Community Care Fund
Subsidy for Elderly Tenants in Private Housing

Frequently Asked Questions

A. Eligibility Criteria

1. What are the eligibility criteria?

Should meet all the following criteria when submitting an application:

(a) Aged 65 or above (valid Hong Kong Identity Card/Certificate of Exemption holders);

(b) Not receiving Comprehensive Social Security Assistance (CSSA) (For a household consisting of one or more aged 65 or above elders who are non-CSSA recipients, but all others residing in the same flat (irrespective of age) are receiving CSSA (these persons should be excluded for the purpose of calculating the number of household members, income, rent and subsidy amount), those aged 65 or above elders could still be eligible for the subsidy);

(c) Elder people living alone, two-person elderly households or three-or-more-person elderly households (i.e. all persons residing in the same flat are aged 65 or above); and the aged 65 or above elders in a household are also eligible for the subsidy under the following special circumstances:

(i) For a household consisting of one or more aged 65 or above elders, and all the persons residing with him/her are aged 60 to aged 64; or

(ii) For a household consisting of one or more aged 65 or above elders, and all the persons residing with him/her (aged below 65) are mentally incapacitated or physically immobile;

(d) The average monthly household income in the past 3 months does not exceed the income limit applicable to the relevant household size below:

<table>
<thead>
<tr>
<th>Household size (persons)</th>
<th>Household income limit ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8,740</td>
</tr>
<tr>
<td>2</td>
<td>13,410</td>
</tr>
<tr>
<td>3 or above</td>
<td>17,060</td>
</tr>
</tbody>
</table>

(e) Not owning any property in Hong Kong (i.e. the applicant and all household members residing with him/her do not own any properties in Hong Kong);

(f) Renting private housing (including flats under the Home Ownership
Scheme and the Tenants Purchase Scheme that are not bounded by alienation restrictions, squatters, village houses and rooftop structures but excluding those in industrial buildings and commercial buildings) on a monthly (or longer) term; and

(g) The average monthly rent paid in the past 3 months does not exceed the rental limit applicable to the relevant household size below:

<table>
<thead>
<tr>
<th>Household size (persons)</th>
<th>Rental limit ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4,370</td>
</tr>
<tr>
<td>2</td>
<td>6,705</td>
</tr>
<tr>
<td>3 or above</td>
<td>8,530</td>
</tr>
</tbody>
</table>

In addition, the beneficiaries of another CCF programme “Subsidy for low-income persons who are inadequately housed” (which is expected to be rolled out in October 2012) will not be eligible for subsidy under this programme.

2. **If two persons apply for the subsidy together, one of them aged 65, and the other is a non-CSSA recipient (aged below 60), are both of them not eligible for the subsidy?**

   Yes. The applicant must be aged 65 or above and all the persons residing with him/her must also be aged 65 or above, when submitting an application. For example, if an aged 65 or above person resides with another aged below 60 person (including a foreign domestic helper) (a non-CSSA recipient), both of them are not eligible for the subsidy.

   However, the following are special circumstances (only the aged 65 or above persons in the household are eligible for the subsidy):

   (a) For a household consisting of one or more aged 65 or above elders, and all the persons residing with him/her are aged 60 to aged 64; or

   (b) For a household consisting of one or more aged 65 or above elders, and all the persons residing with him/her (aged below 65) are mentally incapacitated or physically immobile.

3. **For a two-person household consisting of an aged 65 or above person and a CSSA recipient (irrespective of age), are both of them not eligible for the subsidy?**

   No. The aged 65 or above person who is a non-CSSA recipient could be eligible for the subsidy. The application will still be processed. However, the CSSA recipient (irrespective of age) should be excluded for the purpose of calculating the number of household members, income, rent and subsidy amount.
4. For a two-person household consisting of an aged 65 or above person and a non-CSSA recipient who owns property in Hong Kong, are both of them not eligible for the subsidy?

Yes. If any household member owns property in Hong Kong, all the household members are not eligible for the subsidy.

5. Is it necessary for the beneficiaries to be Hong Kong permanent residents?

No. Any valid Hong Kong Identity Card (or Certificate of Exemption) holders meeting all the eligibility criteria under the programme can apply for and receive the subsidy.

6. For elders living in private housing who do not need to pay any rent, are they eligible for the subsidy?

No. One of the eligibility criteria under the programme is that the applicant and household members residing with him/her must be tenants of private housing.

7. Is there any lower limit set for the average monthly rent paid by the applicant?

No. The programme is expected to benefit needy elders who can only afford low rent.

B. Application Procedures

8. When will application commence?

The application period runs from 9 July 2012 to 31 January 2013.

9. How to obtain application forms?

Application forms are available at the elderly centres which assist in implementing the programme and are also available for download from the CCF website.

10. How to apply for the programme?

Duly completed application form should be submitted together with copies of the required documents to any elderly centre which assists in implementing the programme in the applicant’s respective district of residence (according to the delineation of Hong Kong’s 18 districts) during the period from 9 July 2012 to 31 January 2013.

The list of these elderly centres is available at the Public Enquiry Service Centres of the Home Affairs Department, District Social Welfare Offices of the Social Welfare Department and various elderly centres.
11. **Can applicants submit the application forms to the elderly centres/the Secretariat by post, by fax or by e-mail?**

No. Please submit the application forms together with copies of the required documents to elderly centres. Elderly centres will check that application forms have been duly completed and submitted with copies of all the required documents before accepting applications.

12. **What kind of documents are applicants required to submit?**

Applicants must submit **copies** of the following required documents **together with** the application forms:

(i) Hong Kong Identity Card/Certificate of Exemption of the applicant and all household members residing with him/her (may choose to produce the original copies in person at the elderly centres);

(ii) Rental receipt (showing any of the household members as the tenant of the flat concerned and the monthly rent);

(iii) (For applicants who choose to receive the subsidy through direct payment into bank accounts) documentary proof of bank account (e.g. the relevant page of passbook showing the name of the account holder or bank statement of the bank account concerned); and

(iv) (For household members who are mentally incapacitated/physically immobile) supporting documents which prove that the household member concerned is mentally incapacitated/physically immobile (e.g. certificates issued by registered medical practitioners of Hong Kong).

13. **Are applicants required to submit income proof?**

No. Applicants have to declare that the average monthly household income in the past 3 months does not exceed the specified income limit.

Elderly centres will conduct audit checks, home visits and income tests on selected applications. Applicants will be required to produce income proof during home visits and income tests.
14. Applicants have to declare that their average monthly household income in the past 3 months does not exceeding the specified income limit. How to calculate the average monthly household income in the past 3 months?

The average monthly household income in the past 3 months refers to the average monthly household income of the 3 months prior to the submission of application (i.e. the average of the total monthly income of the applicant and household members residing with him/her), including earnings from employment and other income (i.e. including salary, double pay/leave pay, job allowance, bonus/commission/tips, fees for rendering services, profits from business/investment, alimony, contribution from relatives/friends, interests from fixed deposits, stock and shares, etc., rental income, monthly pension/widow’s and children’s compensation). Employee’s mandatory contribution to a Mandatory Provident Fund Scheme, payment under Government’s “Scheme $6000”, financial assistance provided by Government, charitable donations and financial assistance from other assistance programmes of the CCF, etc. of the applicant and household members residing with him/her are however not included. When calculating the monthly household income, applicants can refer to the monthly average of the two irregular income items (i.e. double pay and bonus) accumulated over the respective period of time.

For example, if an applicant submits the application on 15 July 2012, the average monthly household income should be the total monthly income of the applicant and household members residing with him/her from April to June 2012 divided by 3.

15. Are applicants required to submit copies of the rental receipts of the past 3 months?

If the rent shown on the copy of the rental receipt submitted by an applicant is same as the amount indicated in Part 3 of the application form, the applicant is only required to submit copy of the rental receipt (showing any of the household members as the tenant of the flat concerned and the monthly rent) of any one of the 3 months prior to the application date.

However, if the rent shown on the copy of the rental receipt submitted by an applicant is different from the amount indicated in Part 3 of the application form, the applicant is required to submit copies of the rental receipts of all 3 months prior to the application date for verification.

16. If there is a change in the number of household members residing with the applicant in the 3 months prior to the application date (e.g. because of death or moving-out of household members), should those household members be included in calculating the number of household members, income and rent?

No. The number of household members, income and rent should be calculated as at the application date.
17. **Should income earned outside Hong Kong be included as an applicant’s household income?**

Yes. All income (irrespective of whether it is earned locally or from overseas, e.g. salaries of temporary job earned overseas) should be included in calculating the household income.

18. **Are the contributions made by an applicant or household members residing with the applicant to a Mandatory Provident Fund (MPF) Scheme deductible from their income?**

Employee’s mandatory contributions made by an applicant or household members residing with the applicant to an MPF Scheme are deductible from their income. However, any voluntary contributions made by them are not deductible.

19. **Are the contributions made by an applicant or household members residing with the applicant to a recognised occupational retirement (ROR) scheme deductible from their income?**

Contributions made by an applicant or household members residing with the applicant to an ROR scheme are deductible from their income. However, the maximum amount deductible from each person should be the least of the following 3 amounts:

- the contributions to the ROR scheme in the 3 months prior to the submission of application;
- the amount of the mandatory contributions that would have been required to pay if he/she had contributed as an employee to a Mandatory Provident Fund scheme (i.e. equivalent to 5% of the monthly salary); or
- $3,750 (i.e. $1,250 per month).

20. **Can applicants stamp a seal or provide fingerprints on the application form instead of signing it?**

If necessary, applicants may stamp a seal or provide fingerprints on the application form instead of signing it.

21. **If a household has more than one aged 65 or above elders and they are unable to reach a consensus on nominating a specified applicant, what should be done?**

As applications should be made on a “household” basis and each rental receipt shall be used by one eligible household only for application purpose, a household with more than one eligible elders should nominate one of the eligible elders as the applicant. If they are unable to reach a consensus on nominating the specified applicant, we would not be able to process the application concerned even if they are eligible under the programme.
22. **Has the CCF commissioned any organisation to assist applicants to complete and submit application forms for them? What should applicants pay attention to if they need assistance in completing the application form?**

The CCF has not commissioned any organisation to complete and submit the application forms for the applicants.

If assistance is needed to submit an application, applicants should seek help from the elderly centres which assist in implementing the programme, or family members, relatives or friends. Applicants should exercise care in the handling and protection of personal data.

23. **What should applicants pay attention to when there are organisations which offer to help them fill in the application forms?**

Applicants should understand the purpose of data collection by the organisation concerned and whether the data collected will be used for other purposes or transferred to any agencies or persons other than the CCF Secretariat or the elderly centres. If the organisations indicate that the data will be used for purposes other than this programme, applicants should seriously consider if they are willing to accept such additional purposes before providing the data to the organisations.

Applicants should keep a record of the name and contact particulars of the persons who collect their data, as well as the name of the organisations they represent.

Applicants should not provide excessive personal data. If the applicant is asked to provide data that exceed the requirement of the programme, he/she should ask for an explanation from the organisations.

**C. Processing of Application**

24. **How long does it take to vet an application?**

In general, after the duly completed application form and copies of all the required documents are submitted to the elderly centres, it will take about 1 to 2 months for the Secretariat to finish all the vetting procedures and arrange for the disbursement of subsidy to successful applicants. However, the time required for vetting may vary, subject to the conditions of individual cases.

25. **How to define the date of submitting the application?**

The date of submitting the application is the date the duly completed application form (together with copies of all the required documents) is submitted to the elderly centre.
26. If an application is unsuccessful, can the applicant seek a review?

Applicants who disagree with the application results can seek a review in writing with justifications within 14 days after receiving the notification of results (address: 4/F, Southorn Centre, 130 Hennessy Road, Wan Chai, Hong Kong).

27. If the same applicant submits more than one application forms, how will the applications be handled?

Duplicate submissions will not be processed; such submissions may delay the processing of application and disbursement of subsidy.

D. Disbursement of Subsidy

28. For successful applications, what is the expected time of subsidy disbursement?

The CCF Secretariat is expected to disburse the subsidy in phases to successful applicants starting from mid-August.

29. How can eligible applicants receive the subsidy?

The subsidy will be deposited directly into the bank account as specified by eligible applicants in the application forms through autopay.

For those without bank accounts, order cheques will be issued to them according to their name on their Hong Kong Identity Card, and they should collect the cheques in person at the designated elderly centres within the specified period and time, and encash the cheques at any local branch of the Bank of China (Hong Kong).

30. If the applicants choose to receive the subsidy through direct payment into bank accounts, what are the arrangements? Do they need to make arrangements at the bank in person? Will the banks impose any service charge?

Applicants are only required to provide the account numbers of his/her local Hong Kong dollar sole-name savings/current account (do not provide the account number of a joint account, credit card account, loan account, fixed deposit account, investment account or foreign currency account) in the application forms. The subsidy will be deposited directly into the specified bank account through autopay, and the Secretariat will issue a notification of result to successful applicants.

Applicants are not required to make arrangements at the banks in person, and banks will not impose any service charge on the applicants.
31. Are applicants required to collect the order cheques in person at elderly centres?

Applicants shall bring along their Hong Kong Identity Cards and collect the cheques in person at the elderly centres. The order cheque will be issued to an applicant after verification of his/her name and Hong Kong Identity Card number. Applicants have to acknowledge receipt of the cheque concerned.

32. How to encash the cheque? Does one need to pay any service charge?

Applicants may go to any branch of the Bank of China (Hong Kong) in person, produce their identity cards for verification and encash the cheques. No service charge is required for this service.

33. Can applicants authorise other persons to encash the cheques for them?

No. As the cheque issued is an order cheque, the payee (not the bearer) will be the only person who can encash the cheque. As such, applicants have to encash the cheque in person at a branch of the Bank of China (Hong Kong).

34. If applicants choose to collect the subsidy in the form of order cheques, what is the validity period of the cheques?

Applicants should bring along their Hong Kong Identity Cards and collect the cheques in person at the designated elderly centres. If applicants fail to collect the cheques within the specified period and time without reasonable explanations, no cheque or subsidy will be given to them.

Cheques issued are valid for 6 months. After collecting the cheques, applicants should encash them at banks within 6 months from the cheque date.

E. Other Arrangements

35. How may physically immobile persons (e.g. those who are disabled or bedridden) receive the subsidy?

For applicants who choose to receive the subsidy through direct payment into bank accounts, the subsidy will be deposited directly into the bank account specified by the applicants on the application forms through autopay.

Applicants without a valid bank account may ask their relatives or friends to call the Secretariat at 2835 2220/ 2835 2222 for special arrangement.
36. How may mentally incapacitated persons apply for and receive the subsidy?

For mentally incapacitated persons who are unable to submit an application, their legal guardians (i.e. those appointed under the Mental Health Ordinance (Cap. 136))/Court of First Instance appointees receiving payments for them or relatives may call the Secretariat at 2835 2220/ 2835 2222 for special arrangement.

37. If applicants or household members residing with the applicants pass away after submitting the applications (but before receiving the subsidy), will they be granted the subsidy?

If applicants submitted the applications before passing away and are confirmed to meet the eligibility criteria under the programme by the Secretariat, subsidy will still be granted and will be treated as part of the estate of the applicants. However, if there are other eligible elders in the household that should be granted the subsidy under the same application, these eligible elders should nominate one of them to be the representative to receive their subsidy.

If an eligible household member has passed away, the applicant may still receive the subsidy for him/her, and the subsidy concerned will be treated as part of that household member’s estate.

38. Given the large volume of personal data collected under the programme, how will the Secretariat and elderly centres handle the data? For how long will such data be retained?

The Secretariat and elderly centres will handle with care the personal data of applicants in accordance with the requirements of the Personal Data (Privacy) Ordinance. The data collected under the programme is primarily handled by the Secretariat and elderly centres, or transferred to relevant Government departments for the purposes of data verification and vetting. In accordance with the requirements under the Personal Data (Privacy) Ordinance, the Secretariat and elderly centres will safely and completely erase the data after the purposes of data collection are fulfilled.