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City Harvest Community Services Association

FINANCIAL  
ASSISTANCE  
SCHEMES  
2022

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# Financial Assistance Schemes

## Overview

The following financial assistance schemes are designed to supplement the support from social service agencies and to create longer-term change in needy individuals and families.

## Approach

CHCSA will work with caseworkers from social service agencies on the following:

- Application and recommendation via a Social Report
- Fulfilment of contracted goals with client
- Disbursement of financial assistance

## Documents Needed

- 1) Social Report including caseworker's assessment & recommendation
- 2) And the following information for applicant:
  - a. NRIC name
  - b. NRIC number
  - c. Household Income & Expense Breakdown
  - d. Latest payslip(s)
  - e. All updated bank account / CPF statement(s)
  - f. Arrears (eg. SP utilities, service & conservancy, medical, HDB, credit card)
  - g. Any other supporting documents relevant to situation

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**City Harvest Community Services Association**

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## 1. INTERIM SUPPORT SCHEME

### **Objective**

To support families and individuals who are in need via interim financial assistance and referral support while they seek assistance from public assistance schemes. Assistance is capped at \$200 per beneficiary per disbursement (capped to \$600 per family) up to a period of 3 months.

### *Examples:*

- Individuals who are experiencing crises, needing urgent help but are not yet linked to any social services.
- Families awaiting outcome of financial assistance application by Social Service Office.

### **Approach**

Applicant and caseworker will work together to seek assistance from appropriate social service agencies while interim financial assistance is extended to applicant. This scheme will only be granted to individuals once. However, they are eligible for other financial assistance schemes.

### **Eligibility**

- Applicant's consent and accountability to get required help
- Applicant has not been granted this scheme before
- Referral report from applicant's caseworker about applicant's motivation and accountability to work toward contracted goals
- Applicant has not been linked up or is in process of seeking help from public assistance schemes
- Household income of less than \$1,900 OR Per Capita Income (Total household income divided by number of family members in household) of less than \$650
- Applicant or immediate family members are Singapore Citizens or Permanent Residents



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## 2. FRESH START SCHEME

### Objective

To empower families to break out of chronic poverty. This is done through the disbursement of a capital fund to bring about possible structural changes to the family's social and economic circumstances. This capital fund is capped at \$2,000 per household and will only be granted once.

### Examples:

- Homeless person who requires help with paying for rental deposit
- Breadwinner requiring skills upgrading to increase income
- Parents requiring childcare deposit for childcare placement in order to work
- Family requiring subsidy for home nursing expenses
- Student requiring assistance for education funding because of ineligibility for mainstream funding

### Approach

Applicant will work together with a caseworker over 3 months to formulate and execute an action plan related to one of the following areas:

- Skills-based: Pursuit of education / Skills upgrading / Vocational Licensing
- Caregiving: Child care / Elder care / Nursing care arrangements
- Housing: Rental of accommodation
- Career: Deposit or start up fund for work-related necessities

### Eligibility

- Applicant and any immediate family member have not been granted this scheme before
- Referral report from applicant's caseworker about applicant's motivation and accountability to work toward contracted goals
- Household income of less than \$1,900 OR Per Capita Income (Total household income divided by number of family members in household) of less than \$650
- Applicant or immediate family members are Singapore Citizens or Permanent Residents