



HONG KONG
HOUSING SOCIETY
香港房屋協會

社會資源齊善用 公共房屋勿濫用

Rational Use of Social Resources
Combat Abuse of Public Housing

富戶政策

Well-off Tenants Policy

(2025年4月)
(April 2025)

Background

To ensure that public rental housing is allocated rationally to those in genuine need, the Hong Kong Housing Society (HKHS) has implemented the “Well-Off Tenants Policy” (WTP) since 1 September 2018. To further safeguarding rational allocation of precious public housing resources, HKHS has announced the enhanced WTP on 17 October 2023 which will come into effect on 1 April 2024.

Target Households

The coverage of WTP extends to all households who have to sign new Tenancy Agreements with HKHS, including but not limited to:

- New households of HKHS’s rental estates
- Household members being granted new tenancies under “Take Over Tenancy Policy”
- Households entering into new tenancy agreements due to all kinds of transfer, including but not limited to redevelopment, under-occupation, overcrowding, “Cross Generation Living Scheme”, etc.
- Starting from September 2025, HKHS will extend the WTP in phases to include tenants not covered by the current WTP through a **simplified procedure**, namely: “Offer of a New Tenancy by HKHS” and “Acceptance of the Offer by Continuing to Pay Rent by the Tenant”. No signature will be required for the new tenancy agreement. For details, please refer to the latest announcements from the HKHS.

Households Exempted from the Domestic Property Ownership in Hong Kong, Income and Assets Declaration

- (i) All members aged 60 or above; or
- (ii) All members receiving Comprehensive Social Security Assistance (CSSA); or
- (iii) All members receiving Disability Allowance (DA) from the Social Welfare Department (SWD); or
- (iv) All members in different combinations of (i), (ii) and / or (iii) above.

Basic Principles

- Households are required to declare income, assets and domestic property ownership in Hong Kong according to their respective declaration cycles.
- Tenants and all household members listed on the declaration form must sign the form to indicate their knowledge of, consent to and compliance with the clauses and conditions of the declaration form. They must also authorise HKHS to check their information with relevant government departments and public/private organisations.
- Households whose household income exceeds 5 times the HKHS’s prevailing application Waiting List Income Limit (WLIL) of the rental estates or whose total net household asset value exceed 100 times the HKHS’s prevailing application WLIL of the rental estates will need to vacate their rental flats.
- Households who have domestic property ownership in Hong Kong will need to vacate their rental flats, irrespective of their levels of income or assets.



- For households who do not have domestic property ownership in Hong Kong and whose household income and assets do not exceed the prevailing levels of income and assets, they may continue to live in their rental flats and pay differential rent plus rates (if applicable) according to their household income level:
 - (i) Pay normal rent if the household income does not exceed 2 times the HKHS's prevailing application WLIL of the rental estates;
 - (ii) Pay 1.5 times rent if the household income exceeds 2 times and not more than 3 times the HKHS's prevailing application WLIL of the rental estates;
 - (iii) Pay double rent if the household income exceeds 3 times and not more than 5 times the HKHS's prevailing application WLIL of the rental estates.

★ HKHS is currently reviewing the additional rent level under the WTP. Please refer to the latest announcement for further details.

Declaration Arrangements

The declaration forms will be issued in April of each year. Households not yet included in the declaration cycle of WTP should make declaration on "Declaration Form on Occupancy Status and Particulars of Domestic Property Ownership in Hong Kong". Households already included in the declaration cycle of WTP who need to declare their income, assets and domestic property ownership in Hong Kong will need to fill out the "Well-off Tenants Policy Declaration Form" and "Declaration Form on Occupancy Status".

Income and Assets Declaration Arrangement

- 10 years after the commencement of the tenancy agreement with WTP clauses, households are required to make a declaration biennially on household income and assets if there is no change in family circumstances. If there is a change in family circumstances, the household is required to make a declaration biennially on domestic property ownership in Hong Kong, household income and assets.
- Households will first declare whether they have domestic property ownership in Hong Kong and their total household net asset value exceeds 100 times the HKHS's prevailing application WLIL of the rental estates (No supporting documents are required at this stage). If the households declare to have domestic property ownership in Hong Kong / their total household net asset value exceeds 100 times the HKHS's prevailing application WLIL of the rental estates, they are not required to declare any further details. They are required to vacate their rental flats.
- Households who do not have domestic property ownership in Hong Kong and their total household net asset value does not exceed 100 times the HKHS's prevailing application WLIL of the rental estates, they are required to fill in household income details (No supporting documents are required at this stage).
- Households who fail to return the completed Declaration Form on or before the specified date, or opt not to declare or fail to take Oath on declaration information according to HKHS's requirement, will need to vacate their rental flats.

Declaration on Occupancy Status and Particulars of Domestic Property Ownership in Hong Kong

Tenants and all household members are required to make declarations to HKHS every two years upon tenancy commencement on whether they:

- (i) own any domestic property in Hong Kong.
 - (ii) have retained regular and continuous residence in rental flats.
 - (iii) have complied with the clauses in the Tenancy Agreement regarding occupancy status.
- Tenants and all household members are required to undertake to declare to HKHS after having acquired a domestic property in Hong Kong within one month (including enter into provisional agreement).
 - Households who refuse to declare will have their tenancies terminated. Households who are exempted from making declaration under the WTP are not required to declare whether they own any domestic property in Hong Kong, they are only required to declare their occupancy status.

Definition of Domestic Property Ownership in Hong Kong

Any household member in the tenancy:

- Owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
- Entered into any agreement (including provisional agreement) to purchase any domestic property in Hong Kong; or
- Owned more than 50% of the shares in a company which directly or through a subsidiary company owned any domestic property in Hong Kong; or
- Been a beneficiary of the estate of any deceased person which includes any domestic property or land in Hong Kong.

Domestic properties include any domestic property, uncompleted private domestic property, rooftop structures approved by the Buildings Department, domestic building lots and small house grants approved by the Lands Department in Hong Kong.

Income to be Declared

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| • Employment income (pre-tax) (including income from household members working overseas) | • Income from lands / landed properties, etc. owned in and outside Hong Kong |
| • Allowances from employers | • Income from commercial vehicles / vessels |
| • Self-employment income and business income | • Monthly pension |
| • Income from the average monthly interest, bonus and dividends, etc. from fixed deposits, insurance and investments | • Any other income (such as CSSA for individual household member(s), financial support from relatives and friends not residing together, maintenance fee of divorce, etc.) |

Assets Covered in the Calculation of Total Net Household

Asset Value

- Deposits, cash and loans to others
- Investments
- Business undertakings
- Vehicles / Vessels
- Taxi / Public Light Bus Licences (including vehicles)
- Landed properties (including in and outside Hong Kong such as commercial and industrial properties, parking spaces, etc.)
- Lands
- Others, including assets not listed in the above

Deductible Items in the Calculation of Total Net Household

Asset Value

(The values of these items will continue to be deductible in full in subsequent declaration cycles)

- Lump-sum compensation for loss of earning power due to injuries sustained at work or in traffic and other accidents;
- Lump-sum retirement benefits received under mandatory provident fund schemes, occupational retirement schemes and civil service pension scheme; and
- Lump-sum insurance claims, statutory / non-statutory compensations and other special financial assistance received due to death of household members in the tenancy and claims under critical illness insurance policies received by household members in the tenancy.

Take Oath on Declared Information

Households are required to take an oath on the contents of the declaration including income and assets etc. provided are true under “Oaths and Declarations Ordinance”. Any person who makes a false statement or withholds any information by deception shall be guilty of an offence. Such households are liable to prosecution.

False Declaration

- HKHS may terminate the tenancy agreement of the rental flat concerned;
- Households may be prosecuted;
- The household shall pay HKHS the rent / licence fee and rates derived from the accurate information, and the amount of rent / licence fee undercharged because of the inaccurate information declared; and
- Tenants and all household members aged 18 or above will be debarred from re-applying for Public Rental Housing for 5 years from the following day after the date of tenancy termination.

Shortening the Maximum Term of Fixed-Term Licence

Households who are required to vacate their rental flats due to not being eligible for the WTP but having temporary housing needs may apply for a Fixed-Term Licence to stay in the concerned rental flats for a maximum of 4 months. During which or upon the expiry of the licence period, HKHS will not reassess their eligibility and they must vacate the rental flats at its expiry.

HKHS reserves the right to revise the Tenancy Policies from time to time.

Well-off Tenants Policy (with effect from 1 April 2025)

Group A Rental Estates

Household Size (no. of persons)	Households are required to pay (\$)			Households are required to vacate their flats (\$)	
	Normal rent	1.5 times rent	Double rent		
	Households with income not exceeding 2 times the Waiting List Income Limit (WLIL)	Households with income exceeding 2 times and not more than 3 times the WLIL	Households with income exceeding 3 times and not more than 5 times the WLIL	Households with income exceeding 5 times the WLIL	Households with net asset value exceeding 100 times the WLIL
1 person	≤ 26,180	26,181 - 39,270	39,271 - 65,450	> 65,450	> 1,309,000 *
2 persons	≤ 40,460	40,461 - 60,690	60,691 - 101,150	> 101,150	> 2,023,000 *
3 persons	≤ 50,200	50,201 - 75,300	75,301 - 125,500	> 125,500	> 2,510,000 *
4 persons	≤ 62,000	62,001 - 93,000	93,001 - 155,000	> 155,000	> 3,100,000
5 persons	≤ 77,300	77,301 - 115,950	115,951 - 193,250	> 193,250	> 3,865,000
6 persons	≤ 90,880	90,881 - 136,320	136,321 - 227,200	> 227,200	> 4,544,000
7 persons	≤ 99,860	99,861 - 149,790	149,791 - 249,650	> 249,650	> 4,993,000
8 persons	≤ 111,660	111,661 - 167,490	167,491 - 279,150	> 279,150	> 5,583,000
9 persons	≤ 123,140	123,141 - 184,710	184,711 - 307,850	> 307,850	> 6,157,000
10 persons or above	≤ 134,360	134,361 - 201,540	201,541 - 335,900	> 335,900	> 6,718,000

Group B Rental Estates[@]

Household Size (no. of persons)	Households are required to pay (\$)			Households are required to vacate their flats (\$)	
	Normal rent	1.5 times rent	Double rent		
	Households with income not exceeding 2 times the Waiting List Income Limit (WLIL)	Households with income exceeding 2 times and not more than 3 times the WLIL	Households with income exceeding 3 times and not more than 5 times the WLIL	Households with income exceeding 5 times the WLIL	Households with net asset value exceeding 100 times the WLIL
1 person	≤ 40,460	40,461 - 60,690	60,691 - 101,150	> 101,150	> 2,023,000 *
2 persons	≤ 62,000	62,001 - 93,000	93,001 - 155,000	> 155,000	> 3,100,000 *
3 persons	≤ 77,300	77,301 - 115,950	115,951 - 193,250	> 193,250	> 3,865,000 *
4 persons	≤ 99,860	99,861 - 149,790	149,791 - 249,650	> 249,650	> 4,993,000
5 persons or above	≤ 123,140	123,141 - 184,710	184,711 - 307,850	> 307,850	> 6,157,000

Elderly Persons' Flats

Household Size (no. of persons)	Households are required to pay (\$)			Households are required to vacate their flats (\$)	
	Normal rent	1.5 times rent	Double rent		
	Households with income not exceeding 2 times the Waiting List Income Limit (WLIL)	Households with income exceeding 2 times and not more than 3 times the WLIL	Households with income exceeding 3 times and not more than 5 times the WLIL	Households with income exceeding 5 times the WLIL	Households with net asset value exceeding 100 times the WLIL
1 person	≤ 29,800	29,801 - 44,700	44,701 - 74,500	> 74,500	> 1,490,000 #
2 persons	≤ 40,460	40,461 - 60,690	60,691 - 101,150	> 101,150	> 2,023,000 #
3 persons	≤ 50,200	50,201 - 75,300	75,301 - 125,500	> 125,500	> 2,510,000 #

If rent is exclusive of rates as per the Tenancy Agreement, the households have to pay the assessed rent and rates

* The net asset limit for households at sizes of 1 person to 3 persons with all members aged over 55 are the same as that of a 4-person household

The net asset limit for Elderly Persons' Flats with all members aged over 55 are the same as that of Group A 4-person household

@ Dedicated Rehousing Estate Subsidised Rental Units are under Group B category.