

# **Comprehensive Social Security Assistance Scheme**

Provides a safety net for those who cannot support themselves financially

## **Introduction**

This pamphlet outlines the main features of the Comprehensive Social Security Assistance (CSSA) Scheme including eligibility criteria, types of payment, application procedures and other related information.

A person may suffer financial hardship for various reasons such as old age, disability, illness, unemployment and low earnings. The CSSA Scheme is designed to bring the income of such individuals and families up to a prescribed level to meet their basic needs. This Scheme is administered by the Social Welfare Department (SWD) to provide a safety net for those who cannot support themselves financially. It is non-contributory but means-tested.

## Eligibility Criteria

To be eligible for assistance, an applicant must satisfy the following conditions:

### Residence Requirement

The applicant must have been a Hong Kong resident for at least seven years.

Note:

- (i) Persons whose presence in Hong Kong is unlawful or persons who are permitted to stay in Hong Kong for a purpose other than residence (for example, imported workers or visitors) are excluded from the Scheme.
- (ii) Persons who have become Hong Kong residents before 1 January 2004 are exempted from the residence requirement.
- (iii) Hong Kong residents aged below 18 are exempted from the residence requirement.
- (iv) In exceptional circumstances, CSSA may be granted at the discretion of the Director of Social Welfare to a person who does not satisfy the residence requirement.

### Financial Tests

The applicant must pass both the income and asset tests. If the applicant is living with any other family members, the application has to be made on a household basis. The total income and assets of all family members in the same household are taken into account in determining the family's eligibility for assistance.

#### (1) Income Test

The applicant and his/her family will be eligible for CSSA if their total assessable monthly household income is insufficient to meet their total monthly needs as recognized under the Scheme. When assessing a family's resources, training/retraining allowance and earnings from employment of those meeting the prescribed criteria can be disregarded

up to a prescribed level. (The provision of disregarded earnings is only applicable to cases that have been on CSSA for not less than two months.)

#### (2) Asset Test

The total value of the capital assets\* (including land/properties, cash, bank savings, cash value of insurance policy, investments in stocks and shares, and other readily realizable assets) of the applicant and his/her family members must not exceed the prescribed limit.

\* including those in Hong Kong, Macau, the Mainland or overseas

### Additional Criteria for Able-bodied Adults

A person aged 15-59 in normal health has to meet one of the following conditions :

- (1) not being available for work for reasons acceptable to the SWD (for example, studying or having to look after young children or sick or disabled family members at home); or
- (2) working full-time and earning a reasonable wage as defined by the SWD; or
- (3) in the case of being unemployed or working part-time or earning less than a reasonable wage as defined by the SWD, actively seeking full-time jobs and participating in the Support for Self-reliance (SFS) Scheme of the SWD (See Note).

Those aged below 15 or aged 60 or above are not subject to the above-mentioned requirements.

(Note : The SFS Scheme is designed to encourage and assist able-bodied unemployed persons and low-income persons without a full-time job to seek full-time paid employment and move towards self-reliance. For more information, please refer to the pamphlet on SFS or get in touch with any social security field unit.)

## Types of Payment

Payments can be broadly classified into three types:

### Standard Rates

Standard rates are paid to different categories of CSSA recipients to meet their basic needs.

### Supplements

#### (1) Long-term Supplement

An annual long-term supplement is payable to families involving any member who is old, disabled or medically certified to be in ill-health for the replacement of household and durable goods if they have received assistance continuously for 12 months or more. The amount payable depends on the number of such eligible members in the family.

#### (2) Single Parent Supplement

A monthly single parent supplement is payable to single parent families to recognize the special difficulties which single parents face in bringing up a family.

#### (3) Community Living Supplement

A monthly community living supplement is payable to CSSA recipients who are old, disabled or medically certified to be in ill-health and who are not living in institutions to better support their stay in the community.

#### (4) Transport Supplement

A monthly transport supplement is payable to severely disabled persons who are medically certified to be 100% disabled or in need of constant attendance and in the age group of 12 to 64 to encourage them to participate more in activities away from home, thereby enhancing their integration into society.

#### (5) Residential Care Supplement

A monthly residential care supplement is payable to CSSA recipients who are old, disabled or medically certified to be in ill-health and who are living in non-subsidised residential care places to ease their financial burden.

### Special Grants

Special grants are payable to meet the specific needs of an individual applicant or the applicant's family. They include payments to cover rent, school fees and school-related expenses, essential travelling expenses, medically-recommended diet, cost of medical and rehabilitation appliances. Able-bodied adults/children are only entitled to rent allowance, water and sewage charge allowance, grant to cover schooling expenses for children, grant to cover child-care centre fees and burial grant.

Rent allowance is calculated on the basis of eligible members of a family. The amount to be allowed for rent is the actual rent paid or the maximum rent allowance (MRA) appropriate to the number of eligible members in a family, whichever is the less. If recipients residing in public housing receive any rent-free incentives or rent-reduction incentives, the SWD will not pay rent allowance or will only pay rent allowance at an amount equal to the actual rent paid after deducting the rent-reduction incentives, up to the appropriate MRA during the incentive period.

For CSSA cases where the household has to pay rent for a public rental housing (PRH) flat (including an Interim Housing unit) under the Hong Kong Housing Authority (HA), the SWD will, under normal circumstances, arrange direct bank transfer of the CSSA rent allowance payable to the household to HA's bank account monthly for paying rent (including the license fee) of the PRH flat.

## **Amount of Assistance Payable**

The amount of assistance is determined by the resources and needs of an individual applicant or the applicant's family. The difference between the applicant's/family's assessable income and recognized needs under the Scheme is the amount of assistance payable. Recognized needs include the basic and special needs recognized under the Scheme in terms of various types of payment which the applicant and his/her family members are entitled to. Assessable income includes earnings from employment and other income less the amount of earnings or training/retraining allowance that can be disregarded.

## **Application Procedures**

A person can make an application directly to a social security field unit near to his/her place of residence by phone, by fax, by e-mail, by post or in person. An application may also be made through a referral to the SWD by another government department or a non-governmental organization. Upon receipt of an application, staff of the SWD will conduct investigation and verification of the applicant's circumstances and information provided through office interview and home visit. After completion of investigation, a formal notification letter will be sent to the applicant. All application procedures are processed in Hong Kong. Under normal circumstances, and if the applicant or his/her guardian/appointee can produce all the necessary information, the application process can be completed within four weeks.

## **Commencement Date of Assistance**

CSSA payment will be calculated from the date of receipt of the application by the SWD (or the date of application or referral if the application is referred by another organization) or the date of eligibility, whichever is the later. Able-bodied unemployed adults aged 15 – 59 are required to participate in the SFS Scheme as a condition of receiving assistance. Their monthly entitlement normally starts one month after the date of application. However, in genuine hardship cases, the Director of Social Welfare may, at his discretion, make payment from the date of application.

## **Payment Method**

CSSA payment is usually credited to the applicant's/guardian's/appointee's designated bank account (joint bank account is not accepted) once a month. Under exceptional circumstances, special delivery of cash directly to the applicant can be arranged. For urgent cases, cash payment may be paid to the applicant at the social security field unit.

## **Persons Unfit to Apply**

If an applicant is aged below 18 without a parent or legal guardian or is an adult aged 18 or above who has been medically certified to be unfit to make a statement on his/her own, an appointee will be appointed by the Director of Social Welfare to act on his/her behalf.

## **Permissible Limits of Absence from Hong Kong during Receipt of Assistance**

A CSSA recipient's temporary absences from Hong Kong will not affect the amount of assistance payable on condition that the total number of days of absence in a payment year (which is counted from 1 July to 30 June of the following year) does not exceed the permissible limit as follows :

- (1) Recipients aged 60 or above or recipients medically certified to be disabled : 180 days a year.
- (2) Other recipients : 60 days a year. (If there are special reasons why these recipients have to leave Hong Kong for more than 60 days in a year, the permissible limit of absence from Hong Kong can be extended up to a maximum of 90 days at the discretion of the Director of Social Welfare.)

## **Waiver of Medical Charges**

Each eligible applicant is given a "Certificate of CSSA Recipients (for Medical Waivers)". With this Medical Waiver, the applicant and any other eligible members of the family can apply for waiving of medical charges at a public hospital (including the Accident & Emergency Department) or clinic in Hong Kong.

## **Portable Comprehensive Social Security Assistance (PCSSA)**

Elderly CSSA recipients who choose to take up permanent residence in Guangdong or Fujian can apply for PCSSA. Applicants eligible for PCSSA will be entitled to the monthly standard rate and the annual long-term supplement during their stay in Guangdong or Fujian. For more detailed information, please get in touch with any social security field unit.

### **Appeals**

If an applicant disagrees with a decision made by the SWD, he/she may lodge an appeal at the Social Security Appeal Board, which is an independent body comprising non-officials appointed by the Chief Executive. An appeal must be lodged within four weeks immediately following the date of notification of the decision from the Director of Social Welfare. Enquiries about appeal procedures can be made to any social security field unit.

### **Responsibilities of the Applicant / Guardian / Appointee**

#### **Report of Changes in Circumstances**

Any changes in the circumstances of a CSSA applicant or his/her family member(s) (such as change in employment or income, increase or decrease in the number of family members, absence from Hong Kong exceeding the permissible limits, etc.) may affect his/her CSSA entitlements. Therefore, the applicant or his/her guardian/appointee should report immediately to the concerned Social Security Field Unit of the SWD whenever there is a change in the information that has already been provided to the SWD.

#### **Information provided must be True, Correct and Complete**

The information provided by the applicant or his/her guardian/appointee must be true, correct and complete. It is an offence for any person to obtain property/pecuniary advantage/benefits by deception, with a view to gain for himself/herself or another or with intent to cause loss to another to procure deposit entry to a bank account by deception. An applicant or his/her guardian/appointee who knowingly or wilfully provides false statement or withholds any information in order to obtain assistance by

deception or intentionally fails to report changes in information previously provided which may cause a reduction of the amount of assistance payable or disqualification for CSSA may be liable to prosecution for an offence under the Theft Ordinance. Furthermore, any overpaid assistance must be refunded to the Department.

### **Data Matching Mechanism and Targeted Checks**

In the process of investigating CSSA cases, the SWD will make detailed verification of the information provided by the applicant or his/her guardian/appointee. In addition, the SWD conducts data matching periodically with other government departments and related organizations to cross-check the information given by the applicant or his/her guardian/appointee. The SWD also conducts checks on targeted CSSA cases through home visits.

### **Other Relevant Information**

“ A Guide to CSSA” , which provides more detailed information on the Scheme, is available at any social security field unit for public reference. Leaflets on residence requirements / asset limits / disregarded earnings / standard rates / rent allowance are also obtainable.

### **Enquiries**

For further information about the CSSA Scheme, please visit our Departmental Homepage at <http://www.swd.gov.hk>. Enquiries about the CSSA Scheme may be made to the Departmental Hotline Service Unit (Telephone no. 2343 2255, Fax no. 2763 5874) or the nearest social security field unit.

### **Reporting Suspected Fraud and Abuse Cases**

If you have any information on any person suspected to have obtained CSSA by deception, please report to our social security field units, Fraud Investigation Teams, Report Fraud Hotline at 2332 0101 directly or send the “Information Form on Fraudulent Claims for CSSA” to us.

## Addresses and Telephone Numbers of Social Security Field Units

<u>Office</u>	<u>Address</u>	<u>Tel. No.</u>
<b>Hong Kong</b>		
Central and Western/Islands Social Security Field Unit	3/F, Tung Che Commercial Centre, 246 Des Voeux Road West, Sai Ying Pun	2546 8003
Tung Chung Social Security Field Unit	G/F, Adjacent to Chau Yat House, Yat Tung (1) Estate, Tung Chung	3141 7024
Chai Wan Social Security Field Unit	Level 3, Government Offices, New Jade Garden, 233 Chai Wan Road, Chai Wan	2557 7868
Causeway Bay Social Security Field Unit	Room 1212, 12/F, North Point Government Offices, 333 Java Road, North Point	2562 4788
Wan Chai Social Security Field Unit	Room 2201, 22/F, Southorn Centre, 130 Hennessy Road, Wan Chai	2835 1907
Aberdeen Social Security Field Unit	Shop A, Level 2, Commercial Centre, Broadview Court, 11 Shum Wan Road, Wong Chuk Hang	2554 6324
<b>East Kowloon</b>		
Lam Tin Social Security Field Unit	Wings B & C, G/F, Ping Mei House, Ping Tin Estate, Lam Tin	2346 7583
Ngau Tau Kok Social Security Field Unit	Room 16-19, 17/F, Nan Fung Commercial Centre, 19 Lam Lok Street, Kowloon Bay	2750 2659
Sau Mau Ping Social Security Field Unit	Shop CX 310, 3/F, Sau Mau Ping Shopping Centre, Sau Ming Road, Sau Mau Ping	2348 9312
Kwun Tong Social Security Field Unit	Unit 1301-1305, 13/F, Telecom Tower, Wharf T & T Square, 123 Hoi Bun Road, Kwun Tong	2775 1158
San Po Kong Social Security Field Unit	Unit 701, 7/F, Stelux House, 698 Prince Edward Road East, San Po Kong	2322 9999
Tseung Kwan O Social Security Field Unit	Shop 307B, 3/F, Sheung Tak Shopping Centre, Sheung Tak Estate, Tseung Kwan O	2701 8843
Tsz Wan Shan Social Security Field Unit	Unit 101, 1/F, Lung Cheung Office Block, 138 Lung Cheung Road, Wong Tai Sin	2327 5083
Wong Tai Sin Social Security Field Unit	Unit 103-106, 1/F, Stelux House, 698 Prince Edward Road East, San Po Kong	2382 3738
<b>West Kowloon</b>		
Kowloon City Social Security Field Unit	Unit 2, 2/F, Chung Hwa Plaza, 5B-5F Ma Hang Chung Road, To Kwa Wan	2760 1679
To Kwa Wan Social Security Field Unit	7/F, To Kwa Wan Government Offices, 165 Ma Tau Wai Road, To Kwa Wan	2334 5442
Sham Shui Po Social Security Field Unit	Room 1310, 13/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Sham Shui Po	2725 5658
Shek Kip Mei Social Security Field Unit	6/F, West Coast International Building, 290-296 Un Chau Street, Sham Shui Po	2776 3443
Lai Chi Kok Social Security Field Unit	G/F, Cheung Sha Wan Community Centre, 55 Fat Tseung Street, Cheung Sha Wan	2720 8613
Yau Tsim Social Security Field Unit	G/F, Yaumatei Carpark Building, Stage II, 250 Shanghai Street, Yau Ma Tei	2384 6707
Mong Kok Social Security Field Unit	22/F, One Mongkok Road Commercial Centre, 1 Mongkok Road, Mong Kok	2396 4052

**New Territories East**

Fanling Social Security Field Unit	Room 233, 2/F, North District Government Offices, 3 Pik Fung Road, Fanling	2675 1624
Sheung Shui Social Security Field Unit	Shop 202, 2/F, Tin Ping Shopping Centre, Tin Ping Estate, Sheung Shui	2682 4853
Tai Po (South) Social Security Field Unit	4/F, Tai Po Complex, 8 Heung Sze Wui Street, Tai Po Market, Tai Po	3183 9302
Tai Po (North) Social Security Field Unit	4/F, Tai Po Government Offices Building, 1 Ting Kok Road, Tai Po	2665 2612
Sha Tin (South) Social Security Field Unit	Room 834, 8/F, Sha Tin Government Offices, 1 Sheung Wo Che Road, Sha Tin	2158 6721
Sha Tin (North) Social Security Field Unit	Unit 1, M/F, Yu Chui Shopping Centre, 2 Ngau Pei Sha Street, Siu Lek Yuen, Sha Tin	2605 2112
Yuen Long (East) Social Security Field Unit	6/F, Yuen Long Government Offices and Tai Kiu Market, 2 Kiu Lok Square, Yuen Long	2477 2351
Yuen Long (West) Social Security Field Unit	3/F, Yuen Long Government Offices and Tai Kiu Market, 2 Kiu Lok Square, Yuen Long	2443 2500
Tin Shui Wai (South) Social Security Field Unit	G/F, Yiu Fung House, Tin Yiu Estate, Tin Shui Wai	3595 2351
Tin Shui Wai (North) Social Security Field Unit	Unit G02, G/F, Ancillary Facilities Block, Tin Ching Estate, Tin Shui Wai	2443 2604

**New Territories West**

Kwai Chung (East) Social Security Field Unit	5/F, Kwai Hing Government Offices, 166-174 Hing Fong Road, Kwai Chung	2421 1028
Kwai Chung (South) Social Security Field Unit	Room 101, G/F, King Fat House, Cheung Fat Estate, Tsing Yi	2429 2614
Kwai Chung (West) Social Security Field Unit	8/F, Kwai Hing Government Offices, 166-174 Hing Fong Road, Kwai Chung	2422 9510
Tsuen Wan Social Security Field Unit	14/F, Tsuen Wan Government Offices, 38 Sai Lau Kok Road, Tsuen Wan	2417 6316
Tuen Mun Social Security Field Unit	4/F, Tuen Mun Government Offices, 1 Tuen Hi Road, Tuen Mun	2441 7910
Butterfly Social Security Field Unit	Unit 11-18, 27/F, Tuen Mun Parklane Square, 2 Tuen Hi Road, Tuen Mun	2467 3189
Tai Hing Social Security Field Unit	Room 304, 3/F, Tai Hing Government Offices, 16 Tsun Wen Road, Tuen Mun	2467 2927

**Social Security Appeal Board / Fraud Investigation Teams /  
Fraud Assessment Team / Target Investigation Team / Data  
Matching Team / Debt Recovery Team / Report Fraud  
Hotline / Departmental Hotline Service Unit**

Social Security Appeal Board	24/F, Southorn Centre, 130 Hennessy Road, Wan Chai, Hong Kong	2835 1946
Fraud Investigation Teams	Room 1002, 10/F, Skyline Tower, 39 Wang Kwong Road, Kowloon Bay	2382 8073
Fraud Assessment Team		2736 1152
Target Investigation Team		2782 0187
Data Matching Team		2735 1256
Debt Recovery Team	Room 924, 9/F, Yaumatei Carpark Building, 250 Shanghai Street, Yau Ma Tei, Kowloon	3575 8044
Report Fraud Hotline		2332 0101
Departmental Hotline Service Unit		2343 2255
	Facsimile No.	2763 5874

**Opening Hours of Social Security Field Units / Social  
Security Appeal Board / Fraud Investigation Teams /  
Fraud Assessment Team / Target Investigation Team /  
Data Matching Team / Debt Recovery Team / Report Fraud  
Hotline**

Monday to Friday : 8:45 am to 1:00 pm  
2:00 pm to 6:00 pm

Saturday, Sunday and Public Holidays : Closed