

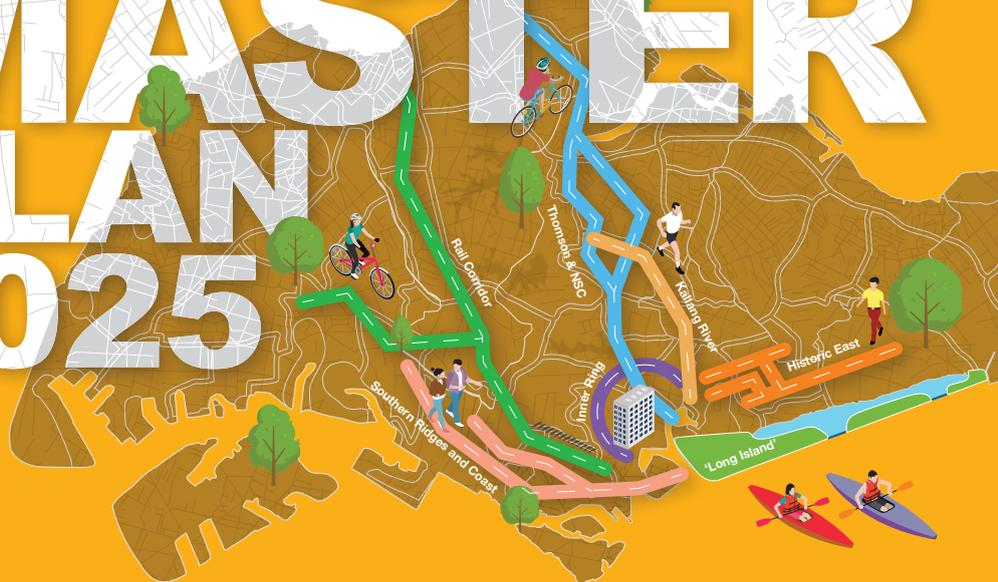
life storeys

Life in the Heartlands

ISSUE 44
JULY 2025

TOMORROW, DESIGNED TODAY

DRAFT MASTER PLAN 2025



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DEAR READERS,

We are pleased to present you the July 2025 edition of Life Storeys.

This issue, we're bringing you up to speed with the Draft Master Plan 2025. Find out some exciting plans in the pipeline in **Talk of the Town** and learn how you can help shape the spaces to live, work and play in future.

Over in **Around the Block**, discover how community effort has helped to transform everyday corners into extraordinary spaces for young, old, and furry residents in four neighbourhoods, under the Lively Places Programme.

Don't miss, also, our report on HDB's Community Build Day, where residents of Toa Payoh N1 Neighbourhood chipped in to build the new iconic River Crab playground together.

In **Our Life Stories**, meet Clara, a 19-year-old volunteer with KampungKakis, as she shares what inspired her to make a difference, and how others can play a part too.

Plus: In **Livin' It Up**, we bring you stories of a local musical ensemble, yIN Harmony, that celebrates Singapore's multicultural heritage through captivating musical performances. Also, in the same section, pick up some easy tips to build better relationships with our neighbours, and a quick guide to a series of support measures from Budget 2025.

As August draws near, here's wishing Singapore a Happy 60th National Day!

The Editorial Team

PUBLISHED BY
Housing & Development Board

EDITORIAL ADVISERS

Eileen Neo, Shivvonne Wong Tien Lee,
Tan Xiao Rong, Low Yi Ying, Sim Dian Chye

PROJECT MANAGEMENT

DESIGN, PHOTOGRAPHY, ILLUSTRATION AND PRODUCTION
Redbean De Pte Ltd

EDITORIAL

Mary Lim, Lead Writer
Patsie Tan and Jimmy Tan, Writers



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!

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TOMORROW,
DESIGNED TODAY

DRAFT MASTER PLAN 2025



Ever thought about how Singapore may look like in the next decade? How will we live, work and play?

With limited land area, prudent planning is essential to optimise space for living, working and recreation, while balancing both current and future needs of residents. These possibilities have been mapped out in the Draft Master Plan 2025 (DMP2025), which outlines projects and initiatives that will create a more liveable, inclusive and endearing city.

The projects and initiatives under DMP2025 are guided by four key themes:

- 1 Shaping a Happy and Healthy City** with more inclusive homes and support for active lifestyles and ageing-in-place as well as connected and accessible spaces.
- 2 Enabling Sustainable Growth** with a vibrant economy that creates opportunities for all.
- 3 Strengthening Urban Resilience** by leveraging creative solutions to optimise land and combat climate change.
- 4 Stewarding Our Nature and Heritage** by enhancing our natural capital and shaping a home that we cherish.

We share with you some of these key projects/ initiatives:

Shaping a Happy and Healthy City

WELL-BEING IN THE CITY: INNOVATING HEALTHY LIVING EXHIBITION

Showcases research insights that could drive innovative urban planning and design to help everyone live better, healthier, and longer lives. For example:

- Use of Artificial Intelligence techniques to analyse how visual elements in urban spaces influence how cool or warm we perceive.

Enabling Sustainable Growth

SHAPING THE FUTURE OF WORK EXHIBITION

Showcases the expansion and rejuvenation of our economic spaces to support the needs of businesses and workers. For example:

- Strategically locating our business nodes in different areas to provide more diverse spaces to cater to a variety of needs across different sectors.

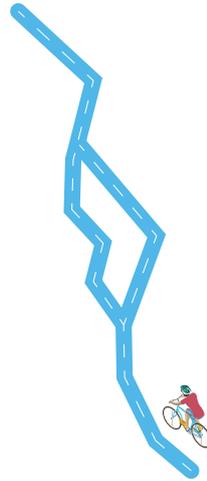
Stewarding Our Nature and Heritage

IDENTITY CORRIDORS

A total of six Identity Corridors, stretching across familiar neighbourhoods and streetscapes well-loved for their rich heritage and identity, will be enhanced and activated with community nodes and improved infrastructure for walking and cycling. Here's a quick glance at the enhancements suggested by the public:



Photo credit: Land Transport Authority



THOMSON & NSC

This Corridor comprises areas along and around the North-South Corridor and Upper Thomson Road. Public views have been sought and more memorable shared spaces and experiences will be created along these green corridors leading towards the Central Catchment Nature Reserve.



Photo credit: Urban Redevelopment Authority

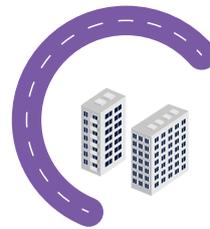


RAIL CORRIDOR

Stretching from the former Tanjong Pagar Railway Station in the south to Woodlands in the north, this 24km recreational corridor connects 1 million residents within a 1km radius and visitors from all walks of life. Four out of 10 community nodes planned along the Rail Corridor have been implemented to serve as gathering spaces and activity hubs.



Photo credit: Urban Redevelopment Authority



INNER RING

This Corridor of diverse charms encircles the city fringe, running along familiar roads such as Tiong Bahru Road, Scotts Road, Balestier Road and Lavender Street. The walking and cycling connectivity along the Corridor and to other areas of interest in and around the city, for both recreational and commuting uses, will be improved.

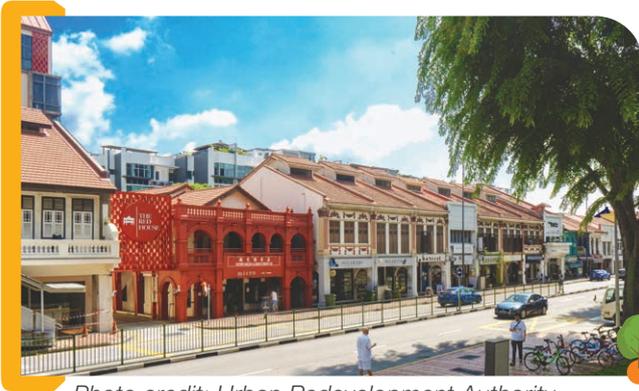
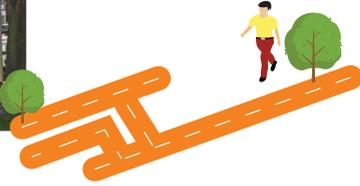


Photo credit: Urban Redevelopment Authority



HISTORIC EAST

From Geylang to Katong-Joo Chiat and East Coast, the character, walkability, and public spaces will be strengthened and enhanced along these stretches.



Photo credit: Urban Redevelopment Authority



KALLANG RIVER

As Singapore's longest river with 800,000 residents within a 2km radius, the waterway will continue to be revitalised with the creation of new community nodes and public spaces along it.

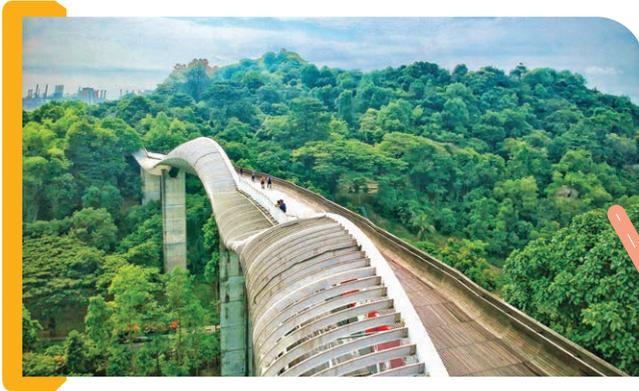


Photo credit: National Parks Board



SOUTHERN RIDGES AND COAST

An approximately 10km-long coastal promenade will connect Marina Barrage to the Southern Ridges in future. There are plans to help shape the promenade into a distinctive public space that connects to upcoming neighbourhoods and districts of the Great Southern Waterfront.

Interested in helping to shape the Historic East, Kallang River and Inner Ring Identity Corridors? Visit [go.gov.sg/identity-corridors](https://www.go.gov.sg/identity-corridors) to find out more.



Strengthening Urban Resilience

‘LONG ISLAND’

Not only will it protect the East Coast area from rising sea levels, ‘Long Island’ will also strengthen Singapore’s flood resilience, and create spaces for new recreational opportunities, among other objectives. This will be achieved through the reclamation of about 800 hectares of land off East Coast, potentially in the form of ‘islands’. About 3,000 members of the public and stakeholders have since contributed their ideas on how to better shape the project.

Interested in shaping the plans for 'Long Island' too?
Share your suggestions at go.gov.sg/Long-Island.



Photo credit: Urban Redevelopment Authority

Keen to discover more about Singapore's development plans over the next 10 to 15 years?

Visit the Draft Master Plan 2025 Exhibition for your first glimpse of what Singapore could look like in the future, and learn about some upcoming plans for your neighbourhood! Visit go.gov.sg/URADraftMasterPlan for more details of the DMP2025 Exhibition and activities to come!



From **EVERYDAY** *To*
Extraordinary

Looking for ways to make your neighbourhood more exciting, but not sure where to start? From art murals to community gardens and pet parks for furry companions, discover how residents are turning everyday spaces into community hangouts under the HDB's Lively Places Programme.

Mural Wall Art Painting

Blk 536 Pasir Ris Drive 1

It was a glow-up moment for Pasir Ris, as residents came together to transform their void deck into a vibrant mural wall — complete with bright colours, cheerful vibes, and delightful motifs.

From brainstorming design ideas to picking up their paint brushes, everyone pitched in for this joyful masterpiece.



Photo credit: Pasir Ris Central Community Club

Pasir Ris residents transformed their void deck into a cheerful mural bursting with colour and spirit.





After



Before



Pet lovers in Bukit Panjang created a dedicated space for their furry companions.

Pets Park at Bukit Panjang N2 Park

Near Blks 201 and 203 Petir Road

The pet-loving community in Bukit Panjang worked together to identify a suitable site and constructed a special play area just for their furry companions!

While pets run free and play off-leash safely in this fenced-up park, their human besties get to kick back, and connect with other pet lovers. Get ready to mingle, swap pet tips, and build stronger bonds!

AROUND THE BLOCK



After



Before



Plenty to enjoy—hands-on gardening, outdoor fun, gardening tips, and new friendships await.



Green Gaia

101 Spottiswoode Park Road

How can we grow a community garden better? As some seniors in the neighbourhood shared the physical challenges of participating in the existing community garden, efforts were made to make it friendlier.

While a new vertical farming area reduced the need for bending, a semi-sheltered rest spot offered these dedicated seniors some well-deserved chilling in the shade.

There is much to do here, and easier too. Besides getting their hands dirty, having fun in the outdoors, and swapping gardening tips, seniors can also look forward to new friendships too.

Kopi Lai Heights

Blk 106 Ang Mo Kio Ave 4

The void deck at Kebun Baru Heights was another ordinary walkway many residents passed through every day. But it has become a heartwarming hub of good vibes and great company.

Stroll by, and you will spot the charming murals on the walls and floor, each one revealing a slice of the estate's rich history. Pop over to the nostalgia corner, too. Co-curated with residents, this nook is where neighbours preserve precious memories while creating meaningful new shared moments through the activities held at the space.



Discover stories of Kebun Bahru Heights through vibrant murals and a nostalgia corner where you can connect and reminisce.

Do You Wanna **BUILD A PLAYGROUND?**



Check out the River Crab playground, a new icon in Toa Payoh N1 Neighbourhood Park built by the community.

Like many residents who turned up to participate in HDB's Community Build Day on the morning of 6 April, Mr Desmond Lee, Minister for Education (then Minister for National Development), grew up in Toa Payoh.

As he shared in his opening speech, "My grandfather lived in Toa Payoh so as a child, I used to visit Toa Payoh every weekend with my mum, dad, and sister. The dragon playground was part of my childhood."

And the River Crab playground, he promised, will add to the estate's array of iconic landmarks. Toa Payoh is among 13 towns designated for the Remaking Our Heartland (ROH) programme. It features town-wide rejuvenation efforts that includes upgraded neighbourhood parks, improved connectivity and opportunities to rediscover the town's rich heritage.

The design of the River Crab playground was inspired by the *Johara singaporensis* freshwater crab, a critically endangered species found only in Singapore. It is among the several new amenities, such as a pets' park and a community garden, that 2,000 residents and stakeholders believe can help rejuvenate the Toa Payoh N1 Neighbourhood Park.

This new iconic playground is not just another ordinary play space, it embodied the collective efforts of the community. Residents participated in the co-creation, from the ideation to the final installation of the playground.

For example, a virtual workshop, surveys, and classroom activities with nearby schools were conducted to gather ideas and preferences for the park and playground designs. Last year, a competition was held to attract designs for the playground rubber flooring. The playground features the top winning entry, designed by a student from First Toa Payoh Primary School.

These engagements engendered a sense of ownership and pride in residents towards the playground, which was apparent in their excitement on Build Day. Alongside Minister Lee, and Grassroots Adviser for Bishan-Toa Payoh GRC Mr Saktiandi Supaat, they eagerly got into their groups and started working on the final fixtures for the River Crab.

Among them is Ms Yolin Zhong, who brought her 13-year-old son along for the installation. “I felt it was a meaningful and interesting way to spend a Sunday morning. I think the kids in the neighbourhood would love this new playground; it has more fun elements than the dragon playground, for sure!”

Another resident, Mr Wang Yunliang, who turned up with his wife and two children, also had an enjoyable time installing the playground.

“

***What a fun morning we had!
The kids have been telling their friends
that they helped to build the playground!***

- Mr Wang Yunliang



Mr Wang Yunliang worked on the final fixtures for the playground with his two children.



Residents both young and old chipping in to complete the new playground.



Besides the playground installation, residents also participated in the tree-planting activity.

While many residents were assembling parts and pieces at the playground, their neighbours chipped in for tree-planting. One of them was Ms Low Yit Foon, who has stayed in the estate for 58 years, and participated in the activity with several friends.

She says, “I want to help plant more trees to contribute to our fight against climate change. The trees will also provide more shade in the future and beautify our neighbourhood.”

Mr Desmond Wan, meanwhile, was planting trees for the first time. “I realised planting trees is not easy! It takes so much strength and sweat. Imagine the effort to keep our environment so green,” says the IT marketing manager, who has stayed in Toa Payoh for 16 years.

He attended the event with his 12-year-old son, Alex. “The park has become safer for residents,” he observes. “Besides replacing the old floor tiles that were uneven and jagged, the steps leading into the pavilion were levelled so that the elderly on personal mobility devices and parents with strollers can easily access the space.”



Other than the River Crab playground, residents can also look forward to three more upcoming community-built playgrounds in Toa Payoh, Woodlands and Pasir Ris, slated for completion this year under the ROH programme.

Leave No Seniors Behind

Clara Goh helps out at KampungKakis, a charity established in 2020 that connects isolated seniors with caring community members through a buddy system. Balancing her studies at Ngee Ann Polytechnic with her volunteer work, this 19-year-old wants you to know that no act of kindness is too small to matter.



Youths play a key role in the volunteering space, as Clara says, by helping to shape the future of community care.

WHAT LED YOU TO START VOLUNTEERING?

I was in primary school when I began volunteering, helping my mother who volunteered with a non-profit that supported single mothers and low-income families. As my interest in volunteering grew, I started exploring such opportunities through Values In Action programmes at school and continued to venture more in Ngee Ann Polytechnic through the Office of Service Learning.

HOW DID YOU GET TO KNOW KAMPUNGKAKIS?

I was introduced to KampungKakis through the 'Becoming a Volunteer Leader' module at Ngee Ann Polytechnic's Social Leadership programme. For this, I worked on a project to bridge the intergenerational gap by sharing seniors' life stories with youths. It increased my awareness of the challenges faced by the seniors, and I wanted to continue making a difference in their lives. Since then, I've been here for a year.



While studying for her Social Leadership programme, Clara (second from right) had the opportunity to work with KampungKakis, which allowed her to better understand the seniors.

WHAT KEEPS YOU COMING BACK AS A VOLUNTEER?

Its vision, “A Singapore where no senior is left behind”, deeply aligns with my own values. While Singapore prides itself on being inclusive and multicultural, the intergenerational gap is often overlooked. KampungKakis reminds us that inclusivity must also mean ensuring older generations are heard, valued, and connected.

YOU ARE A VOLUNTEER EXECUTIVE HELPING WITH THE KAMPUNG CONNECT PROGRAMME. WHAT DOES THAT INVOLVE?

I help match volunteer befrienders to seniors from the National Kidney Foundation. They are paired based on location, needs, and languages spoken. Our volunteers track their sessions, and I support them with reminders and check-ins.

WHAT CHALLENGES DID YOU HAVE TO OVERCOME IN THIS JOURNEY?

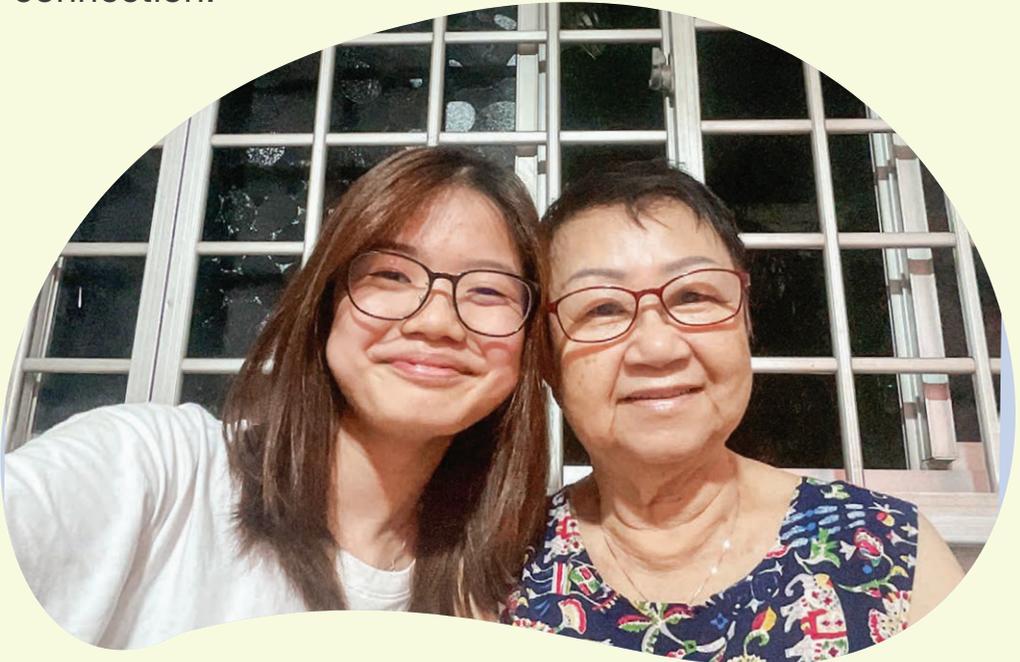
As a Gen Z, it wasn't easy for me initially to understand their struggles as they seemed distant from my experiences. For example, one senior shared her worries about not being able to care for herself after a fall. Through conversations with other volunteers and personal reflection, I began asking myself "How would I want to be treated when I'm older?" This simple question transformed my perspective and motivated me to seek meaningful ways to enhance seniors' quality of life.

▶ **WHAT DO YOU FIND MOST REWARDING AS A VOLUNTEER?**

The smiles and laughter from the seniors. It tells me I'm making a difference. Volunteering has helped me grow personally too. I've always interacted with seniors in my family, but volunteering opened my eyes to the wider community. It taught me the importance of listening, and being their voice when they can't speak up for themselves.

▶ **WHY IS GIVING BACK IMPORTANT TO YOU?**

My grandparents played a big role in raising me. My grandmother, an active volunteer, always encouraged me to give back to the community, saying that helping others like her is the best way to repay her. The most fulfilling moments for me are the little conversations — whether I'm accompanying the seniors to events or just keeping them company. It's in these moments that I feel their trust and connection.



Clara was inspired by her grandmother (right) to give back to the community.

WHAT LIFE LESSONS HAVE YOU PICKED UP?

The seniors taught me patience, empathy, and the power of simply being present. Many of them live alone or have faced unimaginable hardships, yet they still show such gratitude. Service isn't about doing big things — it's about showing up consistently with humility. Working with KampungKakis also connects me to a network of other passionate youth volunteers who share the same heart for giving.

HOW IMPORTANT A ROLE DO YOUTHS PLAY IN THE VOLUNTEERING SPACE?

Youths play a vital role because we bring energy, creativity, and fresh perspectives. From using social media to amplify stories, to starting ground-up initiatives, we can help bridge generational divides. We aren't just supporting the present; we're shaping the future of community care.

ANY ADVICE FOR OTHER YOUTHS WHO WANT TO VOLUNTEER?

Many youths feel they aren't capable of making an impact. Here's my advice: It's not about the size of your contribution, but the heart behind it. Even the smallest action can leave a meaningful mark. Don't wait to feel ready — just take the first step. You never know where it will take you!

YIN HARMONY:

A Symphony of Unity in Diversity



Dr Tan Qing Lun, Co-Founder and creative director of yIN Harmony, shares its mission to celebrate Singapore's multicultural heritage through its fun musical performances.

Multi-flute soloist Dr Tan Qing Lun is the co-founder of yIN Harmony.

From the Swearing-In ceremony of Prime Minister Mr Lawrence Wong and his Cabinet at the Istana, to the President's Annual Diplomatic Reception, yIN Harmony has entertained audiences both local and foreign with its distinctive multicultural musical performances.

Co-founded by multi-flute soloist Dr Tan Qing Lun in 2014, the collective comprises six core members. Besides Dr Tan, they are percussionist Mr Paskaran Sreekaram; Indian flutist Dr Ghanavenothan Retnam; accordionist Mr Megat Muhammad Firdaus Mohamed; keyboardist and vocalist Ms Ein Ein Lee; keyboardist Mr Ian Soh.

Dr Tan, who also leads the ensemble, which has a total of 60 members, hopes that their performances deliver more than fun and pleasure. He wants their music to celebrate Singapore's rich, colourful, and diverse ethnic traditions, and in turn foster connection among communities and cultures.

This year's National Day weekend will be extra special for the group, as it performs at the World Expo 2025 in Osaka. Meanwhile, Dr Tan shares how he has become a better musician with yIN Harmony.

WHAT LED YOU TO START YIN HARMONY?

We started yIN Harmony in 2014, inspired by Singapore's vibrant multiculturalism. How different cultures coexist harmoniously here fascinates me — and we want to create music that reflects this richness, and that infuses cultural elements without diluting their essence. With its sense of nostalgia but fresh take on traditions, this music also allows us to give back to the community. What we do is more than music — it is a way of life and a bridge between generations. Our work expresses the spirit of unity in diversity, which is something we are proud of.

YOU ARE A MULTI-FLUTE SOLOIST. HOW HAS PERFORMING WITH YIN HARMONY ENRICHED YOUR CRAFT?

It is an experience deeply important to me because it reflects my identity as a Singaporean. Having grown up in a culturally diverse society, I've always been inspired by how different traditions, languages, and sounds coexist and intermingle in our country. With yIN Harmony, I get to celebrate that uniqueness. It goes beyond performing — our music brings people together and enables them to learn about one another's culture. Being a member has shown me the power of music as a unifying force. It's not only meaningful; it's fun and energising too. I hope younger musicians continue to embrace and evolve our multicultural heritage.

By bringing together talented musicians from different ethnic groups, yIN Harmony seeks to strengthen Singapore's arts and cultural landscape.



HOW MANY MEMBERS ARE THERE IN YIN HARMONY?

We started with just eight members — some are musicians and others, dancers. Now, there are 60 of us. Recruitment is organic; we seek passionate individuals who want to collaborate, learn, and share their cultural artistry with others. Our members are also part of the Impressions of Nanyang Arts Association (INAA) orchestra.

CHALLENGES YOU HAD TO OVERCOME TO GROW THE GROUP?

One of our biggest challenges was to understand one another's musical traditions — it's like learning a new language! To overcome this, we had to grasp how every phrase is formed and appreciate its structure and meaning. Another difficulty we faced was blending our different musical backgrounds when we are playing as a band. We are not just friends; we are also teachers and students, learning and growing together.

MOST MEMORABLE MOMENTS?

In 2024, we travelled to Laos for the 50th anniversary celebrations of diplomatic relations between Singapore and Laos. Fourteen of us — musicians and dancers — performed in a collaboration with local artistes at the National Theatre. I'd always wanted to visit the country; the scenery was beautiful, and the people were incredibly warm and welcoming. Our performances for the

Through its performances with the ArtsEverywhere@CDC programme, yIN Harmony has engaged audiences in the heartlands with its fun performances.



National Arts Council's ArtsEverywhere@CDC programme were also memorable. A collaboration between National Arts Council, People's Association, and the five Community Development Councils, and supported by the Ministry of Culture, Community and Youth, the initiative offers arts experiences such as performances, workshops and activities to communities where people live, work and play, and promote greater appreciation for the arts. Audiences approached us with encouraging words, questions about our instruments, or even requests for photos. It was very heartwarming to see how the community responded.

WHAT OTHER SUPPORT DO YOU WISH FOR?

We look forward to more opportunities to share our music and stories with Singaporeans from all walks of life. This can help to inspire more musicians to join us at INAA, and in turn spread the spirit of connection and unity even further.

Catch
yIN Harmony
in concert on
22 August 2025,
at **Gateway Theatre.**

Understanding one another's musical traditions was the biggest challenge members had to overcome.



BUILDING BRIDGES:

Your Guide To Better Neighbour Relations



Communication, Consideration and Empathy: The Keys to Harmonious HDB Living

As the heartbeat of Singapore's housing landscape, HDB estates are home to more than 80% of us, creating unique close-knit communities across the island. While this proximity creates opportunities for neighbourly bonds, it's inevitable that friction may arise between neighbours. Understanding how to manage these situations thoughtfully can help us build stronger relationships with our neighbours and create more harmonious living spaces. Let's explore practical ways to prevent and resolve common neighbourly concerns.



GET TO KNOW ONE ANOTHER

Be pro-active in reaching out to your neighbours. A simple smile and “hello” when you see your neighbours can go a long way. Keep your doors open and give them a friendly wave when they pass by, and offer a helping hand when it’s needed.



SHOW CONSIDERATION

Everyone can help make our neighbourhood a better place to live in. Play your part and be a responsible neighbour by

- avoiding noisy activities during the quiet hours from 10.30pm to 7am and if possible, voluntarily lower your volume from 10pm
- installing rubber padding or furniture socks on movable furniture and using rugs, carpets or play mats to absorb sound
- taking proper care of your pets so that they don't disturb your neighbour
- using common facilities responsibly and minimise risk of potential killer litter



WORK IT OUT

When neighbourly disputes arise, taking the first step to have a frank yet cordial discussion can help both parties understand each other better. What we often perceive as intentional inconsiderate behaviour may simply stem from unawareness. The key to lasting resolution lies in approaching the conversation with empathy and a calm mind – focusing not on winning an argument, but on finding mutually beneficial solutions through compromise and understanding.



SEEK HELP

When disputes escalate despite best efforts, external intervention may be necessary. Approach your nearest Residents' Network or Community Club to seek help from Grassroots Leaders for mediation, or apply for voluntary mediation at the Community Mediation Centre (CMC). Mediation at the CMC is free and facilitated by trained and experienced volunteer community mediators.

WHY CHOOSE MEDIATION

Location: The CMC offers in-person mediation at the Ministry of Law Services Centre and 18 satellite mediation locations island wide. Virtual mediation is also an option for less complex disputes.

Time: A mediation session typically lasts about two hours and is available from Mondays to Fridays and on Saturday mornings.

Privacy: Matters discussed during mediation and identity of the parties are kept confidential.

Cost: It is free.

Solution: Trained volunteer community mediators will guide you to find amicable, workable solutions to resolve the dispute.

Relationship: Mediation can help preserve relationships and foster a more gracious and harmonious living environment for all through open communication.

Safe: A neutral and safe space to communicate and turn tension into understanding and resolution.

For more information on the CMC, visit cmc.mlaw.gov.sg or call *1800 2255 529 during office hours.

**Please note that airtime charges may apply to calls made from mobile phones.*

Did you know?

About 80% of the voluntary mediation cases mediated by the CMC are successfully settled.



BUDGET 2025:

What's in Store for Me?



2025年财政预算案：你能获得哪些援助？

**Belanjawan 2025:
Apakah yang
Disediakan
untuk Saya?**

**வரவு செலவுத்திட்டம்
2025: அதில் எனக்கு
என்ன இருக்கிறது?**

Budget 2025 delivers targeted support to address cost-of-living concerns while strengthening the nation's economic resilience and social infrastructure for future generations. Check out the benefits coming your way!

2025年财政预算案将提供有针对性的支持，帮助国人应对生活成本压力，同时增强国家的经济韧性与社会基础，为下一代打下坚实基础。了解你和家人可获得的援助。

Belanjawan 2025 memberi sokongan yang disasarkan demi menangani keprihatinan kos sara hidup, di samping mengukuhkan daya tahan ekonomi dan infrastruktur sosial negara demi generasi akan datang. Mari lihat pelbagai faedah yang anda dapat jangkakan.

வரவுசெலவுத் திட்டம் 2025 வாழ்க்கைச் செலவினங்கள் குறித்த அக்கறைகளுக்குத் தீர்வு காணக் குறிப்பிட்ட ஆதரவு அளிக்கும் அதே சமயத்தில் எதிர்காலச் சந்ததியினருக்கான தேசியப் பொருளாதார மீள்திறனையும் சமூகக் கட்டமைப்பையும் வலுப்படுத்துகிறது. உங்களுக்கு வரவிருக்கும் அனுகூலங்கள் குறித்துத் தெரிந்துகொள்ளுங்கள்.

EDUSAVE ACCOUNT/ POST-SECONDARY EDUCATION ACCOUNT (PSEA) TOP-UP [NEW]

Providing support for approved education-related expenses for your children

AMOUNT: \$500 top-up to Edusave Account or Post-Secondary Education Account (PSEA)

WHO'S ELIGIBLE: Students aged 13 to 16 (Edusave account) or 17 to 20 (PSEA) in 2025

中学后延续教育户头填补[新] 500元

Akaun Pendidikan Posmenengah [Baharu] \$500

உயர்நிலைப்பள்ளிக்குப் பிந்தைய கல்விக் கணக்கு நிரப்புத்தொகை [புதிது] \$500

JUL

七月 JULAI ஜூலை

CHILD LIFESG CREDITS

Providing support for families with young children

AMOUNT: One-off \$500 Child LifeSG Credits disbursed to your child's Child Development Account (CDA) trustee

USAGE: Can be used at merchants who accept PayNow UEN QR or NETS QR, to defray household expenses

WHO'S ELIGIBLE: Singaporean children aged one to 12 in 2025 will receive their credits in July 2025. Those born in 2025 will receive their credits in April 2026.

育儿SG生活助手补助券或教育储蓄户头填补[新] 500元

Kredit LifeSG Anak Tokokan Akaun Edusave \$500

பிள்ளைகளுக்கான LifeSG சிறப்புத்தொகை அல்லது எடுசேவ் கல்விச் சேமிப்புக் கணக்கு \$500

U-SAVE

Helping households with their utilities expenses

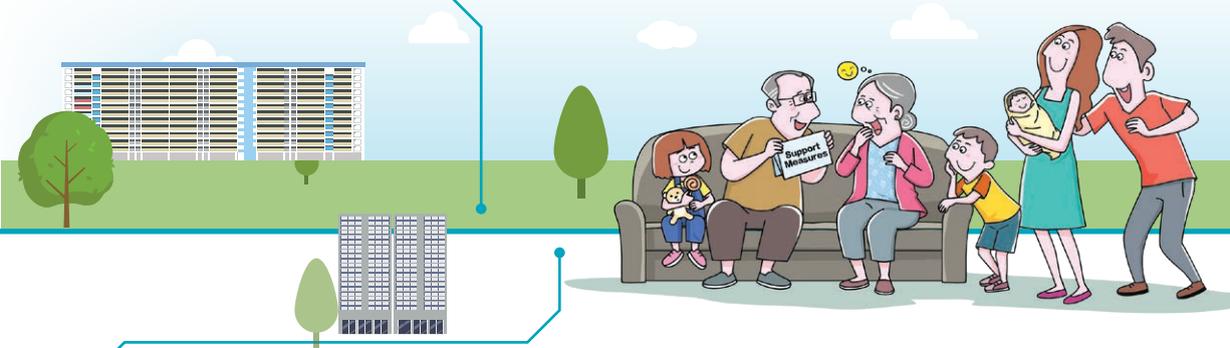
AMOUNT: \$110 to \$190

WHO'S ELIGIBLE: Eligible Singaporean households living in HDB flats and whose household members do not own more than one property

水电费回扣110元至190元

U-Save \$110 hingga \$190

யு-சேவ் \$110 - \$190



SG60 VOUCHERS [NEW]

Celebrating SG60 and recognising your contributions to the nation

AMOUNT:

\$600 (aged 21–59 in 2025), \$800 (aged 60 and above in 2025)

USAGE: Similar to CDC Vouchers and can be used at all businesses that accept CDC Vouchers:

- Half at participating supermarkets
- Half at participating heartland merchants & hawkers

WHO'S ELIGIBLE: Singaporeans aged 21 and above in 2025

建国60周年邻里购物券 [新] 600元或800元

Baucar SG60 [Baharu] \$600 atau \$800

எஸ்ஜி60 பற்றுச்சீட்டுகள் [புதிது] \$600 அல்லது \$800

MEDISAVE TOP-UP

Helping Singaporeans cope with healthcare costs

AMOUNT: \$500 CPF top-up

WHO'S ELIGIBLE: Singaporeans born between 1950 to 1973 with low MediSave balances (less than \$10,000)

保健儲蓄 500元

Tokokan MediSave \$500

மெடிசேவ் \$500

SERVICE AND CONSERVANCY CHARGES (S&CC) REBATE

Helping households offset S&CC

AMOUNT: 0.5 or 1 month of rebate

WHO'S ELIGIBLE: Eligible Singaporean households living in HDB flats

组屋杂费回扣0.5个月或1个月

Rebat S&CC 0.5 atau 1 bulan

சேவை, பராமரிப்புக் கட்டணத் தள்ளுபடி 0.5 அல்லது 1 மாதம்

GST VOUCHER – CASH

Offsetting Singaporeans' GST expenses

AMOUNT: \$450 or \$850

WHO'S ELIGIBLE: Singaporeans aged 21 and above in 2025, who reside in Singapore, have an assessable income of \$39,000 and below for Year of Assessment (YA) 2024, have a home with an annual value of \$31,000 and below as at 31 December 2024, and do not own more than one property

現金補助 [消費税補助券] 450元或850元

GSTV – Tunai \$450 atau \$850

ரொக்கம் [பொருள், சேவை வரிப் பற்றுச்சீட்டு] \$450 அல்லது \$850

AUG

八月 OGOS ஆகஸ்ட்

GST VOUCHER – MEDISAVE

Providing support to seniors for their healthcare needs

AMOUNT: \$150 to \$450

WHO'S ELIGIBLE: Singaporeans aged 65 and above in 2025, who reside in Singapore, have a home with an annual value of \$31,000 and below as at 31 December 2024, and do not own more than one property

保健儲蓄 [消費税補助券] 150元至450元

GSTV – MediSave \$150 hingga \$450

மெடிசேவ் [பொருள், சேவை வரிப் பற்றுச்சீட்டு] \$150 - \$450

LARGE FAMILY LIFESG CREDITS ^[NEW]

Supporting large families with three or more children with daily expenses

AMOUNT: \$1,000 Large Family LifeSG Credits annually for each third and subsequent Singapore Citizen child in the years they turn 1 to 6

USE: At merchants accepting PayNow UEN or NETS QR

WHO'S ELIGIBLE: Families with third or subsequent child turning age 1 to 6 in 2025.

多子女家庭SG生活助手补助券 [新] 1000元

Kredit LifeSG Keluarga Besar [Baharu] \$1,000

பெரிய குடும்பங்களுக்கான LifeSG சிறப்புத்தொகை [புதிது]
(மூன்றாம், அடுத்தடுத்த பிள்ளைகள் ஒவ்வொருவருக்கும்) \$1,000

SEP

九月 SEPTEMBER செப்டம்பர்



SG CULTURE PASS ^[NEW]

Encouraging Singaporeans to attend local arts and heritage activities.

AMOUNT: \$100 in credits

WHO'S ELIGIBLE: Singaporeans aged 18 and above in 2025

新加坡文化通行证积分 [新] 100元

Pas Budaya SG [Baharu] \$100

எஸ்ஜி கலாசார சிறப்புத்தொகை [புதிது] \$100

U-SAVE

Helping households with their utilities expenses

AMOUNT: \$110 to \$190

WHO'S ELIGIBLE: Eligible Singaporean households living in HDB flats and whose household members do not own more than one property

水电费回扣 110元至190元

U-Save \$110 hingga \$190

யு-சேவ் \$110 - \$190

OCT

十月 OKTOBER அக்டோபர்

S&CC REBATE

Helping households offset S&CC

AMOUNT: 0.5 or 1 month of rebates

WHO'S ELIGIBLE: Eligible Singaporean households living in HDB flats

组屋杂费回扣0.5个月或1个月

Rebat S&CC 0.5 atau 1 bulan

சேவை, பராமரிப்புக் கட்டணத் தள்ளுபடி 0.5 அல்லது 1 மாதம்

ASSURANCE PACKAGE CASH

Helping Singaporeans better cope with cost-of-living

AMOUNT: \$100 to \$600

WHO'S ELIGIBLE: Singaporeans aged 21 years and above in 2026

現金補助100元至600元

Wang Tunai (Pakej Jaminan) \$100 hingga \$600

ரொக்கம் [உத்தரவாதத் தொகுப்புத்திட்டம்] \$100 - \$600

DEC

十二月 DEISEMBER டிசம்பர்



CDC VOUCHERS

[NEW]

Helping Singaporeans with their daily expenses

AMOUNT: \$300

WHO'S ELIGIBLE: Singaporean households

社理會鄰里購物券 [新] 300元

Baucar CDC [Baharu] \$300

சமூக மேம்பாட்டு மன்றப்
பற்றுச்சீட்டுகள் [புதிது] \$300

U-SAVE

Helping households with their utilities expenses

AMOUNT: \$110 to \$190

WHO'S ELIGIBLE: Eligible Singaporean households living in HDB flats and whose household members do not own more than one property

水电费回扣110元至190元

U-Save \$110 hingga \$190

யு-சேவ் \$110 - \$190



JAN 2026

2026年 一月 JANUARI 2026 2026 ஜனவரி

S&CC REBATE

Helping households offset S&CC

AMOUNT: Up to 0.5 month of rebates

WHO'S ELIGIBLE: Eligible Singaporean households living in HDB flats

组屋杂费回扣高达0.5个月

Rebat S&CC Hingga 0.5 bulan

சேவை, பராமரிப்புக் கட்டணத் தள்ளுபடி 0.5 மாதங்கள் வரை

Want to see what you qualify for?

Check out the Support For You calculator at go.gov.sg/sfyb2025 to find out the estimated benefits you and your household may receive.

想了解你和家人可享有哪些援助？

登录 go.gov.sg/sfyb2025，使用“Support For You”计算器，快速估算你们可能获得的补助！

Ingin tahu apakah yang anda layak menerima?

Gunakan kalkulator Support For You di go.gov.sg/sfyb2025 untuk mengetahui anggaran faedah yang anda dan isi rumah anda mungkin menerima.

நீங்கள் எதற்குத் தகுதி பெறுகிறீர்கள் என்று தெரிந்துகொள்ள வேண்டுமா?

[Go.gov.sg/sfyb2025](https://go.gov.sg/sfyb2025) என்ற இணையத்தளத்திற்குச் சென்று உங்கள் ஆதரவுக்கான கணிப்பானைப் பயன்படுத்தி நீங்களும் உங்கள் குடும்பமும் பெறக்கூடிய உத்தேசப் பலன்களைத் தெரிந்துகொள்ளுங்கள்.

Note: Benefits are subject to the individual's or household's eligibility.

注：可获得的补助额将取决于个人或家庭的合格条件。

Nota: Faedah adalah tertakluk kepada kelayakan individu atau isi rumah.

குறிப்பு: அனுகூலங்கள் தனிநபர்கள் அல்லது குடும்பத்தின் தகுதியுடைமைக்கு உட்பட்டவை.



go.gov.sg/sfyb2025

Information accurate as at 7 July 2025. For the latest updates, please scan the QR code.

本信息更新至 2025年7月7日。如需获取最新信息，请扫描二维码。

Maklumat tepat pada 7 Julai 2025. Untuk butiran terkini, sila imbas kod QR.

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

ஐசூலை 7 2025-இன்படி கொடுக்கப்பட்டுள்ள தகவல்கள் சரியானவை. புதிதாகப் புதுப்பிக்கப்படும் தகவல்களுக்கு தயவுசெய்து QR குறியீட்டை வருடவும்.

KEEP YOUR HOME IN TIP-TOP SHAPE



SMALL FIXES TODAY, BIG SAVINGS TOMORROW!

Home owners are responsible for maintaining the fixtures and fittings within the flat once the Defects Liability Period (DLP) has ended.

Act today if you spot any minor maintenance issues! Remember, small fixes today can prevent big repairs tomorrow - and helps in saving money too.



FIX THEM EARLY...



TO PREVENT THESE.



USEFUL TIPS:



DIY where possible. Some minor repairs can be easily managed with basic tools.



If you need a contractor, do compare quotes first before deciding.

Need help to look for a repair contractor* or get some maintenance tips?

Scan here.

<https://go.gov.sg/hdb-minor-repairs>

**All services and payments are private agreements between home owners and contractors. HDB is not liable for workmanship, materials, or service quality.*



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