

Frequently Asked Questions (FAQs) on Self-Employed Person (SEP) Income Relief Scheme (SIRS)

1.	What is the Self-Employed Person Income Relief Scheme (SIRS)?
	<ul style="list-style-type: none"> The Self-Employed Person (SEP) Income Relief Scheme helps <u>Singaporean SEPs</u> with less means and family support tide over this period of extraordinary economic uncertainty. Eligible Singaporean SEPs will receive three quarterly cash payouts of \$3,000 each in end-May, July, and October 2020.
2.	What is the objective of SIRS?
	<ul style="list-style-type: none"> The incomes of many SEPs are severely affected during this period of extraordinary economic uncertainty. Under SIRS, SEPs will get direct cash assistance – three quarterly cash payouts of \$3,000 each, which will help SEPs to tide over this difficult period.
3.	Who is eligible for SIRS?
	<ul style="list-style-type: none"> Singaporean SEPs are eligible for SIRS if they meet all of the following criteria: <ul style="list-style-type: none"> a. Started work as an SEP on or before 25 Mar 2020; b. If SEP also has employment (i.e. dual status worker), the income earned as an employee must be not more than \$2,300 per month;; c. Earn a Net Trade Income of no more than \$100,000; d. Live in a property with an annual value (AV) of no more than \$21,000; <i>and</i> e. Do not own two or more properties. <p>For married Singaporean SEPs, the following additional criteria apply:</p> <ul style="list-style-type: none"> a. The individual and spouse together do not own two or more properties; <i>and</i> b. Assessable Income of his/her spouse does not exceed \$70,000. <ul style="list-style-type: none"> <i>[For reference: If SEP typically receives Workfare Income Supplement (WIS), he/she should qualify for SIRS automatically if circumstances remain unchanged.]</i> <i>[For reference: Net trade income is your gross trade income minus all allowable business expenses, capital allowances and trade losses as determined by IRAS.]</i>
4.	What are the enhancements to the SIRS eligibility criteria announced in DPM Heng's Ministerial Statement on 6 Apr?
	<ul style="list-style-type: none"> As DPM has announced on 6 Apr, the Government will broaden the support for the SEP Income Relief Scheme (SIRS) to help SEPs with less means and family support tide through this period. <ul style="list-style-type: none"> (i) The property Annual Value threshold of SIRS will be raised from \$13,000 to \$21,000. This will include most condominiums outside prime areas. (ii) SEPs who earn some employee income, up to \$2,300 per month (which is the current Workfare income ceiling) will be included. With the expanded criteria, about 100,000 SEPs will automatically qualify for SIRS.

5.	Who are considered SEPs?
	<ul style="list-style-type: none"> SEPs refer to persons who declared Net Trade Income (NTI) to IRAS for personal income tax purpose, or to CPF Board for Self-Employed Scheme (SES) or Workfare Income Supplement (WIS) Scheme purpose.
6.	How do I apply for SIRS?
	<ul style="list-style-type: none"> SIRS is automatic for eligible SEPs aged 35 and above as of 31 Dec 2018 (i.e. aged 37 and above as of 31 Dec 2020) who declared positive SEP income to IRAS or CPF Board for Work Year 2018 (WY2018). Eligible SEPs will <u>automatically</u> receive the SIRS payouts via direct bank crediting or cheques and will be notified of the payouts by letter and SMS by end May 2020. There is no need to apply. Other eligible SEPs (including those aged 21 - 36 in 2020) who are not in the automatic cohort may apply for SIRS. NTUC will process SIRS applications from 20 April 2020. More details on the application process will be released by NTUC shortly. We seek your patience and understanding. <i>[For reference: Work Year 2018 refers to calendar year 2018.]</i>
7.	Why are some groups of SEPs not <u>automatically</u> eligible for SIRS? Why are SEPs assessed <u>automatically</u> for eligibility based on WY2018 NTI, not WY2019?
	<ul style="list-style-type: none"> To expedite implementation and to provide immediate relief to the majority of SEPs quickly in this difficult period, we are relying on readily available data to identify SEPs and administer the scheme. Nonetheless, other eligible SEPs (including those aged 21 - 36 as of 31 Dec 2020) who are not in the automatic cohort may apply for SIRS. NTUC will process SIRS applications from 20 April 2020. More details on the application process will be released by NTUC shortly. We seek your patience and understanding.
8.	What if my NTI in WY2018 is more than \$100,000, but my NTI in WY2019 is less than \$100,000. Am I eligible for SIRS?
	<ul style="list-style-type: none"> You may submit the application for SIRS and we will assess accordingly. NTUC will process SIRS applications from 20 April 2020. More details on the application process will be released by NTUC shortly. We seek your patience and understanding.
9.	Why do not I qualify for SIRS if my NTI is more than \$100,000 / my spouse earns an income of more than \$70,000 / if my spouse or I own two or more properties / if my property's Annual Value is greater than \$21,000?
	<ul style="list-style-type: none"> SIRS is targeted at SEPs with less means and family support to tide over this period of economic uncertainty. However, SEPs who marginally miss one or more criteria and are facing extenuating circumstances may submit their appeal from 20 Apr 2020.
10.	Why is the SIRS payout the same for all eligible SEPs regardless of their declared income?
	<ul style="list-style-type: none"> The incomes of many SEPs are severely affected during this period of extraordinary economic uncertainty. SIRS provides broad assistance to all eligible SEPs who have less means to tide over this period of hardship.

11.	Do I still get the SIRS payout if I only started work as an SEP after WY2018?
	<ul style="list-style-type: none"> About 100,000 SEPs will automatically get SIRS. They do not need to apply. Other eligible SEPs, including SEPs aged 21 to 36 (as of 31 Dec 2020), may apply for SIRS. NTUC will process SIRS applications from 20 April 2020. More details on the application process will be released by NTUC shortly. We seek your patience and understanding.
12.	Do I still get the SIRS payout if I register to be an SEP <i>after</i> 25 Mar 2020?
	<ul style="list-style-type: none"> Individuals who are not earning income as SEPs on and before 25 Mar 2020 will not be eligible. Individuals who earn income as SEPs on and before 25 Mar 2020 may apply for SIRS if they do not receive automatic payouts. NTUC will process SIRS applications from 20 April 2020. More details on the application process will be released by NTUC shortly. Meanwhile, if you require urgent financial assistance, you can contact ComCare hotline 1800-222-0000, or visit your nearest Social Service Office by checking www.msf.gov.sg/dfcs/sso/default.aspx. <ul style="list-style-type: none"> You can now apply for the Temporary Relief Fund at all Social Service Offices (SSOs) or Community Centres. Download the TRF application form at www.go.gov.sg/msf-covid19-support, and submit completed forms in the drop-off boxes at your nearest SSO/CC.
13.	What is the cut-off for the age criterion? Why is there an age criterion? What is the procedure for an eligible SEP who is aged below 35 as at 31 Dec 2018 (i.e. below age 37 as at 31 Dec 2020) to apply?
	<ul style="list-style-type: none"> Age criterion: SIRS is automatic for eligible SEPs aged 35 and above as of 31 Dec 2018 (i.e. aged 37 and above as of 31 Dec 2020) who declared positive SEP income to IRAS or CPFIB for Work Year 2018 (WY2018). To expedite implementation and to provide immediate relief to the majority of SEPs quickly in this difficult period, we are relying on readily available data to identify SEPs and administer the scheme. Other eligible SEPs who are not in the automatic cohort may apply for SIRS. This includes SEPs aged 21 to 36 as at 31 Dec 2020. NTUC will process SIRS applications from 20 April 2020. More details on the application process will be released by NTUC shortly. We seek your patience and understanding.
14.	Who are the groups of SEPs who can appeal for SIRS?
	<ul style="list-style-type: none"> SEPs who marginally miss one or more criteria and are facing extenuating circumstances may submit their appeal for SIRS to NTUC. NTUC will process SIRS appeals from 20 April 2020. More details on SIRS and the appeals process will be released by NTUC shortly. We seek your patience and understanding.
15.	Which agency is administering the application and appeals of SIRS? How do I apply / appeal?
	<ul style="list-style-type: none"> About ~100,000 SEPs will automatically qualify for SIRS. These people do not need to apply or appeal. Other eligible SEPs (including SEPs aged 21 to 36 as of 31 Dec 2020) may apply for SIRS.

<ul style="list-style-type: none"> • SEPs who narrowly miss the eligibility criteria may also submit appeals. • National Trades Union Congress (NTUC) will administer SIRS applications and appeals, and support SEPs in need. • More details will be announced by NTUC shortly. MOM will work closely with NTUC to start processing appeals for SIRS starting from 20 Apr 2020.
16. How do I check if I have declared my SEP income for Work Year 2018?
<ul style="list-style-type: none"> • SEPs can enquire at the IRAS website or at the CPF website (Login to my CPF Online Services and select 'My Statement').
17. How do I check the annual value (AV) of the property that I live in?
<ul style="list-style-type: none"> • All public housing have AV not exceeding \$13,000. • Most condominiums outside prime areas have AV not exceeding \$21,000. • AV can be found on the IRAS property tax bill. SEPs who are property owners can log in to myTax Portal using SingPass/IRAS PIN (click on <i>Messages > Correspondences & Notices, Property Tax > Letters/Notices</i>) to obtain the property annual value.
18. How is the property AV determined?
<ul style="list-style-type: none"> • The annual value (AV) of buildings is the estimated gross annual rent of the property if it were to be rented out. It is determined by IRAS based on estimated market rentals of similar or comparable properties and not on the actual rental income received. The way the AV is determined is the same regardless of whether the property is owner-occupied, vacant or rented out. In determining the AV of a building, IRAS considers: <ul style="list-style-type: none"> ○ rentals of similar or comparable properties in the vicinity; ○ the size of the property; ○ location of the property; ○ the condition of the property; and ○ other relevant physical attributes. • IRAS reviews the AV of properties yearly to reflect the changes in the market rental values of comparable properties. • Members of the public can check the AV of your property at IRAS myTax Portal ("View Property Portfolio"). • For more info on AV, please visit https://www.iras.gov.sg/IRASHome/Property/Property-owners/Learning-the-basics/About-Annual-Value/ • <i>[For internal info] An HDB flat (e.g. in Bishan) may be rented out at \$3K/month or \$36K/year. However, the property AV of this flat as determined by IRAS is not based on the actual rental income. It takes into account the facts that:</i> <ul style="list-style-type: none"> ○ <i>The vast majority of HDB flats are owner-occupied (i.e. not rented out).</i> ○ <i>The estimated market rental varies in a big range. E.g. there are some Bishan flats that are less accessible or low floors hence may not fetch high rentals.</i>

19.	I am living in a property that has an AV more than \$21,000, but I don't own the property. Do I meet the AV criterion?
	<ul style="list-style-type: none"> • To be eligible for SIRS, the SEP has to live in a property with an annual value (AV) of no more than \$21,000. • As long as the registered (NRIC) address of the SEP is a property where AV exceeds \$21,000, the SEP will not meet the AV criterion. • Those living in private properties with AV slightly more than \$21,000 may appeal for SIRS. • NTUC will process SIRS appeals from 20 April 2020. More details on SIRS and the appeals process will be released by NTUC shortly. • We seek your patience and understanding.
20.	What is the cut-off date for determining AV and ownership of 2 or more properties?
	<ul style="list-style-type: none"> • Property AV and multiple property ownership is assessed as at 31 Dec 2019. • This is the cut-off date of the IRAS data that CPF is using for means-testing. SEPs who don't meet these criteria in CPF's means-testing are advised to apply/appeal for SIRS.
21.	I am a freelance Asatizah (religious teacher), can I qualify for SIRS?
	<ul style="list-style-type: none"> • MUIS will work with NTUC to help freelance Asatizahs registered under the Asatizah Recognition Scheme (ARS) and affected by the downturn to tap on schemes in the Resilience Budget, including guiding these Asatizahs through the SIRS application process.
22.	I am a STB-licensed tour guide, can I qualify for SIRS?
	<ul style="list-style-type: none"> • Tour guides who are licensed by Singapore Tourism Board (STB) can get SIRS support. • Please check with STB on the details.
23.	How can I get more help?
	<ul style="list-style-type: none"> • Those who need immediate financial assistance before the first SIRS payout may: <ul style="list-style-type: none"> ○ [For union members] Apply to the NTUC Care Fund (COVID-19) for a one-off cash relief. ○ Approach a Social Service Office (SSO) or Community Centre (CC) for further information. You can contact ComCare hotline 1800-222-0000 or visit your nearest Social Service Office by checking www.msf.gov.sg/dfcs/sso/default.aspx. ○ You can now apply for the Temporary Relief Fund at all Social Service Offices (SSOs) or Community Centres. Download the TRF application form at www.go.gov.sg/msf-covid19-support, and submit completed forms in the drop-off boxes at your nearest SSO/CC. ○ From 1 May 2020, you can apply for the COVID-19 Support Grant if you have lost your job. • Lower-income SEPs who are already on the Workfare Income Supplement (WIS) can also benefit from the Workfare Special Payment, which will be paid in July and October 2020. • SEPs who face economic hardship after SIRS and the Workfare Special Payment can also apply for financial assistance under ComCare*. Their circumstances will be assessed on a case-by-case basis.

- *[For reference: From April, those newly placed on Comcare Short-to-Medium-Term Assistance (SMTA) will receive assistance for at least 6 months before being reassessed.]*
- The Resilience Budget announced by DPM Heng (26 Mar 2020) also has other support measures for households. The Care and Support – Cash payout was tripled, and parents with at least one Singaporean child will each receive an additional \$300 in cash. You can visit www.singaporebudget.gov.sg/budget_2020/budget-measures/care-and-support-package for more details.
- The Solidarity Budget (6 Apr 2020) also gives all adult Singaporeans a cash payout of \$600.
- In total, the Resilience and Solidarity Budgets will give cash payouts of up to \$1,600 per Singaporean in 2020.