

# SMART



# Home Hunting

**Fifth Revised 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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## 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 with a light, digestible touch to make the subject easier to take in.

Drawing on 15 years of hands-on experience helping clients from around the world find their ideal homes across Hong Kong's diverse neighborhoods, I've put together this compact volume to help you navigate your home-hunting journey with the **SMART** approach – Specific, Mindful, Adaptable, Ready, and Tactical. Bonus chapters offer practical guidance on selecting and collaborating with estate agents, along with clear, grounded advice on building a successful tenancy. Whether you're new to the city or have lived here for years, you'll discover plenty of actionable insights, friendly recommendations, and insider tips in the pages ahead.

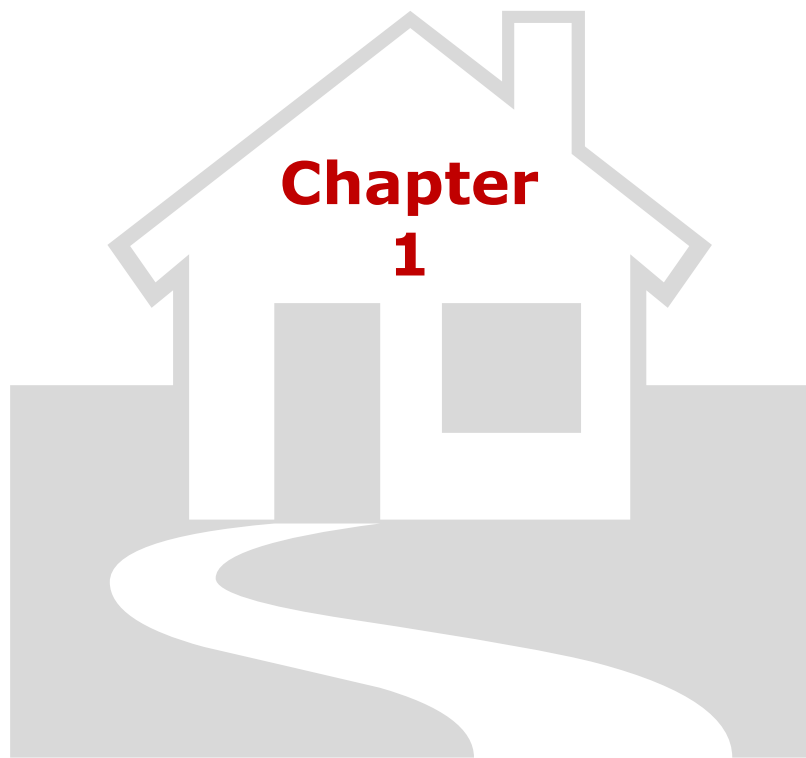
The content focuses primarily on renting residential property, though much of it also applies to purchasing. Potential investors should stay informed about key factors such as loan-to-value ratios, stamp duty rates, and interest rates. As the property market is constantly evolving, it's sensible to research thoroughly and seek professional advice before making any significant investment decisions. For more details, please see our House Buying Guide at [www.oikos.hk/house-buying-guide](http://www.oikos.hk/house-buying-guide).

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 the right time.

*Daniel W. Lam*



P.S. My thanks to David R. Henry, my long-time friend and talented editor, whose sharp mind and keen eye were invaluable in shaping this book. Working with – and learning from – him has been a real pleasure. 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.'

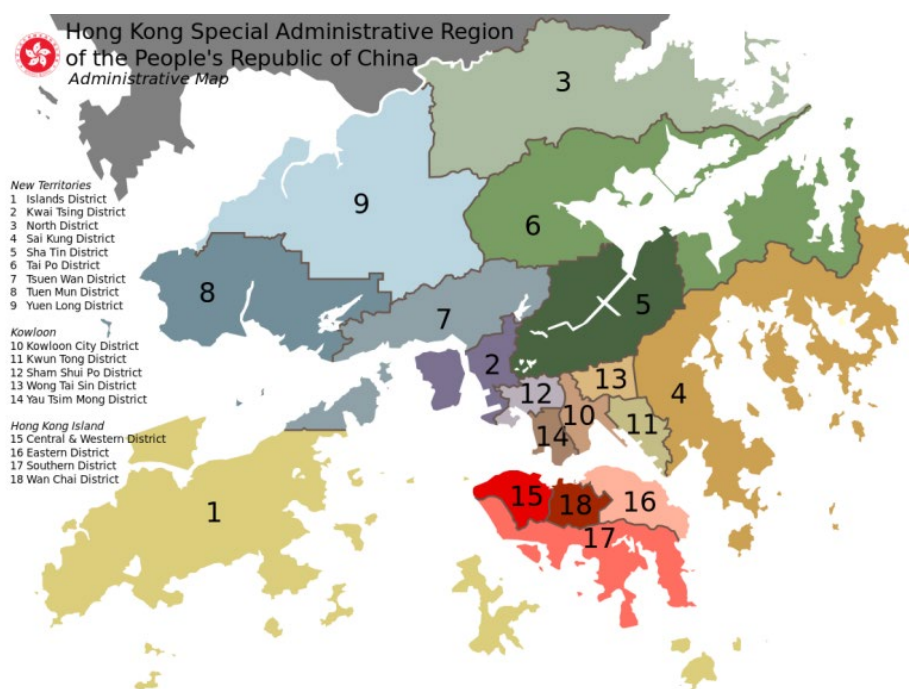
– Les Brown

## 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 sense of your ideal living space, write down all the factors that matter to you. It can be particularly helpful to create a list of *must-haves* and *nice-to-haves*. Prioritising your preferences early on will save you headaches down the road. 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 on the map below.

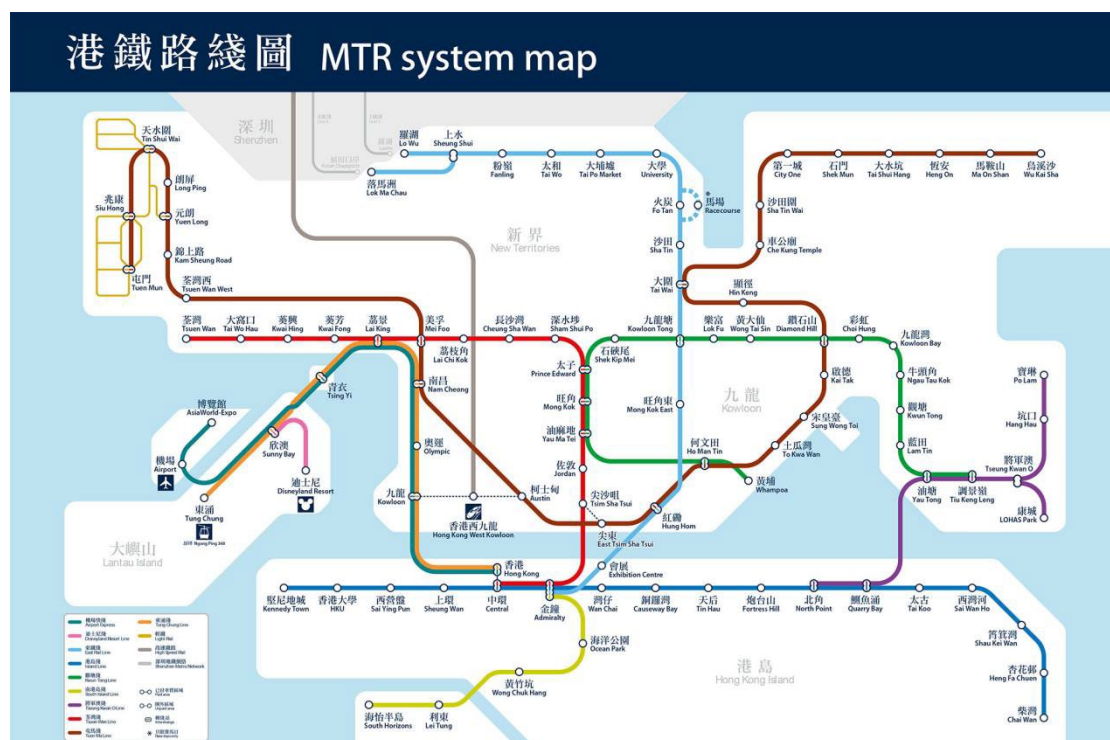


Visit [https://en.wikipedia.org/wiki/Districts\\_of\\_Hong\\_Kong](https://en.wikipedia.org/wiki/Districts_of_Hong_Kong) to learn more about the various districts of Hong Kong.

‘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 practical needs and personal preferences. 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 help set you on the right path.

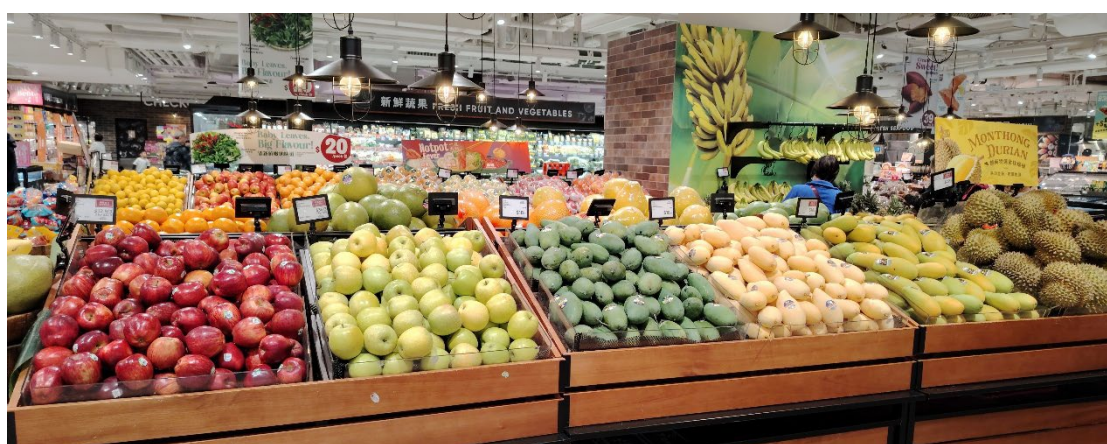
Most people prefer to live near their workplace or their children’s school – how about you? Properties near central business districts (CBDs) such as Central, Wan Chai, or Tsim Sha Tsui command premium prices. **TIP:** Consider more peripheral locations – North Point, Quarry Bay, Lohas Park, Fanling, or Yuen Long – to maximise value.

Hong Kong is a compact city with a total land area of a little over 1,100 square kilometres. To put that into perspective, it is approximately 1.4 times the size of New York City and about 0.7 times the size of London. Despite its small size, the city boasts a highly developed and efficient transport network, making it easy to get around by Mass Transit Railway (MTR), bus, minibus, tram, or ferry. 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 an address; it's where daily life unfolds and where you can feel at ease. **TIP:** When choosing a place, consider how well the neighbourhood supports your lifestyle. What's the local community like? Will you rely on public transport, or is a car essential? Are there cafés, supermarkets, or green spaces within easy reach? Where will you spend your leisure time – walking, swimming, or exploring new corners of the city? And above all, does the area feel right for you? Reflecting on these questions will guide you towards a home that truly fits.



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 good starting point is to seek advice from friends, colleagues, or a local estate agent. They can offer useful insights into different neighbourhoods and help you identify areas or particular estates that suit your lifestyle and needs. Whenever possible, visit a few shortlisted districts 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.

*Houses* and *villas* are scarce and fetch top dollar, particularly in affluent pockets such as The Peak and the Southern District. **TIP:** More affordable options can be found further out, notably in 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*. A standard village house is usually divided into three separate flats, one on each floor, with each unit typically spanning around 700 square feet (65 m<sup>2</sup>). The top-floor unit often includes private access to the rooftop. Some village houses have internal staircases connecting all floors, although this is quite rare. It's worth noting that illegal structures – such as additional 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, mostly in the suburbs and on outlying islands, offer a quieter, more laid-back lifestyle.

**TIP:** ‘*Tong Lau*’ (唐樓) – walk-up tenement buildings constructed from the late 19th century to the 1960s – offer another budget-friendly housing option. Flats in these buildings are cheaper owing to their lack of modern facilities, security systems, and professional management. Prospective residents should be aware of drawbacks such as dimly lit, poorly maintained communal areas and potential sanitation issues. In practical terms, consider whether you're ready to take on the daily stairs challenge.

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

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

**TIP:** Fancy bagging a bargain? You might consider a so-called ‘haunted house’. Properties where a suicide or murder has occurred are often stigmatised, reducing values by 10 to 25 per cent. Owners may find selling them an uphill battle, as banks rarely offer mortgages on them. For renters, the lower demand can translate into more affordable rentals, provided they are comfortable with both the property and its history. After all, a good discount often speaks louder than the superstition.

### 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 both first-hand and 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 reference, one square metre equals exactly 10.764 square feet.

To give you an idea of property sizes (in saleable area), a decent studio or one-bedroom flat ranges from 250 to 400 square feet. A two-bedroom apartment 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 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 smaller and scarcely habitable; no wonder the government has stepped in to regulate.

**TIP:** If you’re taller than six feet (1.8 metres) and need a bed to match your stature, be sure to tell 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. Picture a giraffe trying to fit into a rabbit hutch – an impossible squeeze.

#### 4. Number of Rooms

The number of rooms you require will naturally depend on the size of your family. In Hong Kong, two- and three-bedroom flats are the most common categories, catering mainly to small families. One-bedroom and studio units are also in high demand due to their relative affordability, resulting in limited supply as both investors and tenants actively compete for them. Please note that storage rooms and maid’s quarters are typically quite small. If you require these spaces, carefully consider whether they meet your needs – or merely hold a few boxes.



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 you all 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 that provide under-bed storage, while multi-functional furniture and vertical solutions make the most of every inch. **TIP:** Get creative – use a folding table that tucks away easily after meals, install space-saving sliding doors, or opt for a sofa bed for overnight guests. A well-organised home helps your whole life fall into place.

## 5. View

In this vibrant metropolis, where scenic vistas are as diverse as the cuisines on offer, the right view can make or break your experience. Waterfront homes boast stunning sights but come with a hefty price tag. You might 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 reveals why so many flat-dwellers gaze into their neighbours' windows. Beyond privacy concerns, few things dull the spirit more than the sight of a weathered brick wall – one that clearly has no intention of blinking.



Choosing the right view delights not only the eyes but also the 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:** Take heart – many adapt quickly and come to love the 'high life' for its perks: wider views, cleaner air, peaceful quiet, no flooding, and best of all, fewer mosquito battles.

As the Chinese proverb goes, ‘If you wish to see things a thousand miles away, climb higher.’ Higher floors offer more impressive vistas, though the very top comes with its own challenges. **TIP:** Top-floor units often bear the brunt of summer heat and are more susceptible to water leaks due to their proximity to the roof. For this reason, the floors just below the summit are often considered the sweet spot.

Lower-floor flats may have more limited views, yet they can still delight with glimpses of a leafy garden or shimmering pool – and a seaside aspect would be an absolute gem. Whatever altitude your dream home sits on, your thoughtful attitude matters just as much. **TIP:** Carefully consider factors such as natural light, noise levels, airflow, privacy, security, and a pest-free environment to ensure you 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. As an ancient Chinese proverb wisely says, ‘It’s hard to buy a south-facing house even with a thousand pieces of gold’, underscoring their immense value. But what makes these properties so highly prized?

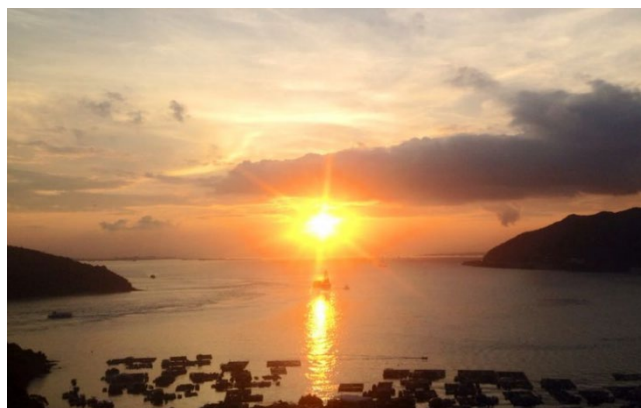


A home’s orientation shapes your daily comfort.

The orientation of your home doesn’t just affect how sunlight is received – it also shapes the ambience, cosiness, and energy efficiency of your living space throughout the seasons. As Hong Kong lies in the Northern Hemisphere, the sun arcs southward in winter, allowing south-facing homes to bask in sunlight throughout the day, offering pleasant warmth and minimising the need for heating. In summer, the sun reaches its highest point at noon, causing sunlight to strike windows at a steeper angle, which reduces 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 north-eastern monsoon. East-facing bedrooms are ideal for early risers, offering gentle morning light that invites 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 challenge. **TIP:** On that note, consider installing tinted window films, along with curtains or blinds, to help mitigate excessive sunlight and heat. This simple trick 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 particularly desirable, as they capture the cooler prevailing breezes from the South China Sea – reducing reliance on air conditioning and enhancing overall liveability.

A friend living in a southeast-facing flat enthusiastically shared that refreshing gusts sweep through his home on most summer days, reducing the need for air conditioning. Not only does this slash his electricity bills, but it also prevents his skin from drying out like 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 hardworking 'cool friends' a well-deserved holiday.

## 8. Outdoor Space

Imagine having a private oasis for relaxation just beyond your living room. Even a small balcony offers a peaceful escape after a busy day. A gentle breeze brushes your skin, bringing a sense of calm, while the versatile space invites simple pleasures: savour a coffee, immerse yourself in a good book, grow plants, bask in the sun, exercise, or even host cosy gatherings – all within your own outdoor retreat.

Most modern flats here feature balconies, though they are often compact. Terraces, patios, rooftops, and private gardens are less common, yet some larger estates offer communal outdoor areas and children's playgrounds. These shared spaces provide a refreshing alternative for those seeking an open-air lifestyle. **TIP:** If outdoor space isn't essential, you'll find far more homes open to you.



Private gardens are a rare luxury in Hong Kong.

## 9. Furnishings

Some people prefer not to buy new furniture when relocating, especially if they're unsure how long they'll stay. However, most properties on the market here are either unfurnished or only partially furnished, and even furnished units may include outdated or unsuitable pieces. **TIP:** Buying new furniture is straightforward: place an order and have it delivered, often with optional assembly service.



**TIP:** If you're looking for economical options, there's plenty of second-hand furniture available online, particularly in local Facebook groups. Act quickly and you might pick up something decent for free – a little real-life treasure hunt along the way. 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. Our everyday choices can make a meaningful difference – not only for our pockets, but also for our shared global home.

## 10. Parking Space



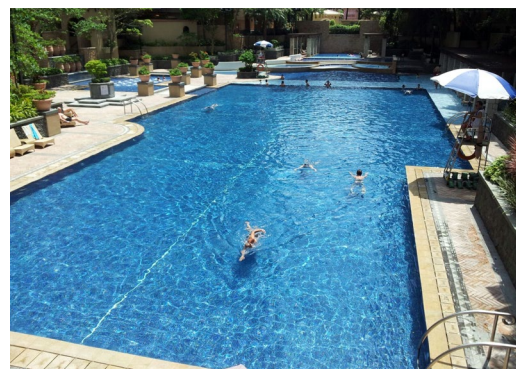
Due to the scarcity of land in the city, parking space is very limited and therefore quite costly. Securing one can be a significant challenge. **TIP:** Unless you can find a property that includes parking, or are prepared to pay a substantial amount for a space, it may be more practical to go with the flow and rely on public transport.

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

## 11. Amenities

Life in Hong Kong is renowned for its demanding work culture and fast-paced rhythm, which can often feel overwhelming. Amid all this bustle, how do you prefer to spend your leisure time? Break a sweat, make a joyful splash, or simply tuck yourself into a quiet corner to catch your breath.

Modern developments typically offer a range of amenities to meet residents' leisure needs, including gyms, swimming pools, reading areas, and sauna rooms. Larger estates may also 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.



Dive in and let your worries drift away.

Most older or standalone buildings lack clubhouse facilities, but public and private alternatives are readily available in urban areas. Whatever your age or however hectic life becomes, there are always little havens of enjoyment waiting to be found.

**A Case in Point:**

During my consultation with Jackie, she expressed a strong preference for 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, whatever the season. **TIP:** To find a home that truly meets your personal needs, be sure to communicate your requirements clearly to your estate agent.

## 12. Proximity to Schools

Many families move across districts to secure places for their children in prestigious, subsidised schools. Districts such as Central and Western, Wan Chai, and Kowloon City (including Kowloon Tong and Ho Man Tin) are known for schools with strong reputations and well-established academic track records. **TIP:** For families wishing to maximise their child's chances of admission to a preferred school, living within the same district is a strategic step that puts them in a friendlier admissions lane.

## 13. Children's Play Areas

**TIP:** If you have children, choosing a home that offers ample opportunities for play, exercise, and socialising is likely to be 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 playrooms, whereas larger developments often include both indoor and outdoor play areas. Some well-designed swimming pools also feature fun and engaging amenities for children, such as splash pads or shallow play zones, making them ideal for family recreation.



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

## 14. Keeping Pets

While some housing developments do not allow dogs, smaller and quieter pets such as 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 recently renovated flats – may still refuse pets due to concerns about odours or potential damage.



Do your furry friends need a *forever* home?

Thanks to the growing popularity of pet ownership, the city has blossomed into a vibrant haven for animals, with a growing number of dog parks, pet-welcoming cafés, and even luxury pet hotels – all dedicated to pampering 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 a pretty face mask flaws that could lead to unwelcome surprises later on. **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 become big problems.

### 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 improvements; ensure they meet a decent standard and are free from obvious flaws. Examine the paintwork 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 any mould growth or deterioration. Assess all appliances to determine whether they need repairing, replacing, or simply a thorough clean.



Let the light in – and your world feels bigger.

A well-lit flat with large windows can lift your mood, enhance well-being, and even trim energy costs. Generous natural light creates a warm, inviting atmosphere while making the space feel more open and connected to the outdoors. It's also worth checking that the artificial lighting works comfortably 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 as vital to a property's structural integrity as they are to human well-being.

### Hearing: Listen Attentively

Be mindful of noise from nearby streets, traffic, or construction sites. Listen out for sounds from neighbours, whether it's a crying baby or a dog with strong opinions. Note the air conditioner's hum – particularly from a window unit – and consider the likelihood of intermittent disturbances during building work.



Our city demands quieter streets and cleaner air.

Neither constant noise nor complete silence sets the tone for a peaceful home. A balanced soundscape supports health and well-being. It may even be a welcome sign if you find a place where you can hear the calming rhythm of ocean waves or enjoy the uplifting chorus of birdsong. As wise men say, 'Only fools rush in' – yet even they can't help falling in love with a place that carries such an easygoing atmosphere.

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

### Smell: Sniff out the Truth

Follow your nose: stay alert for unusual odours or stale air, as these may signal damp or poor ventilation, which could cause long-term damage if ignored. Notice any lingering smell of tobacco from neighbouring properties, as this can affect air quality and comfort. Heavy use of air fresheners may be masking persistent problems.



Home is where the scent is. A delightful fragrance creates a sanctuary, nurturing both body and soul.

Take note of any strong smell of fresh paint, as it may indicate recent renovations. While this can signal improvements, it might also suggest that issues such as water damage or mould have simply been covered up.

Pay attention to odours in the kitchen and bathroom – lingering food smells or mustiness may point to cleaning or maintenance problems that could take extra effort or expense to fix. Don't forget to check cupboards and wardrobes too, as enclosed spaces often trap odours that might otherwise go unnoticed.

Your nose is an undercover agent – probably nosier than your estate agent. A discreet sniff isn't snooping; it's smart due diligence. Call it an aromatic audit.

## 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 closely tied to your surroundings – especially through touch. Textures, temperatures, and small physical details can tell you more than a quick glance ever will.

- Can you feel a refreshing breeze when the windows are open? A simple, well-ventilated flat is far better than a lavish one that feels stuffy.
- Does the property 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 rummage 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 often reveal details that aren't immediately obvious and help you make an informed decision. Consider asking:



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

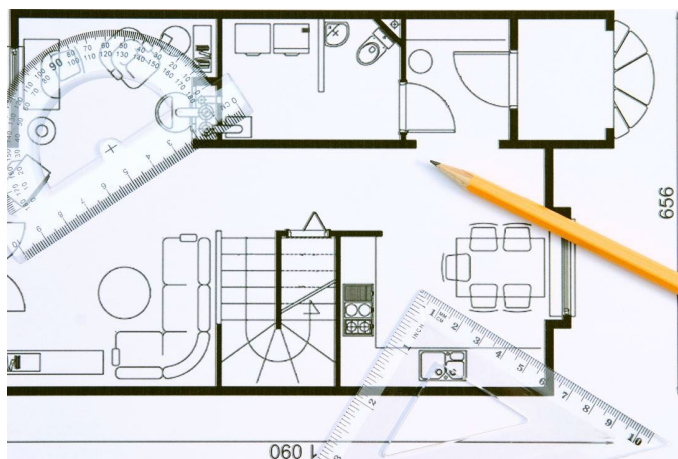
If in doubt, it's better to clarify now than run into problems later. When it comes to your home, assuming is like guessing the weather – you'll probably get it wrong.

### Analysis: Think It Through

When assessing a property, curiosity is your greatest asset. Even if you ask the right questions, the answers may be overly optimistic, vague enough to confuse, or simply not the whole story – human nature being what it is. That’s why it’s important to look beyond the obvious and carefully interpret what you observe.

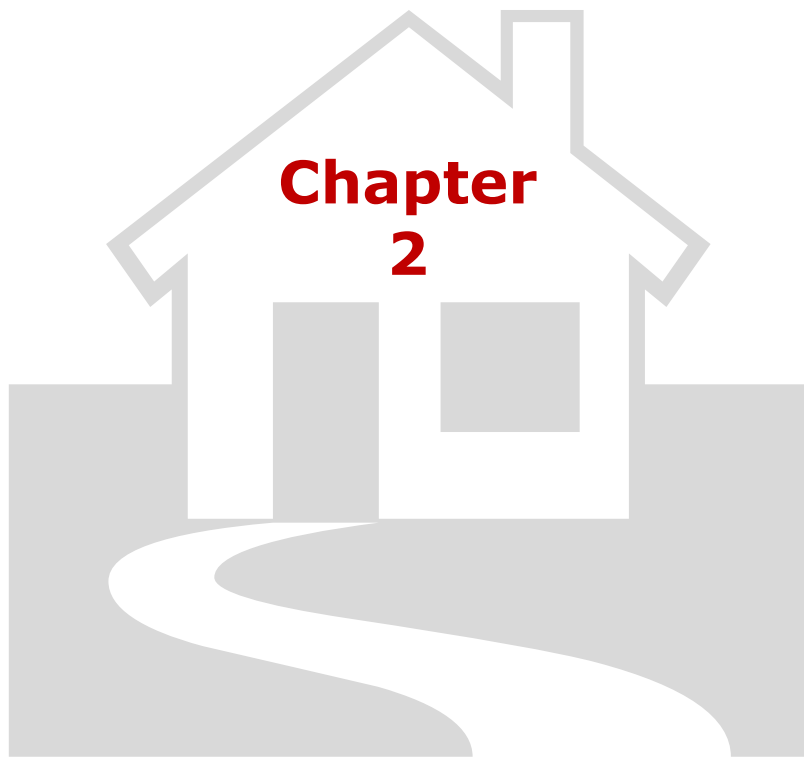
- Why are there mismatched paint shades on the same wall?
- Is that oddly placed carpet concealing damp patches?
- Will the flat become unbearably hot in summer or draughty in winter due to its orientation and insulation?
- What motivated these unusual alterations?
- Why is there wallpaper on only one wall – a design choice or a cover-up?
- Have recent renovations solved existing problems or introduced new ones?

**TIP:** Take a close look at the original floor plan for any alterations, and conduct a land 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... though if that reddish stain has you playing detective for a moment, let’s hope it’s just ketchup.



**Warning:** Removing load-bearing walls risks structural collapse.

Being clear about what you need – and what you can live without – makes the search far easier. Once your requirements are defined, the next step is to work out what you can sensibly and comfortably afford.



'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 all the costs that come with renting a home and maintaining a decent lifestyle in Hong Kong's modern metropolis, budgeting wisely is key to staying financially secure. It's vital to have a firm grasp of both your regular monthly outgoings and your occasional 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 essential costs such as food, transport, clothing, entertainment, and any potential add-ons like childcare, a domestic helper, or parking.

We can learn from diligent ants storing up provisions for winter – it's wise to set aside some money 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 property prices in different districts, conduct a search at [www.squarefoot.com.hk/en](http://www.squarefoot.com.hk/en) or [www.spacious.hk/en/hong-kong](http://www.spacious.hk/en/hong-kong). Further property-search websites can be found at [www.oikos.hk/links](http://www.oikos.hk/links). Do bear in mind that well-priced properties are 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 mere mirages.

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

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 in Western countries. While electricity costs are generally moderate, they can rise sharply if you use air conditioning more frequently during the sweltering summer months. Depending on usage, bills may 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 you set out into your new home, the first wave of costs can catch you off guard if you're unprepared. Some are expected, some less so, and all are far easier to handle when you know what's waiting just over the horizon. With prudent planning to keep the helm under control, the journey stays comfortably afloat.

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)
- **Agency commission:** Generally half a month's rent (negotiable)

These three fees are payable upon signing the formal Tenancy Agreement (see page 29 for details).

Other potential expenses may include:

- Hiring professional removals or relocation services
- Purchasing or disposing of furniture and household items
- Short-term storage prior to your move
- Renovations or professional cleaning before moving in
- Replacing the main door lock for added security
- Home insurance (optional but strongly recommended)
- Fees for required permits or licences for pets
- Vehicle costs or other major purchases prompted by the move.

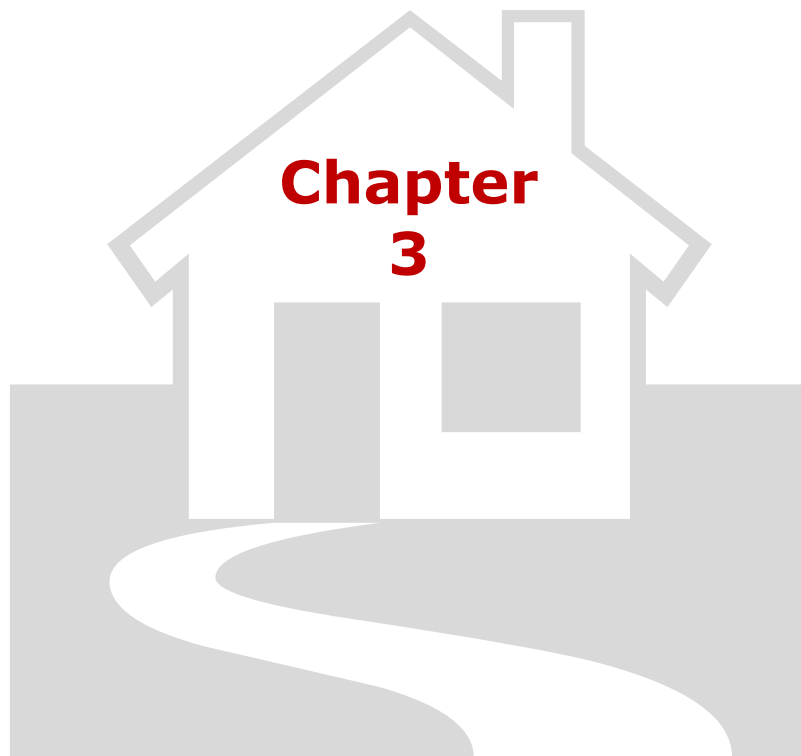
By this point, you should have a clear, working picture of your ideal home in Hong Kong, along with a solid understanding of the essential fees and any extra costs that may surface as you go forward. With this knowledge as your bearing, you can chart your course with confidence

– the kind of calm assurance a seasoned captain develops after a few good crossings. A little foresight and measured planning keep the voyage smooth, the budget steady, and the destination comfortably within reach.



Prudent financial planning turns small starts into steady growth.

With the fundamentals charted, you're in a strong position to navigate what comes next. Markets move, situations change, and even the clearest plan benefits from a touch of flexibility. The skill lies in keeping your course when the winds shift.



'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 the ideal home mirrors life's broader adventures, woven with anticipation, exhilaration, and the occasional challenge. Expect a few 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 compass, guiding you through the property market's shifting currents with calm confidence.

### Embrace the Reality

While envisioning a mountaintop retreat with sweeping sea views, a generous garden, and top-of-the-range facilities may set your mind alight, the truth is plain: unless you are exceptionally wealthy, your dream home is likely to remain just that – a dream. Experienced estate agents will tell you that anything approaching perfection is rare; when such properties do appear, they vanish before the floors have time to 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 per cent perfect – is far better than chasing a pie-in-the-sky dream that may never come to fruition. After all, every home has its own character and potential; sometimes it just takes a little imagination to see it.

## Set Your Priorities

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

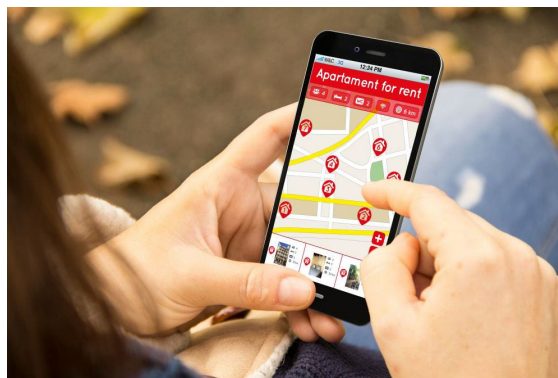
Keep a clear sense of what you want, but remain flexible – being too rigid can mean missing opportunities. Creating a tiered list helps prioritise your home search:

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

## Be Open to New Areas

**TIP:** Broadening your search area can significantly increase your chances of finding the right home. Listening to friends and estate agents sparks fresh ideas – your ideal spot may be sitting in an unexpected corner. Besides a little extra time, there's very little to lose.

Exploring different neighbourhoods may also reveal better value, stronger amenities, or features that meet your needs more closely. Sometimes, stepping just beyond the most popular areas (and your comfort zone) can lead you to hidden gems that tick every box.



A wider net brings more homes into view.

## Adjust Your Budget and Expectations

As you reconsider your priorities around locations and features, keep an open mind about different property types. Flats, village houses, or older walk-ups can often offer far better value than luxury homes. **TIP:** Sometimes, the right place is worth loosening the purse strings – especially when it's the one that keeps calling you back.

## Consider Alternative Living Arrangements

Exploring different living arrangements can be a practical move, especially if you're keeping an eye on your budget. **TIP:** Co-living or shared spaces could meet your housing needs while offering built-in community benefits. These arrangements often include shared amenities that make daily life more affordable and sociable – more real-life connection, less isolation.

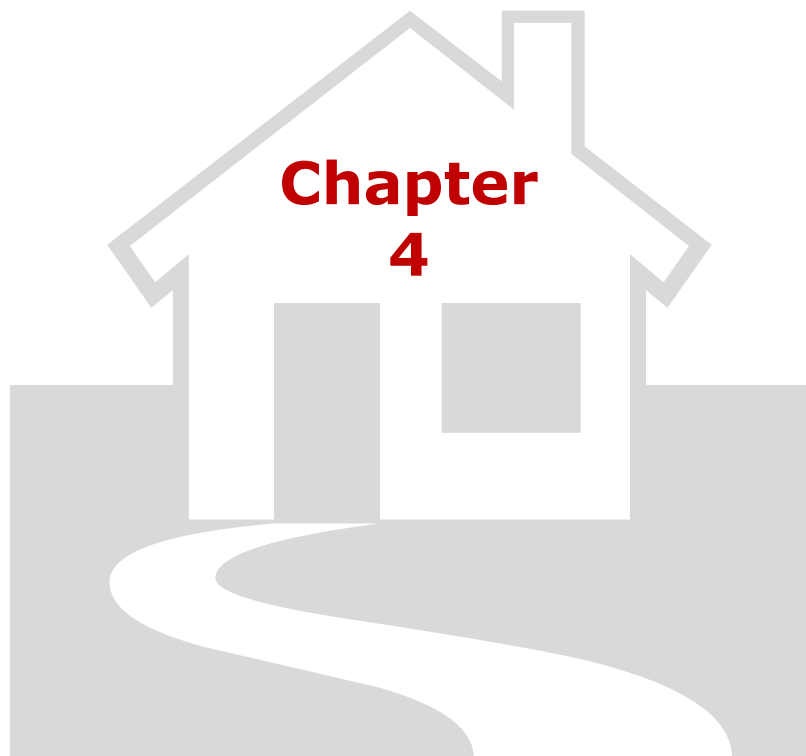
Finding the right place is a delicate dance between aspiration and reality. By staying flexible about your requirements, expanding your search area, budgeting sensibly, and keeping an open mind about property types and living arrangements, you can waltz more gracefully through your property hunt. If the dance gets sticky, try a new rhythm – your ideal home may be waiting just beyond the next turn.

### A Case in Point:

Cathy, a British professional, was searching for a home in Sheung Wan for herself and her tall son. She had initially set her sights on a furnished flat, as she planned 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 spacious enough for her son. Although it was unfurnished, she recognised it as the best available option and decided to take it. Buying furniture had not been part of her original plan, but she valued the flat's quality and adjusted her expectations, choosing to furnish it herself.

With these considerations in mind, you will approach viewings not as a hopeful bystander but as a confident contender. In a fast-moving market, preparation turns uncertainty into something far less dramatic. Before stepping through the first door, take the time to get organised – it makes the whole exercise run more smoothly when the right home comes along.



'Success is where preparation and opportunity meet.'

– Bobby Unser

## Be Ready: Preparing for Effective Property Viewings

As Benjamin Franklin wisely remarked, ‘If you fail to plan, you are planning to fail.’ This is especially true in the demanding process of house hunting, where many people miss out on their ideal homes simply because they are insufficiently prepared. In Hong Kong, securing a property usually starts with signing a *provisional tenancy agreement* with the landlord. To help you prepare, here are three essential requirements:



1. **Valid identification:** Present your *HKID card* or *passport* for identity verification.
2. **Proof of employment and income:** This may be demonstrated with 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 confirm your employment status – particularly during a 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, although 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 one, take your bank card for convenient access to funds. For safety reasons, avoid carrying large sums of cash – even if you’re a kung fu master, it’s not the time to put that to the test. A word of caution: never hand over or transfer money to the landlord or an agent before the paperwork is complete.

**TIP:** A great place at a reasonable price won’t stay on the market for long. If you find the right property and have your ducks in a row, you’ll gain the upper hand over other prospective tenants. Good homes don’t linger at Hesitation Station – hop aboard the one that truly captures your heart before it departs without saying goodbye.

Even if you've signed a preliminary agreement with the landlord, don't count your chickens before they hatch – either side can still withdraw with fair compensation. Before handover, you'll both need to seal the deal with a formal *tenancy agreement*. At that point, you will need to pay:

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

**TIP:** If you're new to Hong Kong and have limited funds available, RentSmart Rental Services Limited can help by allowing you to pay your rental deposit and rent using credit cards, easing your cash flow. Their service also enables you to split larger payments across multiple credit cards when necessary. Transfers typically take three working days to process. For further details, visit [www.rentsmart.com.hk/en-hk](http://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 the latest updates, visit [www.gov.hk/en/residents/taxes/stamp/stamp\\_duty\\_rates.htm](http://www.gov.hk/en/residents/taxes/stamp/stamp_duty_rates.htm).
3. An *agency commission* equivalent to half a month's rent (negotiable).

So, before signing on the dotted line, make sure your wallet is ready to cha-cha with confidence. After all, financial preparedness keeps everything 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:

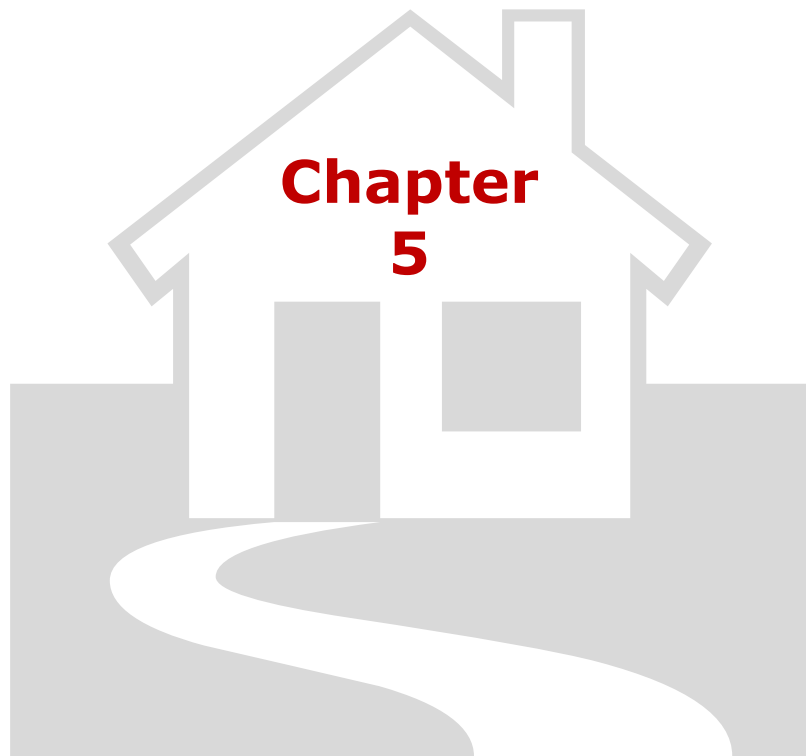
- **Dress appropriately:** Wear comfortable clothing and sturdy footwear, as you may need to walk for hours, covering significant ground between properties in different neighbourhoods. Leave your slippers and high heels at home – your feet will thank you. You never know when you might bump into your future landlord, so looking presentable is always advisable. **TIP:** Don't forget to remove your shoes when viewing occupied properties. It's a courteous gesture that respects 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 up, and bring a bottle of water – this is especially important 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 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 melt faster than ice cream on a hot August day after a few viewings; take detailed notes, or you'll end up mixing Marina Cove with Marina Garden – and that's a costly slip you don't want to make.



Essential kit: compass and tape measure.

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

Of course, finding the right place is only half the game. The real test comes when it's time to discuss terms. That's when a tactical approach to negotiating with landlords truly counts.



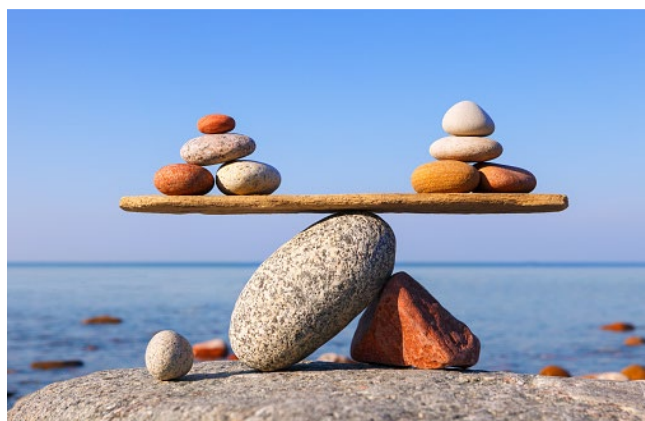
'Strategy requires thought, tactics require observation.'

– 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 differing interests of landlords and tenants can pave the way for a mutually beneficial agreement.

Rent often becomes the tug-of-war rope: landlords pull for a premium price, tenants tug for something more forgiving, and the final figure usually settles somewhere in the middle. To reach a sensible agreement without unnecessary drama, 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 a bit of ‘wiggle room’ is common among Hong Kong landlords. **TIP:** Knowing recent transaction prices for comparable properties helps you craft a strategic offer – competitive enough to spark negotiations and reasonable enough to keep the landlord engaged.

**TIP:** To get the most for your money, 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. If the sparks don’t fly straight away, no matter – you still have room to negotiate. No need to rush down the aisle.

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 – showing your hand too early leaves you with nowhere to go.

**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 misleading 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 options up your sleeve, you’ll not only steady 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 losing your cool.

## 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 only just hit the market, it’s as fresh as a daisy, and the landlord is far 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, as the market moves very fast. The ideal time to view properties is one to three weeks before your desired move-in date.



Starting your search more than a month ahead is generally too early (and may even be counterproductive, as it drains your effort) unless you’re hunting for something rare or specialised. Most landlords won’t keep a property sitting empty for long – especially during peak rental season (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 speeds up the leasing process while giving the tenant a



brief reprieve from rent as an incentive. If the property is already vacant, the landlord has little to lose by allowing the tenant to take possession early – a win-win situation for both parties. Think of it as the complimentary glass of wine before the meal.

#### 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 – particularly 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 a bit of 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 may 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 the risks: the property could become uninhabitable due to natural disasters or major repairs; your tenancy may be disrupted if the property is repossessed by the bank; and you might struggle to recover 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. It therefore 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 often 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 period, don't worry – this can actually be a good sign. The landlord may need time to carefully consider your offer, review your requests, or obtain quotes for any necessary work. Alternatively, the delay might simply be due to unrelated factors.

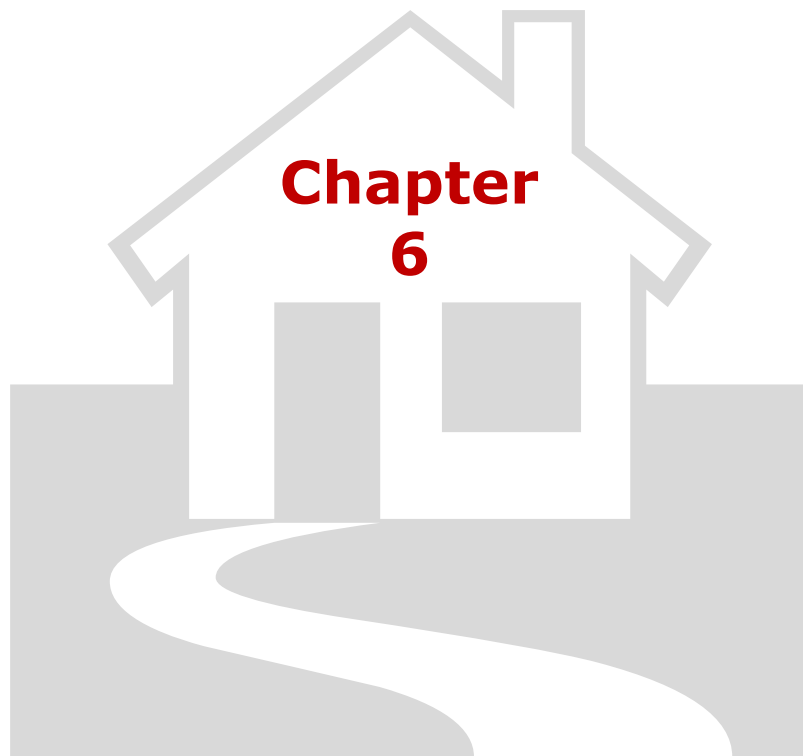
Showing enthusiasm for a property sends a positive signal, but appearing overly eager can weaken your negotiating position. **TIP:** Stay composed and rational – no matter how excited or desperate you may feel. Hungry fish get caught easily; the prize catch belongs to those who linger just out of reach. Patience is your secret weapon; giving discussions room to breathe helps you secure the best terms.

- Negotiate strategically. Think of it as a game of chess – every move counts, and the cool-headed player usually wins. **TIP:** Team up with a savvy agent who's genuinely on your side; like a chess grandmaster, they've already thought several moves ahead. I'll unpack 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 constructive 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, however, lies in identifying an agent with genuine expertise – and *the heart* – to guide you smoothly 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 strong enough English skills – let alone proficiency in other languages. Contacting a shortlist of agents will help you see who you feel most comfortable working with. **TIP:** Always keep a record of your communications with them for future reference.

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



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

2. **TIP:** When you're looking for a new home, consider engaging an agent who specialises in your chosen district. They'll have a solid grasp of the properties in the area, the local landlords, and the character of the neighbourhood itself. Just keep in mind that many district-based agents act for both sides – the landlord or vendor as well as the tenant or buyer – so it's sensible to stay aware of potential conflicts of interest.
  
3. **TIP:** Appointing an agent with strong local knowledge and a well-established network across multiple districts is a prudent choice. Acting as your single agent, they will prioritise your best interests throughout the process. Their cross-district expertise provides a strategic market overview, while their collaborations with district-based agents give 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. Do you want a livelier city-centre home or somewhere quieter (or cheaper) further out? Which districts are you open to? What's your desired saleable area? Open-plan kitchen or separate? Bathtub or shower cubicle (bathrooms here rarely have both)? Is outdoor space essential? What would make a place truly yours?



Plenty to consider when making a house your home.

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 whole story. Out-of-date photos and videos can be surprisingly misleading – a bit like judging a book by its cover, only to find the plot doesn't deliver. I once knew someone who rented a flat based purely on the pictures, only to discover it was far smaller than expected. As you can imagine, that was money straight down the drain. **TIP:** Always view a property in person before signing on the dotted line.

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 nearby amenities such as cafés, parks, and supermarkets. If you're running late or need to reschedule, notify your agent promptly so they can inform the landlord or current tenant and adjust the appointment accordingly.

**TIP:** Viewing properties during the week can have its advantages. You'll likely face 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?

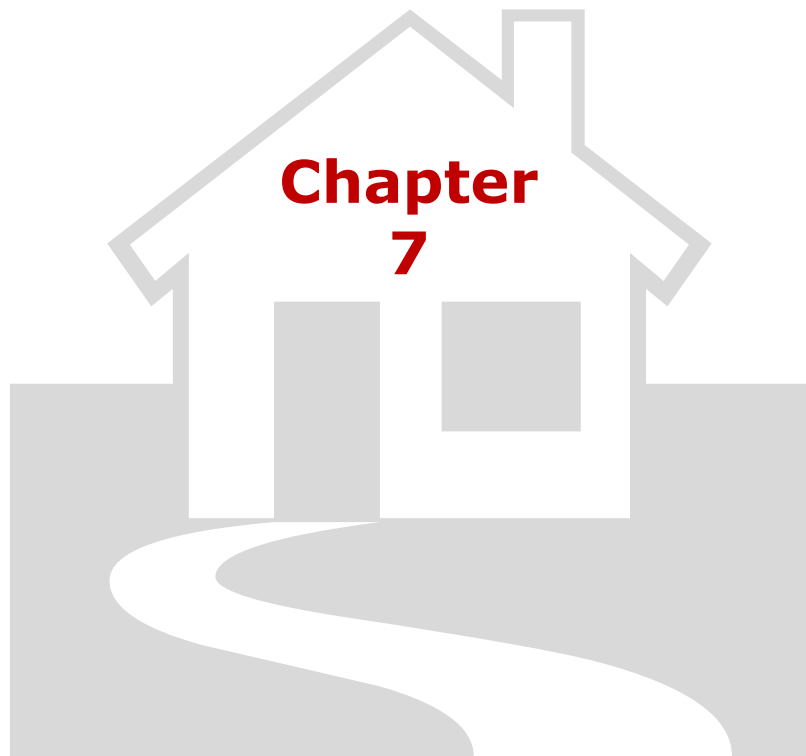
7. **TIP:** Assess an agent's professionalism and integrity by asking targeted questions, particularly about their views on a property. Some may gloss over shortcomings to secure a quick deal, leaving you unaware of potential pitfalls or hidden issues. A conscientious agent will readily walk you through both the property's strongest features and the areas that need attention, helping you 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](http://www.eaa.org.hk/en-us/licence-search). This helps ensure that the agent you choose is properly qualified and maintains good standing in the industry.

8. **TIP:** As the saying goes, 'You catch more flies with honey than with vinegar.' Treat your agent with kindness, and goodwill usually comes straight back to you. A good agent relationship extends beyond a successful deal, offering support with utility connections, liaising with the landlord, and ongoing professional advice. A little kindness makes the whole process easier, friendlier, and more manageable.

In the end, the right estate agent matters just as much as the right property. Partnering wisely can turn a daunting task into a rewarding journey – smoothing rough edges, opening unexpected doors, and adding just enough excitement to keep the scenery interesting, without the drama. Once the keys are in sight, your focus shifts to the next relationship that sets the tone for what lies ahead.



'Seek first to understand, then to be understood.'

– Stephen Covey

## Building a Successful Tenancy

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 long-term relationship – one that shapes the rhythm of your home.

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 underpinned by clear, open communication.

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



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

1. **TIP:** Always pay your rent and utility bills on time. Late rent payments can lead to legal action and even eviction, while letting utility bills pile up may result in sudden service cut-offs. You wouldn't want to come home to spoiled food – or worse, a bone-dry shower as you're getting ready for a crucial job interview. Don't let missed payments tarnish your financial reputation. Your credit profile is like your most reliable pair of shoes: keep it in good condition, and it will carry you far.

**TIP:** When rent payments get sticky, don't play hide-and-seek with your landlord – speak up before the game turns awkward. A stitch in time saves nine. You could propose a payment plan with a little added interest as a goodwill gesture, but treat this as a last resort. While some understanding landlords may allow a short delay, remember they've got their own plates spinning too.

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

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

2. **TIP:** Maintain the property in good, clean condition, treating all furnishings and appliances with the same care you would give your own. Keep in mind that your landlord may deduct from your security deposit to cover reasonable repair costs (excluding fair wear and tear). In that case, you'll receive the remaining balance once the necessary work is completed.
3. **TIP:** To ensure a smooth transition into your new rental property, carry out a thorough inspection as soon as you receive the keys – ideally before your belongings make a grand entrance.

This inspection should cover all aspects of the property, including walls, ceilings, floors, doors, windows, locks, lighting, cabling, plumbing, appliances, and anything else of relevance. Since landlords in Hong Kong aren't required to provide a move-in checklist, you might want to bring in a professional building inspector to make sure nothing sneaky is hiding there.



Sweat the details now, enjoy peace of mind later.

**TIP:** Creating a detailed inventory of all items needing your landlord's attention spares you the tedious back-and-forth of repeated requests, easing frustration for both sides. Bulk repairs are far more efficient; tackling issues one by one only causes needless disruption and steadily drives up costs over time.

Including photos with your request list is like turning up to a potluck with the special dessert everyone wants – it strengthens your case and sweetens the outcome. 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 anything else – it helps to ask courteously and with reasonable notice. A little consideration for your landlord’s time goes a long way and makes it easier for both sides to get things sorted without any friction.
  
5. **TIP:** Avoid pestering your landlord with minor issues like changing light bulbs or doing small touch-ups. Learning to be handy is as sweet as candy! Not only does this save your landlord’s time for more substantial issues, but it also helps cultivate a more amicable partnership.



DIY made easy with tool-lending services.

While being SMART is key to securing your ideal rental in Hong Kong, a model tenant holds the golden ticket to landlord satisfaction. They’ll go above and beyond to keep you happy, turning lease renewals into a breeze. Truly, great tenants are worth their weight in gold – and then some.

#### **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, she promptly offered to replace both items and arranged repairs for a few other minor issues.

Anna later explained that his 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 eventually has to pack up their crowns when the time comes.

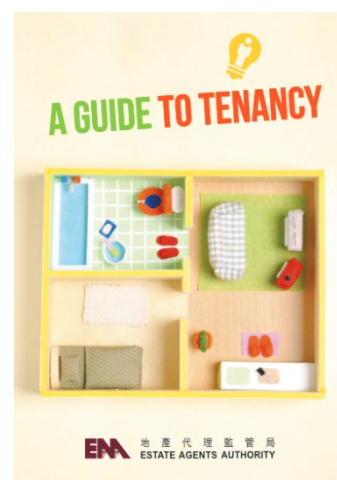
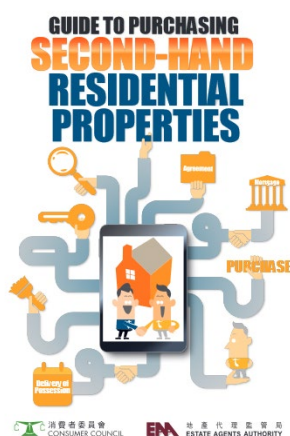
## Conclusion: A Culinary Analogy

Navigating Hong Kong's property scene and finally unlocking the door to your new residence is an exhilarating experience – rather like embarking on a delicious culinary adventure. With the right blend of knowledge, dedication, and strong relationships with your estate agent and landlord, you'll whisk your way through the rental process with ease. Finding a space to call your own is a significant milestone – one that surely deserves a mouth-watering celebration with friends and family.

May the advice and tips in this eBook give you the confidence to pursue your housing goals with clarity and calm. As you set off on this exciting journey, remember that discovering the ideal property is much like crafting the perfect soufflé – it calls for preparation, skill, and a generous pinch of patience.

Just as a master chef precisely measures each ingredient, preheats the oven to the right temperature, and keeps a watchful eye on the delicate rise of the dessert, you too must assess your budget and requirements, gather the necessary documents, choose your timing wisely, and diligently search for the place that suits you best. Every single step adds a sprinkle of seasoning that enhances the flavour of the whole experience.

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



For more Hong Kong property insights, download these free eBooks at [www.oikos.hk/more-ebooks](http://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 other 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]

**Tenant Profile:** A young couple from the United Kingdom. The husband is a manager at Fatherwill Gifts Enterprise, while 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. Both will sign the tenancy agreement and can provide proof of employment and income upon request. They also have a live-in domestic helper. The entire family are non-smokers, very clean and tidy, and 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 2026

**Property Handover Date:** 25 August 2026

**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 giving one month's written notice to the other party.

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

1. Remove the bed from the master bedroom.
2. Repaint the walls to cover any marks.
3. Renew the sealant 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 varied background spans work 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 understanding of people's varied needs.



Daniel began his real estate career with Centaline Property Agency Limited before joining Century 21 Surveyors Limited as an independent estate agent. In 2015, he took a significant step forward by establishing his own venture, an experience that inspired this eBook.

With a steadfast commitment to professionalism and integrity, Daniel and his team have successfully assisted clients from diverse cultural backgrounds. They pride themselves on providing impartial advice while consistently upholding exceptional standards of service. Client testimonials are available at [www.oikos.hk](http://www.oikos.hk).

In his leisure time, Daniel enjoys reading, writing, playing table tennis, swimming, and other sunny outdoor pursuits. He values meaningful friendships, takes delight in art and film, and finds joy in life's simple pleasures. 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 enhance this guide and offer valuable insights to others embarking on their own journeys. Please feel free to send any ideas or comments to Daniel at [daniel@oikos.hk](mailto:daniel@oikos.hk). As a sincere token of our appreciation, we are pleased to offer you a small gift or an exclusive discount if your suggestion is implemented.