



**TO BE EMBARGOED TILL 16 DECEMBER 2022,  
6.30 PM**

**16 DECEMBER 2022**

## **MEDIA RELEASE**

### **COVID-19 RECOVERY GRANT EXTENDED TO 31 DECEMBER 2023**

The Ministry of Social and Family Development (MSF) will extend the application period for the COVID-19 Recovery Grant (CRG) until 31 December 2023. This will provide continued support to individuals, whose financial and employment circumstances are affected by the current economic climate.

#### **CRG application period extended until 31 December 2023**

2 CRG was introduced on 18 January 2021 to provide financial assistance to lower to middle-income employees and self-employed persons (SEPs) who experience involuntary job loss, no-pay leave (NPL) or significant income loss for at least three consecutive months. The CRG is part of a suite of measures introduced by the Government during the COVID-19 pandemic. As of 6 November 2022, MSF has supported around 31,000 individuals through the CRG and disbursed about \$75 million in total.

3 While Singapore has transitioned to living with COVID-19, there are individuals whose financial and employment circumstances are still affected by the pandemic. Macroeconomic uncertainties, like recessionary fears in Europe and the United States, continue to weigh on the economy. Individuals impacted by job loss, NPL or income loss may hence face greater difficulties in coping financially. Therefore, MSF has decided to extend the CRG application period by another year, until 31 December 2023, to continue providing support for affected workers.

#### **Adjustments to CRG income criteria, job search requirement and valid economic activity period**

4 To provide targeted support to those with greater need and made more effort to improve their employment circumstances, some of the CRG eligibility criteria will be revised from **1 January 2023** onwards. The full set of revised CRG eligibility criteria is in **Annex A**. The key adjustments are in the areas of income eligibility criteria, job search requirement and updated period for valid economic activity. Please refer to **Table 1** below for the adjustments.

**Table 1: Adjustments to CRG eligibility criteria**

Adjustments	Current criteria	From 1 January 2023
<p><b>(A) Revised income eligibility criteria</b></p> <p><i>The income eligibility criteria will be adjusted to channel support towards households with less income.</i></p>	<p>Prior to involuntary job loss, NPL or income loss:</p> <ul style="list-style-type: none"> <li>Household income (HHI) ≤ \$7,800/month; or</li> <li>Per capita household income (PCHI) ≤ \$2,600/month.</li> </ul>	<p>Prior to involuntary job loss, NPL or income loss:</p> <ul style="list-style-type: none"> <li>HHI ≤ \$6,000/month; or</li> <li>PCHI ≤ \$2,000/month.</li> </ul>
<p><b>(B) Revised job search requirement</b></p> <p><i>The revised job search requirement aims to further encourage CRG recipients to proactively improve their employment prospects, and direct support to those who face more difficulties.</i></p>	<ul style="list-style-type: none"> <li><b>[Employees who apply for CRG based on involuntary job loss]</b> Need to submit evidence of at least two job applications/job interviews prior to applying for CRG.</li> </ul>	<ul style="list-style-type: none"> <li>Need to submit evidence of <u>at least three</u> job applications/interviews prior to applying for CRG</li> </ul>
	<ul style="list-style-type: none"> <li><b>[SEPs]</b> Need to submit supporting evidence of at least two attempts in improving their business revenue or reaching out to new clients in lieu of the job search requirement.</li> </ul>	<ul style="list-style-type: none"> <li>Need to submit evidence of <u>at least three</u> attempts</li> </ul>
<p><b>(C) Updated period for valid economic activity</b></p> <p><i>This is a procedural update to the period for eligible evidence of economic activity, and not a change in the requirement of CRG.</i></p>	<ul style="list-style-type: none"> <li>Proof of work for at least six months between 1 January 2020 and 31 December 2021; or declaration of annual Net Trade Income (NTI) in 2020 or 2021.</li> </ul>	<ul style="list-style-type: none"> <li>Proof of work for at least six months between 1 January 2021 and 31 December 2022; or declaration of annual NTI in 2021 or 2022.</li> </ul>

### **No changes to remaining CRG eligibility criteria**

5 There is **no change** to the amount of financial support provided in each tranche of CRG, which is as follows:

(A) **Up to \$700 per month for three months** to employees who are:

- Unemployed due to retrenchment or involuntary contract termination; or
- Placed on involuntary NPL for at least three consecutive months.

(B) **Up to \$500 per month for three months** to:

- Employees who are facing salary loss for at least three consecutive months, with an average overall loss of at least 50%; or
- SEPs who are facing NTI loss for at least three consecutive months, with an average overall loss of at least 50% at the point of application, compared to their average monthly NTI in 2021 or 2022.

6 Eligible individuals will continue to be able to receive up to three tranches of support under CRG. Those who receive a third tranche of CRG will also be able to receive further assistance with their job search from NTUC's Employment and Employability Institute (e2i) and Workforce Singapore (WSG), as per the current practice.

7 The application portal for CRG remains available on <http://go.gov.sg/CRG>, 24 hours a day, seven days a week.

8 Applicants are encouraged to prepare their supporting documents in advance for a smooth application process (please see **Annex B** for examples of supporting documents).

9 Those who need help completing the online application form can call the ComCare Call hotline (1800-222-0000) or email Ask\_SSO@msf.gov.sg. Those who are unable to apply online can visit their nearest Social Service Office (<http://go.gov.sg/ssolocator>) for assistance.

**ISSUED BY**  
**MINISTRY OF SOCIAL AND FAMILY DEVELOPMENT**

## ELIGIBILITY CRITERIA

	Employees	SEPs
Age	21 years old and above	
Citizenship	Singapore Citizens (SCs) and Permanent Residents (PRs)	
Annual Value (AV) of residential property	Living in a property with an Annual Value (AV) of not more than \$21,000 (based on AV as of 31 Dec 2022). Applicants should not own more than one residential property.	
Prior household income	<b>[From 1 Jan 2023]</b> Prior to involuntary job loss, no-pay leave, or income loss, household income ≤ \$6,000/month <u>or</u> per capita household income ≤ \$2,000/month.	
Economically active	<ul style="list-style-type: none"> <li><b>[From 1 Jan 2023]</b> Employees should have worked for at least six months cumulatively <b>between 1 January 2021 and 31 December 2022.</b></li> </ul>	<ul style="list-style-type: none"> <li><b>[From 1 Jan 2023]</b> SEPs should have declared* annual NTI <b>in either 2021 or 2022.</b> Additionally, SEPs should provide supporting documents on their line of work.  <i>*SEPs may retroactively declare their NTI in past years by submitting Self-Employed Person Income Declaration Form to the CPF Board. The form can be found on the CPF website (<a href="https://go.gov.sg/income-declaration">https://go.gov.sg/income-declaration</a>).</i></li> <li><b>[For CRG Renewal]</b> All SEP applicants who have received CRG or COVID-19 Recovery Grant-Temporary (CRG-T) before must meet one of the following criteria at the point of application to qualify: <ul style="list-style-type: none"> <li>○ Have no outstanding Medisave contributions; or</li> <li>○ Have outstanding Medisave contributions but are committed to making contributions via a GIRO<sup>#</sup> plan.</li> </ul> </li> <li><i>#To ensure that they continue to play a role in saving for their healthcare needs, all applicants, including present employees who were</i></li> </ul>

	Employees	SEPs
		<p>previously SEPs, should have no outstanding Medisave contributions to qualify for a renewal of assistance. Applicants may visit <a href="http://cpf.gov.sg/SEPHome">cpf.gov.sg/SEPHome</a> to check their outstanding MediSave contributions and make payment arrangements.</p>
<b>Job/Income Loss</b>	<ul style="list-style-type: none"> <li>• Full-time or part-time employee who is presently: <ul style="list-style-type: none"> <li>○ Involuntarily unemployed (due to retrenchment/contract termination);</li> <li>○ On involuntary NPL for a period of at least three consecutive months (e.g., January – March 2023); or</li> <li>○ Experiencing salary loss for at least three consecutive months, with an average overall loss of at least 50% from all jobs as a part-time or full-time employee (e.g., December 2022 – February 2023)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>[From 1 Jan 2023]</b> Presently experiencing NTI loss for at least three consecutive months, with an average overall loss of at least 50% at the point of application, compared to their average monthly NTI in <b>2021 or 2022</b>.</li> </ul>
<b>Job search or training requirement</b>	<p><b>[From 1 Jan 2023]</b> Applicants must have actively participated in job search or training, and show proof of any of the following activities in the <u>two months prior to application</u>:</p> <ul style="list-style-type: none"> <li>• Submitted at least three applications via Government-linked touchpoints for jobs or attachments;</li> <li>• Attended at least three job interviews;</li> <li>• Registered with WSG Careers Connect, WSG-appointed Career Matching Providers (Ingeus or MAXIMUS) or NTUC-e2i Centres for career coaching and have commenced the coaching session(s); or</li> <li>• Applied for at least one training programme listed on MySkillsFuture portal.</li> </ul> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>- <i>In lieu of the job search or training requirement, SEPs may submit supporting evidence of three attempts to improve their business revenue or reach out to new clients/business opportunities, as proof of job search.</i></li> </ul>	

	Employees	SEPs
	<ul style="list-style-type: none"> <li>- <i>Employees who are facing salary loss or are on involuntary NPL will be exempted from this requirement.</i></li> </ul>	
<b>Exclusion criteria</b>	<p>Recipients of ComCare Short-to-Medium Term Assistance or Long-Term Assistance may apply for the CRG when receiving their last month of ComCare payouts. If approved, their CRG grants will commence after the cessation of their ComCare payouts.</p> <p>Applicants who are Full-time National Servicemen at the point of application are not eligible.</p>	
<b>Tranches (each tranche provides three months of assistance)</b>	<p><b>[From 1 Jan 2023]</b></p> <p>Eligible persons can receive a maximum of three tranches (i.e. nine months) of CRG <b>between 2021 and 2023</b> (e.g., those who have received two tranches of CRG between 2021 and 2022 can receive one more tranche in 2023; those who did not receive CRG in 2021 or 2022 can receive up to three tranches in 2023).</p> <p>To render further employment support, NTUC's Employment and Employability Institute (e2i) will be contacting individuals who are receiving their third tranche of CRG, to refer them to resources that can support their job search efforts.</p>	

## LIST OF SUPPORTING DOCUMENTS

The following list provides examples of supporting documents required for CRG applications:

- Documents on bank account details for fund disbursement.
- **[For employees]:** Relevant documents indicating involuntary loss of job, placement on involuntary NPL or salary loss for at least three consecutive months, with an average overall loss of at least 50%, including:
  - A letter of retrenchment/termination of contract; or
  - A letter from employer stating placement on involuntary NPL for at least three consecutive months; or
  - A letter from employer indicating salary loss for at least three consecutive months, with an average overall loss of at least 50%; or
  - Payslip(s) or CPF contribution statement(s) showing last drawn monthly salary **before** and **after** the job loss, placement on involuntary NPL or salary loss.
  - [For involuntary job loss] Proof of job search or training (e.g., submitted at least three applications via Government-linked touchpoints for jobs or attachments) in the two months before your application.
- **[For self-employed persons]:** Relevant documents indicating that you are currently working as a self-employed person (e.g., valid trade license(s), contracts for service, income statements, tax invoices billed to service buyers, receipts issued for services, or list of client engagements).
- Supporting documents indicating your active participation in job search or training e.g., confirmation of application for job or training via Government touchpoints. The documents should minimally indicate:
  - Your name;
  - Date of application; and
  - The name of the company/employer that you applied or interviewed at, or the training provider and course title of the training that you attended.Self-employed persons may submit relevant supporting evidence of three attempts to reach out to clients or improve your businesses in lieu of job search or training (e.g. pivoting business to cater to wider target audience, actors attending auditions, putting up advertisements to solicit for business) in the two months before your application.

## FREQUENTLY ASKED QUESTIONS

**1. What are the key changes to the COVID-19 Recovery Grant (CRG) from 2023?**

- **Revised income criteria:** Eligible applicants should either have household income ≤ \$6,000/month or per capita household income ≤ \$2,000/month, prior to their involuntary job loss, no-pay leave (NPL) or income loss.
- **Revised job search requirement:** Employees applying for CRG based on involuntary job loss need to submit proof of at least three job applications or interviews prior to applying for CRG, to show that they have been actively participating in job search. In lieu of the job search requirement, SEPs need to submit supporting evidence of three attempts to improve their business revenue or reach out to new clients.
- **Updates in eligibility criteria**, to align with the extended application period:
  - i. Under the **economic activity criterion**, employees must have worked for at least six months cumulatively between 1 Jan 2021 and 31 Dec 2022 instead of 1 Jan 2020 and 31 Dec 2021. SEPs must have declared their annual net trade income (NTI) in 2021 or 2022 instead of 2020 or 2021.
  - ii. Under the **income loss criterion**, SEPs' NTI would be compared to their average monthly NTI in 2021 or 2022, instead of 2020 or 2021.
- These changes will take effect for applications received from 1 January 2023.

**2. Why is MSF tightening the CRG income eligibility criteria?**

- The economic impact of COVID-19 has gradually diminished as Singapore transited to living with COVID-19. As such, we have tightened the income eligibility criteria to direct support towards those with greater needs.

**3. Why are there no changes in the maximum number of CRG tranches a recipient can receive, even though applications for CRG have been extended?**

- We have retained the maximum number of CRG tranches eligible recipients can receive to ensure prudence in the use of public monies, as financial support would not be as effective in helping recipients who have received three tranches of CRG support (i.e. nine months) to improve their employment circumstances – such recipients are likely to require targeted employment support instead to improve their circumstances.
- NTUC's Employment and Employability Institute (e2i) will also continue to contact third-time CRG recipients, to refer them to resources that can support their job search efforts.
- Third-time CRG recipients who require financial assistance for their basic living expenses can approach our Social Service Offices (SSOs) (<http://go.gov.sg/ssolocator>) for assessment for other social assistance schemes.

**4. How many tranches of CRG assistance are applicants eligible for? Can a first-time CRG applicant receive up to three tranches of CRG in 2023?**

- From 1 January 2023, eligible applicants can receive a maximum of three tranches of CRG between 2021 and 2023. A successful CRG applicant receives three months of assistance per tranche.
    - Eligible applicants who did not receive CRG in 2021 or 2022 can receive up to three tranches of CRG in 2023, provided they meet all eligibility criteria at the point of each application.
    - Those who received one or two tranches of CRG between 2021 and 2022 can receive up to two or one more tranche of CRG in 2023 respectively.
  - Existing CRG recipients who continue to meet the eligibility criteria can apply online for a renewal of their CRG assistance with the necessary supporting documents, if they are in their final month of assistance or if their prior assistance has ended.
- 5. Do applicants need to submit another application for the CRG if they wish to renew their application, although they had previously successfully applied for the grant?**
- Yes. All applicants who are applying for a renewal of their CRG are required to submit a new application reflecting their current status. Applicants must also continue to fulfil the CRG eligibility criteria at the point of application.
- 6. For applicants on NPL or experiencing income loss, can the period of assessment for the first or second CRG application overlap with the period of assessment for their future applications?**
- No. Any renewal of CRG application must be supported by a new period of three consecutive months of NPL or income loss, with no overlaps with the period of NPL or income loss from earlier applications. This is to ensure that there is no duplicate support provided for the same period of income loss.
- 7. How can CRG applicants who need support in their job search or training efforts get help?**
- Applicants may wish to refer to the following resources for assistance:
    - For employment assistance, please contact WSG Hotline at 6883 5885 or e2i hotline at 6474 0606, or visit <http://go.gov.sg/wsgcrg-livechat>, or <http://e2i.com.sg/app>
    - For job search resources, please visit <http://go.gov.sg/grit-crg>;
    - For training opportunities, please visit <http://go.gov.sg/ssg-sgujns>.
  - Third-time CRG recipients will also be contacted and offered job search assistance (e.g. career advisory or sharing of employability resources) by WSG or NTUC's e2i.

TRANSLATED TERMS

<b>COVID-19 RECOVERY GRANT</b>	冠病疫情复苏补贴	Geran Pemulihan COVID-19	கொவிட்-19 மீட்சி மானியம்
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