

## **Income & Asset Limits and Rateable Value Limit Table**

### **1) Income and Asset Limits**

**(a) Building Safety Loan Scheme (Buildings Department)**

Earning income and possessing assets (including other household members) within the limits set for low income category applicants is listed below:

(Notice will not be given in case there are any changes of the income and asset limits listed in the table below. For updated information, please go to website of Buildings Department ([www.bd.gov.hk](http://www.bd.gov.hk)) or contact us at 2626 1579.)

**(i) For applicants aged 60 and above (Applicable to applicants of the previous Home Renovation Hardship Grant and Common Area Repair Works Hardship Grant applications)**

| Household Size | Monthly Income Limit<br>(HK\$)<br>[Notes (1) & (2)] | Asset Limit<br>(HK\$)<br>[Note (3)] |
|----------------|---|-------------------------------------|
| Singleton      | 11,165  | 355,000                             |
| Couple         | 18,230  | 539,000                             |

**(ii) For applicants below the age of 60**

| Household Size | Average Monthly Household<br>Income Limit<br>(HK\$)<br>[Notes (1), (2) & (4)] | Household Asset<br>Limit<br>(HK\$)<br>[Notes (3) & (4)] |
|----------------|---|---|
| 1              | 12,800  | 266,000   |
| 2              | 19,430  | 360,000   |
| 3              | 24,410  | 469,000   |
| 4              | 30,950  | 548,000   |
| 5              | 36,890  | 609,000   |
| 6              | 40,840  | 659,000   |
| 7              | 46,770  | 703,000   |
| 8              | 52,310  | 737,000   |
| 9              | 57,710  | 815,000   |
| 10 or above    | 62,980  | 878,000   |

**Note**

- (1) In the case that the applicant has mortgage with his property, the monthly income limit will be adjusted upwards to include his monthly mortgage repayment.
- (2) The income limit will be adjusted upwards if any of the household member(s) is/are recipient(s) of Disability Allowance.
- (3) The property in which the applicant resides and to which the loan relates will be disregarded in assessing the applicant's assets.
- (4) Household member(s) means all the household member(s) living together in a unit.

Notice will not be given in case there are any changes of the income and asset limits listed in the table 1(b) (i) (ii) and rateable value limit listed in 2(a) & 2(b) below. For updated information, please go to “Building Rehabilitation Platform” website ([www.brplatform.org.hk](http://www.brplatform.org.hk)) or contact us at 3188 1188.

**(b) Building Maintenance Grant Scheme for Needy Owners**

**(i) For applicants aged 60 and above**

| Household Size | Monthly Income Limit<br>(HK\$)[Notes (5)] | Asset Limit<br>(HK\$)[Notes (6)] |
|----------------|---|----------------------------------|
| Singleton      | 8,690                                     | 1,065,000                        |
| Couple         | 13,860                                    | 1,617,000                        |

**(ii) For applicants receiving Disability Allowance**

| Household Size | Monthly Income Limit<br>(HK\$)[Notes (5)] | Asset Limit<br>(HK\$)[Notes (6)] |
|----------------|---|----------------------------------|
| 1              | 12,800                                    | 266,000                          |
| 2              | 19,430                                    | 360,000                          |
| 3              | 24,410                                    | 469,000                          |
| 4              | 30,950                                    | 548,000                          |
| 5              | 36,890                                    | 609,000                          |
| 6              | 40,840                                    | 659,000                          |
| 7              | 46,770                                    | 703,000                          |
| 8              | 52,310                                    | 737,000                          |
| 9              | 57,710                                    | 815,000                          |
| 10 or above    | 62,980                                    | 878,000                          |

**Note**

- (5) Calculation of income: monthly contribution to Mandatory Provident Fund, Disability Allowance, Old Age Allowance and mortgage repayment of the self-occupied property are excluded.
- (6) Calculation of asset: the value of the property in which the applicant resides and to which the grant relates is excluded.

**2) Rateable Value Limit**

**(a) Home Renovation Interest-free Loan**

| District   | Rateable Value for Domestic Property    |
|--|---|
| Urban (Include Shatin, Kwai Tsing and Tsuen Wan)           | Not exceed <b>HK\$162,000</b> per annum |
| New Territories (Exclude Shatin, Kwai Tsing and Tsuen Wan) | Not exceed <b>HK\$124,000</b> per annum |

**(b) Common Area Repair Works Subsidy, Lift Modernisation Subsidy Scheme, Operation Building Bright 2.0, Fire Safety Improvement Works Subsidy Scheme and Mandatory Building Inspection Subsidy Scheme.**

| District   | Average Rateable Value for all Domestic Units |
|--|---|
| Urban (Include Shatin, Kwai Tsing and Tsuen Wan)           | Not exceed <b>HK\$162,000</b> per annum       |
| New Territories (Exclude Shatin, Kwai Tsing and Tsuen Wan) | Not exceed <b>HK\$124,000</b> per annum       |