

## **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**

Household Size	Monthly Income Limit (HK\$) [Notes (1) & (2)]	Asset Limit (HK\$) [Note (3)]
Singleton	9,855	355,000
Couple	16,845	539,000

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

Household Size	Average Monthly Household Income Limit (HK\$) [Notes (1), (2) & (4)]	Household Asset Limit (HK\$) [Notes (3) & (4)]
1	11,830	32,000
2	18,690	43,000
3	23,010	64,500
4	29,240	86,000
5	35,280	86,000
6	38,810	86,000
7	44,550	86,000
8	49,820	86,000
9	54,940	86,000
10 or above	59,950	86,000

**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) & 1(c) 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 Hong Kong Housing Society website ([www.hkhs.com](http://www.hkhs.com)) or contact us at 3188 1188.

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

	Monthly Income Limit (HK\$) [Notes (5)]	Asset Limit (HK\$) [Notes (6)]
Singleton	7,970	710,000
Couple	13,050	1,078,000

**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.

**(c) Home Renovation Hardship Grant & Common Area Repair Works Hardship Grant**

	Monthly Income Limit (HK\$) [Notes (7)]	Asset Limit (HK\$) [Notes (8)]
Singleton	9,855	355,000
Couple	16,845	539,000

**Note**

- (7) In the case that the applicant has mortgage with his property, the monthly income limit will be adjusted upwards to include his monthly mortgage
- (8) If the applicant is the owner-occupier of the subject property, the asset value of the subject property will not be counted in the asset limit.

## **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 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