quality and overall comfort of the home. Be wary of heavy air freshener use – this might be an attempt to mask persistent problems.



Home is where the scent is! A lovely fragrance creates a sanctuary – nurturing both body and soul.

Take note of the pungent smell of fresh paint, as this could point to recent renovations. While this might suggest improvements, it could also mean that issues have been hastily concealed, such as water damage or mould. Additionally, pay close attention to kitchen and bathroom odours. Lingering food smells or musty scents may indicate cleanliness or maintenance concerns that could require extra effort or expense. Don't forget to check cupboards and wardrobes too, as these enclosed spaces often trap odours.

Indeed, using your sense of smell can reveal a wealth of information about a property. While it may feel impolite to snoop around, being a bit *nosey* – quite literally – can certainly work to your advantage.

Touch: Get a Feel for Things

When you arrive at the right place, it often just feels like home. That sense of comfort and familiarity is deeply connected to your surroundings – especially through the sensation of touch.

- Can you feel a refreshing breeze when the windows are open? A simple, well-ventilated apartment is far better than a lavish house that feels stuffy.
- Does the flat get too hot in the morning or afternoon? Is the air conditioning effective at cooling the room quickly?
- Do all doors and windows close properly? Are there any loose handles or fittings?
- Test the comfort of the sofa or mattress, if provided. Do they offer good support?

A word of courtesy: If the property is occupied, resist the urge to peek inside cupboards or rifle through the fridge. Keep your hands to yourself – unless you're given the green light!

Enquiry: Ask Intelligent Questions

Communication is key to understanding a property's true potential. **TIP:** Don't hesitate to ask questions – they can reveal important details that aren't immediately obvious and help you make an informed decision. Consider asking:



- Is the furniture included? This can affect your moving plans and budget.
- Are there any planned developments nearby that might obstruct the view? This could reduce the property's appeal and value.
- Where are the rubbish and recycling disposal points?
- Has the property ever had issues with damp, leaks, or pests?
- What are the average utility costs (electricity, water, gas) for this property?

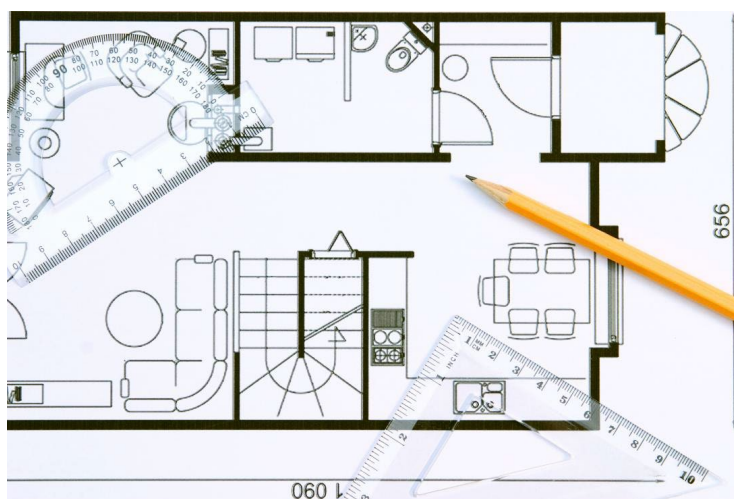
If in doubt, it's better to clear things up now than face surprises later. When it comes to your home, assuming is like guessing the weather – you'll probably get it wrong!

Analysis: Think it Through

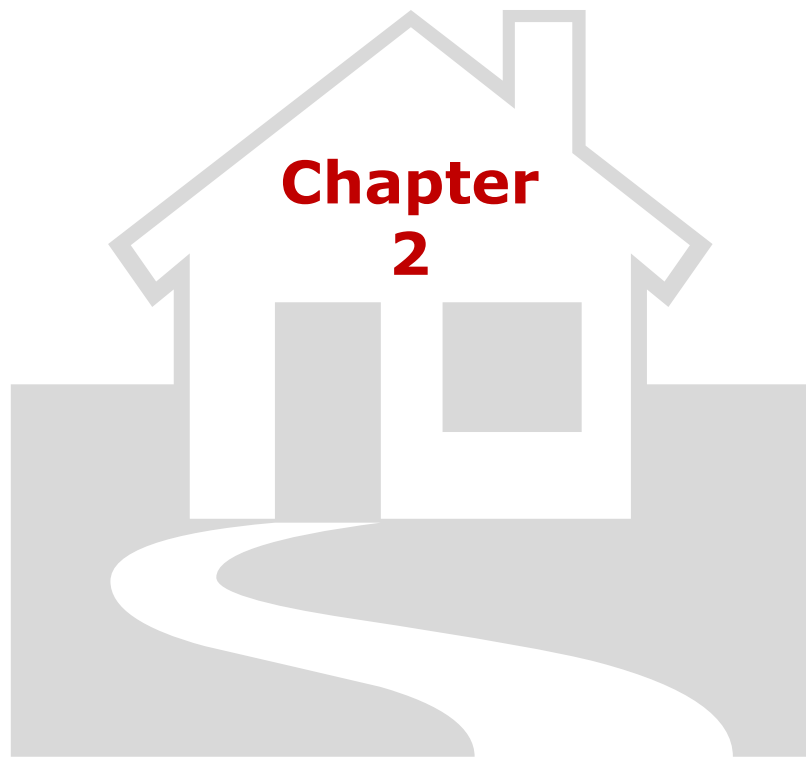
When assessing a property, curiosity is your greatest asset. Even if you ask the right questions, answers may be incomplete or misleading (after all, human nature's at play). That's why it's essential to look beyond the obvious and carefully interpret what you observe.

- Why are there mismatched paint shades on the same wall?
- Is that strategically placed carpet hiding damp patches?
- Will the flat become unbearably hot in summer or draughty in winter due to its orientation and insulation quality?
- What motivated these unusual alterations?
- Why is there wallpaper on only one wall – a decorative choice or a cover-up for damage?
- Have recent renovations addressed problems or created new ones?

TIP: Take a close look at the original floor plan for any alterations, and request a Land Registry search to uncover ownership history, modifications, and encumbrances. You don't need to be Sherlock Holmes to find the perfect home – a sharp eye and a methodical mind will do the trick. After all, this isn't a crime scene... but if that reddish stain has you playing detective for a moment, let's hope it's just ketchup.



Warning: Removing load-bearing walls may cause structural collapse.



'You will find that everything in life exacts a price, and you will have to decide whether the price is worth the prize.'

— Sam Nunn

Be Mindful: Evaluating Your Financial Commitments



A smart budget puts your goals within reach.

To be good stewards of life, we must first be good stewards of money. With the myriad costs involved in acquiring a home and maintaining a comfortable lifestyle in Hong Kong's modern metropolis, prudent budgeting is essential for financial stability. It is crucial to have a solid grasp of both your monthly outgoings and one-off expenses.

Monthly Outgoings

Rent takes a big bite out of your budget when it comes to monthly expenses. **TIP:** As a rule of thumb, don't let the 'elephant' gobble up more than half of your income. Also, factor in your essential expenses such as food, transport, clothing, entertainment, and potential costs for childcare, a domestic helper, or parking.

We can learn from diligent ants storing up provisions for winter – so it's wise to set aside some cash each month. Think of this as your treasure chest for unexpected events, future adventures, supporting a good cause, or simply lending a helping hand!

TIP: To check home prices in different districts, conduct a property search at www.squarefoot.com.hk/en or www.spacious.hk/en/hong-kong. More property search websites can be found at www.oikos.hk/links. Just bear in mind that well-priced properties in Hong Kong get snapped up quickly; they may be gone before you even see the listings. As you probably know, many agents keep sold or let properties posted (both online and in their shop windows) to showcase their portfolios – so don't be surprised when those beautiful home images turn out to be mirages!

TIP: For the latest transaction prices in a specific district, estate, or building, <https://hk.centanet.com/findproperty/en/list/transaction> is one of the reliable sources.

Rent usually covers rates, government rent, and management fees. However, you'll need to pay separately for utilities such as *water*, *electricity*, and *gas*. Small deposits are required to open these accounts. As the occupant, it's your responsibility to settle these deposits and consumption charges when your first bills arrive.

Utility charges for water and gas in Hong Kong are much lower than those in Western countries. While electricity costs are generally moderate, they could soar if you use air conditioning more frequently during the sweltering summer months. Depending on usage, bills can range from a few hundred Hong Kong dollars for a modest unit to several thousand for a spacious property.

If you need *broadband internet* and *Wi-Fi* at home, you can sign up for a plan with a local internet service provider (ISP). A fixed telephone line is also available if required.



Looking for more than just the basics?

One-off Expenses

Before setting out into your new home territory, navigating a sea of initial costs may catch you off guard. From the tidal wave of deposits to the undercurrents of setup fees, you'll need to be prepared for financial turbulence. With prudent planning and budgeting as your anchor, you'll stay safely in the boat through challenging times.

Key one-off expenses include:

- **Security deposit:** Typically two months' rent (refundable at the end of the tenancy)
- **Stamp duty:** About 3% of the monthly rent in most cases (tenant's share)
- **Agent commission:** Generally half a month's rent (negotiable)

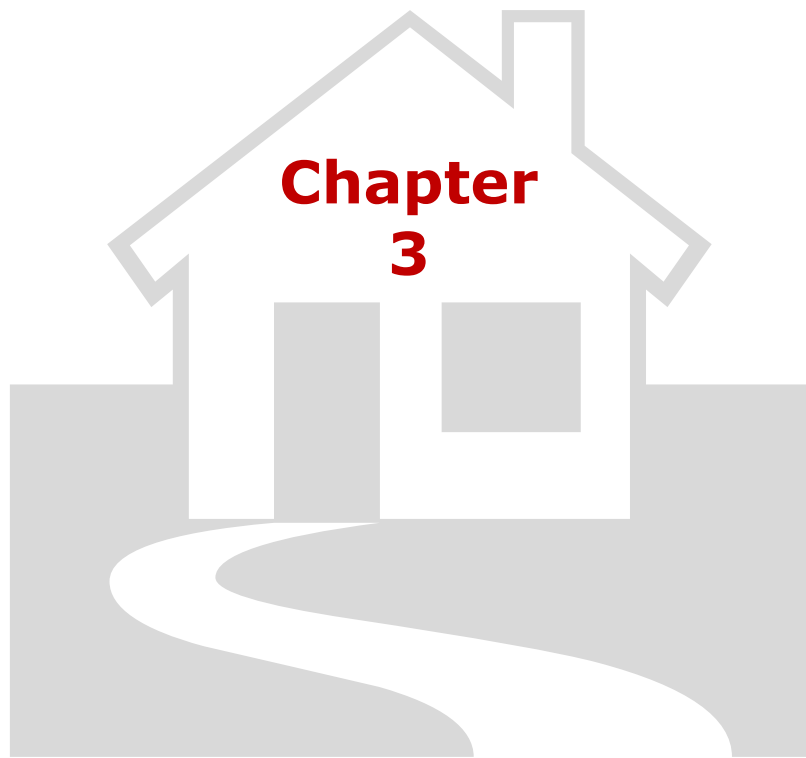
These three fees are due when you sign the formal Tenancy Agreement (see more details on page 29).

Other potential expenses may include:

- Hiring professional removals or relocation services
- Purchasing or disposing of furniture and household items
- Renovations or professional cleaning before moving in
- Replacing the main door lock for enhanced security
- Short-term storage rental prior to your move
- Fees for necessary permits or licences for pets (where required)
- Home insurance (optional but strongly recommended for peace of mind)
- Vehicle costs or other significant purchases you might need

By now, your vision of an ideal Hong Kong home should be clear – complete with an understanding of both essential fees and associated expenses. Armed with this knowledge, you can budget with confidence, like a seasoned captain navigating familiar waters. With thoughtful planning, your financial prudence becomes the fertile soil where cherished memories take root, your future grows tall, and dreams ascend beyond sunlit horizons.





‘As the water shapes itself to the vessel that contains it, so a wise man adapts himself to circumstances.’

—Confucius

Be Adaptable: Adjusting Plans in a Dynamic Market

Your pursuit of an ideal home mirrors life's grand adventures, woven with anticipation, exhilaration, and inevitable challenges. Prepare yourself for occasional twists and turns – they're part of the journey. This timeless adage rings true: 'We cannot direct the wind, but we can adjust the sails.' Let adaptability be your trusted compass, guiding you through the property market's shifting currents with quiet confidence.

Embrace the Reality

While visualising a mountaintop dwelling with panoramic sea views, an extensive garden, and top-of-the-range facilities might tantalise your fantasies, the truth remains stark: unless you are exceedingly wealthy, your dream home is likely to remain just that – a dream. Seasoned estate agents will confirm that perfect properties are few and far between; when they do appear, they're gone before the floors gather dust.



Is your *dream home* really out there... or just a pixel-perfect fantasy?

TIP: If you can't find a home that ticks all the boxes, focus on your must-haves and be prepared to compromise on the nice-to-haves. Securing a property that meets your core requirements – even if it's only 80% perfect – is better than chasing a pie-in-the-sky dream that may never come to fruition. After all, every home has its own unique character and potential; sometimes, it just takes a little imagination to see it.

Set Your Priorities

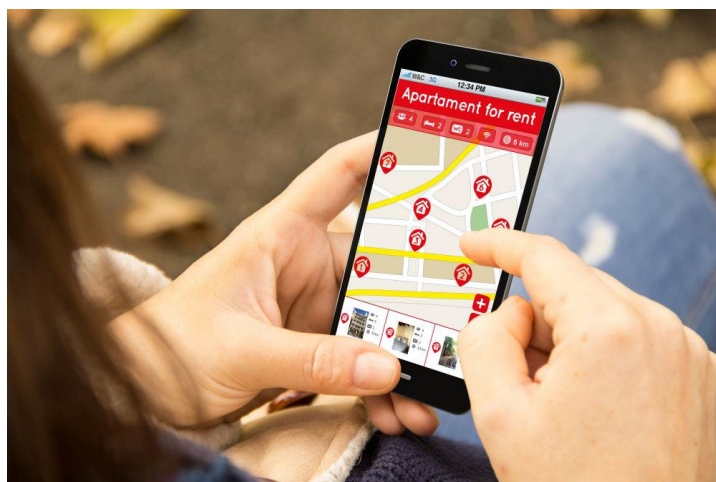
TIP: While it's essential to write down all your requirements, don't set them in stone.

Maintain a clear vision of what you want, but stay flexible – being too rigid could cause you to miss valuable opportunities. Creating a tiered list helps you prioritise your home search:

- **Must-haves:** Non-negotiable features essential for your daily life.
- **Nice-to-haves:** Desirable extras that would improve your lifestyle but aren't deal-breakers.
- **Future aspirations:** Features you may want later but can compromise on for now.

Be Open to New Areas

TIP: Expanding your search area can significantly boost your chances of finding the right place. Staying open to suggestions from friends and estate agents could give you a fresh perspective – your dream home might be waiting in an unexpected spot. After all, apart from a little extra time, what do you really have to lose?



Widening your search area can bring you closer to your ideal home.

Additionally, venturing into different neighbourhoods may uncover better value, improved amenities, or features that match your specific needs. Sometimes, looking just beyond the most popular areas can lead you to hidden gems that tick every box.

Adjust Your Budget and Expectations

Alongside revising your expectations about features and location, being open-minded about different property types can improve your search. Flats, village houses, or even walk-ups often offer better value than luxury homes. **TIP:** Sometimes, you may need to stretch your budget to secure a property that truly captures your heart.

Consider Alternative Living Arrangements

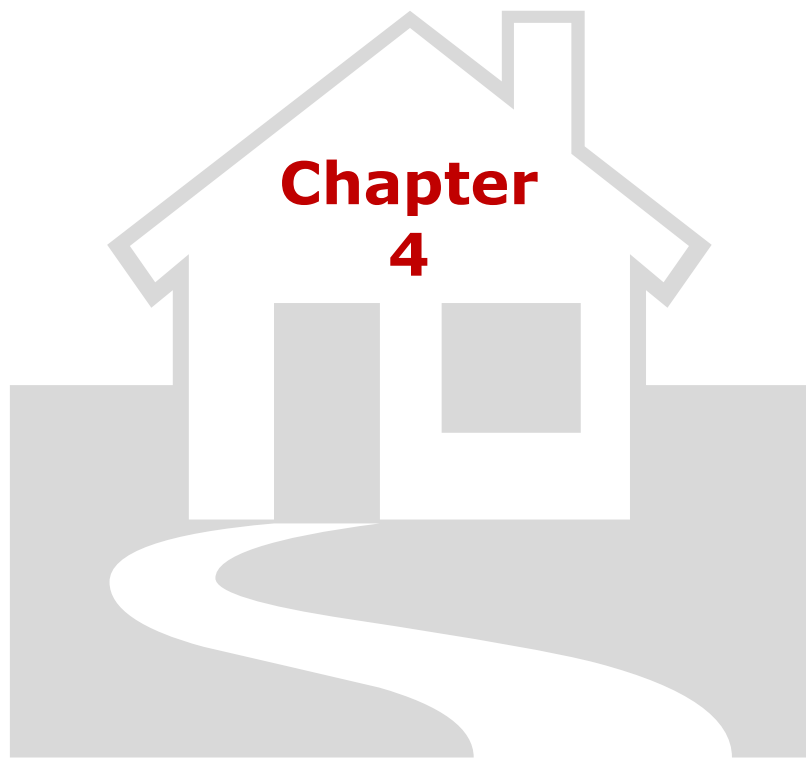
Exploring different living arrangements can be a practical move, especially if you're watching your wallet. **TIP:** Co-living or shared spaces could meet your housing needs while providing built-in community benefits. These arrangements often include shared amenities that make daily life more affordable and socially engaging – more connections, more fun, more joy!

Finding the right place is a delicate dance between your dreams and reality. By staying flexible in your requirements, widening your search area, budgeting wisely, and keeping an open mind about property types and living arrangements, you can waltz more smoothly through your property hunt. When the dance gets sticky, try a new rhythm – your perfect home may emerge just beyond the next turn. Sometimes, all it takes is a little creativity and persistence to make it yours.

A Case in Point:

Cathy, a British professional, was searching for a home in Sheung Wan for herself and her tall son. She initially set her mind on a furnished flat, planning to leave Hong Kong within a year. However, none of the furnished options met her standards.

After an extensive search, Cathy found a well-maintained, pleasant flat with a second bedroom large enough for her son. Though unfurnished, she recognised it as the best available option and decided to take it. While buying furniture hadn't been part of her original plan, Cathy appreciated the flat's quality and adjusted her expectations to furnish it herself.



‘Success is where preparation and opportunity meet.’

— Bobby Unser

Be Ready: Preparing for Effective Property Viewings

As Benjamin Franklin wisely stated, ‘If you fail to plan, you are planning to fail.’ This sentiment is particularly relevant to the often-challenging process of house hunting. Many individuals miss out on their dream homes due to a lack of preparation. To secure a property in Hong Kong, you will typically first enter into a *provisional tenancy agreement* with the landlord. Here are the three essential requirements:



1. **Valid identification:** Present your *HKID card* or *passport* for identity verification.
2. **Proof of employment and income:** You can demonstrate this through your *employment contract* or *appointment letter*, or by providing your *last three months’ payslips*. Some landlords may also request to see your

business card or staff ID to verify your employment status – particularly during thorough tenant screening.

3. **Initial deposit:** A deposit equivalent to one month’s rent is typically required. Payment is usually made by cheque or cash, though some landlords may accept bank transfers. For telegraphic transfers, please allow several working days for clearance, subject to the landlord’s approval.

TIP: When viewing a property, remember to bring your documents and chequebook. If you don’t have a chequebook, bring your bank card for easy access to cash. For safety reasons, avoid carrying large amounts of cash – unless you’re a kung fu expert (I’m more of a Wing Chun novice, ha ha! But let’s not put that to the test). **Heads-up:** Never give or transfer money to the landlord before completing the paperwork.

TIP: A great place at a reasonable price won’t stay on the market for long. If you find the perfect property and have your ducks in a row, you’ll have the upper hand over other prospective tenants. Good homes don’t linger at Hesitation Station – hop aboard before it’s gone!

Even if you've signed a preliminary agreement with the landlord, don't count your chickens before they hatch – either party could pull out of the deal with appropriate compensation. Before the property handover, both parties must finalise the transaction by signing a formal *tenancy agreement*. At that time, you will need to pay:

1. The *balance of the two-month security deposit* (equivalent to one additional month) plus *the first month's rent in advance* to the landlord.

TIP: If you're new to Hong Kong and have limited available funds, RentSmart Rental Services Limited can help by allowing you to pay your rental deposit and rent using credit cards, significantly easing your cash flow. Their service also lets you split larger payments across multiple credit cards when needed. Please note that transfers typically require three working days to process. For more details, please visit www.rentsmart.com.hk/en-hk.

2. Your share of the *stamp duty*, which is usually about 3% of the monthly rent, payable to the Hong Kong SAR Government. For exact details and any updates, visit www.gov.hk/en/residents/taxes/stamp/stamp_duty_rates.htm.
3. An *agent commission* of half a month's rent (negotiable).

So, before signing on the dotted line, make sure your wallet's ready to cha-cha with confidence. After all, financial preparedness is your ticket to staying firmly on track!



Don't rush into signing – give that tenancy agreement a friendly read first!

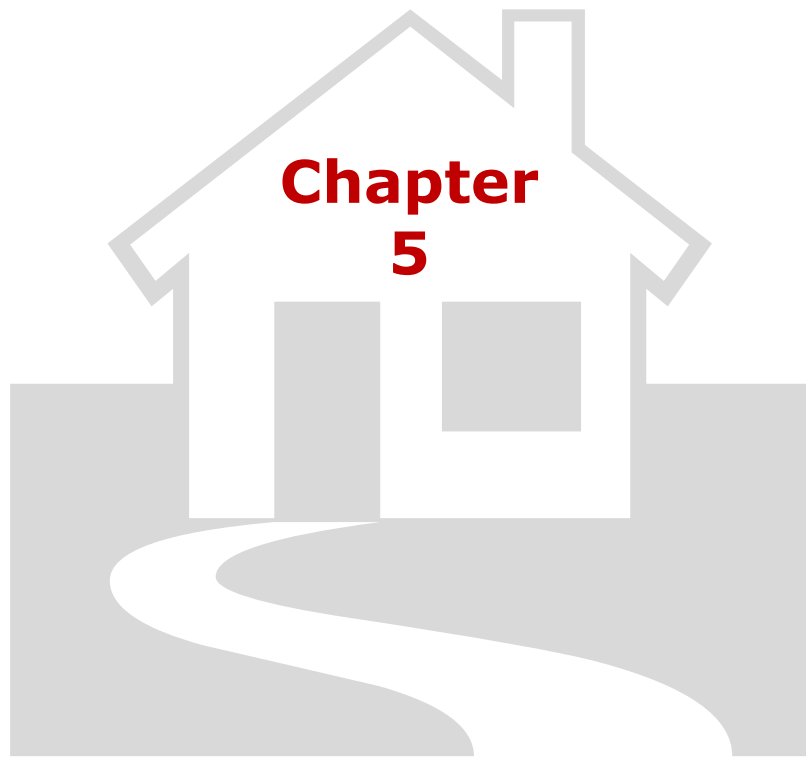
Additionally, here are a few more points to note when inspecting properties:

- **Dress appropriately:** Wear comfortable clothing and sturdy footwear, as you may need to walk for hours, covering significant ground between properties across different neighbourhoods. Leave your slippers at home and avoid impractical high heels (your feet will thank you later). Plus, you never know when you might bump into your future landlord, so looking presentable is always the way to go! **TIP:** Don't forget to remove your shoes when viewing occupied properties. This is both a customary and courteous gesture that shows respect for the homeowner's space and cleanliness – after all, who doesn't love a clean carpet?
- **Fuel up first:** Never embark on property viewings on an empty stomach. **TIP:** Have a proper meal beforehand to keep your energy levels topped up, and be sure to bring a bottle of water – this is especially vital during Hong Kong's hot and humid season. While convenience stores and vending machines are plentiful, they might not always be nearby when you need a refreshment most.
- **Pack smart:** **TIP:** Your home-hunting kit should include a brolly (for sudden showers or blazing sunshine), a compass to check cardinal directions, a tape measure for room sizes, and a smartphone (or camera) plus a notebook for notes, photos, and videos. Even the best memory can fade faster than a cheap T-shirt after multiple viewings; take detailed notes, or you'll end up mixing Marina Cove with Marina Garden – and that's a costly blooper you don't want to make!



Home hunting essentials: a compass and tape measure.

Don't hunt for a home empty-handed, or you'll return heavy-hearted. Arm yourself with the right essentials, and you could find your perfect place, sign the lease, and even grab the keys before sunset. Now that's what I call a *home run* – hooray!



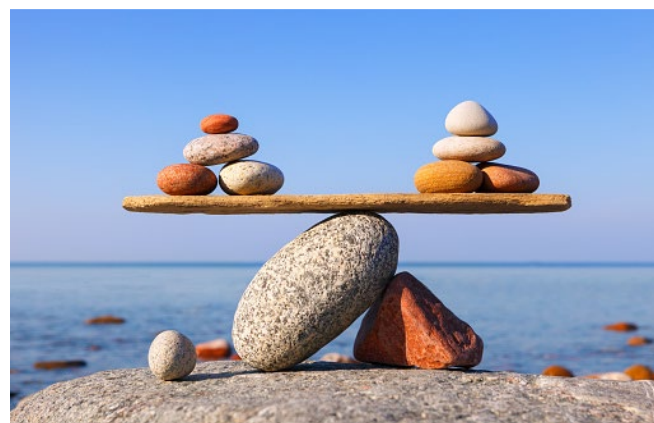
'Strategy requires thought, tactics require observation.'

— Max Euwe

Be *Tactical*: Mastering Negotiations with Landlords

Sun Tzu, the renowned Chinese military strategist, wrote in his classic work *The Art of War*: ‘To know your own strength and the enemy’s is the sure way to victory.’ In rental negotiations, understanding the opposing interests of landlords and tenants can pave the way for a mutually beneficial agreement.

Rent often commands centre stage in negotiations: landlords seek to maximise returns through optimal pricing, while tenants pursue the most favourable terms within their own budget. To navigate these discussions successfully and reach harmonious agreements, consider these key questions:



Negotiation is the art of balancing the interests of two parties.

1. What are the current market rates for similar properties?

Setting *asking rents* slightly above market value to allow for ‘wiggle room’ is a common tactic among landlords in Hong Kong and elsewhere. **TIP:** Knowing recent transaction prices for similar properties helps you craft a strategic offer – competitive enough to kick-start negotiations, yet reasonable enough to keep the landlord engaged.

TIP: To get the most bang for your buck, start with an offer a notch below the market price. When a keen landlord meets an ideal tenant, it’s a match made in rental heaven – and they’ll be eager to say ‘I do’ before you know it. Otherwise, you’ll still have some leeway to negotiate a fair rate.

Remember, most landlords like to have a say in the negotiation game, so expect some back-and-forth unless your opening offer is irresistible. **TIP:** Keep your bottom line close to your chest – don’t show your hand too early to maintain the upper hand.

TIP: Negotiation room typically ranges from 3 to 7 per cent, though some landlords adopt a fixed-price policy. Be sceptical of listings – particularly online ones – that seem too good to be true; they usually are. Those eye-catching ‘bargains’ are often outdated or deceptive promotions by unscrupulous agents, designed purely to lure you in. Stay vigilant against classic bait-and-switch tactics.

TIP: Aim to secure a Plan B – ideally even a Plan C. With a few tricks up your sleeve, you’ll not only calm your nerves but also negotiate from a position of strength. When the property game throws you a curveball and your first plan crumbles, you’ll be ready to swing at the next pitch without missing a beat.

2. How long has the property been on the market?

TIP: When a property has been listed for a month or more, landlords are often more willing to negotiate and accept a lower offer – after all, an empty property costs them money every day. But if it’s just hit the market, it’s as fresh as a daisy, and the landlord is much less likely to budge on the price.



3. How soon can I start the lease?

TIP: The sooner you can start the lease, the greater your negotiating power will be. Timing is critical when securing a property. The ideal time to view properties is generally one to four weeks before your desired move-in date.



Starting your search more than a month in advance is generally too early (and may even be counterproductive) unless you’re looking for a rare or specialised property. Most landlords won’t keep a property vacant for long – especially during peak rental season, which typically runs from May to August.

TIP: Most landlords aim to minimise vacancies and will often agree to a short rent-free period of up to seven days. This arrangement benefits the landlord by expediting the



leasing process, while providing the tenant with a brief reprieve from rental costs as an incentive. If the property stands vacant, the landlord has little to lose by allowing the tenant to take possession earlier – a win-win situation that satisfies both parties.

4. What other requests can I reasonably make when submitting an offer?

Properties, like people, are seldom perfect. While most flaws and defects can be remedied in one way or another, you're well within your rights to expect the property to be in good condition upon handover – especially if you're paying a fair rent.

TIP: When making an offer, use this opportunity to ask for reasonable repairs or improvements. The landlord probably won't give you a hot tub, but they might:

- Repair or replace broken or worn appliances
- Repaint the walls if they're excessively dirty
- Polish the floor if it's severely scratched
- Remove or provide selected furniture
- Install curtain rails with curtains (or blinds)
- Clean the property and appliances



Regular servicing boosts AC performance.

Being proactive and open about your needs leads to better outcomes. If you don't speak up, you'll never know what's possible. After all, who doesn't want some TLC (let's call it 'tenant loving care') before moving in? **TIP:** Always put your requests in writing. Clear communication works like a winning recipe – giving everyone the exact ingredients they need for success, without any messy misunderstandings.

5. How can I secure the best deal?

Put yourself in the landlord's shoes and consider using one or more of the following common, tried-and-tested tactics (it might help to discuss these with your agent first):



- **TIP:** Consider offering six months' or a year's rent upfront – especially if you're unable or unwilling to provide employment contracts or financial documentation. While landlords may offer a modest discount for this lump-sum payment, carefully weigh these risks: the property could become uninhabitable due to natural disasters or major repairs; your tenancy might be disrupted if the property is repossessed by the bank; and it may be difficult to recover any unused rent if you need to terminate early.
- **TIP:** Begin the tenancy on a date that suits the landlord's schedule or at the earliest available opportunity, provided the property is ready for occupation.
- **TIP:** Avoid overwhelming the landlord with excessive requests. Busy landlords may be more inclined to accept a lower rent or offer a longer rent-free period if it means they don't have to deal with extensive repairs or renovations. Therefore, it helps to prioritise your requests and focus only on those that are essential.
- **TIP:** Highlight your strengths as a prospective tenant. If possible, obtain a reference letter from your previous landlord or a certificate confirming your consistent rent payments, positive relationships with neighbours, and responsible maintenance of the property. This builds trust, demonstrates your reliability, and strengthens your appeal as a tenant.
- **TIP:** Silence speaks volumes: Time is your powerful ally in negotiations. Landlords usually respond quickly with an outright 'no' or a resounding 'yes', but may delay if they're uncertain. If you haven't heard back after a reasonable time, don't worry; this can actually be a positive sign. The landlord may need time to carefully consider your offer, assess your requests, and obtain quotes for any necessary work. Alternatively, the delay might be due to unrelated factors.

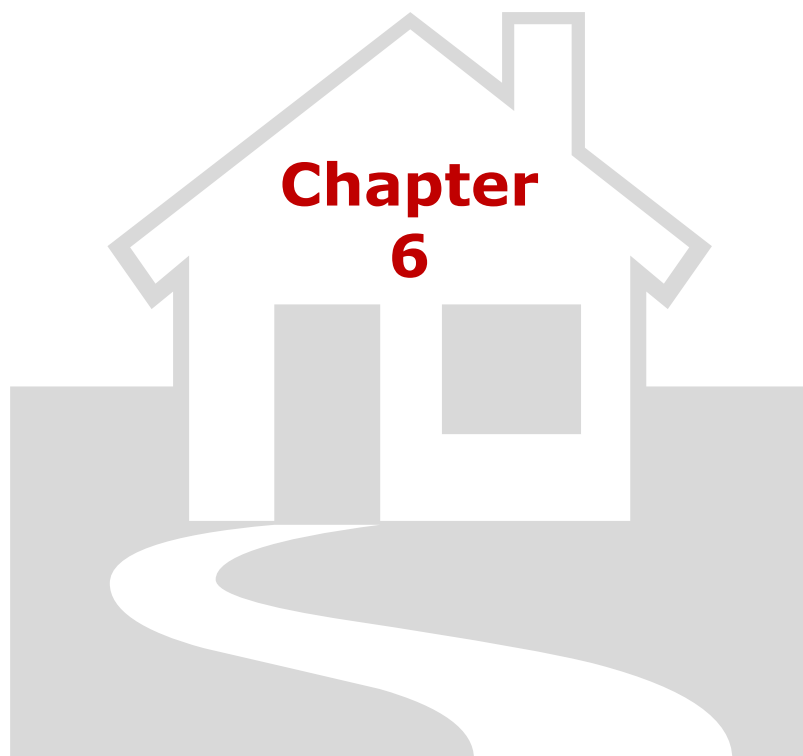
Showing enthusiasm for a property sends a positive signal, but appearing overly eager can weaken your negotiating position. **TIP:** Stay composed and rational – no matter how excited or desperate you feel. Hungry fish get caught easily; a prize catch goes to those who wait. Patience is key: allowing ample time for discussions helps secure the best terms.

- Negotiate strategically. Treat negotiations like a game of chess, where every move matters. **TIP:** Partnering with a skilled agent who genuinely acts in your best interests can give you a decisive advantage. I'll explore this further in the next bonus chapter.

By using these strategies, you can improve your chances of securing a favourable rental agreement while building a positive relationship with your landlord. To summarise all the home-hunting tips we've covered in simple terms, remember the SMART approach:

- Be **Specific**: Know exactly what you're looking for.
- Be **Mindful**: Account for all potential costs.
- Be **Adaptable**: Remain flexible and open to new possibilities.
- Be **Ready**: Prepare all required documents and essentials in advance.
- Be **Tactical**: Negotiate with strategy and diplomacy.





'I'm courageous enough to know I can accomplish great things. I'm humble enough to know when to ask for help.'

— Katrina Mayer

Selecting and Collaborating with Estate Agents

When it comes to successful home hunting, a trustworthy estate agent serves as your most valuable partner. As highlighted in *A Guide to Tenancy*, published by the Estate Agents Authority (EAA):

‘Licensed estate agents have professional knowledge in property transactions and are regulated by the EAA. Members of the public may consider appointing them for better protection. If one chooses not to appoint a licensed estate agent but to seek or list a property by oneself or via an online platform, he/she should be extra careful and seek professional advice when necessary.’

There are over 37,000 licensed estate agents in Hong Kong (though some are inactive), making it easy to find one. The real challenge, though, lies in finding an agent with genuine expertise – and *the heart* – to smoothly guide you through the process. To help you with this, here are some key considerations:

1. **TIP:** First and foremost, it’s essential to find an agent you can communicate with effectively and efficiently. While all licensed agents must meet certain educational requirements, not all have sufficient English skills – let alone proficiency in other languages. Contacting a shortlist of agents will help you identify who you feel most comfortable working with. **TIP:** Always keep a record of your communications with agents for future reference.

TIP: Working with an agent fluent in Cantonese, with proficiency in Putonghua as an added advantage, is highly beneficial. Given that most landlords in Hong Kong are either local residents or from Mainland China, a multilingual agent can effectively bridge communication gaps, facilitating smoother and more efficient negotiations.



‘Hey... you get what I’m *beaking* here?’

2. **TIP:** When looking for a home, consider engaging an agent who specialises in your target district. These professionals will have in-depth knowledge of local properties, landlords and the surrounding area. However, be aware that many district-based agents act as dual agents, representing both the vendor/landlord and the buyer/tenant simultaneously, which may give rise to potential conflicts of interest.
3. **TIP:** Appointing an agent with strong familiarity and a well-established network across multiple districts is a prudent choice. Acting as your single agent, they can prioritise your best interests throughout the process. Their cross-district expertise delivers a strategic market overview, while their collaborations with district-based agents grant you access to a broader range of property options.
4. **TIP:** Share your budget range with your agent, including your absolute maximum, along with your key specifications. Are you looking for a vibrant city-centre home or a peaceful retreat further out? What is your desired saleable area? Do you prefer an open-plan kitchen or a separate one? Would you like a bathtub or a shower cubicle (most bathrooms here rarely have both)? Is outdoor space a must-have? What features are at the top of your wish list?



5. **TIP:** Gather property details, photos, and videos from your agent before arranging viewings. This helps you sort the wheat from the chaff, gives your agent a clearer understanding of your preferences, and saves you time by avoiding unsuitable properties.

While pictures may be worth a thousand words, they don't always tell the full story. Outdated photos and videos can be deceptive, much like judging a book by its cover only to find the contents don't live up to expectations. A friend of mine once secured a flat based solely on pictures, only to discover it was much smaller than expected upon arrival. As you can imagine, that was money down the drain.

TIP: Always view a property in person before committing to any contract.

6. **TIP:** Always be punctual for viewings, and if possible, aim to arrive 15 to 30 minutes early. This gives you the opportunity to explore the surrounding neighbourhood and assess amenities such as cafés, parks, and supermarkets. If you're running late or need to reschedule, notify your agents promptly so they can update the landlords or current tenants and adjust appointments accordingly.

TIP: Viewing properties during the week can have its advantages. You'll likely encounter less competition from other home seekers on weekdays, and agents are generally more available then. This could give you an edge in your property search – after all, who wouldn't want to be the early bird snagging the cosiest flat?

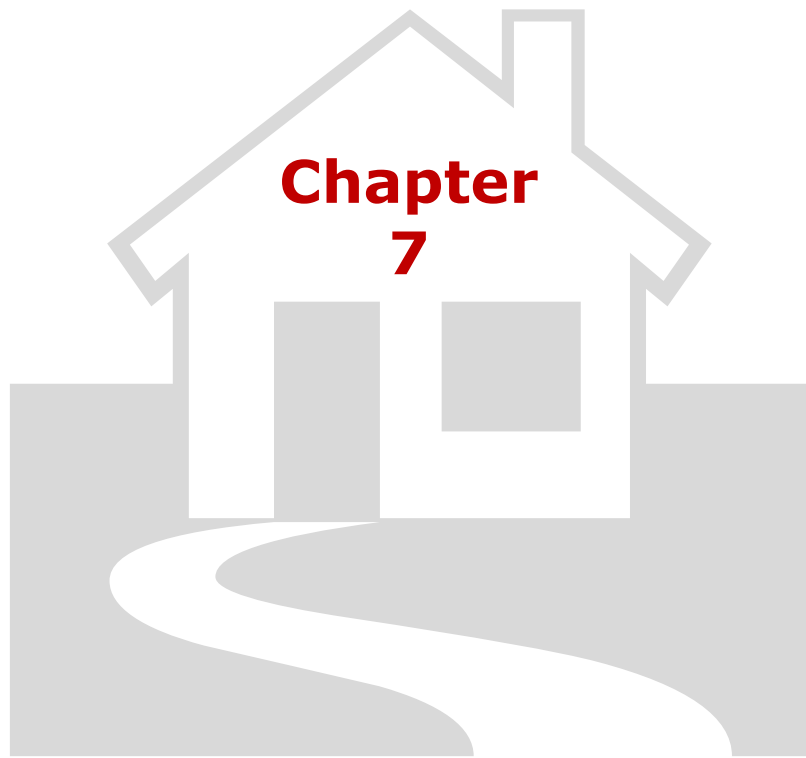
7. **TIP:** Assess agents' professionalism and integrity by asking specific questions, especially about their views on a property. Some agents may focus solely on the positives in an attempt to secure a quick deal, which can leave you unaware of potential pitfalls or hidden issues. A trustworthy agent will highlight both the property's best features and areas needing attention, enabling you to make a well-informed decision.



On another note, you can check an agent's licence status and disciplinary history by visiting www.eaa.org.hk/en-us/licence-search. This ensures the agent you choose is qualified and maintains a good standing in the industry.

8. **TIP:** As the saying goes, 'You catch more flies with honey than with vinegar.' Treat your agent with courtesy and kindness, and you'll likely receive a kind response. A good agent relationship extends beyond a successful deal, offering services such as assistance with utility connections, landlord liaison, and ongoing professional advice. A little kindness goes a long way in ensuring a smooth and pleasant experience throughout your property search and beyond.

In the end, the right estate agent matters just as much as the perfect property – partnering wisely makes the journey smoother and the rewards richer.



‘Seek first to understand, then to be understood.’

— Stephen Covey

Understanding Tenant Obligations

Once you've signed the contract and shaken hands with your landlord, the music starts – and the real dance begins! You're now engaged in the delicate give-and-take tango of building a healthy, long-term relationship.

Cultivating a positive rapport with your landlord is essential, as it significantly influences both the prevention and resolution of potential issues. At its best, a successful tenancy functions as an ideal partnership: mutually beneficial, professionally maintained, and built upon clear, open communication.

TIP: The 'Golden Rule of Tenancy' is simple yet powerful: treat your landlord with the same respect and consideration you would wish to receive. Here's some practical advice to uphold this principle:



Different pieces, shared goal: building a win-win future.

1. **TIP:** Always pay your rent and utility bills on time. Failure to pay rent could lead to legal action and eviction, while prolonged neglect of utility bills may result in service disconnections. You wouldn't want to come home to spoiled food – or worse, a dry shower just as you're rushing to freshen up for a crucial job interview. Don't let missed payments stain your financial reputation. Your credit profile is like your most trusted pair of shoes: take good care of it, and it will carry you far.

TIP: When rent payments get sticky, don't play hide-and-seek with your landlord – speak up! A stitch in time saves nine. You could propose a payment plan with added interest as a goodwill gesture, though treat this as an absolute last resort. While some compassionate landlords may agree to a delay, remember they have their own financial commitments too: rent, mortgage, and bills to pay.

Heads-up: Never ask to use your security deposit to offset the rent – it's like stealing honey from a bear. Trust me, you won't like the growl you get in return!

TIP: To ensure timely rent payments, consider setting up a standing instruction with your bank (usually free when arranged online). This gives both you and your landlord peace of mind. **TIP:** Putting regular bills on direct debit is another smart move – it helps you save time and avoid costly late fees.

2. **TIP:** Maintain the property in good, clean condition, treating all furnishings and appliances with the same care as if they were your own. Bear in mind that your landlord may deduct from your security deposit to cover reasonable repair costs (excluding fair wear and tear). In such cases, you will receive only the remaining balance after the necessary work has been completed.
3. **TIP:** To ensure a smooth transition into your new rental property, we recommend carrying out a thorough inspection as soon as you receive the keys – ideally before moving in any belongings.

This inspection should cover all aspects of the property, including walls, ceilings, floors, doors, windows, locks, lighting, cabling, plumbing, appliances, and other relevant features. As landlords in Hong Kong are not required to provide a move-in checklist, you may wish to engage a professional building inspector for a thorough assessment.



Sweat the details now, enjoy peace of mind later.

TIP: Creating a detailed inventory of all items requiring your landlord's attention can save you the hassle of repeatedly chasing requests, reducing inconvenience and frustration for both parties. Bulk repairs are more efficient; piecemeal fixes not only cause disruptions but also drive up costs over time.

Including photos with your list is like bringing a delicious dessert to a potluck: that extra touch makes your case stronger and sweeter. And remember, the squeaky wheel gets the grease, so don't hesitate to give your landlord a friendly nudge or two when following up on any concerns.

4. **TIP:** Open communication and mutual respect are essential for maintaining a positive landlord-tenant relationship. When requesting assistance – whether for repairs, rental receipts, or other matters – please do so courteously and with reasonable notice. This consideration for your landlord’s time helps foster a cooperative environment that benefits both parties in the long term.
5. **TIP:** Avoid pestering your landlord with minor issues such as changing light bulbs or small touch-ups. Learning to be handy is as sweet as candy! Not only does this save your landlord’s time for more significant problems, but it also encourages a more amicable partnership.



DIY made easy with tool-lending services.

While being SMART is key to securing your perfect rental in Hong Kong, an exceptional tenant holds the golden ticket to landlord satisfaction. They’ll go above and beyond to keep you happy, making lease renewals effortless. Truly, great tenants are worth their weight in gold!

A Case in Point:

Steve, a native English teacher, had been renting a flat in Kowloon for over three years. During a rare inspection, his landlady Anna found the property clean and well-kept, though she noticed the sofa was worn and one of the air conditioners was rattling. Without Steve having to ask, Anna promptly offered to replace both items and arranged repairs for a few other minor issues.

Anna later explained that Steve’s punctual rent payments and trouble-free tenancy made her more than happy to help. She greatly valued having such a reliable tenant, right up to the moment she decided to sell the flat.

As a stellar tenant, Steve held the keys to landlord heaven. Anna was eager to keep him around, treating him like the king of her castle – until she realised that even royalty has to pack up and leave when the time comes!

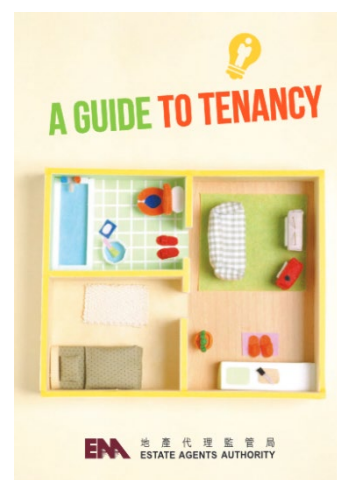
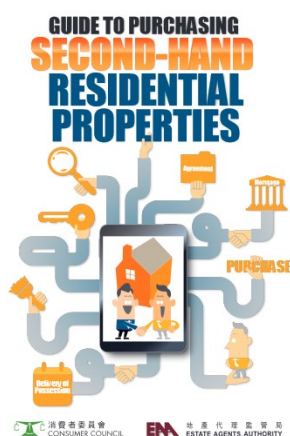
Conclusion: A Culinary Analogy

Navigating the Hong Kong property scene and unlocking the door to your new residence is an exhilarating experience, akin to a delicious culinary adventure. With the right mix of knowledge, dedication, and strong relationships with your estate agent and landlord, you'll work your way through the rental process smoothly. Finding a space you can call your own is a significant milestone: one that deserves a mouthwatering celebration with your friends and family!

May the advice and tips in this eBook equip you with the confidence to pursue your housing goals with ease. As you embark on this exciting journey, remember that discovering the ideal property is much like whipping up the perfect soufflé – it takes preparation, skill, and patience.

Just as a master chef measures the right ingredients, preheats the oven to the optimal temperature, and carefully monitors the rising of the delicate dessert, you too must assess your budget and requirements, gather the necessary documents, and patiently seek out the property that suits you best. Each successful step you take is a sprinkle of seasoning that enhances your overall experience.

The reward, of course, is finding your delightful home where you can relax, flourish, and create cherished memories with loved ones. So, when showtime comes, just roll up your sleeves and serve up something *egg-traordinary* – I'll be cheering you on!



For more Hong Kong property insights, download these booklets at www.oikos.hk/more-ebooks.

Appendix: How to Craft a Compelling Offer

Having identified your ideal property, you'll need to present a persuasive offer to the landlord. Begin by sharing key information such as your background, occupation, family situation, and any pets. Next, include additional details that might improve your chances of acceptance. Of course, don't forget the main dish: your rent offer. Finally, clearly outline your timelines and requests to help both parties align expectations and estimate costs. Once your offer is accepted, avoid making further requests, as this may be perceived as backtracking or unfair negotiation – potentially complicating the deal. Below is an example of a well-structured offer:

Re: [Property Address]

Client: A young couple from the United Kingdom. The husband is a manager at Fatherwill Gifts Enterprise, and his wife is an English teacher at Sonrise International School. They have lived in Hong Kong for five years and speak basic Cantonese and Putonghua. They have a three-year-old son and a two-year-old, toilet-trained German Spitz. They will both sign the tenancy agreement and can provide proof of employment and income upon request. They have a live-in domestic helper. The entire family are non-smokers, very clean and tidy, and are committed to taking excellent care of the property.

Offer: HK\$29,000 (Note: The landlord is asking for HK\$31,000, and the market price is HK\$30,000)

Lease Start Date: 1 September 2025

Property Handover Date: 25 August 2025

Rent-Free Period: 7 days

Tenancy Term: 2 years (fixed for the first year; second year optional)

Break Clause: Either party may terminate the tenancy after 11 months by providing one month's written notice to the other party

Requests for the Landlord (tasks to be completed *before* handover):

1. Remove the bed in the master bedroom.
2. Repaint the walls to cover any marks.
3. Renew the sealant (caulking) in the bathroom.
4. Install curtain rails in all rooms.
5. Repair any damaged or broken items (if applicable).
6. Clean the entire flat, including all appliances, and service all air-conditioning units.

About the Author

Daniel W. Lam, a native of Hong Kong, has been actively involved in the real estate industry since 2010. His diverse professional background includes roles as a church administrator, insurance agent, language officer at an educational organisation, and volunteer first aider with the Auxiliary Medical Service. These experiences have given him a well-rounded perspective on people's varied needs.



Daniel began his property career as an agent with Centaline Property Agency Limited before working as an independent estate agent at Century 21 Surveyors Limited. In 2015, he took a significant step by launching his own property venture.

With a steadfast commitment to integrity and fluency in both Chinese and English, Daniel and his team have successfully assisted clients from diverse cultural backgrounds across the globe. They pride themselves on offering impartial advice while consistently maintaining exceptional standards of service. Client testimonials are available at www.oikos.hk.

Outside of his professional life, Daniel enjoys reading, writing, swimming and playing table tennis, along with sunny outdoor pursuits. He particularly values meaningful friendships, draws inspiration from films, and finds joy in life's simple moments. His passion for bilingual communication has earned him multiple awards in open competitions for translation, creative naming and slogan writing.

Your Feedback Can Make a Difference!

Thank you for taking the time to read this eBook. We hope your home-hunting journey in Hong Kong is both exciting and rewarding. By sharing your experiences, you can help us improve this guide and provide valuable insights for others embarking on their own journeys. Please feel free to send any ideas or comments to Daniel at daniel@oikos.hk. As a sincere token of our gratitude, we're pleased to offer you a small gift or an exclusive discount if your suggestion is implemented.