

(1) What are the enhancements to the Silver Support Scheme announced at Budget 2020?

The following enhancements to the Silver Support Scheme were announced at Budget 2020, to take effect from 1 January 2021:

Eligibility Criteria

- Qualifying criterion for total CPF contributions by age 55 will be expanded from \$70,000 to \$140,000. Qualifying criterion of average annual net trade income of self-employed persons when they were aged 45 to 54 will be expanded from \$22,800 to \$27,600.
- Qualifying criterion for household monthly income per person will be expanded from \$1,100 to \$1,800.

The eligibility criteria for housing type remains unchanged. Eligible seniors must live in a 1- to 5-room HDB flat; and not own, or have a spouse who owns, a 5-room or larger HDB flat or private property or multiple properties.

(2) Who is eligible for the enhanced Silver Support Scheme?

Eligibility Criteria

1. An individual will qualify for the Silver Support Scheme if he/she:
 - a. Is a Singapore Citizen; and
 - b. Is 65 years old and above; and
 - c. Has total CPF contributions by age 55 of not more than \$140,000; and
 - d. Has household monthly income per person not exceeding \$1,800; and
 - e. Has average annual net trade income¹ of no more than \$27,600 for age 45 to 54; and
 - f. Lives in property type no larger than 5-room flat.
2. In addition to the criteria above, an individual will be excluded from the scheme if he/she:
 - a. Owns, and/or have a spouse who owns, more than 1 property; and/or
 - b. Owns, and/or have a spouse who owns, private property; and/or
 - c. Owns, and/or have a spouse who owns, 5-room or larger flat.

(3) When will the Silver Support enhancements apply?

The Silver Support enhancements will apply from 1 January 2021.

(4) What is the enhanced Silver Support payout structure?

The amount of Silver Support payouts from 1 January 2021 will be tiered depending on the recipient's place of residence and household monthly income per person. Recipients living in smaller flat types and lower household monthly income per person will receive higher payouts. Seniors are automatically assessed for their eligibility and will receive quarterly cash payments if they qualify.

¹ NTI criterion is only applicable to seniors who were self-employed when they were aged 45 to 54.

Table 1: Silver Support Payouts from 1 January 2021

HDB Flat Type	Payout per quarter	
	Household monthly income per person of \$1,300 or less	Household monthly income per person of above \$1,300 but not more than \$1,800
1- and 2-Room	\$900	\$450
3-Room	\$720	\$360
4-Room	\$540	\$270
5-Room*	\$360 [^]	\$180

*Note: Live in and do not own a 5-room HDB flat

[^]All Singaporeans aged 65 and above who are ComCare Long Term Assistance² (LTA) recipients will automatically receive a Silver Support payout of \$360 per quarter.

(5) Do I need to apply for the enhanced Silver Support Scheme? When will I know my eligibility?

There is **no need to apply** for Silver Support.

All Singaporeans aged 65 and above in 2021 will be automatically assessed for eligibility for Silver Support by CPF Board.

All eligible seniors will receive a notification letter from CPF Board, and the first enhanced payout in December 2020.

² Also known as the Public Assistance Scheme. The Scheme is targeted at those who are permanently unable to work due to old age, illness or disability, have limited or no means of income, and little or no family support.