

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

1. Background and Objectives

The Community Care Fund (CCF) launched 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. The aforementioned Pilot Scheme is incorporated into the Government’s regular assistance programme and renamed as the “**Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families**” (Allowance for Carers of the Elderly) with effect from October 2023, for providing continuous assistance to the needy and eligible carers.

2. Eligibility Criteria

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

- the elderly person(s) being taken care of must be a Hong Kong resident living in Hong Kong, and has/have been assessed by the Social Welfare Department’s (SWD) Standardised Care Need Assessment Mechanism for Elderly Services (SCNAMES) to be suitable for residential care services (RCS) and/or community care services (CCS) on or before 31 March 2024 and remain on the Central Waiting List (CWL) for subsidised long-term care services [i.e. RCS and/or CCS];
- 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), Disability Allowance (DA) or allowance in respect of taking care the same elderly person under the “Scheme on Living Allowance for Low-income Carers of Persons with Disabilities” of SWD; 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 2024 Median Monthly Domestic Household Income of economically active households (MMDHIEA) 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

- Starting from September 2024, 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 31 March 2024 and remain on the CWL, to invite their carers to participate in the Allowance for Carers of the Elderly. An application form will be enclosed in the invitation letter.
- For each elderly person invited to participate in the Allowance for Carers of the Elderly, 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 form together with all necessary documents listed below by post (the postmark date will be regarded as the submission date) or by hand to Carer Allowances and Subsidies Team (CAST) of SWD:
 - ◆ 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 elderly person(s) being taken care of;
 - ◆ the completed original copy of “Authority for Payment to a Bank” (GF 179A) signed by the carer; and
 - ◆ a copy of the first page of bankbook or bank statement of the carer.

4. Vetting of Application

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 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, SWD will refer the eligible carers to ASPs for 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 ASP 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 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 give details of the day-to-day care provided to the elderly person(s) being taken care of by completing

the “Declaration of Carers” and returning it to the ASP for record purpose.

- The carer is required to submit a self-certified “Record of Hours of Care-giving” (**Note 4**) to the ASP on or before the prescribed date each month for arranging payment of the allowance.
- The social worker of the ASP 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) and the carer, and refer them to appropriate community support services as and when necessary.
- The social worker of the ASP 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 ASP 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 ASP. If an elderly person has to change to another ASP due to home relocation, his/her carer should submit an application supported with relevant information (such as the new residential address) to the ASP which is currently providing services. The ASP will transfer such information to SWD for arranging case transfer to another ASP for follow-up. Unless the arrangement of another ASP has been formally confirmed by SWD, the serving ASP shall continue to provide carer support services for the case concerned.

Enrolling in Training Programmes for the Carers

- The ASP 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 ASP, 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 \$1,150 training fee could be reimbursed under the Allowance for Carers of the Elderly per financial year. 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 ASP 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

- After an eligible carer received the notification letter from SWD, the ASP will contact the carer for confirmation of service provision.
- The self-certified “Record of Hours of Care-giving”, must be completed and submitted to the ASP on or before the date prescribed by the ASP 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 \$3,000 will be disbursed to each carer after the ASP 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 ASP to be capable of taking care of more than one elderly person at the same time, a maximum allowance of \$6,000 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/DA/left Hong Kong for a long period of time, or the monthly household income of the carer and the household members residing with him/her exceed the specified income limit etc.] during the period of receiving the allowance, the carer must notify SWD or his/her ASP 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, another eligible carer may apply afresh to SWD for allowance. If the eligibility of the new applicant is confirmed, the payment of allowance may be made to him/her from the eligible month. (The eligible month of the new carer refers to the month in which SWD receives his/her application, 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 is temporarily away from Hong Kong or hospitalised for in-patient treatment, or the elderly person(s) being taken care of being 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 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 either the carer or the 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 ASP 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. Any deliberate provision of false information or omission of information in order to obtain the subsidy under the Allowance for Carers of the Elderly 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.

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:** Any person who is under the age of 15, or has been assessed under SCNAMES to be suitable 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 SWD, for special school with boarding placement under Education Bureau or for infirmary services of Hospital Authority, 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 .
- 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, 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'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 assistance programmes under CCF, etc.

Note 4: Social workers of the ASPs 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 ASP 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 4th day of each month. If the "Record of Hours of Care-giving" for May is submitted by Carer A to his/her ASP on 4th June and verified by the ASP, 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 ASP only on 5th 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 4th 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 the Allowance for Carers of the Elderly cannot concurrently benefit from the "Scheme on Living Allowance for Low-income Carers of Persons with Disabilities".

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 the Allowance for Carers of the Elderly per financial year), the care-giving hours can be counted.

Social Welfare Department
Scheme on Living Allowance for Carers of Elderly Persons from
Low-income Families (the Allowance for Carers of the Elderly)

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 September 2024, 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 June to August 2024 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	September 2024	October 2024	November 2024
Reportable Period	June to August 2024	July to September 2024	August to October 2024

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 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 his father (an elderly person being taken care of), wife and son as a family of four. Assuming Applicant **submits his application on 20 October 2024**, the income reportable period should be July to September 2024. The household income of Applicant during the period concerned is set out in the table below:

	July 2024	August 2024	September 2024
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		
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 dividends of HK\$1,200 received from Company A Contribution of HK\$500 from children/relatives living apart Payout under the annuity scheme 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 HK\$4,000 	<ul style="list-style-type: none"> Contribution of HK\$500 from children/relatives living apart Payout under the annuity scheme HK\$4,000
	<p>Average monthly income:</p> <p>= 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+ payout under the annuity scheme HK\$4,000</p> <p>= (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</p> <p>= HK\$100 + HK\$200 + HK\$500+HK\$4,000</p> <p>= <u>HK\$4,800</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:</p> <p>= average monthly value of salary earnings + average monthly value of year-end bonus earnings</p> <p>= [(HK\$8,000 + HK\$7,700 + HK\$8,000) ÷ 3] + [HK\$6,000 ÷ 12]</p> <p>= HK\$7,900+HK\$500</p> <p>= <u>HK\$8,400</u></p>		

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

= average monthly income of Applicant (HK\$6,000) + average monthly income of his father (HK\$0) + average monthly income of his wife (HK\$4,800) + average monthly income of his son (HK\$8,400)

= HK\$19,200

Note: 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 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 the Allowance for Carers of the Elderly by deception is a criminal offence. In addition to rendering the applicant ineligible for the subsidy under the Allowance for Carers of the Elderly, he/she is liable to prosecution and, on conviction, imprisonment for a maximum of 14 years under the Theft Ordinance (Cap. 210).