



HONG KONG
HOUSING SOCIETY
香港房屋協會

房屋資源齊珍惜 合理分配最合適

Cherish Housing Resources with Rational Allocation

富戶政策

Well-off Tenants Policy

(2026年4月)
(April 2026)

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. HKHS announced the enhanced WTP on 17 October 2023, which came into effect on 1 April 2024. To further safeguard the rational allocation of precious public housing resources, HKHS has tightened and rationalised the implementation details of the WTP with effect from 1 April 2026.

Target Households

The coverage of WTP applies to both existing households and new households:

Households	Date of Commencement of Tenancy Agreement / Change of Tenancy Agreement
New Households <ul style="list-style-type: none">• New households of HKHS’s rental estates• Households granted new tenancies under “Take Over Tenancy Policy”• Households entering into new Tenancy Agreements due to transfer, including but not limited to redevelopment, under-occupation, overcrowding, “Cross Generation Living Scheme”, etc.	From 1 April 2024
Existing Households <ul style="list-style-type: none">• WTP will be extended in phases to include existing households not covered by the 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 Tenants”. No signature will be required for the new Tenancy Agreement.	By batches from September 2025

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

1. All members aged 60 or above; or
2. All members receiving Comprehensive Social Security Assistance (CSSA);
or
3. All members receiving Social Welfare Department’s Disability Allowance; or
4. All members in different combinations of (1), (2) and / or (3) above.



Points to note

- Households are required to declare occupancy status, domestic property ownership in Hong Kong, income and assets 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 who have domestic property ownership in Hong Kong will need to vacate their rental flats, irrespective of their levels of income or assets. If necessary, they may apply for a fixed term licence for up to four months.
- Tenants and all household members are required to undertake to declare to the HKHS after having acquired a domestic property ownership in Hong Kong within one month (including entering into preliminary agreement).
- 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 exceeds 100 times the HKHS's prevailing application WLIL of the rental estates, or who fail to return the completed Declaration Form on or before the specified date, or who opt not to declare or fail to take oath on declared information according to HKHS's requirements, are required to vacate their rental flats.
- Starting from the April 2026 declaration cycle, households have to pay additional rent plus rates (if applicable) according to their total household income level as follows:

Household Income Level	Rent Level Payable
Does not exceed 2 times the HKHS's prevailing application WLIL of the rental estates	normal rent
Exceeds 2 times and not more than 3 times the HKHS's prevailing application WLIL of the rental estates	2.5 times rent
Exceeds 3 times and not more than 4 times the HKHS's prevailing application WLIL of the rental estates	3.5 times rent
Exceeds 4 times and not more than 5 times the HKHS's prevailing application WLIL of the rental estates	4.5 times rent#
Exceeds 5 times the HKHS's prevailing application WLIL of the rental estates	Vacate flat

If the household income exceeds 4 times and not more than 5 times the HKHS's prevailing application WLIL of the rental estates for two consecutive declaration cycles (i.e. 4 years), the household must vacate their rental flats.

- Households currently paying additional rent (including those who are paying 1.5 times and 2 times rent) may continue to pay such additional rent until the rent payable is adjusted to the above-mentioned rent level after the next declaration cycle.

Declaration Arrangements

1. Declaration on Occupancy Status and Particulars of Domestic Property

Ownership in Hong Kong

Tenants and all household members are required to make declarations to the HKHS every two years upon commencement of the Tenancy Agreement with WTP clauses on whether they:

- (i) have any domestic property ownership 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.
- Households who are exempted from making declaration under the WTP are not required to declare whether they have any domestic property ownership in Hong Kong and they are only required to declare their occupancy status.
 - Households who refuse to make declarations will have their tenancies terminated.

2. Declaration on Occupancy Status, Particulars of Domestic Property Ownership in Hong Kong, Income and Assets

- 10 years after the commencement of the Tenancy Agreement with WTP clauses, households are required to make a declaration biennially on household income, assets, occupancy status and domestic property ownership in Hong Kong. If there is a change in family circumstances, even though the tenancy agreement has been in force for less than 10 years, the household is still required to make a declaration biennially on household income, assets, domestic property ownership in Hong Kong and occupancy status.
- Starting from the April 2026 declaration cycle, each household member must separately declare whether they own any domestic property ownership in Hong Kong. This is to identify false declaration and facilitate enforcement measures.
- Households who do not have domestic property ownership in Hong Kong, or whose total household net asset value does not exceed 100 times the HKHS's prevailing application WLIL of the rental estates, are required to declare household income details (no supporting documents required at this stage).

Definition of Domestic Property Ownership in Hong Kong

“Ownership of domestic property in Hong Kong” means the cases where the tenant and/or his/her household member(s) who are listed on Tenancy Agreement in Hong Kong:

- Owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
- Entered into any agreement which is still valid and subsisting (including entered into preliminary 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

- Employment income (pre-tax) (including income from household members working overseas)
- Allowances from employers
- Self-employment income and business income
- Income from the average monthly interest, bonus and dividends, etc. from fixed deposits, insurance and investments
- Income from lands / landed properties, etc. owned in and outside Hong Kong
- Income from commercial vehicles / vessels
- Pension
- 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 Household Net Asset Value

- Deposits, cash and loans to others
- Investments
- Business undertakings
- Vehicles / Vessels
- Taxi / Public Light Bus Licences (including vehicles)
- Landed properties (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 Household Net Asset Value

- Lump-sum compensations including insurance claims, statutory compensations, claims under critical illness insurance policies and other related forms of compensation received due to the death / critical illness suffered by household members in the tenancy or 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;
- Lump-sum of non-statutory compensations and special financial assistance received due to death of household members in the tenancy

Note: The values of these items will continue to be deductible in full in subsequent declaration cycles

Oath Taking on Declared Information

Households are required to take 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 and may be liable to prosecution.

Consequences of False Declaration

Tenants must declare information accurately, otherwise

- 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 (if applicable) derived from the accurate information, and the amount of rent / licence fee and rates (if applicable) undercharged because of the inaccurate information declared; and
- Tenant and / or the household member who has made false declarations will be subject to the restrictions of a five-year debarment for the application of Public Rental Housing.

Encourage Upward Mobility

1. Tenants who have signed an Agreement for Sale and Purchase (including entering into a Preliminary Agreement) to purchase a private domestic property, or individual members who have purchased subsidised sale flats with white form status (regardless of whether the domestic property is completed), are allowed to continue renting their existing flats until they surrender the flats or delete the relevant member(s) from the tenancy within 2 calendar months after assignment or taking possession of the purchased property, whichever is earlier. The arrangements are consistent with those households purchasing subsidised flats with Green Form status.
2. To encourage upward mobility of well-off tenants, well-off tenants of Housing Society's Group A Rental Estates who are currently paying additional rents (irrespective of the rent level) and have not breached the current Tenancy Agreement or Housing Policies may apply for Green Form Certificate (GFC) valid for four years after vacating their flats voluntarily. During the validity period, they may purchase first-hand Home Ownership Scheme / Green Form Subsidised Home Ownership Scheme flats as Green Form applicants, or Subsidised Sale flats (SSF) with premium not yet paid in the secondary market.
3. Eligible well-off tenants of Housing Society's Group A Rental Estates who intend to apply shall complete and submit the Application Form for "Green Form Certificate" (GFC) together with the "Notice of Termination of Tenancy" to the respective Estate Office before vacating the flat. The GFC with 4-year validity will be issued to the ex-tenant after the application has been approved and the flat has been recovered.
4. Holders of GFC shall submit application form(s) for SSF schemes together with a copy of the GFC while the original GFC need not be submitted. Please retain the original GFC for further vetting if required.

Please note that the applications for GFC will not be accepted after termination of tenancy or delivering vacant possession of the rental flats. The applicant and all household members listed in the GFC shall not own any domestic property ownership in Hong Kong on the date of signing the application form.

**Well-off Tenants Policy
(with effect from 1 April 2026)**

Group A Rental Estates

Household Size (no. of persons)	Households are required to pay (\$)				Households are required to vacate their flats (\$)	
	Normal rent	2.5 times rent	3.5 times rent	4.5 times rent ^{##}	Households with income exceeding 5 times the WLIL	Households with net asset value exceeding 100 times the WLIL
	Households with income not exceeding 2 times the Waiting List Income Limits (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 4 times the WLIL	Households with income exceeding 4 times and not more than 5 times the WLIL		
1 person	≤ 26,460	26,461 - 39,690	39,691 - 52,920	52,921 - 66,150	> 66,150	> 1,323,000 *
2 persons	≤ 41,360	41,361 - 62,040	62,041 - 82,720	82,721 - 103,400	> 103,400	> 2,068,000 *
3 persons	≤ 51,740	51,741 - 77,610	77,611 - 103,480	103,481 - 129,350	> 129,350	> 2,587,000 *
4 persons	≤ 64,040	64,041 - 96,060	96,061 - 128,080	128,081 - 160,100	> 160,100	> 3,202,000
5 persons	≤ 80,300	80,301 - 120,450	120,451 - 160,600	160,601 - 200,750	> 200,750	> 4,015,000
6 persons	≤ 93,240	93,241 - 139,860	139,861 - 186,480	186,481 - 233,100	> 233,100	> 4,662,000
7 persons	≤ 102,800	102,801 - 154,200	154,201 - 205,600	205,601 - 257,000	> 257,000	> 5,140,000
8 persons	≤ 114,940	114,941 - 172,410	172,411 - 229,880	229,881 - 287,350	> 287,350	> 5,747,000
9 persons	≤ 126,760	126,761 - 190,140	190,141 - 253,520	253,521 - 316,900	> 316,900	> 6,338,000
10 persons or above	≤ 138,300	138,301 - 207,450	207,451 - 276,600	276,601 - 345,750	> 345,750	> 6,915,000

Group B Rental Estates[@]

Household Size (no. of persons)	Households are required to pay (\$)				Households are required to vacate their flats (\$)	
	Normal rent	2.5 times rent	3.5 times rent	4.5 times rent ^{##}	Households with income exceeding 5 times the WLIL	Households with net asset value exceeding 100 times the WLIL
	Households with income not exceeding 2 times the Waiting List Income Limits (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 4 times the WLIL	Households with income exceeding 4 times and not more than 5 times the WLIL		
1 person	≤ 41,360	41,361 - 62,040	62,041 - 82,720	82,721 - 103,400	> 103,400	> 2,068,000 *
2 persons	≤ 64,040	64,041 - 96,060	96,061 - 128,080	128,081 - 160,100	> 160,100	> 3,202,000 *
3 persons	≤ 80,300	80,301 - 120,450	120,451 - 160,600	160,601 - 200,750	> 200,750	> 4,015,000 *
4 persons	≤ 102,800	102,801 - 154,200	154,201 - 205,600	205,601 - 257,000	> 257,000	> 5,140,000
5 persons or above	≤ 126,760	126,761 - 190,140	190,141 - 253,520	253,521 - 316,900	> 316,900	> 6,338,000

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

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

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

^{##} If the household income exceeds 4 times and not more than 5 times the HKHS's prevailing application Waiting List Income Limit of the rental estates for two consecutive declaration cycles (i.e. 4 years), the household must vacate their rental flats.