



## Hong Kong Housing Society Group A Rental Estate Units Application Guide

### (1) General Eligibility Criteria

- 1.1 Applicants must hold the valid Hong Kong Housing Authority (hereinafter referred to as “HKHA”) Public Rental Housing (hereinafter referred to as “PRH”) application numbers within specified period, details and the latest specified period are subject to the announcements published on the Hong Kong Housing Society (hereinafter referred to as “HKHS”) website at [www.hkhs.com](http://www.hkhs.com).
- 1.2 All information in application of Group A Rental Housing Unit must be consistent with the information provided in the HKHA's PRH application.
- 1.3 Applicant must be aged 18 or above, and prior to the date of the application having resided in Hong Kong for 7 years and holding a valid Hong Kong Identity Card.
- 1.4 The applicant and family member(s) listed in the application (if any) must be holder of valid Hong Kong Identity Card (except children below 11 years old) and must be permanently residing in Hong Kong. Any persons who are not granted the right to land in Hong Kong cannot be included in the application.
- 1.5 If the application consists of one person only, the applicant must be an unmarried person, divorcee<sup>Note1</sup>, widow/widower or married person whose spouse has not been granted the right to land in Hong Kong.
- 1.6 If the application consists of two or more persons, the relationship between the applicant and family member(s) must be either a married person and his/her spouse<sup>Note2</sup>, parent(s), child(ren)<sup>Note3</sup>, grandparent(s), grandchild<sup>Note4</sup> or single sibling(s)<sup>Note5</sup>.
- 1.7 All married persons included in the application must apply together with their spouses (except for persons who are divorced, persons whose spouses have not been granted the right to land in Hong Kong or widowed persons).
- 1.8 No domestic property(ies) or land(s) in Hong Kong has been owned, directly or indirectly, by the applicant or any family member listed in the application within the 24 months preceding the date of application (subject to the postmark date) and up to the commencement of tenancy of allocated rental unit<sup>Note6</sup>.
- 1.9 The monthly family income and total family net asset (calculation method of income and net assets please refer to Appendix I) of the applicant and family member(s) listed in the application (if any) must not exceed the limit laid down by HKHS (Please refer to “Income and Net Asset Limits for Group A Rental Estates”). HKHS will review and adjust the income and net asset limits for applications for rental estates per annum. Please refer to the latest official announcement.
- 1.10 HKHS may revise the application eligibility criteria for rental estate as appropriate. HKHS will not inform applicants of such versions, please browse HKHS website ([www.hkhs.com](http://www.hkhs.com)) or contact HKHS on 2894 3274 for details. Applicants must also abide by all the application eligibility criteria for rental estate revised by HKHS from time to time.

1.11 In case of any uncertainties or disputes as to the interpretation of the eligibility criteria, the decision of HKHS shall be final and conclusive.

- Note 1 Only the certificate of making Decree Nisi Absolute (Divorce) is accepted.
- Note 2 For all married persons listed in the application, their spouse and child(ren) under 18 years old must be included, unless the certificate of making Decree Nisi Absolute (Divorce) with legal custody of child(ren) or death certificate of spouse can be produced.
- Note 3 (i) If a female applicant or family member has been pregnant for 16 weeks, the unborn child will be counted as a family member provide that a valid medical certificate specifying expected date of delivery shall be submitted during interview.  
(ii) Applicant can only apply together with one of their married children/grandchildren.  
(iii) Family members aged under 18 must apply together with their parents or legal guardians.
- Note 4 If any grandparent(s) and grandchild(ren) are listed in the application, it is limited to the case where the parents of the grandchild(ren) are deceased or do not have the right to land in Hong Kong.
- Note 5 If the single sibling(s) get(s) married during the period of application, he/she/they must delete his/her/their name from the application immediately even though his/her/their spouse has not been granted the right to land in Hong Kong.
- Note 6 Under any of the following circumstances, the applicant and/or family members will be regarded as directly or indirectly owning domestic property in Hong Kong:
- (i) owned or co-owned any domestic property in Hong Kong or any interest in such kind of property; or
  - (ii) entered into any agreement (including preliminary agreement) to purchase any domestic property in Hong Kong; or
  - (iii) 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
  - (iv) been a beneficiary of the estate of any deceased person which includes any domestic property or land in Hong Kong; or
  - (v) assigned any domestic properties in Hong Kong or any interest in such properties in Hong Kong (the date of assignment means the date of execution of the Deed of Assignment); or
  - (vi) withdrawn from any company which owned any domestic property in Hong Kong in which the applicant/ family member(s) owned more than 50% of the shares.
- 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.

## **(2) Circumstances for Rejection of Applications**

- 2.1 If applicant accepts a PRH unit allocated by the HKHA and signs the tenancy agreement or applicant's PRH application is cancelled by HKHA and is not allowed to reinstate by HKHA or is invalid during the application and the waiting period of Group A Rental Housing Unit, the application is ineligible to apply.
- 2.2 The applicant and/or family member(s) listed in the application (if any) who are recipients of Social Welfare Department's cash assistance/allowance schemes for elderly people who choose to reside in the Chinese Mainland, including but not limited to the Portable

Comprehensive Social Security Assistance Scheme, the Guangdong Scheme and the Fujian Scheme are deemed not eligible.

- 2.3 Those who have purchased a flat or have obtained a loan or subsidies under any of the subsidised home ownership schemes <sup>note7</sup>, as well as their spouses are ineligible to apply.
- 2.4 Applications from the whole household (including one-person household) living in PRH units under the HKHA or rental estate units under HKHS are ineligible to apply.
- 2.5 Applicants or family members whose PRH of HKHA/ rental estate units of HKHS applications cancelled by HKHA on or after 1 October 2023, or by HKHS on or after 1 December 2023 on grounds of making false declarations or furnishing false information will be barred from re-applying for PRH and rental estate units for a period of five years from the date of cancellation.
- 2.6 Ex-tenants with PRH/ rental estate units tenancies terminated by HKHA on or after 1 October 2023, or by HKHS on or after 1 December 2023 for making false declarations, breaching any terms of the tenancy agreement or violating the Marking Scheme for Estate Management Enforcement in PRH (applicable to HKHA) etc., as well as their family member(s) aged 18 or above at the time of tenancy termination are ineligible to apply for PRH and rental estate units within five years from the following day after the date of tenancy termination. Although their applications may have been registered before the date of tenancy termination, these applications will be temporarily frozen for five years from the following day after the date of tenancy termination and the frozen period will not be counted as the waiting time (Non-elderly One-person Applicants of HKHA also will not earn any waiting time points during the frozen period). Should applicant households of PRH or rental estate units including ex-tenants and family members aged 18 or above at the time of tenancy termination have vacated the PRH or rental estate units without paying the rent arrears / debts when the tenancy is terminated, they must settle all the outstanding rent arrears / debts before they will be offered another unit in consequence of the PRH or rental estate units application. (Subject to prevailing tenancy policies)
- 2.7 Kowloon Walled City clearers who have received the Government compensation set at Home Ownership Scheme (hereinafter referred to as “HOS”) price level and who have opted to make self-arrangement for accommodation and their spouses listed on the clearance register (including the spouses of clearers who were unmarried at the time of receiving the compensation).
- 2.8 Clearers affected by the clearance/ redevelopment projects who had opted to receive cash ex-gratia allowance/ special cash allowance/ cash allowance granted by HKHS/ HKHA/ Urban Renewal Authority (hereinafter referred to as “URA”)/ Lands Department/ other authorities and are therefore not allocated any form of PRH/ Interim Housing, are not eligible to apply within two years/ the specified period after the date of receipt of the allowance/ ex-gratia payment.
- 2.9 Qualified households affected by land resumption and clearance required under the Hong Kong section of Guangzhou-Shenzhen-Hong Kong Express Rail Link project and the Liantang/ Heung Yuen Wai Boundary Control Point and Associated Works, who had chosen the “ex-gratia cash allowance-only” option are not eligible to apply within three years after the receipt of the allowance.
- 2.10 In case of any uncertainties or disputes as to the interpretation of the eligibility criteria, the decision of HKHS shall be final and conclusive.

- Note 7
- The said subsidised home ownership schemes include (without limitation) HOS, Private Sector Participation Scheme, Green Form Subsidised Home Ownership Pilot Scheme/ Green Form Subsidised Home Ownership Scheme, Middle Income Housing Scheme (Melody Garden), Mortgage Subsidy Scheme, Buy or Rent Option, HOS Secondary Market Scheme/ Interim Scheme (2013 & 2015)/ White Form Secondary Market Scheme, Home Purchase Loan Scheme, Home Assistance Loan Scheme, Tenants Purchase Scheme, other subsidised housing schemes administered by the HKHS (include Flat-for-Sale Scheme (hereinafter referred to as “FFSS”)/ FFSS Secondary Market Scheme, Sandwich Class Housing Scheme, Subsidised Sale Flats Project, Dedicated Rehousing Estates Subsidised Sale Flats Project and Loan Schemes etc.) and other subsidised housing schemes administered by the URA etc.
  - Even though the relevant owner/ loan recipient has sold the flat or repaid the loan, he/ she, as well as his/ her spouse, are not eligible to apply.
  - The spouses of purchasers and loan/ subsidies recipients who were unmarried at that time.
  - Ex-owners/ex-joint owners/former recipients and their spouses under subsidised home ownership schemes are ineligible to apply for rental estate unit. However, the HKHS may give special consideration to their applications under the following circumstances, subject to their fulfilment of other eligibility criteria for rental estate unit application:
    - (i) adjudicated bankruptcy by the court;
    - (ii) financial hardship resulting in need for Comprehensive Social Security Assistance (hereinafter referred to as “CSSA”); or
    - (iii) adverse changes to family circumstances such as divorce, death of the breadwinner, etc.

The Applicant and/or his/her family member(s) must submit relevant documents to prove that he/she/they is/are under one of the above circumstances and provide records of the ex-owner(s) and current owner(s) of the subsidised properties registered with the Land Registry for HKHS’s consideration.

### (3) Application Processing

#### 3.1 General Notes on Application and Submission of Forms

- 3.1.1 Interested applicants may obtain the application form and application guide free of charge from the Applications Section of HKHS, Estate Offices of HKHS, Applications Sub-section of Housing Department, Sham Shui Po Housing Information Centre of Housing Department, and Home Affairs Enquiry Centres of the Home Affairs Department. The application form and guide are also available for download from HKHS’s website at [www.hkhs.com](http://www.hkhs.com). For enquiries, please call the Rental Estates Hotline at 2894 3274.
- 3.1.2 The applicant and all family members must complete and sign the “Hong Kong Housing Society Group A Rental Estate Units Application Form”, and return it by mail to **P.O. Box 845, General Post Office, Hong Kong, addressed to “the Applications Section (Rental Estates) of the Hong Kong Housing Society”**.
- 3.1.3 Applications are accepted by post only. Mail items without sufficient postage will be returned by Hongkong Post to the sender, while those without return addresses will be disposed by Hongkong Post in accordance with their established procedures for handling undeliverable mail.

- 3.1.4 Submission of supporting documents is not required at the time of submission of the Application Form, but all relevant proofs should be kept for further vetting by HKHS.
  - 3.1.5 Each applicant can only submit one Application Form. The Applicant and his/her family member(s) should not be duplicated in other Group A rental estate application forms. Duplicate applications will be cancelled.
  - 3.1.6 Application for rental estate is free of charge.
- 3.2 General Notes on Assessment of Application Eligibility
- 3.2.1 Applicants will be invited for an interview and to submit supporting documents at the office HKHS's Applications Section, based on the priority of their PRH application numbers. HKHS will send a notification letter to inform applicants of the interview arrangements.
  - 3.2.2 If the Applicant fails to attend the interview as scheduled without informing the HKHS beforehand, the HKHS will consider that the Applicant is no longer interested in applying for rental estate and the application will be cancelled.
  - 3.2.3 When attending the interview, the Applicant must honestly declare all their information (including but not limited to marital status, family income, assets and other information relating to the application). The Applicant should consult HKHS staff for enquiries immediately. Otherwise, if any omissions/ false representations/ nondisclosures of income, assets or other information etc. are found, the application would be cancelled. Applicants and/or family members are ineligible to reapply for rental estate unit or PRH under HKHA within five years from the date of cancellation. HKHS also reserves the right to take further action as deemed appropriate.
  - 3.2.4 In the course of vetting the application, HKHS may request the Applicant and family member(s) listed in the application (if any) to provide all the relevant proofs and personal data. HKHS may not be able to process the vetting if they fail to provide sufficient information, and thus the application may be cancelled.
  - 3.2.5 During the application of rental estates, applicant and family members must fulfil all the eligibility criteria for rental estates and all information provided must be consistent with the information provided in the HKHA's PRH application. If there is any change in family circumstances (including but not limited to income, net asset value, ownership of domestic property, marital status and family composition), applicant/family members have to notify HKHS and the HKHA in writing immediately so that HKHS would reassess the application. Otherwise the rental estate unit application would be suspended or cancelled.
  - 3.2.6 HKHS reserves the right to conduct periodic or ad hoc reviews throughout the application including the waiting period to ensure the application is still fulfilled all eligibility criteria. Failure to meet the eligibility criteria upon review will result in cancellation of the application.
  - 3.2.7 Upon completion of the eligibility assessment process, HKHS will notify the applicant of the application result in writing
  - 3.2.8 HKHS will register eligible applications on the waiting list for rental estates based on priority of their application numbers, applicants' choice of estates and family size. Upon completion of the eligibility assessment process, the HKHS will issue a written notification to inform the applicant of the application result.

### 3.3 Allocation of rental estate units and related matters

- 3.3.1 For details regarding Group A rental estates and their respective monthly rent, please refer to the “Monthly Rent of Group A Rental Estates”.
- 3.3.2 The number of rental housing units available for allocation under HKHS is limited. Even if the application is vetted as eligible, applicant still have to wait for a considerable time before the turn for allocation comes. HKHS will make offer to eligible applicants according to the priority of their Application No., applicants’ choice of estate and family size when there is available flats for offer, and therefore the more restricted preferences are, the lower the chance of being allocated a suitable flat is.
- 3.3.3 Each of the eligible applications will be given a maximum of three offers (one offer each time) in flat allocation. If applicants decline all three offers, the application will be cancelled.
- 3.3.4 If applicant accepts a PRH unit allocated by the HKHA and signed the tenancy agreement prior to the allocation of a rental estate unit by HKHS, the application in HKHS will be cancelled, and vice versa.
- 3.3.5 If applicant who accepts the unit offered by HKHS, all the family members listed in the application form who are aged 18 or above shall make statutory declarations at HKHS Applications Section (Address: G/F Dragon Centre 23 Wun Sha Street Tai Hang Hong Kong) according to the Laws of Hong Kong for declaring that all the information and documentation provided in support of the application are genuine and correct documents.
- 3.3.6 Applicant and family members aged 18 or above should have the mental capacity (if necessary, the HKHS may require the concerned person(s) to provide a recent medical proof) to understand the nature and effect of all application documents they declared and sign.
- 3.3.7 After completed the statutory declaration procedures, the applicant will be arranged to sign tenancy agreement of the allocated unit with the respective estate office.
- 3.3.8 If applicant accepted a rental unit offered by HKHS, applicant and/or family member(s) listed in the application must give up/ delete their names from the register/ records of any other public housing/ Light Public Housing/ subsidised housing projects/ schemes/loan schemes or to deliver up vacant possession of the premises concerned to HKHS/HKHA/Housing Bureau/URA within 2 months (HKHS)/60 days (HKHA/URA) from the commencement of the tenancy.
- 3.3.9 If HKHS found that the applicant and/or family member(s) listed in the application (if any) makes false declaration or furnishes false information during the application, the application for rental estate will be cancelled. HKHS will also reserves the right to take further actions.
- 3.3.10 HKHS will suspend the allocation of rental estate units for applicants holding valid Green Form Certificate (hereinafter referred to as “GFC”). If applicant request for cancelling the GFC to HKHA before the expiry date of the GFC, he/she should notify HKHS immediately upon receiving confirmation on the revocation and submit supporting documents issued by HKHA confirming the revocation of the GFC to facilitate HKHS to resume allocation of rental estate unit.

- 3.3.11 If applicant enters into any agreement to purchase a subsidised sales flat under the HKHA or HKHS by means of a GFC, irrespective of whether the transaction can be completed eventually, the Rental Estate Units application in HKHS will be cancelled.
- 3.3.12 All the outstanding rent arrears/ debts related to the former tenancy of PRH/rental estate unit must be settled before allocation of rental estate unit.

#### **(4) Other Important Notes**

- 4.1 Applicants or family members whose PRH of HKHA/ rental estate units of HKHS applications cancelled by HKHA on or after 1 October 2023, or by HKHS on or after 1 December 2023 on grounds of making false declarations or furnishing false information will be barred from reapplying for PRH and rental estate units for a period of five years from the date of cancellation.
- 4.2 Ex-tenants with PRH/ rental estate units tenancies terminated by HKHA on or after 1 October 2023, or by HKHS on or after 1 December 2023 for making false declarations, breaching any terms of the tenancy agreement or violating the Marking Scheme for Estate Management Enforcement in PRH (applicable to HKHA only) etc., as well as their family member(s) aged 18 or above at the time of tenancy termination are ineligible to apply for PRH and rental estate units within five years from the following day after the date of tenancy termination. Although their applications may have been registered before the date of tenancy termination, these applications will be temporarily frozen for five years from the following day after the date of tenancy termination and the frozen period will not be counted as the waiting time (Non-elderly One-person Applicants of HKHA also will not earn any waiting time points during the frozen period). Should applicant households of PRH or rental estate units including ex-tenants and family members aged 18 or above at the time of tenancy termination have vacated the PRH or rental estate units without paying the rent arrears / debts when the tenancy is terminated, they must settle all the outstanding rent arrears / debts before they will be offered another unit in consequence of the PRH or rental estate units application. (Subject to prevailing tenancy policies)
- 4.3 Application for Group A rental estate units of HKHS serves as an extra option open to the HKHA's PRH applicants. During the HKHS's vetting process, the applicant's PRH application of HKHA will not be affected. However, HKHA will suspend the process of allocation once HKHS has made a flat offer to the applicant. Immediately upon applicant's acceptance of housing offer of HKHS, PRH application of HKHA will be cancelled immediately, and vice versa.
- 4.4 If the Applicant and/or family member(s) listed in the application (if any) have enjoyed other subsidised housing benefits (including but not limited to "Home Ownership Scheme", "Subsidised Sale Flats Project") during application, the rental estate application from HKHS will be cancelled.
- 4.5 The Applicant must notify HKHS in writing immediately if he/she has removed or changed the correspondence address/contact telephone number or family circumstances such as the birth of a child or marriage/ emigration/ pass away of family member(s), or needs to change the choice of rental estates. Otherwise, Applicant's chance of rental estate allocation would be affected or even lead to cancellation of his/her application. If the spouse of the Applicant or his/her family member(s) has been given permission to reside in Hong Kong, the Applicant

- must submit valid supporting documents to apply for addition of the spouse to the application. Besides, the Applicant must timely respond to any enquiry documents issued by HKHS regarding his/her application. Otherwise, the application will be cancelled.
- 4.6 From the date of submission of the Application Form (subject to the postmark date) to the date of entering into the new tenancy agreement of the rental estate unit, if the Applicant and/ or his/her family member(s) has/have purchased/owned any domestic properties in Hong Kong, or if the total monthly family income and/or total family net asset value has/have exceeded the prevailing income and/or net asset limit(s), etc, the Applicant and/or his/her family member(s) must notify the HKHS immediately for cancellation of the application. Otherwise, the HKHS will also cancel the application upon discovery. HKHS will also reserves the right to take further actions.
- 4.7 Under the “Well-off Tenants Policy” of HKHS, households have lived in a rental estate unit of HKHS for 2 years are required to declare whether they have domestic property ownership in Hong Kong. For households have lived in the rental estate unit for 10 years, or whose tenancy has changed since moving in, irrespective of length of residence, are required to make a biennial declaration on domestic property ownership in Hong Kong, family income and assets. After completion of declaration, tenant might be demanded to pay different rent according to household income level or vacant the rental housing units. (Subject to HKHS’s prevailing tenancy policies)
- 4.8 Under the “Rent Assistance Scheme” (hereinafter referred to as “RAS”) of HKHS, households living in Group A estate (including but not limited to Kwun Lung Lau Phase I (Tower 1 & Tower 2), Ming Wah Dai Ha Phase 1 (Redevelopment) and Yue Ying Lau) completed after 2006 must have to live in the flats for 2 years before applying for the RAS. (Subject to HKHS’s prevailing tenancy policies)
- 4.9 In order to rationalize housing resources in an effective manner, HKHS may need to recover the allocated rental estate unit for large-scaled refurbishment or redevelopment in the future. Tenants are required to comply and cooperate with HKHS's arrangement and transfer to other suitable flats or estates.
- 4.10 Applicants who were housed in Lakeside Garden or Tui Min Hoi Chuen in Sai Kung, would not be allowed to apply for transferring to other rental estate units of HKHS outside Sai Kung District.
- 4.11 If the applicant and/or any family members listed on the application form (if any) have provided incorrect information or made any false declarations during the application process, the HKHS will immediately cancel the allocation of the rental estate unit, and any unit already allocated will be repossessed. The relevant application will also be cancelled. HKHS will notify the HKHA of the situation. The applicant and/or family members listed on the application form (if any) will be barred from re-applying for PRH and rental estates for a period of five years from the date of cancellation. HKHS will not be responsible for any loss or expenses arising therefrom. In addition, providing any false, inaccurate, or misleading information is an offence. Upon conviction, offenders may be liable to a fine and/or imprisonment. The decision of HKHS regarding how such false, inaccurate, or misleading applications are handled shall be final and conclusive.
- 4.12 In case of any uncertainties or disputes as to the interpretation of the eligibility criteria, the decision of HKHS shall be final and conclusive.

## **(5) Notes to Applicants Relating to the Collection of Personal Data**

All applicants and their family member(s) listed in the application must supply their personal data to HKHS when so requested. Please ensure that the data provided are accurate. If there is any change in the data provided, HKHS must be notified immediately. HKHS may not process or approve any application for a new tenancy if the requested personal data are not duly supplied or the personal data supplied are not or do not remain to be true and accurate. If false or misleading information or data are provided, the provider(s) may have other legal consequences.

### **5.1 Purposes of Collection of Personal Data**

The personal data provided will be used by HKHS for the purposes of:

- (a) considering or processing the application for a new tenancy;
- (b) if the application for a new tenancy is successful, management, enforcement and control of the tenancy thereby granted and considering whether to terminate such tenancy;
- (c) ensuring that benefits relating to housing offered by the Government of the Hong Kong Special Administrative Region (hereinafter referred to as “the Government”) including but not limited to Housing Department, HKHA and/or HKHS will only be offered or made available to eligible persons;
- (d) for statistical survey, research and audit; and
- (e) any other purposes directly related to any of the aforesaid purposes.

Personal data provided by applicant and family member(s) listed in the application are for the purpose of application under the Scheme. HKHS will only retain the personal data collected for as long as necessary to fulfill the purposes of personal data collection specified above. HKHS will periodically redact, purge, anonymise or destroy unnecessary personal data in HKHS system in accordance with HKHS internal procedures. Also, specific persons authorised for handling of personal data collected (including but not limited to HKHS employees and contractors) must comply with HKHS’s instruction as directed.

### **5.2 Kinds of Personal Data Held**

The data kept on data subjects will vary. In general, records kept by HKHS may include the following:

- identification data including but not limited to name, identity card and birth certificate number
- personal details including but not limited to sex, date of birth, age, telephone number, address, marital status
- educational and employment details
- financial situation
- information on health
- others information including but not limited to proof of vehicle ownership, records of residence in Hong Kong

### **5.3 Classes of Transferees**

The personal data provided will be transferred or made available to any of the parties listed below in respect of any of the aforesaid purposes:

- (a) Any persons or corporations employed or retained by HKHS.
- (b) Any departments or constituents of the Government (including but not limited to HKHA and Housing Department, Land Registry, various District Land Registries in New Territories, Immigration Department, Inland Revenue Department, Companies

Registry, Social Welfare Department, Registration and Electoral Office, Home Affairs Department, Fire Services Department, the Treasury and Transport Department), any private or public organisations, corporations and bodies (including but not limited to Urban Renewal Authority, Hospital Authority, MTR, Education Organisations, Banks and Financial Institutions, Mandatory Provident Fund Schemes Authority and other non-government organisations which provide social services) and any other third party who may hold or provide any information or personal data of any of the applicants or their family member(s) listed in the application (including but not limited to employers).

- (c) Any departments or constituents of the Government (including but not limited to HKHA and Housing Department) that maintain any systems or records relating to the purpose mentioned in paragraph 5.1(c) above.
- (d) Any departments or constituents of the Government, any private or public organisations, corporations and bodies and any other persons that may have access to the information or personal data stored or contained in the systems or records mentioned in sub-paragraph (c) above.
- (e) Any law enforcement agencies of the Government (including but not limited to Hong Kong Police Force, Hong Kong Customs and Excise Department, Independent Commission Against Corruption (hereinafter referred to as “ICAC”), Food and Environmental Hygiene Department).
- (f) Persons the disclosure to whom is authorised by or consented to by the data subject.
- (g) Persons the disclosure to whom is authorised or required by law.

#### 5.4 Access to Personal Data

Personal data provided in the application are for the purpose of the application. Pursuant to the Personal Data (Privacy) Ordinance (Cap.486), the applicant and/or family member(s) listed in the application are entitled to request access to or correction of the personal data stated in the application form. Where necessary, such requests should be made in writing and directed by post to the General Manager (Property Management), Applications Section of HKHS at G/F, Dragon Centre, No.23 Wun Sha Street, Tai Hang, Hong Kong. A fee may be charged for the request for access to and/or obtain copies of personal data.

#### 5.5 Matching Procedure

The personal data provided in the application by the applicant and/or his/her family member(s) listed in the application, including the declaration by the applicant and/or his/her family member(s) listed in the application authorising the collection and comparison/checking/transfer of their personal data, are provided on a voluntary basis. However, if insufficient data are provided, HKHS may not be able to process the application.

When assessing the eligibility of the applicant and/or family member(s) listed in the application, HKHS has the right to compare and match the personal data provided in the application with the relevant personal data collected for other purposes (manually or otherwise) in order to ascertain whether such information is false or inaccurate or misleading, and may take appropriate action against the person(s) concerned on the basis of the result of the data comparison and matching.

#### 5.6 Warning

Applicant and/or family member(s) listed in the application should note that no application fee will be charged under the application. If applicants are approached by any HKHS staff or its

agent(s) who offer(s) to provide assistance in return for remuneration, they should report to ICAC without delay. Attempted bribery by any person is an offence in law, and HKHS will refer the case to ICAC for investigation, HKHS has the authority to cancel the application irrespective of whether such person has been prosecuted or convicted of the relevant offence.

5.7 Enquiries

Address: Applications Section of Hong Kong Housing Society  
G/F, Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong  
Tel.: 2894 3274 Fax: 2890 5259

## **Calculation of Income and Net Asset Value**

### **(1) Income Calculation**

1.1 All income before tax earned both in Hong Kong and outside of Hong Kong must be declared by all family member(s) listed in the Application (including those aged less than 18).

1.2 Income from employment

1.2.1 Average monthly income refers to pre-tax net income after deducting contribution to Mandatory Provident Fund/Recognised Occupational Retirement Scheme from (1) regular/ irregular basic salary; (2) living allowance/ overtime pay/ bonus or commission/ other allowances or incentives; and (3) annual double pay/ annual bonus/ other annual gratuity, etc.

1.2.2 Persons who have a fixed employer

(a) Basic Salary

- Persons with regular basic salary should take the basic salary of the whole calendar month before the date of interview as income.
- Persons with irregular basic salary should add up the amount of irregular income received during the period of continuous employment before the date of interview and derive the average figure by dividing the total amount of irregular income received in the past 12 calendar months by 12.
- If the employment period is less than 12 calendar months before the date of interview, the average figure should be derived by dividing the total amount of income received by the corresponding employment period.

(b) Net income in the form of living allowance/overtime pay/bonus or commission/other allowances or incentives

- For a regular amount, the amount received in the whole calendar month before the date of interview should be declared.
- For an irregular amount, the average figure should be derived by dividing the total amount of irregular income received in the past 12 calendar months before the date of interview by 12.
- If the period of continuous employment is less than 12 calendar months, the average figure should be derived by dividing the total amount of income received by the corresponding period of employment.

(c) Annual double pay/annual bonus/other annual gratuity

- The average monthly income should be derived by dividing the total amount received from the current employment in the past one year before the date of interview by 12.
- If the period of employment is less than 12 calendar months, the average figure should be derived by dividing the total amount of income received by the corresponding period of employment.

1.2.3 Persons who have no fixed employer

(a) For persons who have no fixed employer, the average monthly income should be derived by dividing the total amount of irregular income received in the past 12 calendar months before the date of interview by 12.

- (b) If the employment period is less than 12 calendar months before the date of interview, the average income should be derived by dividing the total amount of income received by the corresponding period of employment.
- 1.2.4 Applicable to all employed persons
- (a) If living in quarters provided by the employer, the Applicant and/or any of his/her family member(s) must include his/her/their benefits as part of his/her/their income.
- For employees who do not need to pay the rent – 10% of the average monthly total employment income of the employees will be taken as his/her monthly income.
  - For employers who are charging a rent lower than the market rent – rent payment to the employer should first be deducted from 10% of the average monthly total employment income of the employee. The remaining amount will then be taken as his/her monthly income. A negative figure is taken as “0”.
- (b) For employees with more than one jobs at the same time, all jobs and all of the income must be declared.
- (c) For employees on no-paid leave, the deducted amount of income will not be taken as deductions.
- 1.3 Income from self-employment (if holding/hiring commercial vehicles or having business)
- 1.3.1 The average figure should be derived by dividing the total amount of income during the period of continuous self-employment before the date of interview by the corresponding number of months or days of self-employment.
- (a) Trading income less various expenditure on operating cost (such as paid registration fee, insurance premium, interest and maintenance fees) during the period.
- (b) Personal wages and bonus or remuneration receivable by shareholders of the company (business losses cannot be deducted from the income).
- 1.4 Rental income (applicable to persons who own land and landed properties)
- 1.4.1 Net monthly rental income multiplies by the percentage of ownership.
- (a) The income is derived by subtracting the monthly rates and government rent from the monthly rental income from any leased lands (irrespective of whether holding the entire or part of the title of the land), parking spaces and landed properties owned by the persons in and outside Hong Kong in the past six calendar month before the date of interview, and then deducting 20% of the remaining amount as expenses.
- (b) For vacant/self-occupied properties/leased properties without a duly stamped tenancy agreement and whose rental income derived is lower than the ratable value, the monthly rental income is to be derived by dividing the ratable value by 12) and then deducting 20% of the remaining amount as expenses.
- 1.5 Other sources of income (dividends, bonus, proceeds of insurance policies, periodic interest, maintenance, financial support from relatives and friends, retirement benefits (including pensions), CSSA etc)

- 1.5.1 The average figure should be derived by dividing any income received from other than employment/self-employment in the past six calendar months before the date of interview by 12.
- (a) Interest/bonus/dividends, monthly annuity (from deposits and investments including shares, insurance policies and trust fund), retirement benefits (including pensions), CSSA, maintenance payment received, Council Members remuneration, Surviving Spouses' and Children's Pensions/Widows and Orphans Pensions, financial support from relatives and friends (including subsidies from the spouse who has yet to be granted the right to land in Hong Kong), and any other income not included in the above categories.
  - (b) For all insurance policies, including those with savings or investment elements (such as annuity plans), the average monthly bonus, interest and guaranteed monthly annuity payment received in the past 12 months before the date of interview should be declared.
  - (c) The average CSSA should be derived by dividing the total amount received in the past 12 months before the date of interview by 12.
  - (d) The foster care allowance is calculated as half of the average monthly amount received over the 12 calendar months preceding the date of interview should be deducted.
- 1.5.2 For fixed monthly retirement benefits (including pensions), the amount received in the past one calendar month before the date of interview.
- 1.6 Retired persons or persons not in employment (such as unemployed persons, housewives and students)
- 1.6.1 If employment was fixed-term or full-time and has been terminated, the relevant employment income shall be assessed as "0".
  - 1.6.2 If employment was non-fixed-term, part-time, or temporary and has been terminated, the relevant employment income shall continue to be calculated in accordance with Items 1.2.3.
- 1.7 Items waived from the calculation
- 1.7.1 These include employees' mandatory contribution to the Mandatory Provident Fund Scheme/Recognised Occupational Retirement Schemes (at the statutory rate of 5% of employees' mandatory contributions and subject to a ceiling at the current maximum employees' monthly mandatory contributions; all contributions other than mandatory contributions are voluntary and thus cannot be waived), maintenance fee actually paid out (subject to a ceiling at the amount of maintenance fee determined by the court), contributions to Surviving Spouses' and Children's Pensions Scheme/Widows and Orphans Pension Scheme, Disability Allowance, Old Age Allowance, Old Age Living Allowance payable under the Social Security Allowance Scheme of the Social Welfare Department, One-off Living Subsidy for Low-income Households Not Living in Public Housing and Not Receiving CSSA under the Community Care Fund, Working Family Allowance, etc. The Applicant and his/her family member(s) should provide supporting documents (such as supporting documents of their mandatory contributions and maintenance fee payment).

## **(2) Calculation of Asset**

- 2.1 The Applicant and all his/her family member(s) (including those aged below 18) are required to declare the assets that they own or co-own or any interest in any type of assets.
- 2.2 Deposits, Cash in Hand and Loan to Others
  - 2.2.1 Deposits include the actual balance (irrespective of the amount) in all fixed and savings/current accounts (in Hong Kong dollars and foreign currencies and include digital bank) and the amount that has been withdrawn or can be withdrawn at any time from the Mandatory Provident Fund/Provident Fund.
  - 2.2.2 Cash in hand in Hong Kong dollars and foreign Currencies and balance in e-Wallets.
  - 2.2.3 All outstanding loans in Hong Kong dollars and foreign currencies.
- 2.3 Land and Landed properties
  - 2.3.1 This includes government grants, Letter A and Letter B exchange entitlements and landed properties (including ancestral houses) of any uses which are completed or for pre-sale, or which are the subject matter of a sale and purchase agreement in and outside Hong Kong, deducting the outstanding mortgage repayment from the market value of such properties, Chinese Mainland and overseas. In the case of joint ownership, only the current net value of the interest held needs to be declared.
- 2.4 Vehicles and Vessels
  - 2.4.1 For private cars, vans, light goods vehicles, lorries, coaches, motor-cycles, taxis, public light buses, container tractors, trailers and vessels, etc, the net asset value is derived by deducting the outstanding hire purchase repayment.
    - (a) For individually registered vehicles, the net asset value should be declared under “Vehicles”.
    - (b) For company registered vehicles, the net asset value should be declared under “Business”.
- 2.5 Taxi/Public Light Bus Licences
  - 2.5.1 The current net asset value of the taxi/public light bus licences is derived by deducting the outstanding hire purchase repayment from the market value of such licences
- 2.6 Investments
  - 2.6.1 All insurance policies, including those with savings or investment elements (the value of the policy, including but not limited to its cash value, accumulated bonus and interest), shares, bonds, futures, paper gold, certificates of deposits, structured investment products, deposits with brokers, mutual fund, unit trust fund, annuity plans and voluntary contributions under Mandatory Provident Fund schemes, etc should be declared. The value of these investment instruments is calculated at their undertaking latest net asset value or latest closing price per unit.
- 2.7 Business
  - 2.7.1 Interests in any business of sole proprietorship, partnership/firms or limited companies should be declared. The net asset value is derived by deducting all the liabilities from the total sum of net book value of plant and machinery, stocks in hand, account receivable, balance of bank accounts, cash in hand, residual value of vehicles, and market value of landed properties and so on listed on the latest audited account endorsed by Certified Public Accountants.

## 2.8 Items Waived from the Calculation

2.8.1 These include compensation lump sum due to injuries from industrial/traffic accidents or other accidents resulting in the employees' incapacity as well as periodical payments (i.e. work-injury payments) and so forth by the employers to the employees during the period of their temporary incapacity. Nevertheless, the Applicant and/or his/her family member(s) should provide the relevant documents as proofs.

### **(3) Others**

3.1 In case of any uncertainties or disputes as to the interpretation of the calculation of income and assets, the decision of HKHS shall be final and conclusive.