

Social Welfare Department
Brief on Scheme on Living Allowance for Low-income Carers of
Persons with Disabilities
(For reference to New Applicant)

1. Background and Objectives

The Social Welfare Department (SWD) has incorporated the “Scheme on Living Allowance for Low-income Carers of Persons with Disabilities” (the Allowance Scheme) into the Government’s regular assistance programme in October 2023, with the aim to provide carers of persons with disabilities from low-income families with a living allowance to help supplement their living expenses so that persons with disabilities in need of long-term care may, with the help of their carers, receive proper care and remain living in the community.

2. Eligibility Criteria

An applicant, who is the carer providing care for the person(s) with disabilities (the carer), must meet **ALL** of the following criteria:

- the person(s) with disabilities being taken care of must be a Hong Kong resident living in Hong Kong and on the waiting lists for any specified rehabilitation services (**Note 1**) subsidised by the SWD, for special school with boarding placement under the Education Bureau (EDB) or for infirmary service of the Hospital Authority (HA) upon submission of application (the postmark date will be regarded as the submission date for postal application);
- the person(s) with disabilities being taken care of must be living in the community without using any residential care service (RCS)/boarding service of special school/infirmary service (**Note 2**) during the application period and while receiving the allowance;
- the carer must be capable of taking up the care-giving role (**Note 3**) and is providing at least 80 hours of care-giving work per month (**Note 4**); or not less than a total of 120 hours per month for taking care of more than one person with disabilities who meets the above-mentioned criteria at the same time;
- the carer must be a Hong Kong resident living in Hong Kong¹ and not engaged in any form of employment relationship with the person(s) with disabilities being taken care of;
- the carer must not be a recipient of Comprehensive Social Security Assistance (CSSA), Old Age Living Allowance (OALA), Disability Allowance (DA) or allowance in respect of taking care **the same person with disabilities** under the “Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families” of the SWD; and
- the carer must be from a low-income family, the monthly household income, of the carer and the family members living with him/her (**Note 5**) must not exceed the specified income limit for the corresponding household size (Please refer to the table below). Assets are not included. For the calculation of the monthly household income, please refer to the “Guide on Reporting Income” at **Annex**.

¹ People who come to Hong Kong through various Talent Admission Schemes (including the Top Talent Pass Scheme, the Quality Migrant Admission Scheme, the Immigration Arrangement for Non-local Graduates, the General Employment Policy, the Admission Scheme for Mainland Talents and Professionals, the Technology Talent Admission Scheme, the Admission Scheme for the Second Generation of Chinese Hong Kong Permanent Residents and the Vocational Professionals Admission Scheme) and their dependents are not eligible to apply for the Allowance Scheme.

Monthly Household Income Limit

[The income limit is set with reference to 75% of the 2024 Median Monthly Domestic Household Income of Economically Active Households as published by the Census and Statistics Department]

Household size	Monthly household income limit (\$)
1	18,000
2	24,225
3	30,750
4	38,700
5*	47,925
6 or above*	52,800

* The monthly household income limit for household size of 5 or above is set with reference to the Median Monthly Domestic Household Income by Household Size in the Fourth Quarter of 2024.

3. Application Procedures

- The person(s) with disabilities being taken care of should remain on the waiting lists for specified subsidised RCS/day rehabilitation training services managed by the Central Referral System for Rehabilitation Services (CRSRehab) of the SWD, or on the waiting lists for special school with boarding placement under EDB or infirmary service of HA currently, their carer can submit an application to the Carer Allowances and Subsidies Team (CAST) of the SWD. Each person with disabilities being taken care of, who meet the eligibility criteria, can only have one carer can apply for and receive the allowance. If a person with disabilities being taken care of has more than one carer, the carers must negotiate among themselves to decide which carer will apply for and receive the allowance.
- Applicant must submit the completed application form together with all necessary documents listed below to CAST of the SWD by post or in person:
 - ◆ copies of identification documents of the carer and his/her household members residing with him/her in Hong Kong;
 - ◆ a copy/copies of the identification document of the person(s) with disabilities being taken care of;
 - ◆ original “Authority for Payment to a Bank” (GF 179A) completed by the carer; and
 - ◆ a copy of the first page of the carer’s bankbook or bank statement.
- Applicant can choose to make an application by completing the online form with the digital signing function of “iAM Smart+”. Please refer to the SWD website for the hyperlink of online application form (https://www.swd.gov.hk/en/pubsvc/rehab/cat_supportcom/scpd/alcpd).

4. Vetting of Application

The SWD will process the applications according to the information submitted by the applicants. After completion of the vetting procedures, the SWD will refer the eligible carers to Approved Service Provider (ASP) for support services and inform the applicants of the application result by a notification letter.

5. Guidance Notes on Application and Receipt of Allowance

Receiving Carer Support Services

- After completion of the vetting procedures, the SWD will refer the eligible carers to ASPs for follow-up and support services. The SWD will assign suitable ASP to carer and the person(s) with disabilities being taken care of based on the residential district of the person(s) with disabilities being taken care of or the corresponding unit of the responsible social worker, etc.
- While receiving the allowance, the carer and the person(s) with disabilities being taken care of are required to meet with the social worker of the ASP on a regular basis (including interviews and/or home visits) and receive support services provided by the ASP.
- At the first meeting with the social worker of the ASP, the carer is required to complete the “Declaration of Carers of the Persons with Disabilities” detailing the daily care provided to the person with disabilities being taken care of and returning it to the ASP for record.
- The carer should be able to maintain providing at least 80 hours of care-giving per month to continue meeting the eligibility criteria for disbursement of allowance.
- The eligible carer is required to submit an “Annual Record of Care-giving Conditions and Needs” at least once a year (**Note 6**) to facilitate ASP to understand the latest condition of the carer and the person(s) with disabilities being taken care of. Any changes of circumstances of the carer or the person(s) with disabilities being taken care of while receiving the allowance should be reported to the ASP immediately.
- The social worker of the ASP will regularly meet with the carer and the person(s) with disabilities being taken care of to understand the situation of the person(s) with disabilities being taken care of and the carer’s care-giving abilities, enabling the social worker to provide appropriate counselling to strengthen/enhance the care-giving abilities of the carer and to confirm the carer continues to be eligible. The social worker may also provide support and counselling regarding the welfare needs and the care plans of the person(s) with disabilities being taken care of and the carer, and refer them to appropriate community support services as and when necessary.
- The social worker of the ASP will also maintain contact with the social worker responsible for handling the application of rehabilitation services of the person(s) with disabilities being taken care of and communicate with the responsible service units providing community care service (CCS), to ensure the person(s) with disabilities being taken care of receive appropriate services.
- Other than home relocation of the person(s) with disabilities being taken care of, the SWD advises that the carer should generally continue to receive support services from the same ASP. If a change of ASP is necessary due to the relocation of the person with disabilities being taken care of, the carer should apply to the ASP which is currently providing services and provide relevant information (such as the new residential address). The ASP will forward the information to the SWD, which will arrange case transfer to another ASP for continued follow-up. Unless the SWD formally confirms the arrangement with another ASP, the original ASP shall continue to provide support services for the case.

Enrolling in Training Programmes for the Carers

- The ASP will introduce/select suitable training programmes for the carer or suggest specific training programmes based on the conditions of the person(s) with disabilities being taken care of to enhance carer’s care-giving abilities.
- The number of training hours attended by carer can be counted as care-giving hours. The ASP,

where necessary, will provide appropriate assistance, such as arranging respite services or volunteer visits for the person(s) with disabilities being taken care of, so that the carer can attend training or be temporarily relieved from the pressure of providing long-term care for the person(s) with disabilities.

- If the carer has enrolled in paid training programmes for carers and/or incur related expenses arising from participation in the training programmes (i.e. relevant expenses on respite services), they can receive a reimbursement of up to \$1,150 under the Allowance Scheme per financial year. The carer should submit the original receipt of the paid training programmes and/or related expenses arising from the training programmes attended to his/her ASP and apply for reimbursement of such fees on an accountable basis. Upon confirmation, the SWD will reimburse the carer for the relevant cost, which will be directly deposited into the carer's bank account used to receive the allowance.

Disbursement of Allowance

- After an eligible carer received the notification letter from the SWD, the responsible ASP will contact the carer for confirmation of service provision.
- The calculation for the allowance starts from the date the SWD confirms receipt of the completed application form and relevant supporting documents received (by hand or the postmark date will be regarded as submission date) or the date of eligibility, whichever is the later.
- After provided the required hours of care to the person with disabilities being taken care of, a monthly allowance of \$3,000 will be disbursed to the eligible carer; if a carer has to take care of more than one person with disabilities meeting the eligibility criteria, and the the ASP assesses that the carer is capable of taking care of more than one person with disabilities at the same time, the carer may receive a maximum allowance of \$6,000 per month (**Note 7**).
- If there is any change in circumstances of the carer/the person(s) with disabilities being taken care of, the carer should complete "Notification for change of condition of carer or person with disabilities" and return the form to the responsible ASP to continue/suspend the disbursement of allowance and/or to arrange return of overpayment/mispayment of allowance. Any overpayment/mispayment to the carer under this Allowance Scheme should be refunded to the SWD.
- If there is any change in the family or health conditions of the carer/the person(s) with disabilities being taken care of resulting in not meeting the eligibility criteria for the allowance [e.g. the person with disabilities being taken care of has admitted to RCS/boarding service of special school/infirmarary service/passed away/left Hong Kong on a long-term basis, or the carer being a recipient of CSSA/OALA/DA/left Hong Kong on a long-term basis, or the monthly household income of the carer and the household members residing with him/her exceed the specified income limit etc.] during the receipt the allowance, the carer must immediately notify the SWD or his/her ASP to stop the disbursement of allowance. The allowance received by the carer will cease in the calendar month following the circumstantial change of the carer/person(s) with disabilities being taken care of.
- Since each person with disabilities being taken care of can only have one carer applying for the allowance at the same time, if a carer has ceased to receive the allowance, other eligible carers may re-apply to the SWD. If the eligibility of the new applicant is confirmed, he/she will start receiving the allowance from the eligible month. (The eligible month of the new carer refers to the month the SWD receives the new carer's application, or the month following the previous carer ceased to receive the allowance, whichever is the later.)

- If the carer, for reasons such as being temporarily away from Hong Kong or being hospitalised for in-patient treatment, or the person(s) with disabilities being taken care of being temporarily away from Hong Kong or admitted to RCHE for respite services, etc., is unable/does not need to provide care for some period of time in the calendar month but still meets the minimum requirement for monthly care-giving hours, he/she can still receive the allowance for that month (**Note 8**). If the carer cannot meet the minimum requirement for monthly care-giving hours in that month (care-giving hour will not be counted during the period when the person(s) with disabilities being taken care of is admitted to residential care homes for respite services or when either the carer or the person(s) with disabilities being taken care of is/are temporarily away from Hong Kong), the carer will not receive the allowance for the month.

6. Responsibilities of the Applicant

Applicant has to read carefully the “Declaration and Undertaking by Applicant” in Part 6 of the application form and sign for confirmation when submitting the application form. Information provided by the applicant must be true and complete. In case of any change of the relevant information, the applicant must notify the SWD or his/her ASP as soon as possible. The applicant must provide detailed information for verification when the SWD conducts random checks on his/her case. Any amount verified by the SWD as overpayment will have to be returned. Any deliberate provision of false information or omission of information in order to obtain the subsidy under the Allowance Scheme by deception is a criminal offence. In addition to rendering the applicant ineligible for the subsidy under the Allowance Scheme, he/she is liable to prosecution under the Theft Ordinance (Cap. 210)

7. Enquiries

Carer Allowances and Subsidies Team, Social Welfare Department

Address: Room 404, 4/F,
Lady Trench Training Centre,
44 Oi Kwan Road, Wan Chai
Hong Kong

Tel. No.: 3468 5636

Fax No.: 3468 5648

Email: castenq@swd.gov.hk

Time: Monday to Friday from 9:30 am to 1:00 pm and
2:30 pm to 5:00 pm, except public holidays

SWD Website: www.swd.gov.hk

Notes

- Note 1:** Specified rehabilitation services refer to subsidised residential care services (RCS)/day rehabilitation training services with waiting lists managed by the CRSRehab of the SWD, including hostels for severely physically handicapped persons, hostels for severely mentally handicapped persons, hostels for moderately mentally handicapped persons, care-and-attention (C&A) homes for severely disabled persons, C&A homes for the aged blind, long-stay care homes, day activity centres, sheltered workshops, special child care centres and residential special child care centres.

- Note 2:** The persons with disabilities being taken care of who are receiving day rehabilitation training service while on the waiting lists for specified subsidised RCS are also eligible for the Allowance Scheme.
- Note 3:** Any person who is under the age of 15, or has been assessed under the Standardised Care Need Assessment Mechanism for RCS and/or CCS, or is being on the CWL for subsidised long-term care services, or is on the waiting lists for any specified rehabilitation services subsidised by the SWD, for special school with boarding placement under EDB or for infirmary services of HA, or is a recipient of DA, will not be deemed to be a fit and capable carer and therefore will not be considered as suitable for the allowance of the Allowance Scheme.
- Note 4:** The care provided by the carer to the person(s) with disabilities being taken care of refers to independent activities of daily living, such as meal preparation, home making, medication management, purchase of daily necessities, escort, etc. and/or personal care/assistance needed in activities of daily life, such as to help the person with disabilities move around, dress, use the toilet, and maintain personal hygiene, etc. For some person(s) with disabilities being taken care of with behavioural or emotional problems, their carer may need to handle their behaviour or calm them down before providing the aforementioned daily care. The time involved in handling their behaviour or calming their emotions can be counted as care-giving hours. In addition, the time carer spent on attending training can also be counted as care-giving hours.
- Note 5:** Household members generally refer to people residing with the applicant in Hong Kong and have close economic ties with him/her (but excluding economic ties arising from employment relationship). This includes household members and those who share or are obliged to share the provisions for a living. Such member(s) and/or person(s) must be Hong Kong resident(s). The monthly household income refers to the average monthly income for the three months prior to the month when the application is submitted, any income received out of those three months can be excluded. For income not paid on a monthly basis, e.g. double pay, bonuses, contract gratuity, dividends, etc., it should be apportioned over the period concerned for calculation. Income includes the following items:
1. Employment earnings: salary, double pay, leave pay, work allowance, bonuses, prize, commission, tips, contract gratuity, income from rendering services, business profits, etc.;
 2. Other income: contributions from children, financial assistance from relatives/friends, alimony, monthly pension, widow's and orphans' payment or pensions, investment profits (including income/payout from trust fund, bonds and annuity scheme(s) etc.), interest income from fixed deposits, dividends, rental income, etc.;
- but **excludes** monthly payments received under the Reverse Mortgage Programme (RMP) (only applicable to the RMP where the property as collateral is an owner-occupied property) and the Policy Reverse Mortgage Programme, employee mandatory contribution to the Mandatory Provident Fund (MPF) Scheme (i.e. the 5% mandatory contribution made by employee to an MPF Scheme), financial assistance provided by the Government, charitable donations, subsidies from assistance programmes under the Community Care Fund (CCF), etc..
- Note 6:** Relevant forms will be provided when the social workers of the ASPs meet with carers. The carer should submit a completed "Annual Record of Care-giving Conditions and Needs" to the ASP once in each subsequent years of receiving services according to the month of eligible for receiving allowance or during service termination. If a carer fails to submit it on time, the disbursement of allowance will be affected.
- Note 7:** Only one carer of each person with disabilities being taken care of can apply for the allowance at the same time. The person(s) with disabilities being taken care of who benefit from the Allowance Scheme cannot concurrently benefit from the "Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families", nor the "Scheme on Providing Subsidy for Higher Disability Allowance Recipients in Paid Employment to Hire Carers".
- Note 8:** Under the Allowance Scheme, if the person(s) with disabilities being taken care of is temporarily away from Hong Kong with the carer and is continuously taken care of by the carer (limited to once per financial year and not exceeding 30 consecutive days of departure), the care-giving hours can still be counted.

Social Welfare Department
Scheme on Living Allowance for Low-income Carers of
Persons with Disabilities (the Allowance Scheme)

Guide on Reporting Income
(For reference to New Applicant)

I. Income reportable period:

Monthly household income refers to the average monthly income of the applicant and his/her household member(s) residing with him/her in Hong Kong for the three months prior to the month of submission of application. For example, if an applicant submits his/her application in May 2025, the actual income received by the applicant and his/her household member(s) residing with him/her in Hong Kong [who must be Hong Kong resident(s)] from February to April 2025 will be counted as household income. Income received outside the reportable period will be excluded. The respective income reportable period (reportable period) for each month of application submission during the application period is set out in the table below:

Month of submission	May 2025	June 2025	July 2025
Reportable Period	February to April 2025	March to May 2025	April to June 2025

II. Reportable income:

1. Employment earnings: salary, double pay, leave pay, work allowance, bonuses, prize, commission, tips, contract gratuity, income from rendering services, business profits, etc.
2. Other income: contributions from children, financial assistance from relatives/friends, alimony, monthly pension, widows' and orphans' payment or pensions, investment profits (including income/payout from trust fund, bonds and annuity scheme(s) etc.), interest income from fixed deposits, dividends, rental income, etc.

but **excludes** monthly payments received under the Reverse Mortgage Programme (RMP) (only applicable to the RMP where the property as collateral is an owner-occupied property) and the Policy Reverse Mortgage Programme, employees' mandatory contributions to the Mandatory Provident Fund (MPF) Scheme (i.e. the 5% mandatory contributions made by employees to an MPF Scheme), financial assistance provided by the Government, charitable donations, subsidies from assistance programmes under the Community Care Fund (CCF), etc.

III. Calculation of income:

1. **Regular monthly income:** divide the total income received in the 3-month reportable period by 3.
2. **Regular periodic and/or irregular income:** divide the total income received by length of the period covered, provided that the income is received within the 3-month reportable period. Income received outside the above period is not counted.
3. Income in foreign currency is calculated at the exchange rate of the currency to Hong Kong Dollars prevailing on the date of receipt of such income.

IV. Examples of income calculation:

Applicant resides with her daughter (a person with disabilities being taken care of), husband and son as a family of four. Assuming Applicant **submits her application on 12 May 2025**, the income **reportable period should be February to April 2025**. The household income of Applicant during the period concerned is set out in the table below:

	February 2025	March 2025	April 2025
Applicant	<ul style="list-style-type: none"> Rental income HK\$6,000 	<ul style="list-style-type: none"> Rental income HK\$6,000 	<ul style="list-style-type: none"> Rental income HK\$6,000
	Average monthly income = rental income <u>HK\$6,000</u> per month		
Daughter	<ul style="list-style-type: none"> A current recipient of monthly Higher Disability Allowance, which is not counted as income and hence need not be reported 		
	Average monthly income = <u>0</u>		
Husband	<ul style="list-style-type: none"> Full-year dividends of HK\$1,200 received from Company A Contribution of HK\$500 from children/relatives living apart Payout under the annuity scheme of HK\$4,000 	<ul style="list-style-type: none"> Half-yearly interest payment of RMB ¥ 1,000 received from Renminbi fixed deposit Contribution of HK\$500 from children/relatives living apart Payout under the annuity scheme of HK\$4,000 	<ul style="list-style-type: none"> Contribution of HK\$500 from children/relatives living apart Payout under the annuity scheme of HK\$4,000
	Average monthly income: = dividends income (average monthly value of dividends from Company A) + fixed deposit interest income (average monthly value of interest payment from Renminbi fixed deposit) + monthly contribution of HK\$500 from children/relatives living apart + monthly annuity income of HK\$4,000 = (HK\$1,200 ÷ 12) + [interest from fixed deposit RMB ¥1,000 x 1.2 (assuming an exchange rate of RMB ¥1 = HK\$1.2 on the day of receipt) ÷ 6] + HK\$500 + HK\$4,000 = HK\$100 + HK\$200 + HK\$500 + HK\$4,000 = <u>HK\$4,800</u>		
Son	<ul style="list-style-type: none"> Full-time salary HK\$8,000 	<ul style="list-style-type: none"> Full-time salary HK\$7,700 and year-end bonus HK\$6,000 	<ul style="list-style-type: none"> Full-time salary HK\$8,000
	Average monthly income: = average monthly value of salary earnings + average monthly value of year-end bonus earnings = [(HK\$8,000 + HK\$7,700 + HK\$8,000) ÷ 3] + [HK\$6,000 ÷ 12] = HK\$7,900 + HK\$500 = <u>HK\$8,400</u>		

Total average monthly income of Applicant and household members residing with her:

= average monthly income of Applicant (HK\$6,000) + average monthly income of daughter (HK\$0) + average monthly income of husband (HK\$4,800) + average monthly income of son (HK\$8,400)
 = **HK\$19,200**

Note: The SWD will conduct checking in the course of processing the application or releasing subsidy payment. The applicant must retain all relevant supporting documents (including detailed information/proof of income of the applicant and all household members residing with him/her in Hong Kong for the three months prior to the month of submission of application) for the purpose of comprehensive assessment. If the applicant cannot provide the SWD with the required information for verification, the SWD shall have the right to disqualify the applicant and/or request the applicant's full or partial repayment of the subsidy. Any deliberate provision of false information or omission of information in order to obtain the subsidy under the Allowance Scheme by deception is a criminal offence. In addition to rendering the applicant ineligible for the subsidy under the Allowance Scheme, he/she is liable to prosecution and, on conviction, imprisonment for a maximum of 14 years under the Theft Ordinance (Cap. 210).