香港房屋委員會
Hong Kong Housing Authority

WELL-OFF TENANTS POLICIES

Rational Allocation of Public Housing Resources

(Rev.10/2025)

Housing Subsidy Policy & Policy on Safeguarding Rational Allocation of Public Housing Resources (“Well-off Tenants Policies”)

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1. Background

The Hong Kong Housing Authority (HA) ensures that public rental housing (PRH) resources are allocated to those in genuine need in a targeted manner through the implementation of Well-off Tenants Policies (WTP). The HA regularly reviews the WTP and implemented the enhanced WTP starting from the October 2023 declaration cycle. The HA also endorsed the tightened WTP and rationalised implementation details in March 2025. The rationalised implementation details were effective from 31 March 2025, and the tightened WTP has been implemented in the October 2025 declaration cycle.

2. Basic Principles

- PRH households with domestic property ownership in Hong Kong (see Part (6) for details) must vacate their PRH flats, irrespective of whether their income or assets exceed the prescribed thresholds.
- PRH households with income exceeding five times the current PRH income limits (PRHILs), or net assets exceeding 100 times the prevailing PRHILs, must vacate their PRH flats.
- Households that do not own domestic property in Hong Kong (see Part (6) for details) and whose household income and net asset value are within the prescribed limits may continue to reside in their flats.
- Starting from the October 2025 declaration cycle, the rent levels payable according to different household income levels are as follows:

Household Income Level	Rent Level Payable
Does not exceed 2 times the prevailing PRHILs	normal rent
Exceeds 2 times and not more than 3 times the prevailing PRHILs	2.5 times net rent plus rates
Exceeds 3 times and not more than 4 times the prevailing PRHILs	3.5 times net rent plus rates
Exceeds 4 times and not more than 5 times the prevailing PRHILs*	4.5 times net rent plus rates
Exceeds 5 times the prevailing PRHILs	vacate PRH flat

* If the household income of PRH tenants exceeds 4 times and not more than 5 times the prevailing PRHILs for two consecutive declaration cycles (i.e. 4 years), they must vacate their PRH flats.

- PRH households currently paying additional rent (including those who are paying 1.5 times and 2 times net rent plus rates) may continue to pay such additional rent (i.e. 1.5 times and 2 times net rent plus rates) until the rent payable has been adjusted to the above-mentioned rent level after the next declaration cycle.

3. Declaration Arrangements

- Households that have been living in PRH for 10 years are required to make a declaration biennially. In addition, households granted a new tenancy under the Policy on Grant of New Tenancy as well as those whose applications under the Tenancy Management Policies for PRH have been approved, must also make a declaration biennially, irrespective of their length of residence.
- Each household member must individually declare whether they own any domestic property in Hong Kong (see Part (6) for details).
- Households without domestic property ownership in Hong Kong (see Part (6) for details) or whose total household net asset value does not exceed 100 times the PRHILs are required to provide household income details (no supporting documents are required at this stage).

4. Households Exempted from the “Well-off Tenants Policies”

(a) All members aged 60 or above;

(b) All members receiving Comprehensive Social Security Assistance;

(c) All members eligible for / receiving Disability Allowance from the Social Welfare Department;

(d) All members in different combinations of (a), (b) and / or (c) above; and

(e) On shared tenancies.

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5. Rationalise Implementation Details and Encourage Upward Mobility

1. PRH tenants who have signed an Agreement for Sale and Purchase (including a Preliminary Agreement for Sale and Purchase) 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 PRH flats until they surrender the PRH flats or delete the relevant member(s) from the tenancy after assignment and possession of the purchased property. The arrangements are consistent with those households purchasing subsidised sale flats with Green Form status.
2. The declaration arrangement is enhanced: each household member must individually declare whether they own any domestic property in Hong Kong (see Part (6) for details) under the WTP declaration to identify false declarations and facilitate enforcement measures.

6. Definition of Domestic Property Ownership in Hong Kong

The tenant / licensee and / or his / her household member(s):

- 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 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.

7. Income to be Declared

- Employment income (pre-tax) (including income from 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.
- Income from commercial vehicles
- Pension
- Any other income

8. Assets Covered in the Calculation of Total Asset Value

- Deposits, cash and loans to others
- Investments
- Business undertakings
- Vehicles
- Taxi / Public Light Bus Licences (including vehicles)
- Landed properties (such as commercial and industrial properties, carparking spaces, etc.)
- Lands

9. Deductible Items in the Calculation of Total Asset Value

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

- 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 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.

10. False Information

- PRH households must comply with the law. When completing the declaration form, all information **must be declared truthfully and accurately**. In the event of any false declarations/ omissions, the HA may initiate prosecution under the Housing Ordinance. Upon conviction, the maximum penalty is a fine of HK$50,000 and imprisonment for six months;
- The household shall pay the HA the rent/ licence fee and rates based on the accurate information, and repay the amount of rent/ licence fee undercharged because of the inaccurate information declared; and
- The HA may terminate the tenancy agreement of the PRH flat concerned; and the household member who has made false declarations will be subject to the restrictions of a five-year debarment from applying for PRH and will be disqualified from being offered a better quality PRH flat.

ENQUIRY

- Contact respective Estate Office
- Browse the HA / HD Webpage http://www.housingauthority.gov.hk/hsp-sra
- Call the HA Hotline: 2712 2712
- Call Public Housing Resources Management
- Sub-section Hotline during office hours: 3547 0881

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