CSSA

Comprehensive Social Security Assistance Scheme

Provides a safety net for those who cannot support themselves financially

May 2016
Introduction

This pamphlet outlines the main features of the Comprehensive Social Security Assistance (CSSA) Scheme including eligibility criteria, types of payment, application procedure 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:
1. Be a Hong Kong resident;
2. Have held the Hong Kong resident status for not less than one year;
3. Have resided in Hong Kong for at least one year (since acquiring the Hong Kong resident status to the date prior to the date of application). The continuous residence need not be continuous or immediately before the date of application, however, from Hong Kong up to a maximum of 16 days (whether continuous or discontinuous) before the date of application must be treated as residence in Hong Kong.

Note:
Persons whose presence in Hong Kong are under the and persons admitted to Hong Kong for a purpose other than residence (e.g. those who are subject to conditions of stay prescribed in Regulation 2 of the Immigration Regulations Cap. 118A, such as depended workers and students) are excluded from the CSSA Scheme.

Eligibility Tests

The applicant must pass both the income and asset tests. If the applicant is living with any other family member, the applicant 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 are eligible for CSSA if their total monthly household income is insufficient to meet their total monthly needs as recognized under the Scheme. When assessing a family's resources, only the following allowances and earnings from employment are considered as a prescribed belief. The income of dependant 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 real 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 16-59 in normal work has to meet one of the following conditions:
(1) not being available for work for reasons acceptable to the IRO (for example, studying or raising young children or sick or disabled family members at home), or
(2) working at home and earning a reasonable wage as defined by the IRO; or
(3) in the case of being unemployed or earning part-time or earning less than a reasonable wage as defined by the IRO, actively seeking full-time jobs and participating in the Support for Subsistence (SSS) Scheme of the 300 Dole Help.
Those aged below 15 or aged 60 or above are not subject to the above-mentioned requirements.

Note: The SSS 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-sufficiency. For more information, please refer to the pamphlet or 303 or get in touch with any social security field unit.

Types of Payment
Payments can be browsed divided into three types:

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

Supplements
(3) Long-term Supplement
An annual lump-sum supplement is payable to families residing any member who is ill, disabled or medically certified to be in hospital for the replacement of household and living 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 to CSSA recipients who are old, disabled or medically certified to be in机构和 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 65 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 need of care and who are in non-institutional residential homes 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 uniform expenses, essential bedding expenses, medical domiciliary diet, cost of medical and rehabilitation appliances, allowed medical/other advances in rent, water and sewage charges allowances, grants to cover school expenses, grants to cover child-care costs and burial grants.

Rent allowance is calculated on the basis of stipulated number of members of a family. The amount to be allowed for rent is the actual rent paid or the maximum rent allowance (MRA) applicable to the number of stipulated members in a family whichever is the less. If recipients renting a public housing receive any relief addressed to rental reduction measures, the DOH will not pay rent allowances or make any new rent allowances at an amount equal to the actual rent paid after deducting the rental reduction measures, up to the appropriate MRA during the months period.

For CSSA cases, where the household has to pay rent for a public rental housing (PMH), including an assisted housing unit, under the Housing Authority, PMH, the DOH will, under normal circumstances, arrange direct bank transfer of the CSSA rent allowance payable to the household to HAC's bank account monthly for paying rent (excluding the bonus rent) in the PMH 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/members’ disposable income and insurable needs under the Scheme is the amount of assistance payable. Insurable needs include the basic and special needs recognised under the Scheme in terms of various types of payment which the applicant and his/her family members are entitled to. Disposable income includes earnings from employment and other income less the amount of savings or loan/interest allowance that can be disregarded.

Application Procedures

An applicant can make an application either in person or by mail or by email, by post or in person. An application may also be made through a representative to the SWD by another government department or a non-governmental organisation. 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 family members can provide 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 to the date of application or the first date on which the application is referred to another organisation or the date of eligibility, whichever is the later. Applicants who have a non-dependent adult aged 18 years or above who is regarded to be a contributory to the CSS Scheme and in receipt of a pension, allowance, or any other benefit or allowance as a senior citizen, retired person, or any other reason, may make application from the date of application.

Method of Payment

CSSA payment is usually credited to the applicant/guardian’s/sponsor’s designated bank account. If a bank account is not accepted on a month-by-month basis with normal payment of cash directly to the applicant can be arranged. For urgent cases, cash payment may be paid to the applicant or the social security field unit.
Permissible Limits of Absence from Living Arrangements

A CSSA recipient’s temporary absence from living arrangements 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: 365 days a year.
2. Other recipients: 60 days a year.

Other recipients, 60 days a year. If there are special reasons why those residents 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 160 days at the discretion of the Director of Social Welfare.

Note: Consideration can be given to disengaging a resident’s absence from Hong Kong arising from paid employment outside Hong Kong on condition that there is documentary evidence to prove that working hours per month and earnings per month are no less than the prescribed level as defined by the SSW.

Waiver of Medical Charges

Each eligible applicant is given a “Certificate of CSSA Recipient for Medical Services”, and this Medical Certificate is held by the applicant and any other eligible members of the family can apply for waiver of medical charges at a public hospital including the Accident & Emergency Department or district hospital.

Portable Comprehensive Social Security Assistance (PCSSA)

Eligible 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 lump sum supplement during their stay in Guangdong or Fujian. For more detailed information, please get in touch with any social security office.

Appeals

If an applicant disagrees with a decision made by the SWD, the latter may hear an appeal at the Social Security Appeal Board, which is an independent body comprising non-officially appointed by the Chief Executive. An appeal must be lodged within 30 days following the date of the decision. The Director of Social Welfare, however, appeals procedures can be made to any social security fund unit.

Penalties for Abusing Aid

If an applicant is paid benefits without a parent or legal guardian or an adult aged 18 or above who has been medically certified to be unable to make a statement on his/her own, an appointer officer appointed by the Director of Social Welfare to act as an independent officer.
Responsibilities of the Applicant / Guardian / Appointee

Report of Changes in Circumstances

Any change in the circumstances of a CSSA applicant or his/her family member(s) (such as change in employment or income, change or addition to the number of family members, absence from Hong Kong exceeding the permissible limit, etc.) may affect higher CSSA entitlements. Therefore, the applicant or guardian/appointee should report immediately to the concerned Social Security field office 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 higher guardian/appointee must be true, correct and complete. It is an offence for any person to obtain preferential advantage by false, false pretence or false implication of fact or omission to state a material fact. The applicant or higher guardian/appointee who intentionally or recklessly makes false statement or conceals any material information in order to obtain assistance is an offence in accordance with section 50 of the Social Security Ordinance. The applicant or higher guardian/appointee who obtains any amount of assistance by unlawful or fraudulent means is liable to prosecution for an offence under the Social Security Ordinance. Furthermore, any unlawful assistance must be refunded to the Department.

Data Matching Mechanism and Targeted Checks

In the process of assessing CSSA cases, the SWD conducts a detailed verification of the information provided by the applicant or higher guardian/appointee. In addition, the SWD conducts data matching periodic checks with other government departments, banks and related organizations to crosscheck the information given by the applicant or higher guardian/appointee. The SWD also conducts random targeted CSSA cases through different means including home visits.

A Guide to CSSA

"A Guide to CSSA", which provides more detailed information on the Scheme, is available at any social security field unit for public reference. Laurels in residence requirements / assets limits / disregarded earnings / standard rates / tax allowances are also obtainable.

Enquiries

For further information about the CSSA Scheme, please visit our Departmental website at http://www.pss.gov.hk. Enquiries about the CSSA Scheme may be made to the Departmental Hotline Service Unit (Telephone no.: 2963 2575, Fax no.: 2963 8776) or the nearest social security field office.

Reporting Suspected Fraud and Abuse Case

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 Team, Report Fraud Helpline at 2963 0181 directly or send the "Information Form on Fraudulent Claims for CSSA" to us.