

公屋資源 合理分配

Rational Allocation of Public Housing Resources

公屋住戶資助政策 及 維護公屋資源的合理分配政策 （「富戶政策」）

Housing Subsidy Policy & Policy
on Safeguarding Rational Allocation
of Public Housing Resources
（“Well-off Tenants Policies”）
（2023年10月修訂）



掃描二維碼
查閱常見問題

背景

為確保公屋資源更聚焦地分配給較有迫切住屋需要的人士，香港房屋委員會（房委會）通過修訂「富戶政策」。經修訂的「富戶政策」已於2017年10月的申報週期開始實施。房委會於2023年5月24日通過優化的「富戶政策」，並於2023年10月的申報週期開始實施。

基本原則

- ▶ 若公屋住戶的家庭入息超過公屋入息限額五倍，或家庭總資產淨值超過公屋入息限額100倍，便須遷離其公屋單位。
- ▶ 在香港擁有住宅物業的公屋住戶，不論其家庭入息或資產水平為何，均須遷離其公屋單位。
- ▶ 在香港並無擁有住宅物業，而家庭入息和資產淨值未超出指定的入息及資產淨值水平的住戶，可繼續居於其單位。但家庭入息超逾公屋入息限額兩倍但不高於三倍，須繳交倍半淨租金另加差餉；家庭入息超逾公屋入息限額三倍但不高於五倍，則須繳交雙倍淨租金另加差餉。

獲豁免於「富戶政策」的住戶

- (i) 所有成員均年滿60歲或以上；
- (ii) 所有成員均領取綜合社會保障援助金；
- (iii) 所有成員均合資格申領/正在領取社會福利署發放的傷殘津貼；
- (iv) 所有成員是由上述(i)、(ii)及/或(iii)類以不同組合組成；及
- (v) 持合租租約共住一單位。

申報安排

- ▶ 在公屋居住滿十年的住戶，須每兩年進行一次申報。此外，透過「批出新租約政策」獲批新租約的住戶和透過「公屋租約事務管理政策」獲批相關申請的住戶，不論其居住年期，亦須每兩年按「富戶政策」進行申報。
- ▶ 住戶首先申報是否在香港擁有住宅物業及其家庭總資產淨值有否超逾公屋入息限額100倍（暫時無須提供證明文件）。若住戶申報在香港擁有住宅物業/其家庭總資產淨值超逾公屋入息限額100倍，則無須填寫其他申報項目。
- ▶ 如住戶在香港並無擁有住宅物業及其家庭總資產淨值沒有超逾公屋入息限額的100倍，住戶便須填報其家庭入息資料（暫時無須提供證明文件）。
- ▶ 若住戶拒絕申報是否在香港擁有住宅物業/申報其家庭資產水平有否超逾公屋入息限額的100倍及/或填報家庭入息，便須遷離其公屋單位。

在香港擁有住宅物業的定義

戶主/持證人及/或其家庭成員在香港：

- ▶ 擁有或與他人共同擁有香港任何住宅物業或該類物業的任何權益；或
- ▶ 簽訂任何協議（包括臨時協議）購買香港任何住宅物業；或
- ▶ 持有任何直接或透過附屬公司擁有香港住宅物業的公司一半以上的股權；或
- ▶ 為任何死者遺產的受益人，如遺產包含香港任何住宅物業或土地。

住宅物業包括在香港的任何住宅物業、未落成的私人住宅物業、經屋宇署認可的天台構築物、用作居住用途的土地及由地政總署批出的小型屋宇批地（包括丁屋批地）。

須填報的入息項目

- ▶ 受僱收入（稅前）（包括在海外工作的家庭成員的收入）
- ▶ 僱主提供的津貼
- ▶ 自僱收入及經營業務收入
- ▶ 定期存款、保險及各項投資所得的每月平均利息、紅利及股息等收入
- ▶ 土地/物業等的收入
- ▶ 商用車輛收入
- ▶ 退休金
- ▶ 其他任何收入

須計算於資產總值內的資產項目

- ▶ 存款、現金及借出的貸款
- ▶ 投資
- ▶ 經營業務
- ▶ 車輛
- ▶ 的士/公共小型巴士牌照（連車輛）
- ▶ 物業（例如：商業、工業用途物業、停車位等）
- ▶ 土地

可於計算資產總值時獲扣除的項目

（於日後的申報週期繼續獲全數扣除）

- ▶ 因工作、交通及其他意外受傷，引致喪失工作能力而獲取的賠償金；
- ▶ 於強積金計劃、職業退休保障計劃、公務員長俸下收取的一筆過退休金；及
- ▶ 因戶籍內的家庭成員離世而收取的一筆過保險賠償金、法定/非法定賠償金及其他特別的財政援助，以及戶籍內的家庭成員所收取的危疾保險賠償金。

虛報資料

- ▶ 一經定罪，可被判監禁及罰款；
- ▶ 須繳付按房委會根據正確資料計算出的租金/暫准證費及差餉，並補交過往因資料不正確而引致少付的租金/暫准證費；及
- ▶ 可被終止有關公屋單位的租約。

優化的「富戶政策」

房委會在2023年5月24日通過，由2023年10月起，公屋租戶由入住公屋開始每兩年須向房屋署申報有否擁有香港住宅物業，如購入香港住宅物業須主動向房屋署申報，及縮短「定期暫准居住證」的最長期限，詳情如下：

申報是否擁有香港住宅物業

公屋租戶由入住公屋開始，每兩年向房屋署申報戶主及所有成員有否擁有香港住宅物業，如拒絕申報，其公屋單位租約將會被終止^{註1}。戶主及所有成員須在購入香港住宅物業後（簽訂任何協議（包括臨時協議）一個月內）向房委會申報。所有名列在申報表上年滿18歲或以上的家庭成員須簽署，以示知悉、同意並遵守在申報表上的條款。租戶亦須授權房委會可向有關政府部門及公/私營機構查核租戶資料，如被核實虛報資料可遭刑事檢控。

縮短「定期暫准居住證」的最長期限

須遷出公屋單位的住戶，如有暫時的住屋需要，可申請最長四個月的「定期暫准居住證」在該單位暫住。在四個月限期內或過後，房屋署不會重新評估其資格，有關住戶必須遷出。

註1 申報將不適用於現時獲豁免於「富戶政策」的住戶，見本單張所列獲豁免於「富戶政策」的住戶。

查詢 ENQUIRY

- 聯絡所屬屋邨辦事處 Contact respective Estate Office
- 瀏覽房委會/房屋署網頁 Browse the HA / HD Webpage <http://www.housingauthority.gov.hk/hsp-sra>
- 致電房委會熱線 Call the HA Hotline: 2712 2712
- 辦公時間致電善用公屋資源分組熱線
Call Public Housing Resources Management
Sub-section Hotline during office hours: 3547 0881

Background

The Hong Kong Housing Authority (HA) has endorsed revisions to the “Well-off Tenants Policies (WTP)” in order to ensure that efforts can be focused towards allocating public rental housing (PRH) resources to those with more pressing housing needs. The revised “Well-off Tenants Policies” have been in place since the declaration cycle in October 2017. HA endorsed the enhanced WTP on 24 May 2023, which has been implemented since the declaration cycle in October 2023.

Basic Principles

- ▶ PRH households whose family income exceeds 5 times the PRH income limits (PRHILs) or whose total household net asset value exceeds 100 times the PRHILs should vacate their PRH flats.
- ▶ PRH households who have domestic property ownership in Hong Kong should vacate their PRH 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 net asset value do not exceed the prescribed levels of income and net asset value, they may continue to live in their flats; if their household income exceeds 2 times and not more than 3 times the PRHILs, they will be required to pay 1.5 times net rent plus rates; if their household income exceeds 3 times and not more than 5 times the PRHILs, they will be required to pay double net rent plus rates.

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.



Scan the QR Code for
Frequently Asked Questions

Declaration Arrangements

- ▶ Households who have been living in PRH for 10 years are required to make a declaration biennially. In addition, households who are granted a new tenancy under the Policy on Grant of New Tenancy and households with their applications under the Tenancy Management Policies for PRH approved are also required to make a declaration biennially, irrespective of their length of residence.
- ▶ Households will first declare whether they have domestic property ownership in Hong Kong and their total household net asset value exceeds 100 times the PRHILs (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 PRHILs, they are not required to declare any further details.
- ▶ Households who do not have domestic property ownership in Hong Kong and their total household net asset value does not exceed 100 times the PRHILs, they are required to fill in family income details (No supporting documents are required at this stage).
- ▶ Households who refuse to declare whether they have domestic property ownership in Hong Kong / declare whether or not their asset level exceed 100 times the PRHILs and / or fill in the details about their family income will need to vacate their PRH flats.

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 (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.

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.
- ▶ Income from commercial vehicles
- ▶ Pension
- ▶ Any other income

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

Deductible Items in the Calculation of Total Asset Value

(The values 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.

False Declaration

- ▶ Liable on conviction to imprisonment and a fine;
- ▶ The household shall pay HA 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
- ▶ HA may terminate the tenancy agreement of the PRH flat concerned.

The enhanced measures of WTP

HA endorsed the enhanced WTP on 24 May 2023. Starting from October 2023, PRH tenants are required to declare to HD every two years on domestic property ownership in Hong Kong since admission to PRH, if acquired a domestic property in Hong Kong they must notify HD proactively, and the maximum period of Fixed-Term Licence will be shortened. The details are as follows –

Making declaration on domestic property ownership in Hong Kong

PRH tenants are required to make declaration to HD every two years whether the principal tenants and all members of the household own any domestic property in Hong Kong since admission to PRH. If tenants refuse to make declarations, their PRH tenancies will be terminated¹. Tenants have to undertake to declare to HD within one month after having acquired a domestic property in Hong Kong (within one month of entering into any agreement, including provisional agreements). All household members aged 18 or above listed on the declaration form must sign the form to indicate their knowledge of, consent to and compliance with the terms and conditions of the declaration form. The tenants must also authorise HA to check their information with relevant government bureaux/departments and public/private organisations; and are liable to criminal prosecution if they provide false information.

Shortening the maximum term of Fixed-Term Licence

Households who are required to vacate their PRH flats, but have temporary housing need may apply for a fixed-term licence to stay in the concerned PRH flat for a maximum of 4 months. Whether during the four-month licence period or upon the expiry of the licence period, HD will not reassess the tenants' eligibility and the family must move out.

¹ This declaration will not be applicable to households currently exempted from WTP (i.e. the exempted households listed in this leaflet)