

Life storeys

Life in the Heartlands

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Empowering Seniors

TO AGE WELL IN
THEIR COMMUNITIES



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DEAR READERS,

Thank you for picking up Life Storeys October/ November 2024. It is a special edition that spotlights on the well-being of seniors in Singapore, featuring useful resources and programmes that value add to their golden years.

Age Well SG supports seniors to age in place, enabling them to stay active and feel valued in the community. Read about the different efforts in **Talk of the Town**.

Find out, in **Around the Block**, how the little changes can make homes and communities safe for senior citizens, and make their getting around easier and better.

In **Our Life Stories**, we speak to Ms Daisy Sim about her caregiving journey, and get insights on the strengths and needs of caregivers. Get ready to be inspired by her grit and loving dedication.

Finally, **Living It Up** is packed with tips on strengthening financial stability, enhancing digital literacy, and caring for others with geriatric depression.

Ageing can be made easier and smoother, thanks to supportive environments and thoughtful changes. Read how everyone can play a role in this issue!

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Life Storeys is a quarterly community publication by the Housing & Development Board, bringing you stories and happenings from your neighbourhood. Join us in creating a gracious and harmonious living environment for all! You can also access the electronic version at <https://go.gov.sg/hdb-lifestoreys> or scan the QR code below.



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Empowering Seniors

TO AGE WELL IN THEIR COMMUNITIES

Explore how Age Well SG supports seniors to age in place as it helps them stay active, connected and valued in their communities. Read on to see how we can all contribute to build a more inclusive Singapore.

An ageing population will transform the way our society works. Age Well SG – a national programme led by the Ministry of Health (MOH), Ministry of National Development (MND) and Ministry of Transport (MOT) – was launched in 2023, to build an age-friendly society and living environment.

The programme has four key pillars.



PILLAR 1

SENIOR-FRIENDLY HOMES AND NEIGHBOURHOODS

Age Well SG will enhance the living environment to make it safer and easier for seniors to engage in their daily activities. EASE, or the Enhancement for Active Seniors programme introduces a range of senior-friendly fittings at heavily subsidised rates. These include:



Grab bars within the flat



Slip-resistant treatment to existing toilet flooring



Home fire alarm device

Why Are CCAs Special?

These public housing units are specially designed with senior-friendly features and include communal spaces for residents to socialise with neighbours and family. All residents will subscribe to the Basic Service Package (BSP), which offers support from a dedicated Community Manager for simple home repairs, light social activities and basic health checks. A fee applies for this package, allowing seniors to enjoy personalised support and peace of mind. Additional care support is also available through the optional Shared Caregiving Service, which can be customised to meet individual needs, for an additional cost.

From October 2024, residents of Singapore's first CCAs in Bukit Batok will start collecting their keys.

For those looking to live independently in the community with a peace of mind, the Community Care Apartments (CCAs) is a new housing-plus-care option that combines senior-friendly housing with tailored care and social support.

The support does not stop at the doorstep. Neighbourhoods and estates will also be upgraded under the Silver Upgrading Programme (SUP) and the Neighbourhood Renewal Programme (NRP). Enhancements include:



Barrier-free access ramps and rest points along routes frequented by seniors



Dementia-friendly features that aid in wayfinding



Active ageing amenities like fitness trails and therapeutic gardens

Apart from these, with the MOT's Friendly Streets initiative, efforts are also underway to make walking and cycling safer, more inclusive and comfortable for seniors and the community. Friendly Streets will make our neighbourhood roads more pedestrian-friendly with:



Longer and more frequent green-man signals to give seniors more time to cross the road



Barrier-free crossings



Raised zebra crossings that act as a hump to slow down vehicles



Road humps to slow down approaching traffic



Reduced speed limits for vehicles

Beyond Friendly Streets, improvements will be made to commuter infrastructure to support walking as the first and last mile mode of commuting, improve public transport experience, and support seniors ageing in the community. These include:



Adding more covered linkways



Upgrading bus stops with senior-friendly features, such as additional seats with arm and back rests



Retrofitting more pedestrian overhead bridges with lifts for barrier-free access, especially near public transport nodes and healthcare institutions

Additionally, the Green Man plus will also be expanded to 1,500 more pedestrian crossings by 2027, giving seniors more time to cross the road.

PILLAR 2

STAYING ACTIVE AND CONNECTED

Staying active and socially connected is essential for a fulfilling and healthy ageing experience. Alongside Healthier SG, which focuses on preventive care for all Singaporeans, MOH is expanding the number of Active Ageing Centres (AACs) across the island. This expansion ensures seniors can easily access a centre close to their home.

AACs are community hubs where seniors can form strong social connections, participate in various activities, access health services, and contribute to their community.

Discover What AACs Can Offer

To learn more about the services offered by AACs, visit go.gov.sg/aacgowhere and locate the nearest AAC. They are here to support our seniors in living a full, active and connected life!

PILLAR 3

VOLUNTEERING FOR PURPOSE AND CONNECTION

Seniors can continue to make a meaningful impact on those around them while staying active, healthy and socially connected in their golden years. The Silver Guardian Programme offers a range of volunteering opportunities tailored to seniors' diverse interests.

Through this programme, senior volunteers can organise activities such as simple exercise sessions, communal meal preparation, and befriending seniors at risk of social isolation. Training will be provided to equip them with the necessary skills before matching them with various volunteering roles at the AACs.

PILLAR 4

STRENGTHENING COMMUNITY CARE

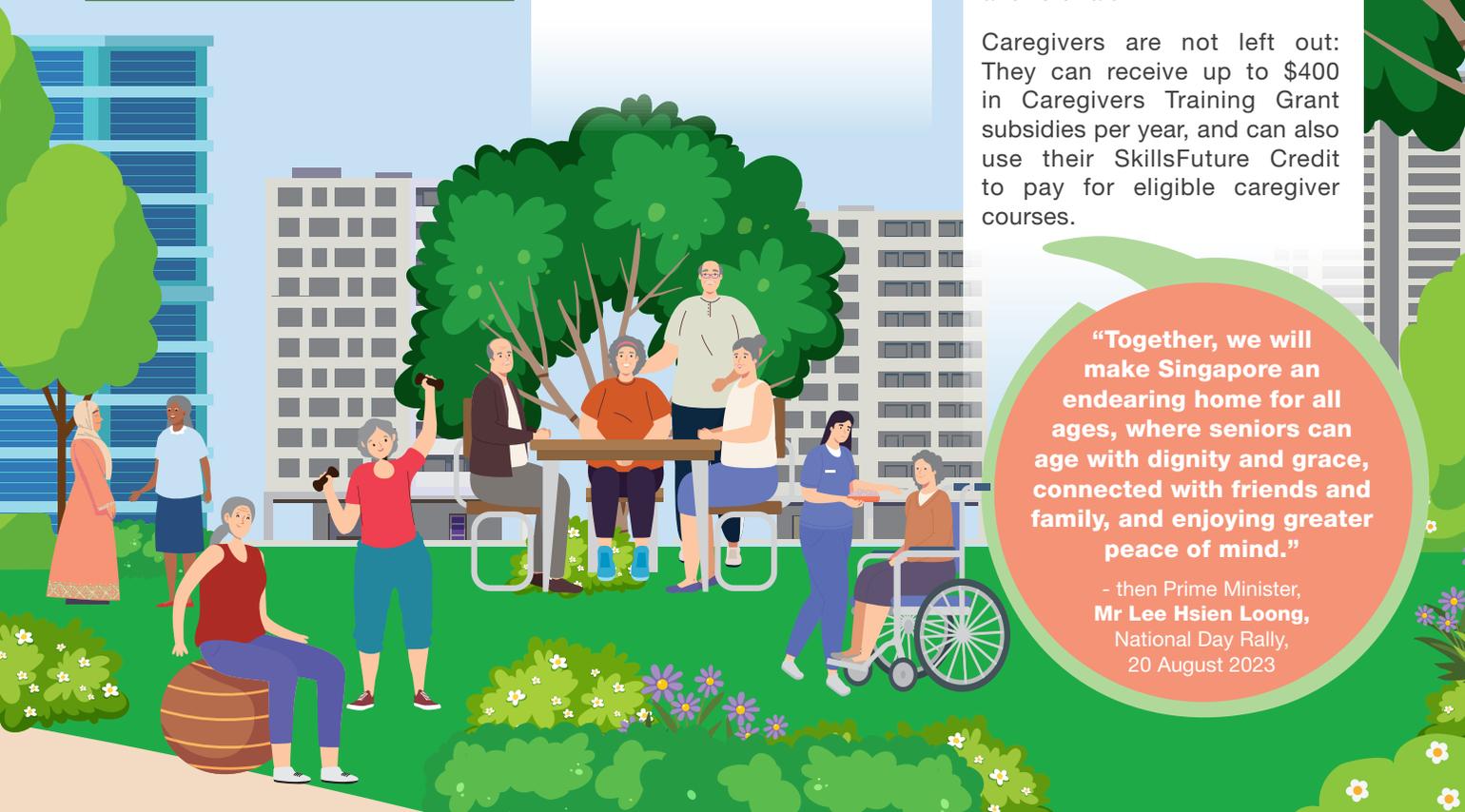
To better support frailer seniors and reassure their families, MOH is expanding options for timely and appropriate care at home. As part of the Age Well SG initiative, the Enhanced Home Personal Care (HPC+) service assists with daily activities such as housekeeping and showering. Eligible seniors will be referred to this service, which also features 24/7 technology-enabled monitoring to detect falls and incidents, providing prompt support when needed. HPC+ will be rolled out progressively across the island to reach more seniors.

Additionally, MOH is working to streamline the care journey for seniors and their caregivers by establishing a common point of contact. This approach will coordinate care across different providers using a standardised assessment tool, reducing the need for multiple assessments and referrals.

Caregivers are not left out: They can receive up to \$400 in Caregivers Training Grant subsidies per year, and can also use their SkillsFuture Credit to pay for eligible caregiver courses.

“Together, we will make Singapore an endearing home for all ages, where seniors can age with dignity and grace, connected with friends and family, and enjoying greater peace of mind.”

- then Prime Minister,
Mr Lee Hsien Loong,
National Day Rally,
20 August 2023





BUILDING

Safe Homes and Communities for Seniors

为乐龄人士打造安全的居家及社区环境

Membina Rumah dan Komuniti Selamat untuk Warga Emas

முத்தோருக்குப் பாதுகாப்பான இல்லங்களையும் சமூகத்தையும் உருவாக்குதல்

Discover how thoughtful changes are transforming daily life for our seniors, making every journey easier and every day brighter.

Creating a safer and more inclusive environment for seniors is at the heart of Singapore's Age Well SG strategy. Through various initiatives, seniors and their families can access resources to improve safety at home and in the surrounding neighbourhood.

Do I qualify for EASE?

Singapore Citizen households (purchased flats) and Registered Tenants (rental flats) can apply if a family member is 65 or older, or between 60 and 64 and needs help with at least one of the Activities of Daily Living*.

*Includes everyday self-care tasks like bathing, dressing, feeding, using the toilet, moving around, and transferring from bed to chair.

For more information, visit go.gov.sg/hdb-ease.

我是否符合资格申请乐龄易计划？

若家庭成员中有年满65岁或以上的乐龄人士，或60至64岁之间，并且需要至少一项目日常生活活动帮助*的新加坡公民家庭（购买组屋）和注册租户（租赁组屋）均可申请。

*这包括日常自理活动，如冲凉、更衣、进食、如厕、走动，以及下床移动到椅子。

预知更多详情，请浏览网站：go.gov.sg/hdb-ease。

INSIDE THE HOME

室内 | Di Dalam Rumah | இல்லத்திற்குள்

One key programme, Enhancement for Active Seniors (EASE), offers subsidised improvements such as grab bars, ramps and home fire alarm device. EASE improvements are designed to prevent falls, increase accessibility and provide peace of mind, enabling elderly residents' security and independence in their own homes. Seniors may opt for EASE under the Home Improvement Programme (HIP) or apply directly with HDB if their blocks do not qualify for HIP or they have urgent needs.

乐龄易计划 (Enhancement for Active Seniors, 简称EASE) 为乐龄人士提供补助性家居改装计划, 包括安装扶手、斜坡道和居家火灾警报器等。在乐龄易计划下推出的改装项目旨在避免年长者摔倒, 让他们行动变得更便利, 生活更安心, 能够更自立。年长者可在申请家居改进计划 (Home Improvement Programme, 简称HIP) 时, 同时申请加入乐龄易计划。如果乐龄人士居住的组屋尚未符合家居改进计划, 或情况紧急, 则可以向建屋发展局直接提出申请。

Penambahbaikan Kediaman bagi Warga Emas Aktif (EASE) ialah satu program utama yang menawarkan pembaikan bersubsidi seperti palang pemegang, tanjakan dan peranti penggera kebakaran di rumah. EASE direka untuk menghalang penduduk berumur daripada jatuh, serta meningkatkan kebolehcapaian dan memberi ketenteraman kepada mereka, selain membolehkan mereka berasa selamat dan berdikari di rumah mereka sendiri. Warga emas boleh memilih EASE di bawah Program Peningkatan Rumah (HIP) atau terus memohon dengan HDB sekiranya blok mereka tidak layak untuk HIP atau mereka mempunyai keperluan mendesak.

ஒரு முக்கிய திட்டமான சுறுசுறுப்பான மூத்தோருக்கான மேம்பாட்டுத் திட்டம் (EASE), மூத்தோருக்கு மானிய விலையில் கைப்பிடிகள், சாய்வுப்பாதைகள், மற்றும் வீட்டுத் தீ எச்சரிக்கை கருவிகள் போன்ற மேம்பாடுகளை அளிக்கிறது. EASE மூலம் மேற்கொள்ளப்படும் மேம்பாடுகள் மூத்தக் குடிமக்கள் கீழே விழுவதைத் தடுக்கும் விதமாகவும், நடமாட்டத்தை அதிகரிக்கும் விதமாகவும், நிம்மதியளிக்கும் விதமாகவும் வடிவமைக்கப்பட்டுள்ளன. இதனால், மூத்தக் குடிமக்களால் அவர்களது சொந்த வீட்டில் பாதுகாப்பாகவும் பிறரைச் சாராமலும் இருக்க முடியும். மூத்தோர், இல்ல மேம்பாட்டுத் திட்டம் (HIP) மூலம் EASE அம்சங்களை தேர்ந்தெடுக்கலாம், அல்லது அவர்களுடைய புனோக்குகள் HIP-க்குத் தகுதிபெறவில்லை என்றாலோ, அவர்களுக்கு அவசரத் தேவைகள் இருந்தாலோ வீடமைப்பு வளர்ச்சிக் கழகத்துக்கு நேரடியாக விண்ணப்பிக்கலாம்.



Grab bars



Widening of entrance



Handrail



Wall-mounted foldable shower seat



Home Fire Alarm Device (HFAD)

Adakah Saya Layak untuk EASE?

Isi rumah Warga Singapura (flat beli) dan Penyewa Berdaftar (flat sewa) boleh memohon sekiranya ada seorang anggota keluarga berumur 65 tahun ke atas, atau antara 60 hingga 64 tahun dan memerlukan bantuan dalam sekurang-kurangnya satu Kegiatan Kehidupan Harian*.

*Termasuk penjagaan sendiri harian seperti mandi, memakai baju, makan, menggunakan tandas, bergerak, dan beralih dari katil ke kerusi.

Untuk maklumat lanjut, sila kunjungi go.gov.sg/hdb-ease.

நான் EASE-க்குத் தகுதி பெறுகிறேனா?

சிங்கப்பூரர்களின் குடும்பங்கள் (வாங்கிய வீடுகள்) மற்றும் பதிவுசெய்யப்பட்ட வாடகைதாரர்கள் (வாடகை வீடுகள்), அவர்கள் குடும்ப உறுப்பினரில் ஒருவரது வயது 65 அல்லது அதற்கும் மேல் இருந்தால், அல்லது 60 முதல் 64 வயதுக்கு இடைப்பட்டவராக இருந்து அன்றாட வாழ்க்கை நடவடிக்கைகளில்* ஏதேனும் ஒரு நடவடிக்கைக்கு உதவி தேவைப்படுவதாக இருந்தால் அவர்கள் விண்ணப்பிக்கலாம்.

*தினசரி சுய பராமரிப்பு நடவடிக்கைகளான குளித்தல், ஆடை அணிதல், உண்ணுதல், கழிவறையைப் பயன்படுத்துதல், நடமாடுதல் மற்றும் படுக்கையிலிருந்து எழுந்து நாற்காலியில் உட்காருதல் ஆகியவை அடங்கும்.

மேல்விரங்களுக்கு go.gov.sg/hdb-ease என்ற இணையப்பக்கத்திற்குச் செல்லவும்.

OUTSIDE THE HOME

Beyond the home, neighbourhoods are also being upgraded to cater to senior residents. By 2029, about 24,000 seniors across 26 precincts will benefit from new amenities under the Silver Upgrading Programme. These upgrades, including therapeutic gardens, fitness trails and improved barrier-free access, aim to foster active ageing in a supportive and vibrant community setting.

HDB, in collaboration with other agencies, is working to ensure that public spaces meet the needs of seniors, promoting connectivity and engagement. Such improvements reflect a broader effort to create environments where seniors feel valued, connected and supported.



The therapeutic garden trail was introduced as one of the enhancement plans for Chong Boon, where residents can enjoy nature in this peaceful space, and improve mental well-being.



The walking trail planned for Chong Boon aims to create recreational spaces for inter-generational bonding.



The proposed Community Living Room would provide spaces for greater connectivity and foster engagement within communities.



With the upcoming neighbourhood enhancements, Mdm Esah is looking forward to more bonding time with other seniors in the community.

About 30 seniors participated in a Community Improvement Walk in Chong Boon to give ideas on what enhancements they hope to see.

Taking a Walk to Consider Age-Friendly Features for Chong Boon, Ang Mo Kio

On 25 August, around 30 seniors took part in a Community Improvement Walk in Chong Boon, to share their ideas on preferred neighbourhood enhancements with volunteer community facilitators like Ms Laxie Mary Bunny Sequeira.

Mdm Esah was one of the participants. She is eager for the community area being planned between four blocks. “We seniors would love to gather here to sit and chat. We could also share meals – everyone can bring a little something,” she says, smiling. “This would bring us joy and help reduce loneliness.”

Looking at an illustration of a bookshelf planned for the void deck, Mr Tay Thuan

Yong liked the idea. He felt it could provide residents with a space to read magazines and might even encourage people to contribute reading materials. While this could be inconvenient for some, he believes it could be useful to others.

Ms Sequeira found the seniors to be engaged throughout the walk. “They were open-minded, responsive and clear about what they wanted,” she shares. A volunteer since the age of 14, Ms Sequeira adds, “They were happy and interested. I enjoyed talking to them, and they truly enjoyed both the conversation and the walk.”



Mr Tay thinks that the bookshelves planned for the void deck will be useful for residents looking to read more or share interesting materials.



Volunteer community facilitator Ms Sequeira (second from the left) and Ms Penny Chua (far left) from the MOH Office for Healthcare Transformation were gathering insights from participants Mr Glenn Poh and his mother, Mdm Tan Sow Meng (right).

Senior-Friendly Bus Stops

In support of the Age Well SG initiative, our bus stops are set to undergo thoughtful upgrades designed to keep seniors active and connected, while creating a safer, more enjoyable commute for everyone.

Here's what you can look forward to at the upgraded bus stops:

We look forward to seeing these revitalised bus stops serve our community safely and effectively!

- a. Green roofs**
- cooler and more pleasant waiting areas

- b. Priority seats with armrests and backrests**
- comfort and good visibility of approaching buses

- c. Well-lit information panels**
- easy reading of bus schedules and other details

- d. Back panels and side screens**
- protection against wind and rain



Initiatives for Safer Paths



As our community grows, it is our responsibility to keep our shared spaces safe. If you use a personal mobility aid (PMA), there are new regulations coming into effect by end 2025 that you need to be aware of.

- Mobility scooter users will need to have **proof of relevant medical need** to use the device. Details of how user can obtain certification will be announced later. Ample time will be given, hence there is no need to rush to healthcare institutions to obtain one.
- The speed limit for PMAs will be **lowered from 10km/h to 6km/h**, equivalent to the speed of brisk walking. PMA users are advised to ride within 6km/h in the meanwhile.
- Size of PMAs should not exceed **120cm** in length, **70cm** in width, **150cm** in height (measured from the floor to the top of the PMA or the user's head when seated on the PMA, whichever is higher), and **300kg** in laden weight. **These dimensions limits already apply on public transport.**

Safer Walkways for the Elderly

LTA is converting footpaths located next to dedicated cycling paths into Pedestrian-Only Paths, helping slower-moving users, such as the elderly, navigate paths with greater ease. **Bicycles and non-motorised Personal Mobility Devices (PMDs) will no longer be allowed on these footpaths that are converted to Pedestrian-Only Paths.** They and other device users can continue to use the adjacent cycling paths. **A grace period for the transition will be given before enforcement action starts from 1 July 2025.** Pedestrians are strongly encouraged to stay on the Pedestrian-Only Paths.

For more information, visit go.gov.sg/pedestrian-only-paths.



Clear markings will be imprinted to help path users differentiate Pedestrian-Only Paths from cycling paths.

COMPLEXITIES OF CAREGIVING:

A Dedicated Daughter's Playbook

“...doing your best is more than enough. Every act of love, no matter how small, matters.”

Get ready to meet Daisy Sim, a powerhouse of strength, love, and perseverance. At 60, her caregiving journey is nothing short of extraordinary.

From stepping up to caring for her mother, to juggling her career as a Finance Services Manager, Daisy's days are a remarkable whirlwind of grit and inspiring dedication. Read on to find out more about her inspiring story!

WHAT LED TO YOUR CAREGIVING FOR YOUR MOTHER?

Around five years ago, my mother was hospitalised for breathing difficulties. After months of being in the Intensive Care Unit and High Dependency Ward post-surgery, her daily basic needs like feeding and breathing required complex support. I remember how my family had to confront the difficult decision on care arrangements. Placing her in a nursing home was an option, but it pained us to leave her in the care of strangers, so we decided to care for her by ourselves.

WHAT DOES A TYPICAL WEEK LOOK LIKE FOR YOU?

I work full-time as a Finance Services Manager and so my “caregiving shift” with my mother starts after work. Every two weeks, I spend the evenings and nights by my mother's side for the week. In those quiet hours, I wake up several times to check her oxygen levels and ensure her breathing support machine functions properly. As my husband also has dietary restrictions, I prepare 16 to 17 meals which he can easily heat up in my absence.



TELL US MORE ABOUT YOUR CAREGIVING FOR YOUR HUSBAND.

You see, my husband has been facing health challenges for a few years now. He underwent knee replacement surgery three years ago, so back then, I had to assist him with his baths and rehabilitation, all while caring for my mother. Due to the recent decline in his kidney function, I have also been planning and cooking his meals as he now requires a more delicate diet.

WHAT MOTIVATES YOU TO KEEP GOING?

It's this sense of responsibility - of a child towards her mother. Seeing my mother progress from tube feeding to enjoying soft foods encourages and lifts me up! I was so happy! To me, it meant that her quality of life was improving. Support from friends and family has also walked me through some of the most difficult periods of caregiving.

WHAT CHALLENGES DO YOU FACE?

Truthfully, I'm not young too. My back cries from the physical strain of lifting and moving my mother! Fatigue joins the game. The stress of attending to my mother's needs took a toll on my immune system and led to my own battle with cancer last year. Ironically, I became someone in need of care myself.



THIS IS A LOT TO TAKE! HOW DO YOU COPE?

Supportive waist belts, *tuina* (traditional Chinese massage), and strength exercises for the lower back. They help with the physical strain, but what gives me the strength to fight every day is my faith. My family's support has been especially crucial too! Last year, my children encouraged me to take a break for myself, so I went on a holiday. Being able to rest and reset made a world of difference for me.

WHAT ARE SOME NEEDS OF CAREGIVERS THAT YOU FEEL TEND TO GET OVERLOOKED?

Caregivers wrestle with time constraints to juggle all the commitments screaming for attention. While the flexi-hours offered by my workplace have been helpful, I often find myself hard pressed for time to ensure that work demands, my mother's and husband's needs are all taken care of. Secondly, caregivers need care themselves. We are not superheroes. When I battled cancer, I needed not just a break, but the care, comfort, and understanding of my family and friends.

WHAT ADVICE WOULD YOU OFFER TO NEW OR YOUNGER CAREGIVERS?

Caregiving is a journey that requires a lot of time, grit and finances. Progress may be elusive, or it may take a long time to see improvement. But doing your best is more than enough. Every act of love, no matter how small, matters. Take care of yourself too!

STRENGTHEN YOUR FINANCIAL STABILITY

with Your HDB Flat

通过您的组屋，
享有财务稳定

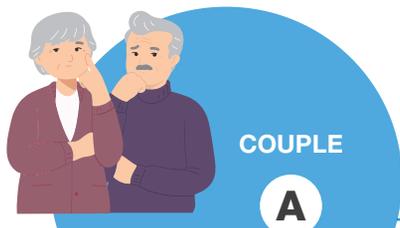
Mengukuhkan Kestabilan
Kewangan Anda Melalui Flat
HDB Anda

உங்கள் வீடமைப்பு வளர்ச்சிக்
கழக வீட்டின் மூலம் உங்கள்
நிதி நிலைத்தன்மையை
வலுப்படுத்துங்கள்

Discover how you can make the most of various HDB schemes to ensure a serene retirement, filled with opportunities, confidence and financial assurance.

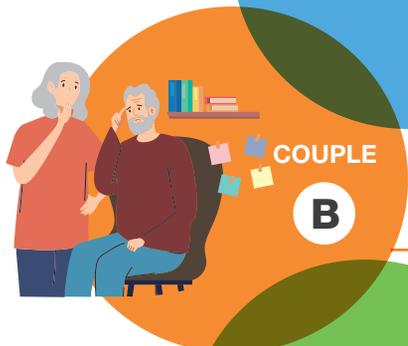
As we age, maintaining financial security is crucial. Thankfully, there are several ways seniors can monetise their HDB flats to strengthen their financial stability during retirement.

Let's consider three groups - Couple A, Couple B and Mr C, all of whom are in their golden years:



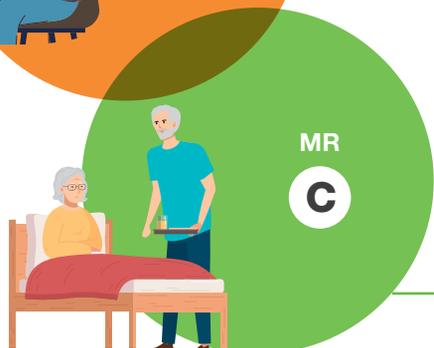
COUPLE
A

- Eager to explore new estates after all their children have moved out.
- Find maintaining their large executive flat increasingly tiring.
- Both 62, they are considering purchasing a two-room Flexi flat.



COUPLE
B

- Purchased their 40-year-old flat in the 1980s.
- Have no plans to move out despite retirement.
- Worried about finances due to lack of income after retiring.



MR
C

- 66, living in a four-room flat with his bedridden mother for 18 years.
- Comfortable in the estate, especially since his sister and her family live nearby.
- Left his job 10 years ago to become his mother's full-time caregiver.
- Worried about managing living expenses.

Here's a guide to the various options available to Couple A, Couple B, and Mr C, exploring which choice might suit their needs and financial goals. Which option do you think is ideal for each of them?



Silver Housing Bonus (SHB):

BOOST YOUR RETIREMENT INCOME

乐龄安居花红 (SHB):

提高您的退休收入

Bonus Perumahan untuk Warga Emas (SHB):

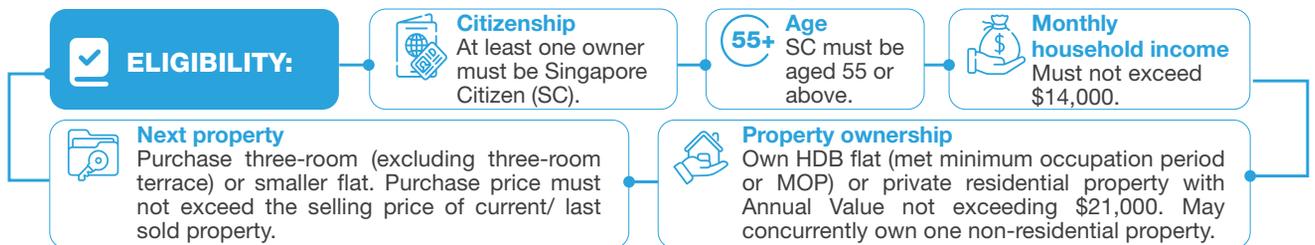
Meningkatkan Pendapatan Persaraan Anda

முதியோர் வீட்டு வசதி போனஸ் (SHB):

உங்கள் ஓய்வுக்கால வருமானத்தைப் பெருக்கிக்கொள்ளுங்கள்

The SHB offers a cash bonus of up to \$30,000 when you rightsize to a three-room or smaller flat. The proceeds from selling your current property are then used to top up your CPF Retirement Account (RA) and join CPF

LIFE, ensuring a steady income for your retirement. You must first meet the eligibility criteria to buy an HDB flat and obtain a valid HDB Flat Eligibility letter before applying to purchase a new or resale HDB flat.



HOW IT WORKS

运作方式

PELAKSANAAN

இது எவ்வாறு செயல்படுகிறது

- Meet eligibility criteria.
- Sell your current property and buy a 3-room or smaller flat.
- Top up proceeds (final amount received from selling your flat, after deducting outstanding loans, next-flat purchase, and resale levy) of up to \$60,000 into your CPF RA. Ensure top-up is within prevailing Full Retirement Sum cap.
- Receive maximum SHB of \$30,000 by topping up \$60,000 into your CPF RA.
- For top-ups under \$60,000, SHB will be pro-rated: Receive \$1 cash for every \$2 added.
- Join CPF LIFE for steady monthly income.
- Your SHB application must be submitted within one year from date of completion of second housing transaction (sale or purchase).
- 必须先符合申请资格。
- 售出您目前的组屋，转而购买3房式或更小的单位。
- 从脱售旧组屋的收益中，先扣除未偿还的房贷、新组屋单位的售价，以及转手组屋的税款，最后剩下的收益中再为公积金退休户头填补最高\$60,000即可。请确保填补的数额符合当时现行的全额存款顶线。
- 通过填补\$60,000入公积金退休户头，您可获得最高\$30,000的乐龄安居花红。
- 如果填补的数额少过\$60,000，您获得的乐龄安居花红将按比例分配：每填补\$2，可获得\$1的花红。
- 加入公积金终身入息计划（CPF LIFE），以获取每月稳定的收入。
- 申请乐龄安居花红的表格必须在第二次组屋转售（售出或是购买）完成的一年内提交。
- Memenuhi kriteria kelayakan.
- Menjual hartanah anda dan membeli flat 3-bilik atau yang lebih kecil.
- Menokok hasil (jumlah akhir yang diterima daripada menjual flat anda, selepas menolak pinjaman belum lunas, pembelian flat seterusnya, dan levi jualan semula) sehingga \$60,000 ke dalam Akaun Persaraan CPF (CPF RA) anda. Sila pastikan tokokan adalah dalam had Jumlah Penuh Persaraan (Full Retirement Sum) yang lazim.
- Menerima Bonus Perumahan untuk Warga Emas (SHB) maksimum sebanyak \$30,000 dengan membuat tokokan sebanyak \$60,000 ke dalam CPF RA anda.
- Untuk tokokan kurang daripada \$60,000, SHB akan diberi nilai pro-rata: Terima \$1 tunai bagi setiap penambahan \$2.
- Menyertai Pendapatan Sepanjang Hayat Bagi Orang Yang Lanjut Usia (CPF LIFE) untuk pendapatan bulanan yang tetap.
- Permohonan SHB anda mesti diserahkan dalam tempoh satu tahun dari tarikh selesai urusan niaga perumahan kedua (jual atau beli).
- தகுதி நிபந்தனைகளை பூர்த்தி செய்யவேண்டும்.
- உங்கள் தற்போதைய வீட்டை விற்று, 3 அறை வீடு அல்லது அதைவிடச் சிறிய வீடு ஒன்றை வாங்கவும்.
- விற்பனைத்தொகையை (திற்புறம்ச் செலுத்திய அனைத்து கடன் தொகைகள், அடுத்த வீடு வாங்குவதற்குச் செலவிட்ட தொகை, மறுவிற்பனைத் தீர்வை ஆகியவற்றைக் கழித்த பிறகு கிடைத்த இறுதித்தொகை) \$60,000 வரை உங்கள் மத்திய சேமநிதி பணி ஓய்வுக்காலக் கணக்கில் (RA) செலுத்த வேண்டும். நிரப்பத்தொகை நடைமுறையிலுள்ள முழு ஓய்வுக்காலத் தொகை வரம்புக்குள் இருப்பதை உறுதி செய்யவும்.
- உங்கள் CPF RA-வில் \$60,000 செலுத்தி, அதிகப்பட்ச SHB தொகை \$30,000-த்தைப் பெற்றிடவும்.
- நிரப்பத் தொகை \$60,000-க்கு குறைவாக இருந்தால், அதற்குக் கிடைக்கக்கூடிய SHB தொகை விகித அடிப்படையில் இருக்கும். நீங்கள் செலுத்தும் ஒவ்வொரு \$2 வெள்ளிக்கும் \$1 வெள்ளி ரொக்கமாகப் பெறுவீர்கள்.
- நிலையான மாத வருமானத்தைப் பெற மத்திய சேமநிதி லைஃப்பில் சேருங்கள்.
- உங்களுடைய SHB விண்ணப்பத்தை உங்கள் இரண்டாவது வீட்டு பரிவர்த்தனை நடவடிக்கை (விற்பனை அல்லது வாங்குதல்) முடிந்த தேதியிலிருந்து ஒரு வருடத்திற்குள் சமர்ப்பிக்க வேண்டும்.

To learn about your eligibility and application steps, visit

go.gov.sg/hdb-shb

欲了解您的申请资格以及申请过程，请浏览网页：

go.gov.sg/hdb-shb

Untuk mengetahui kelayakan anda dan langkah-langkah permohonan, sila kunjungi

go.gov.sg/hdb-shb

இந்த திட்டத்திற்கு நீங்கள் தகுதி பெறுகிறீர்களா என்பதையும், விண்ணப்பிப்பதற்கான படிநிலைகள் குறித்துத் தெரிந்துகொள்வதற்கும்

go.gov.sg/hdb-shb

என்ற இணையதளத்தைப் பார்க்கவும்.



Lease Buyback Scheme (LBS):

**STAY IN YOUR HOME,
UNLOCK ITS VALUE**

屋契回购计划 (LBS):

无需迁居，
同时套现组屋
价值

Skim Beli Balik Pajakan (LBS):

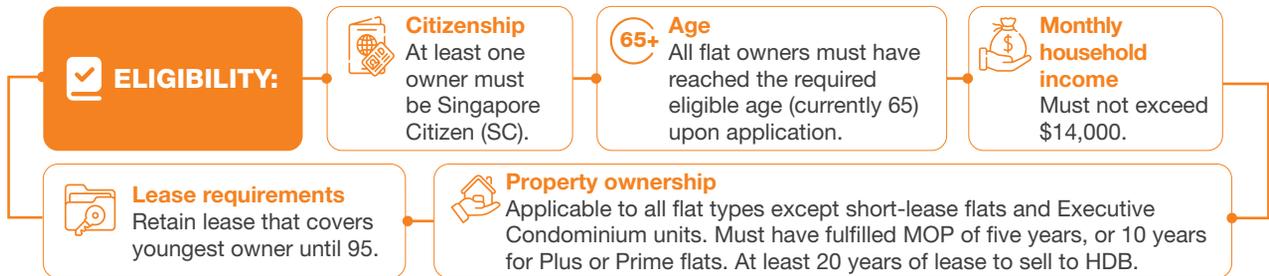
Tinggal di Rumah
Anda, Raih Nilainya

குத்தகையைத் திரும்ப வாங்கும் திட்டம் (LBS):

உங்கள்
இல்லத்திலிருந்தவாறு
அதன் மதிப்பைப்
பெற்றீடுங்கள்

The LBS allows you to sell part of your flat's lease back to HDB while retaining a lease based on your age. This means you can continue living in your familiar neighbourhood for the rest of your life.

Also, the proceeds from this sale will be used to top up your CPF RA, so that you will receive a steady monthly income from CPF LIFE. Additionally, any balance proceeds after the top-up will be returned to you in cash, up to a maximum of \$100,000 per household.



HOW IT WORKS

运作方式

PELAKSANAAN

இது எவ்வாறு செயல்படுகிறது

- Meet eligibility criteria.
 - Sell part of your lease. Choose to keep lease of 15 to 35 years.
 - Use proceeds to top up your CPF RA and receive LBS bonus of up to \$30,000 for 3-room or smaller flat, \$15,000 for 4-room flat, or \$7,500 for 5-room or bigger flat.
 - Join CPF LIFE for steady monthly income.
- 必须先符合申请资格。
 - 出售部分的屋契。您可以选择保留15至35年的屋契。
 - 利用脱售屋契后的收益，填补公积金退休户头，便可享受屋契回购计划（LBS）现金花红：3房式或更小的单位可获得\$30,000；4房式单位可享受\$15,000；5房式或更大的单位可获得\$7,500。
 - 加入公积金终身入息计划（CPF LIFE），以获取每月稳定的收入。
- Memenuhi kriteria kelayakan.
 - Menjual sebahagian daripada pajakan anda. Memilih untuk memegang pajakan selama 15 hingga 35 tahun.
 - Menggunakan hasilnya untuk menokok Akaun Persaraan CPF dan menerima bonus LBS hingga \$30,000 untuk flat 3 bilik atau yang lebih kecil, \$15,000 untuk flat 4 bilik, atau \$7,500 untuk flat 5 bilik atau yang lebih besar.
 - Menyertai CPF LIFE untuk pendapatan bulanan yang tetap.
- தகுதி நிபந்தனைகளை பூர்த்தி செய்ய வேண்டும்.
 - உங்கள் குத்தகையில் ஒரு பகுதியை விற்க வேண்டும். பதினைந்து முதல் முப்பத்தைந்து ஆண்டுகள் வரை குத்தகையைத் தக்கவைத்துக்கொள்ளும் வாய்ப்பைத் தேர்வு செய்ய வேண்டும்.
 - விற்பனைத்தொகையை உங்கள் மத்திய சேமநிதி பணி ஓய்வூதியாகக் கணக்கை (CPF RA) நிரப்பப் பயன்படுத்தி, 3-அறை அல்லது அதை விடச் சிறிய வீட்டிற்கு \$30,000 வரையிலும், 4-அறை வீட்டிற்கு \$15,000 வரையிலும் அல்லது 5-அறை அல்லது அதைவிடப் பெரிய வீட்டிற்கு \$7,500 வரையிலும் குத்தகையைத் திரும்ப வாங்கும் (LBS) ஊக்கத்தொகையைப் பெற்றீடுங்கள்.
 - நிலையான மாத வருமானத்திற்கு மத்திய சேமநிதி லைஃப்-பில் சேருங்கள்.

Still have questions about how it works? Visit

go.gov.sg/hdb-lbs

for an example and find out your eligibility for LBS!

Anda masih ada soalan berkenaan pelaksanaannya? Sila kunjungi

go.gov.sg/hdb-lbs

untuk melihat contoh dan mengetahui kelayakan anda untuk LBS!

若是对屋契回购计划还有疑问，请浏览

go.gov.sg/hdb-lbs

查看样例，并了解您的申请资格！

இன்னும் இது எவ்வாறு செயல்படுகிறது என்பது குறித்து உங்களுக்குக் கேள்விகள் இருக்கிறதா?

go.gov.sg/hdb-lbs

என்ற இணையதளத்திற்குச் சென்று உதாரணமாகக் கொடுக்கப்பட்டிருப்பதைப் பார்க்கவும், மேலும் LBS பெற உங்களுக்குத் தகுதி இருக்கிறதா என்பதையும் தெரிந்துகொள்ளுங்கள்!



Flat or Room Rental:

**GENERATE
ADDITIONAL INCOME**

出租整间组屋单位或房间：
获取额外收入

Flat atau Bilik Sewa:

Menjana Pendapatan Tambahan

வீடு அல்லது அறை வாடகை:

கூடுதல் வருவாய் பெறுங்கள்

If you're living elsewhere but want to keep your flat, consider renting it out. However, if you prefer staying in your current home, renting out a spare room can provide a steady income while you enjoy the comfort of your sanctuary.

ELIGIBILITY: ROOM RENTAL

Citizenship
Flat owner can be SC or Singapore Permanent Resident (PR).

Property ownership
Own HDB flat. No need to fulfil MOP, except for 3Gen flat owners. Flat owners must continue to live in the flat throughout the rental period.

ELIGIBILITY: FLAT RENTAL

Citizenship
Flat owner must be Singapore Citizen (SC).

Property ownership
Own HDB flat. Must have met MOP. Owners of Plus and Prime flats cannot rent out their entire flat, even after meeting 10-year MOP.

Non-citizen quota
Be aware of non-citizen quota if your tenant is non-Malaysian non-citizen (Singapore PR or foreigner). Unsure? Use e-Service (go.gov.sg/nc-quota) to check further.

HOW IT WORKS (FLAT/ ROOM RENTAL):

运作方式
(出租组屋单位/ 房间):

PELAKSANAAN
(FLAT/ BILIK SEWA):

இது எவ்வாறு செயல்படுகிறது
(வீட்டை/ அறையை
வாடகைக்கு விடுதல்):

- Meet eligibility criteria. • 必须先符合申请资格。 • Memenuhi kriteria kelayakan.
- Obtain HDB's approval before renting out your flat/ room(s). • 在出租之前，先获得建屋发展局的批准。 • Mendapat kelulusan daripada HDB sebelum menyewakan flat/ bilik anda.
- தகுதி நிபந்தனைகளை பூர்த்தி செய்ய வேண்டும்.
- உங்கள் வீட்டை/ அறையை(களை) வாடகைக்கு விடுவதற்கு முன் வீட்டைப் பூர்வீக வளர்ச்சிக் கழகத்தின் அனுமதியைப் பெற்றிருங்கள்.

To learn more about the eligibility and rules for renting out your flat or room, visit

go.gov.sg/rent-out-regulations.

Untuk mengetahui lebih lanjut mengenai kelayakan dan peraturan menyewakan flat atau bilik anda, sila kunjungi

go.gov.sg/rent-out-regulations.

欲了解更多有关出租单位或房间资格和条例，请浏览：

go.gov.sg/rent-out-regulations.

தகுதி நிபந்தனைகளை குறித்தும் உங்கள் வீட்டையோ அறையையோ வாடகைக்கு விடுவதற்கான விதிமுறைகள் குறித்தும் தெரிந்துகொள்வதற்கு

go.gov.sg/rent-out-regulations

என்ற இணையதளத்திற்குச் செல்லவும்.

If you are unsure which option suits you, the Enquire Housing Monetisation Options e-Service (go.gov.sg/hdb-hmoptions) can guide you by assessing your eligibility and estimating the benefits.



As Singapore moves into the digital age, some seniors may feel uncertain. However, IMDA's Seniors Go Digital programme provides a warm and supportive environment for them to build essential tech skills and stay connected in today's world.



Want to be a TECH-SAVVY SENIOR?

From chatting with loved ones to accessing Government services, everything seems to be going digital. Technology has become an essential part of daily life.

For seniors, this shift might seem daunting, but they can embrace it – just like Mdm Lim.

At 68, Mdm Lim felt proud of Singapore's Smart Nation journey, but also lacked the confidence to go digital. Everything changed when she discovered the Infocomm Media Development Authority's (IMDA) Seniors Go Digital programme.

During a visit to her local community centre, she came across the SG Digital Community Hub. There, a Digital Ambassador from the SG Digital Office (SDO) invited her to explore the Seniors Go Digital programme. Hesitant yet curious, Mdm Lim thought, "It's time to catch up." Since then, her digital journey has been both exciting and transformative.

想成为乐龄科技达人？

Ingin menjadi warga emas yang bijak IT?

தொழில்நுட்பத் திறன் பெற்ற மூத்தோராக இருக்க வேண்டுமா?

以下步骤教您如何加入资讯通信媒体发展局的数码乐龄计划，掌握数码技能和知识：

Cara untuk menyertai program Transformasi Digital untuk Warga Emas oleh IMDA untuk mempelajari kemahiran dan pengetahuan digital:

தகவல்தொடர்பு, ஊடக மேம்பாட்டு ஆணையத்தின் மூத்தோருக்கான மின்னிலக்கமயமாதல் திட்டத்தில் சேர்ந்து மின்னிலக்கத் திறன் மற்றும் அறிவைப் பெறுவதற்கான வழிமுறைகள் பின்வருமாறு:

Let's look at how she addressed her concerns:

My children and grandchildren talk about video calls and online shopping, and they even book my polyclinic appointments for me. I want to be able to do these tasks myself. How can I learn digital skills?

STEP 1

ATTEND DIGITAL UPSKILLING CLASSES LIKE IMDA'S SENIORS GO DIGITAL PROGRAMME.

The programme was designed with seniors like Mdm Lim in mind. It offers a patient, structured approach to learning digital skills that can improve daily life. By joining, you'll gain confidence with technology, stay connected, and access important information and services.

PICK UP A RANGE OF DIGITAL SKILLS AND KNOWLEDGE FOR DAILY USAGE.

Seniors can learn valuable digital skills, such as video calling loved ones, booking medical appointments online, and finding information on the web.

The programme teaches practical skills based on the Digital Skills for Life framework:

-  Setting up and using smart devices
-  Communicating online
-  Being safe, smart and kind online
-  Exploring information online
-  Transacting online

STEP 2

Hmm. This sounds promising! What exactly can I learn at Seniors Go Digital classes?

These skills aren't just useful – they open doors to better connectivity and greater independence!

Those skills sound really helpful. What classes are available?

STEP 3

CHOOSE FROM VARIOUS LEARNING MODALITIES.

There's something for everyone:

-  1-to-1 in-person sessions at SG Digital Community Hub
-  Group learning at Digital for Life: Learn Digital Workshops or join a Digital for Life: Digital Club near you
-  Go on a Learning Journey for hands-on practice in day-to-day settings
-  Learn at home with your family with the resources on the Digital for Life Portal



Upon scanning, you will be directed to a link that contains gov.sg.

SIGN UP! Joining the Seniors Go Digital programme is simple:

- 1 Visit go.gov.sg/sgdigitalcommunityhubs
- 2 Locate your nearest SG Digital Community Hub and speak to a Digital Ambassador
- 3 Sign up for digital learning workshops via the Healthy 365 app

It's never too late to learn something new. Take the first step towards digital literacy today – new skills are just around the corner!

STEP 4

I'm excited! I'll start with the face-to-face sessions. How do I sign up?

1 请浏览网址： go.gov.sg/sgdigitalcommunityhubs	Kunjungi go.gov.sg/sgdigitalcommunityhubs	go.gov.sg/sgdigitalcommunityhubs என்ற இணையதளத்திற்குச் செல்லுங்கள்
2 查看最靠近您的新加坡数码转型社区援助站位置，与数码大使面谈	Kenal pasti lokasi Hab Masyarakat SG Digital yang terdekat dan berbual dengan seorang Duta Digital	உங்களுக்கு அருகிலுள்ள எஸ்ஜி மின்னிலக்கச் சமூக மையத்தைக் கண்டுபிடித்து அங்குள்ள மின்னிலக்கத் தூதரிடம் பேசுங்கள்
3 通过健康365手机应用，查阅及报名参加数码学习工作坊	Daftar dalam bengkel pembelajaran digital melalui aplikasi Healthy 365	ஹெல்தி 365 செயலி மூலம் மின்னிலக்கக் கற்றல் பட்டறைகளுக்குப் பதிவு செய்யுங்கள்

FOUR MYTHS ABOUT Geriatric Depression

老年忧郁症的四大迷思 Empat Mitos Tentang Kemurungan Geriatrik

முதுமைக்கால மனச்சோர்வு பற்றிய நான்கு தவறான கருத்துகள்



Learn to recognise the signs, dispel common myths and explore simple ways to support the emotional well-being of your loved ones. Create a caring environment where every senior feels valued and understood!



Outram • Sengkang

Loneliness is the only cause of geriatric depression.

孤独是患上老年忧郁症的唯一起因。

Kesepian ialah satu-satunya penyebab kemurungan geriatric

முதுமைக்கால மனச்சோர்வுக்குத் தனிமை மட்டுமே காரணம்

Myth 迷思 Mitos தவறான கருத்து

TRUTH 真相 Kebenaran உண்மை

Although loneliness plays a significant role, depression usually stems from a combination of biological, social and psychological factors. This may include:

- Family/ previous history of depression
- Lack of supportive social network
- Multiple medical conditions and medications

虽然孤独确实是患上老年忧郁症的重要起因，但引发忧郁症的还包括生理、社会和心理等因素。这包括：

- 家族成员曾经患上忧郁症或自己本身患上忧郁症
- 缺乏支持性的社交网络
- 身患多种疾病，需要服食多种药物

Walaupun kesepian memainkan peranan penting, kemurungan biasanya terbit daripada kombinasi faktor biologi, sosial dan psikologi. Ini boleh termasuk:

- Sejarah keluarga/ diri sendiri berkaitan dengan kemurungan
- Kekurangan sokongan daripada jaringan sosial
- Ubat dan keadaan perubatan yang pelbagai

தனிமை முக்கியப் பங்கு வகித்தாலும், மனச்சோர்வு, உடல் சார்ந்த, சமூகம் சார்ந்த, மற்றும் உள்ளம் சார்ந்த காரணங்களால் ஏற்படுகிறது. பின்வருவன காரணங்களாக இருக்கக்கூடும்:

- குடும்பத்தில்/ இதற்கு முன்பு மனச்சோர்வு இருந்திருந்தால்
- போதிய சமூக ஆதரவு இல்லாதிருந்தால்
- பல்வேறு உடல்நலக் குறைகள் மற்றும் மருந்துகள்



Geriatric depression affects our seniors aged 65 and above. About 5.5 per cent of older adults in Singapore experience this challenge. Ms Shayenne Tan, Senior Medical Social Worker, addresses common myths and explores supportive ways to care for the emotional well-being of our loved ones.

Depression looks the same across all ages.

Myth

TRUTH

In seniors, depression often presents itself differently. It may persist longer and intertwine with other health conditions, sometimes showing up as physical symptoms that are easily mistaken for the normal effects of ageing.

Depression will resolve on its own.

Myth

TRUTH

Depression requires attention and care. Early intervention can greatly enhance a senior's quality of life.



Geriatric depression cannot be prevented.

老年忧郁症是无法预防的。

Kemurungan geriatrik tidak boleh dielakkan. முதுமைக்கால மனச்சோர்வைத் தடுக்க முடியாது.

Myth 迷思 Mitos தவறான கருத்து

TRUTH 真相 Kebenaran உண்மை

There are many ways to support the mental health of seniors, such as:

- Encouraging social engagement
- Supporting gentle physical activity
- Promoting healthy eating and sleep habits

其实有很多方法可以支持老年人的心理健康，例如：

- 鼓励他们参与社交活动
- 协助他们参与温和的体育活动
- 提倡健康的饮食和睡眠习惯

Terdapat banyak cara untuk menyokong kesihatan mental warga emas, seperti:

- Menggalakkan penglibatan sosial
- Menyokong kegiatan jasmani yang lembut
- Menggalakkan tabiat makan dan tidur yang sihat

முத்தோர்களின் மனநலத்துக்கு உதவுவதற்குப் பல வழிகள் உள்ளன. உதாரணத்திற்கு:

- சமூக ஈடுபாட்டை ஊக்குவித்தல்
- எளிதான உடற்பயிற்சி செய்ய உதவுதல்
- ஆரோக்கியமான உணவு உண்ணுதல் மற்றும் தூங்குதல் பழக்கங்களை ஊக்குவித்தல்

By understanding geriatric depression with compassion, we can foster an environment where seniors feel supported and valued. Remember, hope and help are always available!

If you notice signs of depression in yourself or a loved one, do seek help quickly.

The **Health Buddy** (for.sg/healthbuddy) app

provides a screening test and practical tips for managing early symptoms.

HELPING OUR SENIORS THRIVE: FUN, FITNESS, AND FEEL-GOOD HABITS

ENGAGE IN SOCIAL INTERACTIONS

Staying socially active is essential. Seniors should be encouraged to participate in activities that bring them joy, such as having lunch with friends, shopping with family or taking on caregiving roles for grandchildren or pets. These activities help maintain a sense of purpose and reduce feelings of loneliness.



TAKE PART IN PHYSICAL EXERCISE

Regular physical activity, such as yoga, tai chi or walking, can boost both mental and physical health. Even simple exercises done in a group setting help seniors connect with others while improving their strength and mood. Spending time outdoors in the sunlight also helps to boost serotonin levels, which positively affect mood.



ADOPT HEALTHY HABITS

A balanced diet, regular sleep and reduced alcohol intake can have a significant impact on mental health. Minimising sugar and carbohydrates, eating small, frequent meals and getting seven to nine hours of sleep each night can prevent mood swings and irritability. Creating a comfortable and relaxing sleep environment is equally important for maintaining emotional balance.



JOIN US AS A VOLUNTEER TODAY!

Support our seniors at an Active Ageing Centre.

Befriend seniors



Engage seniors in activity



Encourage seniors to stay active



Scan the QR code or visit for.sg/volunteer-with-us-at-aac to join the Silver Guardian programme.

Under the Silver Guardian Programme, you will be trained and connected to an Active Ageing Centre (AAC) to serve as a volunteer. Volunteer hours during AAC operating hours (Monday-Friday, 8.30am-5pm).

Visit the Silver Generation Office Facebook page or call the AIC hotline at 1800-650-6060 for more information. You may also send your enquiries via e-mail to volunteer@aic.sg.

