

Community Care Fund
Brief on Pilot Scheme on Living Allowance for Carers
of Elderly Persons from Low-income Families (the Pilot Scheme) Phase IV
(For reference to New Applicant of Phase IV of the Pilot Scheme)

1. Background and Objectives

The Community Care Fund (CCF) launched a two-year pilot scheme namely the “Pilot Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families” in June 2014 with the aim of providing carers of elderly persons from low-income families with a living allowance to help supplement their living expenses so that elderly persons in need of long-term care services may, under the help of their carers, receive proper care and remain ageing in the community. Phase I and Phase II of the Pilot Scheme were extended to September 2016 and September 2018 respectively. Phase III of the Pilot Scheme is commenced in October 2018 with extension till March 2021. CCF will, in April 2021, roll out Phase IV of the Pilot Scheme which lasts for 30 months up to September 2023 and will be administered by the Social Welfare Department (SWD).

2. Eligibility Criteria

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

- the elderly person(s) being taken care of must be living in Hong Kong, and has/have been assessed by MDS-HC 2.0 under SWD’s Standardised Care Need Assessment Mechanism for Elderly Services (SCNAMES) to be of moderate or severe level of impairment, and has/have been on the Central Waiting List (CWL) for subsidised long-term care services [i.e. residential care services (RCS) and/or community care services (CCS)] on or before 30 November 2018; or remain on the CWL for subsidised long-term care services [i.e. RCS and/or CCS] under the subsequent assessment by interRAI-HC 9.3;
- the elderly person(s) being taken care of must be living in the community, and without using any RCS during the application period and while receiving the allowance ;
- the carer must be capable of taking up the care-giving role (**Note 1**) and is providing at least 80 hours of care-giving work per month (**Note 2**); or not less than a total of 120 hours per month for taking care of more than one elderly person who meets the above-mentioned criteria at the same time;
- the carer must be a Hong Kong resident living in Hong Kong and not engaged in any form of employment relationship with the elderly person(s) being taken care of;
- the carer must not be a recipient of Comprehensive Social Security Assistance (CSSA) , Old Age Living Allowance (OALA) or allowance in respect of taking care the same elderly person under Phase III of the “Pilot Scheme on Living Allowance for Low-income Carers of Persons with Disabilities” of CCF; and
- the carer is from a low-income family with monthly household income, excluding assets, of the carer and the household members residing with him/her (**Note 3**) does not exceed the specified income limit applicable to the corresponding household size. (Please refer to the table below for the monthly household income limit). For the calculation of the monthly household income, please refer to the “Guide on Reporting Income” at **Annex**.

Monthly Household Income Limit

[The income limit is set with reference to 75% of the 2019 Median Monthly Domestic Household Income (MMDHI) of economically active households published by the Census

and Statistics Department and is applicable throughout the whole period of Phase IV of the Pilot Scheme.]

Household size	Monthly household income limit (\$)
1	15,100
2	22,000
3	26,800
4	33,500
5	40,200*
6 or above	42,900*

* The monthly household income limit for household size of 5 and 6 or above is set with reference to the MMDHI for household size of 5 and 6 or above published in the Report on General Household Survey for the Fourth Quarter of 2017.

3. Application Procedures

- Starting from December 2020, SWD will issue letters, according to the information of CWL, to the elderly persons who are not using any RCS and have been waitlisting for subsidised long-term care services on CWL on or before 30 November 2018, to invite their carers to participate in Phase IV of the Pilot Scheme. An application form will be enclosed in the invitation letter.
- Phase IV of the Pilot Scheme will benefit about 2 000 carers (the eligible carers of three phases of the Pilot Scheme are not included). For each elderly person invited to participate in Phase IV of the Pilot Scheme, only one carer can apply for and receive the allowance. If an elderly person has more than one carer, the carers must decide among themselves who should apply for and receive the allowance.
- Each applicant is required to submit the completed application forms together with all necessary documents below by post (the postmark date will be regarded as the submission date) or by hand to CCF Team of SWD **on or before 26 February 2021**:
 - ◆ copies of identification documents of the carer and his/her family members residing with him/her in Hong Kong;
 - ◆ a copy/copies of the identification document of the elderly person(s) being taken care of; and
 - ◆ a copy of the document of the bank account specified by the carer for receiving allowance through autopay (must be a local Hong Kong Dollar sole-name savings/current account, with the name of the account holder and the account number clearly shown on the document, which can be a bank statement or the first page of a bankbook, but **copy of an Automatic Teller Machine Card will not be accepted**).

4. Vetting of Applications

- SWD will process the applications according to the information submitted by applicants. After completion of the vetting procedures, SWD will refer the eligible carers to approved service units (service units) which assist in the implementation of Phase IV of the Pilot Scheme for follow-up and notify the applicants the result of applications by notification letters. **Applicants will be granted the allowance only if they meet all the eligibility criteria when Phase IV of the Pilot Scheme launches (i.e. 1 April 2021), and the allowance payable to eligible applicants starts from April 2021 the earliest.**
- In making an application, the applicant **is not required** to submit relevant proof of income. SWD will conduct random checks in the course of processing the application or releasing payment of allowance, and the relevant persons will be required to provide detailed information of their financial position together with relevant documents for verification.

5. Guidance Notes on Application and Receipt of Allowance

Receiving Carer Support Services

- After completion of the vetting procedures, SWD will refer the eligible carers to service units, which will follow-up and provide carer support services. Based on the corresponding unit of the social worker responsible for handling the elderly person's application for long term care services or the district in which the elderly person is living, SWD will allocate a suitable service unit to the carer and the elderly person being taken care of.
- While receiving the allowance, the carer and the elderly person(s) being taken care of are required to meet with the social worker of the service unit on a regular basis (including interviews and/or home visits) and receive support services provided by the service unit.
- At the first meeting with the social worker of the service unit, the carer is required to give details of the day-to-day care provided to the elderly person(s) being taken care of by completing the "Declaration of Carers of the Elderly Persons" and returning it to the service unit for record purpose.
- The carer is required to submit a self-certified "Record of Hours of Care-giving" (**Note 4**) to the service unit on or before the prescribed date each month for arranging payment of the allowance.
- The social worker of the service unit will regularly meet with the carer and the elderly person(s) being taken care of to learn more about the elderly person(s) and the care-giving capabilities of the carer, so as to provide appropriate counselling to strengthen/enhance the care-giving capabilities of the carer. The social worker may also provide assistance and counselling based on the welfare needs and care plans of the elderly person(s) being taken care of and the carer, and refer them to appropriate community support services as and when necessary.
- The social worker of the service unit while maintaining liaison with the social worker responsible for handling the elderly person's application for long term care services, would also communicate with the relevant service units providing CCS, so as to ensure that the elderly person(s) receive appropriate services packages.
- Except when there is a change of the unit responsible for the application of subsidised long-term care services arising from home relocation of the elderly person, SWD generally would advise the carer to continuously receiving support services provided by the same service unit. If an elderly person has to change to another service unit due to home relocation, his/her carer should submit an application supported with relevant information (such as the new residential address) to the service unit which is currently providing services. The service unit will transfer such information to SWD for arranging case transfer to another service unit for follow-up. Unless the arrangement of another service unit has been formally confirmed by SWD, the serving service unit shall continue to provide carer support services for the case concerned.

Enrolling in Training Programmes for the Carers

- The service units will introduce/select suitable training programmes for the carer or advise him/her to enroll in specific training programmes based on the conditions of the elderly person(s) being taken care of for enhancement of care-giving capabilities.
- The number of hours spent on attending carer training can be counted as care-giving hours. The service unit, where necessary, will provide the carer with appropriate assistance, such as arranging respite services or volunteer visits for the elderly person(s)

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 elderly person(s).

- If the carer has enrolled in fee-charging training programmes for carers and/or related expenses arising from training attended (i.e. relevant expenses on respite services), a total of up to \$1,000 training fee could be reimbursed under Phase IV of the Pilot Scheme. The carer should submit the original receipt of the fees paid for the training courses and/or related expenses arising from training attended to his/her service unit and apply for reimbursement of such fees on an accountable basis. Upon confirmation of the application for reimbursement, such fees will be reimbursed and directly credited by SWD to the carer's bank account for receiving the allowance payment.

Payment of Allowance

- If an eligible carer has been providing the minimum required hours of care-giving for the elderly person(s) being taken care of when Phase IV of the Pilot Scheme launches (i.e. April 2021), the allowance payable starts from April 2021 the earliest and end in September 2023 the latest.
- The self-certified "Record of Hours of Care-giving", must be completed and submitted to the service unit on or before the date prescribed by the service unit every month so that the allowance for the last calendar month can be paid during the month. Otherwise, the payment of allowance will be deferred (please refer to the example in **Note 5**).
- A monthly allowance of \$2,400 will be disbursed to each carer after the service unit has reviewed his/her hours of care-giving provided; if a carer has to take care of more than one elderly person who meet the eligibility criteria and the carer is considered by the service unit to be capable of taking care of more than one elderly person at the same time, a maximum allowance of \$4,800 per month will be given (**Note 6**).
- If there is any change in family or health conditions of the carer/the elderly person(s) being taken care of resulting in the loss of eligibility for allowance [e.g. the elderly person has admitted to a residential care home for the elderly (RCHE)/passed away/left Hong Kong for a long period of time, or the carer being a recipient of CSSA/OALA/Disability Allowance(DA)/left Hong Kong for a long period of time, etc.] during the period of receiving the allowance, the carer must notify SWD or his/her service unit immediately so as to cease the payment of allowance. The payment of allowance to the carer will cease from the calendar month following the circumstantial change of the carer/elderly person(s) being taken care of.
- For each elderly person, only one carer can apply for the allowance at any one time. If a carer has ceased to receive allowance before the expiry of Phase IV of the Pilot Scheme, another eligible carer may apply afresh to SWD for allowance within three months. If the eligibility of the new applicant is confirmed, the payment of allowance may be made to him/her from the eligible month to September 2023 the latest. (The eligible month of the new carer refers to the month in which SWD receives the application from him/her, or the month following the cessation of the allowance payable to the previous carer, whichever is the later.)
- If the carer is unable/does not need to provide any care to the elderly person(s) for a period of time in a certain calendar month due to certain reasons such as the carer/temporarily away from Hong Kong or hospitalised for in-patient treatment, or the elderly person(s) being taken care of temporarily away from Hong Kong or admitted to RCHE for respite services, etc., but still meets the minimum required hours of care-giving per month, he/she will be given the allowance for the month concerned (**Note 7**). Nevertheless, if the carer cannot meet the minimum required hours of

care-giving required per month [care-giving hour will not be counted during the period when the elderly person(s) being take care of is admitted to RCHE for respite services or when the carer/elderly person(s) is/are temporarily away from Hong Kong], he/she will not be granted the allowance for the month concerned.

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 SWD or his/her service unit as soon as possible. The applicant must provide detailed information for verification when SWD conducts random checks on his/her case. Any amount verified by SWD as overpayment will have to be returned.

7. Enquiries

- Community Care Fund Team, Social Welfare Department
Address : Room 1007, 10/F
Wu Chung House
213 Queen’s Road East, Wan Chai
Hong Kong
Tel. No. : 3422 3090
Fax No. : 3427 9890
Email : ccfenq@swd.gov.hk
Office Hours : Monday to Friday from 9 am to 6 pm
(Lunch break from 1 pm to 2 pm)
(Except on public holidays)
- SWD Hotline: 2343 2255
- SWD Website: www.swd.gov.hk
- CCF Website: www.communitycarefund.hk

Notes

- Note 1:** Any person who is under the age of 15, or has been assessed under SCNAMES to be of moderate or severe level of impairment, or is being on the CWL for subsidised long-term care services, or is a recipient of DA, will not be deemed to be a fit and capable carer and therefore will not be eligible for the allowance of Phase IV of the Pilot Scheme.
- Note 2:** The care provided by the carer to the elderly person(s) refers to independent activities of daily living, such as meal preparation, home making, medication management, purchase of daily necessities, and escort, etc. and/or personal care assistance in activities of daily living required by the elderly person concerned, such as moving, dressing, toileting, and personal hygiene, etc. For some carers taking care of elderly person with behavioral or emotional problems, the time needed to calm down the elderly persons before the above daily living care can be provided may be counted as care-giving hours. In addition, the number of hours for the carer to attend training can also be counted as care-giving hours.
- Note 3:** 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 monthly basis, e.g. double pay, bonuses, contract gratuity, dividend, 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/tip/contract gratuity, income from rendering services, business profits, etc.; and
 2. Other income: contributions from children, financial assistance from relatives/friends, alimony, monthly pension/widow's and orphans' payment or pensions, investment profits, interest income from fixed deposits, dividends, rental income, etc.
- but **excludes** employee's mandatory contribution 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 other assistance programmes under CCF, etc.
- Note 4:** Social workers of the service units will provide such forms when meeting with the carers. The number of hours to be recorded in the "Record of Hours of Care-giving" is based on one calendar month. The last day of each month is regarded as the end of that calendar month.
- Note 5:** Example of the payment of allowance:
It is prescribed by the service unit handling Carer A's case that the carer must submit in person the self-certified "Record of Hours of Care-giving" on or before the 6th day of each month. If the "Record of Hours of Care-giving" for May is submitted by Carer A to his/her service unit on 3 June and verified by the service unit, he/she will receive the allowance for May from SWD by end-June. However, if the "Record of Hours of Care-giving" for May is submitted by Carer A to his/her service unit only on 7 June, the payment of allowance for May will defer until end-July; if he/she then submits the "Record of Hours of Care-giving" for June on time in July (i.e. on or before 6 July), he/she will receive the allowance for these two calendar months, May and June, at the same time in end-July..
- Note 6:** Only one carer of each elderly person being taken care of can apply for the allowance at any one time. The elderly persons who benefit from Phase IV of the Pilot Scheme cannot concurrently benefit from Phase III of the "Pilot Scheme on Living Allowance for Low-income Carers of Persons with Disabilities" under CCF. The allowance paid under Phase IV of the Pilot Scheme will be counted as family income under the "Working Family Allowance Scheme".
- Note 7:** If the elderly person(s) being taken care of is temporarily away from Hong Kong together with the carer and is continuously taken care of by the carer (one-off and not exceeding 30 consecutive days under Phase IV of the Pilot Scheme), the care-giving hours can be counted.

**Community Care Fund
Pilot Scheme on Living Allowance for
Carers of Elderly Persons from Low-income Families (the Pilot Scheme) Phase IV**

**Guide on Reporting Income
(For reference to New Applicant of Phase IV of the Pilot Scheme)**

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 December 2020, 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 September to November 2020 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	December 2020	January 2021	February 2021
Reportable Period	September to November 2020	October to December 2020	November 2020 to January 2021

II. Reportable income:

1. Employment earnings: salary, double pay/leave pay, work allowance, bonuses/prize/commission/tip/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, interest income from fixed deposits, dividends, rental income, etc.

but **excludes** 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 other assistance programmes under 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 Chan Tai-man resides with his father (an elderly person being taken care of), wife and son as a family of four. Assuming Chan Tai-man **submits his application on 12 December**

2020, the income reportable period should be **September to November 2020**. The household income of Chan Tai-man during the period concerned is set out in the table below:

	September 2020	October 2020	November 2020
Chan Tai-man	<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		
Father	<ul style="list-style-type: none"> A current recipient of monthly Old Age Living Allowance, which is not counted as income and hence need not be reported 		
	Average monthly income = <u>0</u>		
Wife	<ul style="list-style-type: none"> Full-year dividend of HK\$1,200 received from Company A Contribution of HK\$500 from children/relatives living apart 	<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 	<ul style="list-style-type: none"> Profit of HK\$1,500 from selling shares of Company B Contribution of HK\$500 from children/relatives living apart
	<p>Average monthly income: = dividend income (average monthly value of dividend from Company A) + fixed deposit interest income (average monthly value of interest payment from Renminbi fixed deposit) + profits from stock trading (average monthly value of profit from selling shares of Company B) + monthly contribution of HK\$500 from children/relatives living apart = (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\$1,500 ÷ 3) + HK\$500 = HK\$100 + HK\$200 + HK\$500 + HK\$500 = <u>HK\$1,300</u></p>		
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
	<p>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></p>		

Total average monthly income of applicant Chan Tai-man and household members residing with him:

= average monthly income of Chan Tai-man (HK\$6,000) + average monthly income of his father (HK\$0) + average monthly income of his wife (HK\$1,300) + average monthly income of his son (HK\$8,400)
 = **HK\$15,700**

Note: SWD will conduct random checks 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 his/her 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 SWD with the required information for verification, 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 Phase IV of the Pilot Scheme by deception is a criminal offence. In addition to rendering the applicant ineligible for the subsidy under Phase IV of the Pilot Scheme, he/she is liable to prosecution and, on conviction, imprisonment for a maximum of 14 years under the Theft Ordinance (Cap. 210).