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PARLIAMENTARY DEBATES

SINGAPORE

OFFICIAL REPORT

FOURTEENTH PARLIAMENT

VOLUME 95 *FIRST SESSION* NO 79

Monday, 9 January 2023

The House met at 1:30 pm

ATTENDANCE

PRESENT:

Mr SPEAKER (Mr Tan Chuan-Jin (Marine Parade)).

Mr Abdul Samad (Nominated Member).

Mr Ang Wei Neng (West Coast).

Mr Baey Yam Keng (Tampines), Senior Parliamentary Secretary to the Minister for Sustainability and the Environment and Minister for Transport.

Mr Chan Chun Sing (Tanjong Pagar), Minister for Education.

Miss Cheryl Chan Wei Ling (East Coast).

Mr Mark Chay (Nominated Member).

Mr Chee Hong Tat (Bishan-Toa Payoh), Senior Minister of State for Finance and Transport.

Mr Cheng Hsing Yao (Nominated Member).

Miss Cheng Li Hui (Tampines).

Mr Edward Chia Bing Hui (Holland-Bukit Timah).

Mr Chong Kee Hiong (Bishan-Toa Payoh).

Mr Desmond Choo (Tampines).

Mr Eric Chua (Tanjong Pagar), Senior Parliamentary Secretary to the Minister for Culture, Community and Youth and Minister for Social and Family Development.

Mr Chua Kheng Wee Louis (Sengkang).

Mr Darryl David (Ang Mo Kio).

Mr Christopher de Souza (Holland-Bukit Timah), Deputy Speaker.

Ms Foo Mee Har (West Coast).

Ms Grace Fu Hai Yien (Yuhua), Minister for Sustainability and the Environment.

Mr Gan Kim Yong (Chua Chu Kang), Minister for Trade and Industry.

Ms Gan Siow Huang (Marymount), Minister of State for Education and Manpower.

Mr Gan Thiam Poh (Ang Mo Kio).

Mr Gerald Giam Yean Song (Aljunied).

Mr Derrick Goh (Nee Soon).

Ms He Ting Ru (Sengkang).

Mr Heng Chee How (Jalan Besar), Senior Minister of State for Defence.

Mr Heng Swee Keat (East Coast), Deputy Prime Minister and Coordinating Minister for Economic Policies.

Prof Hoon Hian Teck (Nominated Member).

Mr Shawn Huang Wei Zhong (Jurong).

Ms Indranee Rajah (Tanjong Pagar), Minister, Prime Minister's Office and Second Minister for Finance and National Development and Leader of the House.

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Mr S Iswaran (West Coast), Minister for Transport and Minister-in-charge of Trade Relations.

Dr Janil Puthucheary (Pasir Ris-Punggol), Senior Minister of State for Communications and Information and Health and Government Whip.

Dr Amy Khor Lean Suan (Hong Kah North), Senior Minister of State for Sustainability and the Environment and Transport.

Prof Koh Lian Pin (Nominated Member).

Dr Koh Poh Koon (Tampines), Senior Minister of State for Manpower and Sustainability and the Environment.

Mr Kwek Hian Chuan Henry (Kebun Baru).

Mr Desmond Lee (West Coast), Minister for National Development, Minister-in-charge of Social Services Integration.

Mr Lee Hsien Loong (Ang Mo Kio), Prime Minister.

Mr Leong Mun Wai (Non-Constituency Member).

Mr Liang Eng Hwa (Bukit Panjang).

Mr Lim Biow Chuan (Mountbatten).

Assoc Prof Jamus Jerome Lim (Sengkang).

Ms Sylvia Lim (Aljunied).

Dr Lim Wee Kiak (Sembawang).

Ms Low Yen Ling (Chua Chu Kang), Minister of State for Culture, Community and Youth and Trade and Industry.

Ms Mariam Jaafar (Sembawang).

Dr Mohamad Maliki Bin Osman (East Coast), Minister, Prime Minister's Office and Second Minister for Education and Foreign Affairs.

Mr Mohd Fahmi Aliman (Marine Parade).

Mr Muhamad Faisal Bin Abdul Manap (Aljunied).

Assoc Prof Dr Muhammad Faishal Ibrahim (Nee Soon), Minister of State for Home Affairs and National Development.

Mr Murali Pillai (Bukit Batok).

Ms Nadia Ahmad Samdin (Ang Mo Kio).

Dr Ng Eng Hen (Bishan-Toa Payoh), Minister for Defence.

Mr Louis Ng Kok Kwang (Nee Soon).

Ms Ng Ling Ling (Ang Mo Kio).

Miss Rachel Ong (West Coast).

Mr Ong Ye Kung (Sembawang), Minister for Health.

Ms Joan Pereira (Tanjong Pagar).

Mr Leon Perera (Aljunied).

Ms Denise Phua Lay Peng (Jalan Besar).

Ms Hazel Poa (Non-Constituency Member).

Ms Poh Li San (Sembawang).

Mr Pritam Singh (Aljunied), Leader of the Opposition.

Ms Rahayu Mahzam (Jurong), Senior Parliamentary Secretary to the Minister for Health and Minister for Law.

Mr Saktiandi Supaat (Bishan-Toa Payoh).

Mr Seah Kian Peng (Marine Parade).

Dr Shahira Abdullah (Nominated Member).

Mr K Shanmugam (Nee Soon), Minister for Home Affairs and Law.

Mr Sharael Taha (Pasir Ris-Punggol).

Ms Sim Ann (Holland-Bukit Timah), Senior Minister of State for Foreign Affairs and National Development and Deputy Government Whip.

Mr Sitoh Yih Pin (Potong Pasir).

Ms Hany Soh (Marsiling-Yew Tee).

Ms Sun Xueling (Punggol West), Minister of State for Home Affairs and Social and Family Development.

Mr Alvin Tan (Tanjong Pagar), Minister of State for Culture, Community and Youth and Trade and Industry.

Ms Carrie Tan (Nee Soon).

Mr Desmond Tan (Pasir Ris-Punggol), Minister of State, Prime Minister's Office.

Mr Tan Kiat How (East Coast), Senior Minister of State for Communications and Information and National Development.

Mr Dennis Tan Lip Fong (Hougang).

Dr Tan See Leng (Marine Parade), Minister for Manpower and Second Minister for Trade and Industry.

Ms Jessica Tan Soon Neo (East Coast), Deputy Speaker.

Dr Tan Wu Meng (Jurong).

Dr Tan Yia Swam (Nominated Member).

Mr Patrick Tay Teck Guan (Pioneer).

Mr Teo Chee Hean (Pasir Ris-Punggol), Senior Minister and Coordinating Minister for National Security.

Mrs Josephine Teo (Jalan Besar), Minister for Communications and Information and Second Minister for Home Affairs.

Mr Tharman Shanmugaratnam (Jurong), Senior Minister and Coordinating Minister for Social Policies.

Mr Raj Joshua Thomas (Nominated Member).

Mr Edwin Tong Chun Fai (Marine Parade), Minister for Culture, Community and Youth and Second Minister for Law.

Mr Vikram Nair (Sembawang).

Dr Wan Rizal (Jalan Besar).

Mr Don Wee (Chua Chu Kang).

Mr Lawrence Wong (Marsiling-Yew Tee), Deputy Prime Minister and Minister for Finance.

Mr Xie Yao Quan (Jurong).

Mr Alex Yam (Marsiling-Yew Tee).

Ms Yeo Wan Ling (Pasir Ris-Punggol).

Mr Yip Hon Weng (Yio Chu Kang).

Mr Melvin Yong Yik Chye (Radin Mas).

Mr Zaqy Mohamad (Marsiling-Yew Tee), Senior Minister of State for Defence and Manpower and Deputy Leader of the House.

Mr Zhulkarnain Abdul Rahim (Chua Chu Kang).

ABSENT:

Ms Janet Ang (Nominated Member).

Mr Masagos Zulkifli B M M (Tampines), Minister for Social and Family Development, Second Minister for Health and Minister-in-charge of Muslim Affairs.

Ms Tin Pei Ling (MacPherson).

Dr Vivian Balakrishnan (Holland-Bukit Timah), Minister for Foreign Affairs.

PERMISSION TO MEMBERS TO BE ABSENT

Under the provisions of clause 2(d) of Article 46 of the Constitution of the Republic of Singapore, the following Members have been granted permission by the Speaker to be absent from sittings of Parliament (or any Committee of Parliament to which they have been appointed) for the periods stated:

Name	From	To
	(2022/2023)	(2022/2023)
Mr Alex Yam	01 Dec	04 Dec
	20 Dec	29 Dec
Mr Dennis Tan Lip Fong	01 Dec	08 Dec
Mr Gan Thiam Poh	01 Dec	05 Dec
	24 Dec	27 Dec
Dr Koh Poh Koon	01 Dec	16 Dec
	23 Dec	26 Dec
Mr Masagos Zulkifli B M M	01 Dec	06 Dec
	08 Jan	16 Jan
Ms Ng Ling Ling	01 Dec	10 Dec
Mr Pritam Singh	01 Dec	11 Dec
Dr Tan Wu Meng	01 Dec	09 Dec
Ms Yeo Wan Ling	01 Dec	05 Dec
	18 Dec	30 Dec
Ms Foo Mee Har	02 Dec	04 Dec
	26 Dec	31 Dec
Mr Gan Kim Yong	02 Dec	04 Dec
	06 Dec	14 Dec
Dr Ng Eng Hen	02 Dec	03 Dec
	04 Dec	10 Dec
	11 Dec	15 Dec
Ms Sun Xueling	02 Dec	14 Dec
Mr Chan Chun Sing	03 Dec	24 Dec
Mr Chong Kee Hiong	03 Dec	17 Dec
Mr Heng Chee How	03 Dec	10 Dec
Dr Vivian Balakrishnan	03 Dec	04 Dec
	11 Dec	16 Dec
	15 Dec	22 Dec

	04 Jan	11 Jan
Mrs Josephine Teo	04 Dec	07 Dec
Mr Abdul Samad	05 Dec	16 Dec
Mr Desmond Lee	05 Dec	18 Dec
Mr Patrick Tay Teck Guan	05 Dec	16 Dec
	18 Dec	23 Dec
Mr Tan Chuan-Jin	05 Dec	18 Dec
Mr Christopher de Souza	07 Dec	21 Dec
Mr Lim Biow Chuan	07 Dec	12 Dec
Ms Grace Fu Hai Yien	08 Dec	11 Dec
	13 Dec	16 Dec
	27 Dec	30 Dec
Ms Hany Soh	08 Dec	11 Dec
	28 Dec	03 Jan
	05 Jan	05 Jan
Mr K Shanmugam	08 Dec	28 Dec
	21 Dec	28 Dec
Ms Sim Ann	08 Dec	20 Dec
Mr Teo Chee Hean	08 Dec	10 Dec
Mr Darryl David	09 Dec	11 Dec
	16 Dec	23 Dec
Mr Derrick Goh	09 Dec	22 Dec
Ms Indranee Rajah	09 Dec	19 Dec
Ms Rahayu Mahzam	09 Dec	11 Dec
Mr Eric Chua	10 Dec	12 Dec
	18 Dec	25 Dec
Mr S Iswaran	10 Dec	11 Dec
	13 Dec	24 Dec
Mr Alvin Tan	11 Dec	26 Dec
Dr Janil Puthucheary	11 Dec	26 Dec
Dr Mohamad Maliki Bin Osman	11 Dec	24 Dec
	31 Dec	04 Jan
Mr Edwin Tong Chun Fai	12 Dec	16 Dec
	22 Dec	05 Jan
Mr Lee Hsien Loong	12 Dec	16 Dec
	19 Dec	31 Dec
Mr Tan Kiat How	12 Dec	31 Dec
Mr Zaqy Mohamad	13 Dec	23 Dec
Dr Amy Khor Lean Suan	14 Dec	18 Dec
Mr Chee Hong Tat	15 Dec	31 Dec
Mr Heng Swee Keat	15 Dec	25 Dec
Mr Edward Chia Bing Hui	16 Dec	23 Dec
Mr Tharman Shanmugaratnam	16 Dec	21 Dec
Mr Lawrence Wong	17 Dec	31 Dec

Dr Lim Wee Kiak	17 Dec	25 Dec
	07 Jan	08 Jan
Dr Tan See Leng	17 Dec	23 Dec
	17 Dec	01 Jan
	24 Dec	01 Jan
Dr Wan Rizal	18 Dec	30 Dec
Miss Cheng Li Hui	19 Dec	31 Dec
Assoc Prof Dr Muhammad Faishal Ibrahim	19 Dec	23 Dec
	27 Dec	30 Dec
Mr Yip Hon Weng	19 Dec	22 Dec
Mr Ang Wei Neng	21 Dec	02 Jan
Mr Ong Ye Kung	21 Dec	03 Jan
Mr Baey Yam Keng	22 Dec	30 Dec
Ms Mariam Jaafar	22 Dec	31 Dec
Ms Nadia Ahmad Samdin	25 Dec	31 Dec
Ms Jessica Tan Soon Neo	26 Dec	04 Jan
Mr Desmond Tan	27 Dec	31 Dec
Ms Janet Ang	06 Jan	15 Jan
Ms Tin Pei Ling	09 Jan	09 Jan

ASSENT TO BILLS PASSED

The following Bills were assented to by the President of the Republic of Singapore on the date stated:

27 December 2022

i. Constitution of the Republic of Singapore (Amendment No 3) Bill

ii. Electric Vehicles Charging Bill

iii. Penal Code (Amendment) Bill

iv. Post-appeal Applications in Capital Cases Bill

v. State Lands Protection Bill

[Mr Speaker in the Chair]

ORAL ANSWERS TO QUESTIONS

CHANGES IN SINGAPORE'S MEASURES GIVEN EMERGENCE OF NEW COVID-19 VARIANTS AND EASING OF CHINA'S COVID-19 RESTRICTIONS

1 **Ms Joan Pereira** asked the Minister for Health in view of China easing its travel restrictions and the number of visitors to Singapore is expected to increase (a) what measures are in place to prevent a new wave of COVID-19 infection in Singapore should a new virus variant emerge; and (b) whether an additional dose of COVID-19 booster vaccination will be necessary, especially for the elderly.

2 **Dr Tan Wu Meng** asked the Minister for Health (a) what is the Ministry's latest assessment of the risk of a new and more dangerous COVID-19 variant emerging; and (b) whether the Ministry can provide an update on Singapore's preparedness for emerging COVID-19 variants and novel pandemics in 2023 including (i) rapid diagnostics and analytics of pathogens including whole genome sequencing (ii) supply chain resilience for personal protective equipment, medications and vaccinations and (iii) onshore research, development and manufacturing of vaccines.

3 **Mr Yip Hon Weng** asked the Minister for Health (a) what are the key areas of concern and impact on Singapore given the current COVID-19 situation in China; (b) what is the Ministry doing to ensure that our healthcare system is prepared to deal with the possibility of new emerging COVID-19 virus variants; and (c) whether our healthcare manpower is adequately equipped to handle new COVID-19 waves, with countries like China relaxing travel restrictions while dealing with a surge in COVID-19 infections.

The Minister for Health (Mr Ong Ye Kung): Mr Speaker, Sir, may I have your permission to answer Question Nos 1 to 3 in my Ministerial Statement, to be delivered later at today's Sitting?

Mr Speaker, my response will also cover the matters raised in the questions by Ms Foo Mee Har[1] and Mr Zhulkarnain Abdul Rahim[2], which are scheduled for a subsequent Sitting. I invite these Members to also seek clarifications if they wish to, at the end of my Ministerial Statement.

Mr Speaker: We can do so.

Note(s) to Question No(s) 1-3:

[1] To ask the Minister for Health (a) whether Singapore will impose fresh COVID-19 rules on travellers from China amidst a surge in COVID-19 cases in China; and (b) what are the key considerations for any additional rules to be imposed.

[2] To ask the Minister for Health whether Singapore is considering implementing COVID-19 entry restrictions similar to other jurisdictions like the United States, for travellers and returning Singaporeans and residents from high risk COVID-19 infected countries.

MONITORING OF EVOLVING COVID-19 SITUATION AND FLIGHTS ARRIVING FROM CHINA AT CHANGI AIRPORT

4 **Mr Melvin Yong Yik Chye** asked the Minister for Transport given the worsening COVID-19 situation in China (a) how closely is the Ministry monitoring the situation; and (b) whether the Ministry has any plans to temporarily enhance COVID-19 measures at Changi Airport for flights entering from China.

The Senior Parliamentary Secretary to the Minister for Transport (Mr Baey Yam Keng) (for the Minister for Transport): Mr Speaker, Sir, may I have your permission for the Minister for Transport to take Question No 4 in the Ministerial Statement later in the Sitting, please?

Mr Speaker: Please do.

REVIEW OF SCDF TRAINING IN WAKE OF RECENT PASSING OF NSF FIREFIGHTER

5 **Mr Murali Pillai** asked the Minister for Home Affairs (a) what were the challenges experienced during the firefighting operation on 8 December 2022 which resulted in the passing of an SCDF NSF firefighter; and (b) how does SCDF ensure that its frontline officers are adequately trained and equipped to carry out their duties safely and effectively.

The Minister of State for Home Affairs (Assoc Prof Dr Muhammad Faishal Ibrahim) (for the Minister for Home Affairs): Mr Speaker, Sir, my response will also cover the matters raised in the question by Mr Gerald Giam[1] which is scheduled for a subsequent Sitting. I invite the Member to seek clarifications, if need be. If the Member's questions have been addressed, it may not be necessary for the Member to proceed with his question at the subsequent Sitting.

Mr Speaker: Please proceed.

Assoc Prof Dr Muhammad Faishal Ibrahim: The safety of all Singapore Civil Defence Force (SCDF) personnel is of utmost importance to the Home Team.

To be deployed as firefighters, full-time national servicemen (NSFs) need to be certified medically fit and of Physical Employment Standards (PES) "A", "B1" or "B2". They will also need to complete a four-week Basic Rescue Training, as well as a 12-week Firefighter Course (FFC) at the Civil Defence Academy (CDA).

The FFC includes both theoretical and practical components, and a series of proficiency and certification tests. These include the Individual Physical Proficiency Test, Breathing Apparatus Proficiency Test, Hazmat Responder Certification Test, Firemanship Skills Assessment and a written test on basic firemanship, rescue and equipment knowledge. In addition to the skills taught in the FFC, Regular Servicemen and NSFs who are appointed to leadership roles will undergo a Section Commander or Rota Commander Course, which trains them to lead a section comprising three to four personnel, or a Rota which is a duty shift comprising several sections.

Firefighting training at the CDA is conducted with "live" fire simulators to provide realism, so that trainees gain experience operating in conditions similar to real-life firefighting. SCDF has protocols to ensure that the training curriculum is reviewed regularly to ensure currency.

After graduating from the CDA, training continues to be an integral part of a firefighter's daily routine, including NSF firefighters. Firefighters undergo exercises and drills during each shift, to familiarise themselves with their respective roles and functions as part of a crew, as well as to maintain individual fitness and competencies. They must also undergo annual proficiency tests conducted by CDA to ensure that their skills and fitness levels meet the required standards.

In a fire emergency, NSF firefighters and NSF section commanders are deployed alongside Regular Servicemen in a section. NSmen and Civil Defence Auxiliary Unit (CDAU) volunteer firefighters may also be deployed within the section.

Depending on the scale of the emergency, the task force that is activated may comprise several sections. The task force is led by a ground commander, who is responsible for leading the operation. The ground commander will monitor and direct the operation, and request for more resources as reinforcement, if necessary.

All firefighting Personal Protective Equipment (PPE) used by SCDF are certified according to relevant international standards, such as the American National Fire Protection Association (NFPA) standards and European standards.

Mr Murali Pillai asked about the challenges experienced by the SCDF during the firefighting operation on 8 December 2022. While responding to the incident, the SCDF officers found the fire engine accessway leading to Block 91 Henderson Road obstructed by a tent where a funeral wake was being held. The officers removed the bollards that were padlocked to the ground near the tentage to create an access path. This delayed their arrival by 18 minutes.

Based on the ground commander's assessment of the resources needed for the operation, 22 emergency vehicles and 61 responders from six fire stations were deployed to the incident. About 40% of the responders were NSmen – meaning the majority, 60% of the responders were Regular Officers.

The passing of SGT1 Edward Go is the first SCDF fatality in a firefighting operation. The Police are currently conducting an independent, thorough investigation into the circumstances of SGT1 Edward's demise and will apprise the Coroner of its findings. At this stage, it is premature to determine the factors which contributed to SGT1 Edward's death. The Coroner will consider the Police's investigation findings, in determining the cause of death. Due to the ongoing investigations, we are unable to share further details at this stage.

SCDF will seek to understand what had happened, including if standard operating procedures and protocols had been followed, and how these may need to be tightened to keep the officers as safe as possible when they serve our nation.

Mr Speaker: Mr Murali Pillai.

Mr Murali Pillai (Bukit Batok): Mr Speaker, Sir, with your indulgence, I am sure hon Members of this House would join me to express our profound sadness over the demise of SGT1 Edward Go in the line of duty, in his efforts to keep Singapore safe and secure. And I hope that the family of SGT1 Edward Go would be supported whilst they come to terms with their loss and, in time, heal.

My question for the hon Minister of State is in relation to the deployment of NSmen. The Minister of State mentioned that the ratio of NSmen deployment for that particular incident was 40:60, 60% Regulars. Having regard to the fact that NSmen generally have less experience than Regulars, may I ask whether there is a certain strategy to better protect NSmen?

And in respect of SGT1 Edward Go, I understand that investigations are ongoing, but will the hon Minister of State reveal the extent of training that he had for the fire incident that he was called to fight?

Assoc Prof Dr Muhammad Faishal Ibrahim: Sir, I thank the Member for the supplementary question. An NSF's journey with SCDF starts from his enlistment into the SCDF where he receives basic, and subsequently, vocational training appropriate for his PES condition. So, at the start of his enlistment, we already looked at it on how that journey is going to be.

NSFs who are assigned in the operational roles, as I shared earlier, are given robust and realistic training. They also use proper PPE and equipment that are common to their fire station. From their time in the CDA, their instructors will closely monitor them and look at their progress and help build their confidence. The relationship, the camaraderie and peer support are also vital parts of the culture and overall journey.

In fact, I visit SCDF fire stations as well as some of the set-ups regularly, and this is something I have noticed. The peer support, the relationship and that journey that someone goes through – whether for NSFs or Regulars – is so important. The juniors will look up to the seniors, not only between the Regulars and the NSFs, but also between the NSFs together – they look up to their seniors and they want to see how they can play their part.

After posting to a fire station, they will be assigned support appliances. They will not straightaway go to the frontline, as in, to fight the fire. This is the opportunity to give them the time to settle down and get to know their Rota. During this time, their supervisors will observe the NSFs in the daily shifts, watch them perform during drills and training to assess their suitability, competency and confidence to be placed on turn-out, on the main fire engines and Red Rhinos. This is where they are most likely to be on-scene, earlier than the rest.

We also look at the composition of the crew, where we carefully balance it. The supervisor will ensure that there is a good mix of experienced and seniority, while still giving NSF firefighters the opportunity to grow from accumulating turn-out experience.

Indeed, just like many of the vocations which require practical experience, the only way for all firefighting personnel – whether Regular or NSF – to build their experience is on-the-job training. This takes place under close supervision with multiple layers of safety. So, we ensure the training that they receive, the PPE that they wear and the colleagues they turn-out with.

Like I shared earlier, this is something which is very obvious when you speak and talk to them about operations. This is something that we are very proud of in our SCDF officers.

With regard to the late SGT1 Edward Go, this is something that I would like to share, even though the investigations are still ongoing. Like what the Member shared earlier, we feel the loss of the late SGT1 Edward. Just like the rest, all NSFs need to be certified medically fit and complete the relevant training and courses, prior to deployment at the frontline.

During his training as a firefighter, SGT1 Edward Go attained the "Gold" standard for his Individual Physical Proficiency Test (IPPT) and fared well in the other mandatory course requirements, including achieving an "A" grading for his Breathing Apparatus Proficiency Test (BAPT). His performance, in fact, was among the top 25% in his cohort. Like the rest, he would have gone through the journey like any other SCDF NSF. In fact, when he was posted to the Central Fire Station in May 2022, he had attended to nearly 60 fire and rescue calls. So, he was an officer with some level of experience as well.

Mr Speaker: Ms Joan Pereira.

Ms Joan Pereira (Tanjong Pagar): My deepest condolences to the family of the late SGT1 Edward Go. Sir, I have one supplementary question for the Minister of State. I note that there have been quite a number of fires in public rental blocks in recent years. Can the Minister of State share if there are any gaps in the design of our public rental housing blocks that might make them more prone to fire risk? And if so, what are the mitigating measures that can be taken.

Assoc Prof Dr Muhammad Faishal Ibrahim: Sir, I thank the Member for the supplementary question. Not only rental flats, all Housing and Development Board (HDB) buildings are compliant with the prevailing Fire Code at the time when they were built or renovated. At the unit level, flats are designed as separate fire compartments to minimise the risk of fire spread to other units via walls of required fire-resistance rating. So that is at the unit level. And fire-rated doors will also have a closer, to ensure that they do not stay open after the occupants have evacuated.

This maintains the route of evacuation for residents for a certain time, based on the fire rating. For the common areas of Block 91 Henderson Road, the corridor width complies with the prevailing Fire Code requirements. On a day-to-day basis, the Town Council conducts fire safety inspections of the HDB blocks, such as checking on obstruction along corridors and requiring residents to remove them. So, the involved Block 91 Henderson Road also complied with the prevailing Fire Code requirements, that the fire engine access road must be within 18 metres of the dry riser breaching inlets located near the exit staircases.

While some rental blocks are maybe more densely occupied than some of the sold blocks, this does not compromise their compliance with the Fire Code. And also if Members remember, during a Sitting a few months ago, Senior Minister of State Sim Ann and I also answered two queries as to how we would want to make sure that the fire safety in the HDB blocks are enhanced.

Beyond the infrastructure, we also work with community organisations and grassroots organisations to see how we can enhance the community resilience, with regards to how they can keep their homes safe from fires. And when fires happen, what we can do as a community to see how we can get everyone to a safe place, while the SCDF and other agencies do their work to help solve the issue.

Mr Speaker: Ms Sylvia Lim.

Ms Sylvia Lim (Aljunied): Thank you, Speaker. I have one supplementary question for the Minister of State. Earlier, he mentioned that the Coroner would study the outcome of the Police investigations into the incident. I would like to ask him whether there has been any decision or indication that a Coroner's inquiry will be held in the open Court in this case, because there is obviously a high element of public interest and it would be good for the public to follow the circumstances of what happened to the deceased.

Assoc Prof Dr Muhammad Faishal Ibrahim: Under section 20 of the Coroners Act, if I am not mistaken, the Coroner may carry out such an inquiry, if that is necessary. So, if there is a need for the Coroner to do so, it will be done. And let me just double check. Yes, under the Coroners Act 2010, the State Coroner may decide to hold a Coroner's inquiry to establish the circumstances leading to a death.

We will see how the Police investigations go. I will not make any assumptions or speculation regarding the investigation. Nevertheless, I assure the Members that we are going to do a thorough and proper investigation.

Note(s) to Question No(s) 5:

[1] To ask the Minister for Home Affairs (a) what are the reasons for an NSF firefighter falling unconscious and who later died in a firefighting operation at 91 Henderson Road on 8 December 2022; (b) what are the safety measures to ensure firefighters operate safely; (c) when will the investigation into the incident be completed; (d) whether the full investigation report will be made public; and (e) whether safety measures will be reviewed in light of this incident.

WORK PASSES ISSUED UNDER MANPOWER FOR STRATEGIC ECONOMIC PRIORITIES SCHEME

6 **Mr Liang Eng Hwa** asked the Minister for Trade and Industry (a) what is the expected number of additional S Passes and Work Permits to be issued under the Manpower for Strategic Economic Priorities (M-SEP) scheme; (b) whether smaller companies and outsourced service providers that support the strategic economic priorities can also be eligible; and (c) how will the Ministry ascertain that the additional foreign workers obtained under the scheme will be deployed in areas that advance Singapore's economic goals.

7 **Mr Liang Eng Hwa** asked the Minister for Trade and Industry (a) how will the Ministry ensure the relevance of skills and employability of workers who are sent for training under Condition 2 of the M-SEP scheme; and (b) whether the required hiring and training under this scheme can have a greater focus and emphasis on mid-career PMETs.

8 **Mr Patrick Tay Teck Guan** asked the Minister for Trade and Industry (a) how will the M-SEP scheme benefit Singaporean PMEs and workers; and (b) what are the safeguards against abuse of work passes issued under this scheme.

9 **Mr Desmond Choo** asked the Minister for Trade and Industry (a) what is the projected impact of the M-SEP scheme on locals, in terms of wages and job opportunities; (b) what are the steps which the Ministry will be taking to ensure a level playing field for local workers; and (c) whether companies under investigation by the Ministry for poor employment practices or firms that have breached the Fair Consideration Framework, or the Tripartite Guidelines on Fair Employment Practices, will be eligible for the M-SEP scheme.

10 **Mr Don Wee** asked the Minister for Trade and Industry whether the Ministry will consider issuing additional S Passes and Work Permits under the M-SEP scheme for professional service providers like auditing entities which support the strategic economic priorities.

11 **Mr Yip Hon Weng** asked the Minister for Trade and Industry (a) what are the types of Singaporean workers who are affected by the new M-SEP scheme; (b) what is the Ministry doing to help these local workers affected by the M-SEP scheme in terms of retraining and employment facilitation; and (c) whether the renewal of work passes for foreign workers under the M-SEP scheme will continue under the same scheme after the two-year period, or fall under existing S Pass requirements.

12 **Mr Edward Chia Bing Hui** asked the Minister for Trade and Industry (a) how will the M-SEP scheme benefit local SMEs; and (b) whether the eligibility criteria to qualify can be looked into for SMEs in essential services that are experiencing a manpower crunch.

13 **Mr Gerald Giam Yean Song** asked the Minister for Trade and Industry regarding the introduction of the M-SEP scheme (a) what signal does the Ministry intend to send to companies with regard to their commitment to reduce dependence on low- and mid-skilled foreign workers; and (b) what impact will this have on companies' incentives to increase productivity through automation and develop a Singaporean Core in their workforce.

The Second Minister for Trade and Industry (Dr Tan See Leng): Mr Speaker, may I have your permission to take Question Nos 6 to 13 in the Order Paper together?

Mr Speaker: Yes, please.

Dr Tan See Leng: Thank you, Mr Speaker. Various Members have filed questions on the Manpower for Strategic Economic Priorities scheme, or the M-SEP scheme, which the Ministry of Trade and Industry (MTI) and the Ministry of Manpower (MOM) launched last month.

Members of the House, it is important for us to understand the intent of M-SEP. This scheme is designed to work in tandem with the various Government programmes that support Singapore's economic priorities. Firms that participate in these programmes contribute towards Singapore's competitiveness and generate economic opportunities for Singaporeans. M-SEP provides these firms with time-bound manpower flexibilities, should these firms require it. At the same time, these firms should also be taking steps to develop the local talent pipeline.

Specifically, the scheme gives qualifying firms the flexibility to temporarily hire S Pass and Work Permit holders above the prevailing Dependency Ratio Ceiling, or DRC, and S Pass sub-DRC.

To qualify, firms must participate in programmes or activities in line with one of the following key economic priorities, namely: one, investments that support Singapore's hub strategy; two, innovation or research and development (R&D); or three, internationalisation. These are important priorities for us to grow our economy and to create more economic opportunities for Singaporeans. We call this "Condition 1".

Since the flexibilities afforded are only temporary, firms will need to develop their local workforce to meet their longer-term needs. We want to ensure that these firms start expanding their local talent pipeline early. As such, firms must also commit to employ or train locals, while benefiting from the flexibilities. We call this "Condition 2".

Let me turn to the specific questions in the three groups. First, I will address questions on Condition 1; then on Condition 2; and lastly, questions which fall under neither category.

First, Condition 1, which is about our key economic priorities. Mr Liang Eng Hwa and Mr Patrick Tay have asked how the Ministry will safeguard against abuse of these work passes and ascertain that foreign workers hired under the M-SEP scheme will be deployed in areas that advance Singapore's economic goals. This is inherent in the design of Condition 1. The 16 programmes or activities under Condition 1 are specially selected to be in line with our economic priorities. In this way, M-SEP is selective in targeting firms or investments that will grow our economy, and also grow our competitiveness. To take part in these programmes, these firms would have worked closely with our economic agencies, like the Economic Development Board (EDB) or Enterprise Singapore (ESG). Only about 1,000 firms will meet the qualifying criteria. This represents less than 1% of all registered business entities in Singapore.

One example of a Condition 1 programme is Scale-Up SG. This is ESG's flagship programme to support local companies with high-growth potential to scale effectively and become leaders in their fields and future global champions. As these companies grow, they will contribute to Singapore's economy, create good jobs for Singaporeans and strengthen the Singapore brand.

Let me share with Members an example of a firm under Scale-Up SG. Last month, I visited Goldbell Engineering, which is the market leader in industrial vehicle leasing. They have the largest fleet in Singapore at over 8,500 units. They shared with me their ambitious plans to expand to other businesses, such as electric car-sharing with their acquisition of BlueSG and financial services.

ESG has worked with Goldbell for the last five years and is very familiar with Goldbell's plans. About 70% of Goldbell's 1,000-strong workforce are Singaporeans and Permanent Residents (PRs). For Goldbell, productivity improvement through upskilling and automation remains as the main solution to labour shortages, especially for blue-collar workers. As it pushes these transformation and growth plans, M-SEP will enable Goldbell to move fast to seize these opportunities with additional workers.

I am excited to see Goldbell and other such needle-moving firms make clear and deliberate efforts to expand, because I know this growth will create good opportunities for Singapore and Singaporeans. This is the archetype of firms which the M-SEP scheme is targeted at. Because this scheme has been designed to be highly selective at the firm level, there is no need to stipulate further criteria on the specific deployment of each individual worker hired under the M-SEP scheme. Such micromanagement would not be helpful for the firms.

Mr Edward Chia, Mr Liang Eng Hwa and Mr Don Wee asked if the whitelist of programmes under Condition 1 can be expanded to cover three other firm archetypes. Again, I must underscore that M-SEP will be selective and highly targeted, as I have just explained.

First, for small- and medium-sized enterprises (SMEs) and smaller companies. I would like to reassure Mr Liang Eng Hwa and Mr Edward Chia that such firms can already qualify for M-SEP, as long as they are participating in the programmes under Condition 1. For example, they can qualify if they take part in programmes, such as Scale-Up SG, which I described earlier, or if they successfully raise funds from recognised investment firms.

Next, outsourced service providers. We recognise that needle-moving firms will rely on an ecosystem of outsourced service providers, including professional services firms. However, we will not extend M-SEP to these outsourced service providers solely because of who their clients are. Instead, these outsourced service providers themselves need to be taking part in Condition 1 schemes in order for them to qualify for M-SEP.

Finally, the firms in the essential services. I would like to reassure Mr Edward Chia that there are other measures already in place to ensure that firms which provide essential services, like healthcare and the cleaning of public housing estates, have access to foreign manpower for essential functions.

Mr Gerald Giam also asked about the signals, as well as the incentives M-SEP is sending on automation and reliance on foreign workers. I hope that, as a result of the explanation, he can see and appreciate how M-SEP is about helping firms to create more opportunities for Singapore. In fact, some of the Condition 1 programmes are related not just to growth, but also to help firms become more productive at the same time, through innovation and internationalisation.

To reduce the reliance on large numbers of low- and mid-skilled foreign workers and continue in their automation journeys, firms will need to pivot and transform. And this is what Condition 1 is fundamentally about – to support our strategic economic priorities. To further assure the Member, M-SEP only provides time-limited support. So, even if a company uses additional foreign workers to transform initially, these flexibilities are time-limited and they will cease after the support period.

Coming to Condition 2, which is commitment to hiring and training locals. Mr Patrick Tay, Mr Desmond Choo and Mr Yip Hon Weng asked how this scheme will benefit local professionals, managers and executives (PMEs) and workers, whether there is any impact on local wages and job opportunities, and what the Government will do to level the playing field. Mr Gerald Giam also asked if this scheme affects firms' incentives to develop a Singaporean Core.

Even though Condition 1 is already highly selective to target growth opportunities for Singapore, we have devised and designed M-SEP to also have Condition 2. This condition requires firms to hire and train local workers to take on new jobs as these firms grow. M-SEP works alongside existing Government efforts to develop the local talent pipeline, including those under Workforce Singapore (WSG) and SkillsFuture Singapore (SSG).

To Mr Liang Eng Hwa's question, M-SEP is part of a range of initiatives to benefit a larger group of Singaporeans. Mid-career professionals, managers, executives and technicians (PMETs) will continue to benefit from existing Government programmes, such as Career Conversion Programmes (CCP), under WSG and the SkillsFuture Career Transition Programme (SCTP) under SSG. Where such programmes lead to a net increase in local hires, this can count towards meeting firms' Condition 2 commitments.

There are also other specific questions asked, about the design of Condition 2. Mr Shawn Huang, in a separate written Parliamentary Question and Mr Liang Eng Hwa asked how the Ministry will ensure that the training and hiring commitments under Condition 2 are adhered to, how they are conducted at the right level and whether they are efficacious and relevant.

Ultimately, these are firms that support our strategic economic priorities and which we have worked closely with. They know that if they succeed, they will need more local workers with the right skills, and it is good business sense to invest in the local talent pipeline while they move to seize new opportunities.

On hiring commitments, firms can choose to hire local workers through their own channels or through Government programmes, as long as these locals are paid above the Local Qualifying Salary (LQS) of $1,400. Such firms will need to achieve a net increase in local hires.

In this tight labour market that we have today, we are conscious that it is not realistic to expect all firms to meet these hiring criteria. As such, there is also an option for a firm to commit to train local workers to fulfil Condition 2. Firms can do so by sending their local workers to a whitelist of training programmes. These are established training programmes which have demonstrated good outcomes for participants in terms of enhancing their job roles and raising their wages.

For instance, WSG's Redeployment or Job Redesign Reskilling Career Conversion Programmes are whitelisted under Condition 2. These programmes allow firms to send workers for reskilling to take on redesigned and enhanced job roles. One specific example is the CCP for Infocomm Professionals (5G), which reskills Infocomm professionals to take on deep-tech, end-user and support roles relating to 5G networks and technologies.

Regardless of whether firms choose to meet Condition 2 through hiring or training commitments, all M-SEP firms will also need to minimally maintain their local workforce share during the M-SEP support period.

Finally, there is a third group of questions from various Members which neither falls under neither Conditions 1 nor 2.

To Mr Liang Eng Hwa's question, the number of additional S Passes and Work Permits to be issued will really depend on the take-up of M-SEP. While there are around 1,000 firms that are eligible under Condition 1, not all may require M-SEP support. On the other hand, the greater the take-up rate, the greater the eventual number of locals who would be hired or be trained. We will monitor the take-up rate closely and we will review the scheme accordingly.

To Mr Yip Hon Weng's question on the renewal process for work passes, additional work passes granted under the M-SEP scheme can be renewed as long as the firm has sufficient quota. This can be achieved if the firm successfully renews its M-SEP support by meeting the renewal conditions. Alternatively, the firm can hire more locals to unlock a higher mainstream foreign worker quota.

To Mr Desmond Choo's question, we take workplace fairness issues seriously. Firms that have breached the Fair Consideration Framework (FCF) or the Tripartite Guidelines on Fair Employment Practices (TGFEP) may be barred from work pass privileges and will not be able to benefit from M-SEP. Firms that are still undergoing investigations will be assessed on a case-by-case basis. As Members would be aware, we are taking a very significant step forward of enshrining the TGFEP in law and we will share more details in due course. We will take reference from the penalty framework of the new legislation when deciding on the treatment of such firms.

To conclude, Members of the House, manpower should not be a constraint to growth. What is most important is to ensure that Singaporeans can benefit from our economic priorities. M-SEP will do so in two ways: directly, through the creation of hiring or training opportunities; and more significantly, indirectly, through the growth of needle-moving companies which support our strategic economic priorities.

Designed with these principal objectives in mind, M-SEP will strengthen our competitiveness. The Government will continue to monitor the outcomes of the M-SEP scheme and will enable us to generate economic opportunities and provide better outcomes for Singaporeans.

Mr Speaker: Mr Liang Eng Hwa.

Mr Liang Eng Hwa (Bukit Panjang): Thank you, Mr Speaker. Sir, credit to MOM and MTI, and of course, Minister Tan See Leng for relentlessly working, improving and refreshing our framework, our schemes, to manage our foreign manpower needs. In the last one year, we now have more schemes – we have M-SEP, we have Overseas Networks & Expertise Pass (ONE Pass) and we have Complementarity Assessment Framework (COMPASS), which are all specific and targeted schemes by design, and understandably, it would also add a lot to the overall complexity of our foreign manpower management system. We have Condition 1 and Condition 2, and more and more to assess whether it can fit into that and other criteria.

Sir, I would like to ask the Minister, would MOM now need a bigger bureaucracy to administer these schemes? He mentioned that there are 1,000 companies eligible for M-SEP. And if 500 come to apply, and on top of the appeal cases, there will be a lot to manage as well.

Secondly and importantly, how does MOM guard against companies gaming and circumventing some of these qualifying criteria, or some of the commitments they have made to the schemes?

Dr Tan See Leng: I thank the Member for his questions. We acknowledge that over the last one year, we have significant refinements in terms of our entire Employment Pass (EP) framework. In the process of rolling out COMPASS, the ONE Pass and now the M-SEP scheme, which we committed to in the last Committee of Supply (COS), we have ensured that the COMPASS scheme has been appropriately resourced, the departments are there to conduct the relevant checks, including sieving out potential cases of false salary declarations, where such declarations are needed. In addition, MOM also proactively identifies employers and work pass holders who flout or breach our rules. Some of them also get surfaced to us through whistle-blowers and the rest are detected either through audits or inspection. That covers a very broad framework.

On top of that, with the M-SEP scheme, with the ONE Pass, MOM also works with the different sector agencies. Just to name a few – through MTI, EDB, ESG, the Singapore Tourism Board (STB). We also work closely with with the Infocomm Media Development Authority (IMDA) and and Maritime and Port Authority of Singapore (MPA), and various other agencies including those under the Ministry of National Development (MND), to come up with the different areas where we sieve out, for the attractiveness of our economy, by getting top talents to come in. We work with these sector agencies to roll out some of these schemes ourselves.

So, thank you for the compliment. We have tweaked it based on some of the Parliamentary Questions that have been brought up and the feedback that we have gotten from the ground. We hope that we can collectively work in making sure that Singapore remains always at the top of the league tables, in terms of our competitiveness to the world.

Mr Speaker: Mr Edward Chia.

Mr Edward Chia Bing Hui (Holland-Bukit Timah): Thank you, Speaker. I would like to ask the Minister, what are the evaluation and success metrics of this new M-SEP scheme, in terms of evaluating how effective and successful this scheme is. Second, if there are other local firms who may not be part of the Condition 1, but are able to meet these metrics, will the Ministry be open to listening to their appeals?

Dr Tan See Leng: I thank Mr Edward Chia for his question. The key success factor for the M-SEP scheme are the economic outcomes. We are focusing on, under Condition 1, the three deliverables. One, in terms of our innovation, as a R&D hub. Second, investments into ensuring that we continue to become and maintain our status as a hub – not just in the region but globally. And the third thing is, how do we

help these companies internationalise. These are very clear strategic economic priorities where we can ascertain clearly what the outcomes will be. I do not think we need to go into the granularity in terms of specific key results areas (KRAs) or key performance indicators (KPIs) concerned, because these are very broad overarching objectives.

With regard to helping and widening it for more SMEs, we are at a very early stage in terms of working with many of the firms. These 1,000 firms that we talked about, they are already very well known to the agencies that I mentioned earlier on – EDB, ESG, STB, IMDA, MPA, amongst others.

The plan is to ensure that with the in-depth knowledge of each one of these firms, as we roll out the scheme to see that direct benefit. Once we have a very clear path along the way – as the economy changes, as it restructures, as it transforms – we are not averse to rolling out to more firms. So long as they fit into that broad overarching objectives of improving our competitiveness and, at the same time, making sure that our locals continue to get adequately trained, adequately employed, and they have good career and wage progression. I hope that answers the question.

Mr Speaker: Mr Yip Hon Weng.

Mr Yip Hon Weng (Yio Chu Kang): I thank the Minister for his reply. My supplementary question pertains to SMEs. Often, the SMEs will be in need of such foreign workers and only a small number of firms will meet the criteria for M-SEP. As such, how can we help SMEs? They are competing with the bigger companies to stay afloat and meet their manpower needs.

Dr Tan See Leng: I thank the Member for his supplementary question. Indeed, in the initial step – which is quite a landmark step – the plan is to increase the number of training opportunities and the hiring opportunities for our locals. We believe that that would then directly transform into an increased trained pool of local talents for many of the SMEs to eventually be able to tap into.

Then, the indirect way is, M-SEP also works alongside our existing Government efforts to develop the local talents pipeline, including those under the WSG and SSG programmes. So, the CCP under the WSG, as well as the SCTP under SSG, train the locals for employment, including in high growth sectors, such as information and communications technology (ICT).

Some SMEs can already qualify for M-SEP, as long as they are participating in programmes under Condition 1. As I have shared earlier on, if they take part in programmes such as the Scale Up SG, which I had earlier described in my reply, or if they can successfully raise funds from recognised investment firms, these SMEs can also participate and benefit from the M-SEP scheme.

Like what they always say, "The journey of a thousand miles begins with the first step". This is the first few small steps that we have taken upon ourselves to move this forward. What we have incorporated in these small steps are a list of 16 policies that SMEs can look and see how they can leverage on these 16 policies and tap on them to move forward and be able to benefit from the scheme.

I hope that covers what the hon Member is asking.

Mr Speaker: Mr Leon Perera.

Mr Leon Perera (Aljunied): Thank you, Mr Speaker, Sir. The first supplementary question to the hon Minister is, is the Government still planning to cap the ratio of foreign workers at one-third of the overall workforce and does the introduction of M-SEP puts us at risk of breaching that cap? The reason I ask this is because I think this cap of one-third of the workforce – which was alluded to in the Economic Strategies Report of 2010 – is something that has been affirmed at various points for quite some time; most recently, by Deputy Prime Minister Lawrence Wong in this House last year.

Secondly, of the 1,000 companies that are deemed to be eligible for M-SEP, and apologies if I missed this, what is the percentage that are foreign multinational corporation (MNCs) versus local enterprises?

And lastly, I think, when introducing M-SEP, the Government has previously taken the view that there will be no "U-turns", and this was made very clear to the business sector. So, does the introduction of M-SEP, which is giving companies extra foreign worker quota, amount to a "U-turn" in the Government's foreign manpower policies? Or how will the Government manage the risk that it will be seen by the business sector as a "U-turn" or as a sign that possibly in the future, the Government will "U-turn" and make some concessions on the foreign manpower policy, and therefore, lessen the drive to increase productivity and strengthen the Singapore Core, which is the acknowledged policy aim of the Government?

Dr Tan See Leng: Mr Speaker, I thank Mr Leon for his five or six supplementary questions. Inherent in his three supplementary questions, the Member has a sub-numeral (a), (b) and (c); and then there is a roman numeral (i), (ii) and (iii). I would try to answer each one of them, but obviously because it is not a prepared written form, I will forget some parts. The Member can help me to "fill in" with those that I have not given an answer to.

I remember the first and the last part: the cap at one-third in terms of our workforce and this thing about whether there is a "U-turn".

What we have done in all of our workforce policies is to continue to make sure that the talent in the EP, as well as the S Pass segment continues to move up to the top, to be pegged to the top one-third of the wages of our Singaporean local talents.

In terms of capping the one-third, I think it really is a function of the needs of the economy. I do not think that it is at this particular point in time, for me – I need to go back and refer to the 2010 notes that the Member was talking about. I do not have the context of it with me at this particular point in time.

So, let me clarify – at least for the last one year in terms of whether it is the ONE Pass, COMPASS framework, raising the qualifying salary for EPs, and separating the EPs into the financial and non-financial part in terms of the qualifying salary, as well as the S Pass, it is meant to achieve that outcome over the next few years.

With regard to M-SEP, it is not a "U-turn". I have said before, under Condition 1, we live in a rapidly evolving, rapidly disrupting world today. There are significant opportunities for our country to continue to boost our competitiveness and to grasp these opportunities internationally, to continue to ensure that we not just maintain our hub status but to move ahead and pull ahead, and at the same time, significant opportunities for us to be able to tap into the R&D segment, for us to continue the pivot and transform ourselves.

Hence, the M-SEP scheme was conceived to capture this very, very tight space of the three specific economic priorities that I have shared very early on.

So, there is no "U-turn", we continue to nudge, we continue to persuade our companies to automate, we continue to persuade our companies to up the productivity and to increase the value-add. But in the process of getting there —

Mr Speaker: Please carry on. Wrong button.

Dr Tan See Leng: Sorry, I lost my train of thought. Saved by the bell. [*Laughter.*]

In the process of getting there, this is how we see where we can help a very highly selective group of companies that we have been working with, and we know that they are on the cusp of being able to make that significant pivot and to just help give them the uplift as necessary. And hence, it is very tightly scripted between Condition 1 and Condition 2.

I understand your apprehension, but on the other hand, you can see that within the House, you have got both sides. We have got fellow Members of Parliament asking why can we not expand it even further. But we are saying, let us do this on a very tightly scripted and a very highly selective and differentiated scheme for these companies that can achieve.

I thought that was the gist of the Member's two broad questions. I know you have a lot of subcategories. I am happy to answer them if you think I have not answered it adequately.

Mr Speaker: Members are reminded that while this is the new year, the rules still remain. Please limit to two supplementary questions so that others can query. Mr Desmond Choo.

Mr Desmond Choo (Tampines): I thank the Minister for the assurance that companies with bad practices will not be allowed to participate. I would like to ask how nimble will the Ministry be in adjusting the number of foreign manpower admitted through this scheme, especially in light of a slowing economy and the possible increase in unemployment.

Dr Tan See Leng: I thank the Member for his very stark reminder, the exhortation. Today, for this M-SEP scheme, we are working very closely with sector agencies. I have mentioned them and I do not want to I sound like a broken tape recorder: we are working very closely with EDB, ESG, IMDA, MPA and also STB.

And inherent within the sector agencies, these are companies that we have been in very close working relationships with. And so, I would say that as an extrapolation of that, they do have that finger on the pulse. So, to the Member's exhortation, indeed, that is also our concern. Hence, as we move forward, we are very ginger about it, in terms of how we approach the numbers. We will be very cautious and at the same time, very nimble in rolling out the scheme because we think that there is also some slowdown that we are experiencing moving into the quarters ahead.

Mr Speaker: Mr Don Wee.

Mr Don Wee (Chua Chu Kang): Thank you, Speaker. Sir, one supplementary question. The few relevant M-SEP firms that I had chatted with are appreciative of this new scheme. They raised concerns that their professionals service providers, like the audit firms in the corporate secretaries which support their incorporation and growth, are also experiencing manpower challenges. Therefore, can MOM and MTI work with the Professional Services Programme office to include or to explore the inclusion of the accountancy sector into this scheme?

Dr Tan See Leng: I thank the Member for his question. Let us have a good start in making sure that the M-SEP scheme is a success. Today, by extension, if you want to extend the M-SEP support scheme to audit firms, I think it would really be too broad-based and it may run counter to M-SEP, which is intended to be very highly selective. Today, audit firms and professional companies can work with WSG and SSG to see how we can help them to scale up our locals to meet their manpower needs. I hope that provides adequate reassurance to do the hon Member.

Mr Speaker: Mr Leong Mun Wai.

Mr Leong Mun Wai (Non-Constituency Member): Speaker, I have heard over the last half an hour what the Minister had said about the various schemes that have been brought into the job market since the last one year. But I want to ask the Minister again: what exactly, specifically, is the process that MOM will adopt to ensure that the Singaporeans are really getting the jobs after the M-SEP scheme is introduced or, for that matter, all the other schemes?

For example, if there is no time limit, you employ a lot of foreigners, but there are no time limit to the foreigners, how do the Singaporeans take over the jobs eventually? Can you describe that process a bit more? This my first question.

The second question is that you have not answered our fellow Member Leon Perera's question on whether it is a "U-turn" or not. You say you have to check the past information, but if in the past there was a 30% cap on the foreigners, then if you say that that is not necessarily the ratio now – that, in fact, is a "U-turn", right?

And Member Leon Perera also asked about what is the percentage of Singaporean-owned firms within the 1,000 firms that you have pointed out just now.

Dr Tan See Leng: I thank Mr Leong for his questions, but I think he probably did not capture the essence of what I was trying to tell him. It is strange because on the one hand, I think that Mr Leon Perera who had asked the question, does not seem to have an issue.

Just to set it into perspective, the 30% cap, that was not the context of how I addressed that there is no "U-turn". Because Mr Leon Perera's point about the "U-turn" was whether this M-SEP scheme would subsequently – in terms of raising the sub-DRC numbers, and also the work permit numbers above the prevailing quota – appear to be a "U-turn".

For the record, for the 30% ratio, we will continue to monitor this very closely. But the M-SEP, because of the very highly selective nature of the scheme and because of the stringent criteria that we have applied for Condition 1 and Condition 2, we do not expect, in the penultimate, the numbers to affect the proportion significantly. [*Please refer to "**Clarification by Second Minister for Trade and Industry**", Official Report, 9 January 2023, Vol 95, Issue 79, Correction by Written Statement section.*]

Please remember, Mr Leong, that the M-SEP is here to help us generate more economic opportunities for Singaporeans, because in the second condition, it is about making sure that there are more training opportunities for Singaporeans and the jobs for Singaporeans. So, do not look at it in isolation.

The first condition is about our hub status, about our investments in R&D and about how we internationalise our operations. But the second condition, Condition 2, is about the employment and the employability of our locals and the training of our locals.

Today, we live in a rapidly changing and rapidly disrupting world. So, how nimbly we are able to allocate our manpower resources – this will be critical to our success. In terms of our commitments, we will continue to track them. Our economic agencies also work with these companies under the programme.

And I think that maybe you are not paying attention to what I have said. I said that there is a time limit to M-SEP. It is not indefinite.

BREACHES OF HDB'S MINIMUM OCCUPATION PERIOD (MOP) RULE AND STEPS TO ENSURE FLATS ARE OWNER-OCCUPIED DURING MOP

14 **Mr Don Wee** asked the Minister for National Development (a) how does HDB ensure that Build-To-Order (BTO) flats are owner-occupied during the five-year Minimum Occupation Period (MOP); and (b) what measures are in place to prevent future occurrences of BTO flats being left vacant or rented out during MOP until they are listed for sale.

15 **Mr Yip Hon Weng** asked the Minister for National Development (a) whether HDB will consider more effective ways of detecting BTO units that are not owner-occupied for the full five-year MOP in addition to relying on public feedback and whistle-blowers; and (b) whether HDB and the Council for Estate Agencies can work together and take enforcement action against property agents who assist such owners in selling their flats.

16 **Miss Cheryl Chan Wei Ling** asked the Minister for National Development (a) from 2017 to 2022, how many breaches of the MOP have been uncovered by HDB versus leads reported by the public; and (b) how does HDB decide on the flats to inspect monthly to detect violations on housing rules.

17 **Mr Ang Wei Neng** asked the Minister for National Development (a) for the past 10 years, how many HDB flat owners are caught for (i) not staying in the HDB flat and (ii) for renting out the entire HDB flat during the MOP; (b) what is HDB's methodology of detecting such violations during the MOP; and (c) whether HDB has plans to improve its detection rate.

18 **Mr Saktiandi Supaat** asked the Minister for National Development (a) of the 53 cases between 2017 and November 2022 where enforcement action has been taken by HDB for breaching MOP rules, how many cases are detected by (i) HDB's periodic inspections (ii) whistle-blowing through HDB's hotline and (iii) any other method; and (b) whether the Government will consider shifting some of the onus of reporting such breaches to real estate agents when suspicious circumstances come to their knowledge.

19 **Mr Desmond Choo** asked the Minister for National Development (a) from 2018 to 2022, how many HDB owners have breached the rule regarding the MOP; (b) how does the Ministry deal with these errant owners; (c) what are the circumstances in which these breaches are discovered; and (d) how will the Ministry continue to stay proactively vigilant against such breaches.

20 **Assoc Prof Jamus Jerome Lim** asked the Minister for National Development whether HDB has considered (i) working with utilities companies to track utilities usage during the MOP, as an indicator of non-occupancy, in addition to the current reliance on sampling resale listings on property sites and (ii) requesting property sales sites to monitor and remove listings of properties that have been determined to have not fulfilled the physical occupancy requirements under the terms of the MOP.

21 **Mr Murali Pillai** asked the Minister for National Development as part of the system to check if owners of HDB BTO flats physically occupy their units for residential purposes during the MOP, whether HDB will verify if these owners have updated their places of residence to reflect the addresses of their respective BTO units under section 10(1) of the National Registration Act 1965.

22 **Mr Zhulkarnain Abdul Rahim** asked the Minister for National Development what additional steps are to be taken to prevent the flouting of minimum occupation rules of HDB BTO flats.

The Minister for National Development (Mr Desmond Lee): Mr Speaker, may I have your permission to answer Question Nos 14 to 22 on today's Order Paper together?

Mr Speaker: Please do.

Mr Desmond Lee: Thank you, Sir. Mr Speaker, my response will also cover the matters raised in the questions by Mr Gan Thiam Poh and Mr Gerald Giam, which are scheduled for a subsequent Sitting. I invite Members to ask clarifications if need be. If the questions have been addressed, it may not be necessary to proceed with these Questions at future Sittings.

The Housing and Development Board (HDB) flats are primarily meant for owner-occupation. Owners are required to physically occupy their flat during the Minimum Occupation Period (MOP), before they are allowed to sell their flat on the open market or rent out the whole flat. During the MOP, owners are not allowed to leave the flat vacant, or rent out the whole flat without staying in it – this also means that owners are not allowed to rent out their whole flat under the guise of renting out only the bedrooms, for instance, by locking up one room and not actually living in it. To be clear, this also applies to Executive Condominiums, or ECs.

All buyers of HDB flats are required to acknowledge HDB's rules and regulations, including those relating to the MOP, at various points of their flat purchase process. Furthermore, the relevant rules and regulations are readily available on the HDB InfoWEB. Flat owners would, therefore, know that they are not allowed to leave their flat vacant, or rent out the whole flat without staying in it during the MOP.

The MOP policy safeguards HDB flats for households with genuine housing needs. It also helps, in part, to deter the speculative purchase of HDB flats to keep HDB flats affordable. Nevertheless, we recognised that flat owners' circumstances may change over time. Some may aspire to own a bigger flat or private residential property as their financial situation improves or as their family size grow, while others may wish to right-size, or to move closer to their parents or children for mutual care and support. In short, changes in life stages. The current five-year MOP seeks to strike a balance: on the one hand reinforcing the objective of owner occupation, while on the other hand not unduly hampering those who want to move when their family circumstances or life needs change.

Flat owners who face genuine circumstances and cannot stay in their HDB flat during the MOP, such as those who may be posted overseas for work for a period, should write in to HDB to seek waiver of the MOP rule. HDB will assess such appeals on a case-by-case basis.

Where appropriate, we have made the MOP longer to strengthen the owner-occupation intent of our public housing. For instance, the MOP for flats launched under the Prime Location Public Housing (PLH) model is set at 10 years. And rental flat tenants who get additional support under the Fresh Start Housing Scheme to buy a new HDB flat have to meet a 20-year MOP.

During "Our Housing Conversations" held under the auspices of Forward Singapore (ForwardSG), we had received a whole range of suggestions to strengthen the owner-occupation intent of public housing. For instance, some suggested increasing the MOP for all flat types while others responded to say that five years is just about right, given how life stages change. Other participants suggested carving out popular BTO projects, such as those in well sought-after locations or in areas with very favourable attributes, such as close proximity to amenities, and imposing tighter HDB ownership conditions – such as longer MOPs – to further deter speculative intent. And yet, there are other participants who suggested tiered MOPs – for applicants at the same income level, those who accept longer MOPs can get more subsidies and those with shorter MOPs get much lesser subsidies and pay for BTO flats closer to market price.

These are just a sampling of the ideas given, we are studying the very many views carefully and will continue to review our housing policies to meet the needs of Singaporeans.

Owners who are unable to fulfil their MOP due to changes in their circumstances will need to return their flat to HDB. Between January 2017 and December 2022, a total of 258 BTO flats and 168 resale flats have been returned to HDB, mostly due to changes in owners' circumstances within the MOP, which rendered them ineligible to own an HDB flat. Circumstances include divorce or separation, demise of an owner, medical reasons and so on. As these owners had not fulfilled their MOP, they were not allowed to sell their flat on the open market. But of course, appeals can be made and cases will be looked at on a case-by-case basis.

HDB detects potential infringement of HDB rules and regulations through a range of methods, including regular inspection of HDB units, feedback from members of public and property agents, as well as the use of data analytics and other tools. Members of this House have also given a whole list of suggestions and I thank them for that. Some of these involve confidential investigative methods and I shall not go into the details.

Sir, in detecting and investigating infringements, HDB tries to strike a balance – on the one hand, we want to ensure that HDB rules are complied with by detecting and deterring errant owners who infringe these rules; on the other hand, we do not want to overly impinge upon the privacy of the 1.1 million HDB home owners, the vast majority of whom abide by the rules.

On regular inspections, HDB conducts 500 inspections randomly each month to detect infringements of HDB rules and regulations, such as unauthorised renting out or subletting and non-occupation of flat. Since 2017, HDB has inspected some 35,000 homes to conduct random checks.

HDB also investigates feedback received from members of public and property agents on suspected cases of HDB rule infringements, such as flats being listed for resale in bare or so called "brand new" condition. Between 2017 and 2022, HDB received around 4,700 pieces of feedback on potential infringement relating to HDB's MOP rules.

In addition, as part of the HDB resale process, HDB also conducts inspection on all HDB flats involved in a resale transaction. Flats that have been found to be in bare or "brand new" condition will be flagged for further checks.

HDB receives information about suspected cases of infringement across all flat types – one Member asked if there was any particular flat type with a greater propensity, in fact, it is across all. Should any infringement be established, action will be taken, and the resale transaction will not be allowed to proceed.

HDB takes the violation of its rules and regulations seriously and will not hesitate to take enforcement action against errant owners. Depending on the severity of the infringement, HDB may issue a written warning, impose a financial penalty of up to $50,000, or compulsorily acquire the flat. From January 2017 to November 2022, HDB had taken action against 53 owners who had not occupied their flats. Of these 53, 21 have had their flats compulsorily acquired due to MOP infringement. Owners whose flats are compulsorily acquired by HDB in this manner will also face other consequences. For instance, they will be debarred from purchasing subsidised flats in future or taking over such flats by way of change in ownership, among others.

Property agents who perform estate agency work, too, have a role to play in helping to ensure that HDB's rules and regulations are not breached. Property agents are required to comply with the Estate Agents Act and its Regulations, including the Code of Ethics and Professional Client Care (CEPCC). Under the Code, property agents need to perform due diligence in the course of carrying out estate agency work to ensure that no law, including those that apply to HDB properties, has been infringed.

If a property agent has reasonable cause to suspect that HDB MOP rules have been infringed, he should inform his client of the potential consequences and stop marketing the client's property. The Council for Estate Agencies (CEA) has taken disciplinary action against agents who have been found to have breached CEA's regulations in assisting such owners to sell or rent out their flats.

Between 2017 and 2022, CEA investigated 51 cases involving 69 property agents who had assisted their clients to market HDB flats which might not have met MOP rules. Investigations into 32 cases have been completed and CEA took disciplinary action against 18 property agents who were found to have breached the Code. Six agents have had their registration suspended for between seven and 48 weeks, and received financial penalties ranging from $2,000 to $5,000 imposed by CEA's disciplinary committee. Two property agents were issued Letters of Censure (LOC), one of whom was also imposed with a financial penalty of $1,000. The remaining 10 agents were issued with warning letters for their disciplinary breaches. The remaining 19 cases are still under investigation.

HDB and CEA will continue to work closely to investigate cases involving HDB owners who sell or rent out their flats during MOP, and CEA will continue to review the adequacy of the actions taken against errant agents.

We thank Members who have provided suggestions on how to better detect and deter errant owners. We also recognised the concern by members of public, sometimes anger, when they see such actions being taken by people around them, when they and many other HDB owners comply fully with the rules and are concerned about whether the playing field is level. They see public housing as, first, a home, while recognising that people do have changes in their life course, and also do want to upgrade as their circumstances and financial situations improves and have, therefore, been forthcoming in giving us information when they come across suspected breaches of rules. HDB will investigate such cases and continue to take firm action against infringement of HDB rules and regulations. Members of the public can continue to report cases to HDB via the toll-free hotline at 1800-555-6370, or via email.

Mr Speaker: Mr Yip Hon Weng.

Mr Yip Hon Weng (Yio Chu Kang): I thank the Minister for his response. Are the current penalties of $50,000 fines and written warnings sufficient to deter the sale of such vacant flats? Will the Ministry and HDB consider increasing penalties for such cases and even consider the debarment over a longer period of time?

Mr Desmond Lee: I thank the Member. Let us continue to review this. Currently, the letter of warning and financial penalties of up to $50,000 and compulsory acquisition of the flat – these are serious consequences. So, in deciding whether to enhance them or increase them, let us consider the impact of these measures, the impact of greater awareness about these rules among Singaporeans at large – greater detection and reporting and action taken, before we move further.

Mr Speaker: Mr Zhulkarnain Abdul Rahim.

Mr Zhulkarnain Abdul Rahim (Chua Chu Kang): Thank you, Mr Speaker. Minister, just to add on to Member Yip Hon Weng's suggestion on enforcement. May I ask two supplementary questions in respect of the breaches. There were 21 cases, for which compulsory acquisition of the flats were meted out. May I ask what are the types of – or the extent of the breaches egregious enough to warrant such compulsory acquisition?

Second, I would echo Member Yip Hon Weng's suggestion, but I would suggest possibly to add on to the options available to HDB – whether HDB would consider profit disgorgement, especially for owners or errant owners or agents who have profited from the flouting of such MOP breaches.

Mr Desmond Lee: I thank the Member. For compulsory acquisition – or for that matter, financial penalty when we take action – these tend to be egregious cases. The buyers balloted for a home, it is subsidised, they got it ahead of everybody else, but they did not live in their home and there are no good reasons for doing so. We recognise that people have got a whole range of life circumstances, but for some of these cases where we take firm action, it is quite clear from the evidence – from interviews, from investigation – that they either had no intention to live in those homes or felt that actually, they could get away with it – to live somewhere else, leave the place empty and then, when the MOP is up, sell it and gain the upside from it.

As for the Member's suggestion of profit disgorgement, financial penalty is also quite high. It does, to some extent, disgorge a lot of the profit, especially when it is illegal subletting. But I take the Member's point as part of the broader review.

Mr Speaker: Mr Don Wee.

Mr Don Wee (Chua Chu Kang): Thank you, Speaker. What are the main reasons given by these owners who are caught not staying in these flats and if this set of information is useful from preventing this group of potential infringers from applying flats that they do not need, going forward?

Mr Desmond Lee: I do not have a breakdown of all the reasons that are given in the course of the interviews. What is established before we take action is that they have got the subsidised flat, they got public housing that is not occupied, it is not lived in by the people who bought those flats. And we look at the reasons they give and where there is no good reason, we take firm action.

Mr Speaker: Assoc Prof Jamus Lim.

Assoc Prof Jamus Jerome Lim (Sengkang): Mr Speaker, I appreciate that Minister Lee had a great many Parliamentary Questions to follow up on, but I do not quite think that my specific ones were answered. Just to reiterate, it was about technological solutions, whether HDB explored some of these, in particular, whether they would track utilities usage or if they would request property sale sites to monitor and subsequently remove errant listings. The general point is whether there are automated mechanisms to flag some of these before subsequent investigations into potential violations are made.

Mr Desmond Lee: I thank the Member and I thank him for his patience because it was a long reply. The response to the questions is in paragraphs 9 and 20. In essence, we have said that HDB detects potential infringements of HDB rules and regulations through a wide range of methods, including regular inspections, random and otherwise; feedback from members of the public and property agents; as well as the use of data analytics and other tools. And because some of these involve confidential investigative methods, we would not go into the details.

At paragraph 20, I did thank Members for the whole range of ideas given. Some suggested looking at whether people change their National Registration Identity Card (NRIC) after buying this home, some suggested looking at utility meters, some suggested looking at season parking, renovation permits – a whole sort of proposals raised. I have said that we will adopt the whole range of measures, but we also want to strike a balance, make sure that the rules are enforced – not just enforcement but detection in the first place – at the same time, making sure we do not overly impinge upon the privacy of 1.1 million home owners, the majority of whom actually play by the rules.

Mr Speaker: Mr Saktiandi Supaat.

Mr Saktiandi Supaat (Bishan-Toa Payoh): Thank you, Mr Speaker. I would like to ask two supplementary questions to the Minister. First, in relation to his reply earlier about HDB working with the CEA, given the numbers that he shared earlier – about 60-plus errant cases being investigated – what are the follow-up steps that HDB is working with CEA to follow up on the ecosystem? The data encompasses five years, which means that whether the trend has been increasing or falling, I am not sure. So, follow up with the ecosystem to enhance the ethics, and whether the Codes of practices amongst the property agents can be further built on?

Second, in relation to my Parliamentary Question, I may have missed the Minister's answer. Can the Minister highlight if the cases are detected, as per my Parliamentary Question – whether they were detected by periodic inspections, whistle-blowing by property agents or other methods?

Mr Desmond Lee: I thank the Member. On the second question, I will address it straightaway – it is a mix. Some cases are a result of whistle-blowing, some are a result of technological or data methods, some are a result of random inspections. So, it is really a mix of them. Sometimes, more than one tool is deployed in order to zoom in. There are a lot of flats, a lot of homes; 1.1 million flats owned and more than 50,000 rental flats. So, it is a range and a combination.

On the first question about the number of complaints against agents who are suspected of having assisted in the breach of such rules, including MOP rules, which have increased over the last few years, from about three per year to about 20 per year. So, we are concerned about this and will continue to have HDB and CEA work closely together to ensure that the understanding of the foundation of a lot of these rules relating to property and real estate are underscored by our sector.

ENFORCEMENT AGAINST BUSINESSES WHO RAISE PRICES USING GST INCREASE AS EXCUSE

23 **Ms Foo Mee Har** asked the Minister for Trade and Industry (a) what enforcement power is vested with the Government other than to name and make public the egregious businesses who raise prices unjustifiably using GST increase as a cover; and (b) what are the expectations on merchants in order to meet transparency on their pricing and in their communications with consumers.

The Minister of State for Trade and Industry (Ms Low Yen Ling) (for the Minister for Trade and Industry): Mr Speaker, the role of the Committee Against Profiteering (CAP) is to review and investigate feedback on unjustified increases in the prices of essential products and services using the the Goods and Services Tax (GST) increase as an excuse. The CAP will continue to review all feedback received and will engage businesses, where necessary, to address the issue. The CAP is prepared to publicly highlight egregious businesses which persist in GST misrepresentation.

The CAP works with various partners to reach out to businesses to guard against GST profiteering. Businesses are encouraged to be transparent in their communication on price adjustments. The Consumers Association of Singapore (CASE) publishes best practices on price display and communication. The Inland Revenue Authority of Singapore (IRAS) has recently issued an advisory for businesses which need to adjust their prices, on how they should communicate their reasons for price or fee adjustments to consumers. Our trade association partners have also been guiding their members in clearly communicating any price adjustments. For instance, the Federation of Merchants' Associations Singapore (FMAS) and the Heartland Enterprise Centre Singapore (HECS) have conducted extensive outreach and walkabouts in coffee shops, in Housing and Development Board (HDB) shops and hawker centres to remind their members of the need to be transparent about their pricing.

Consumers can also report potential instances of GST misrepresentation to the CAP via three methods: the CAP's online feedback form, the hotline, or at any of our 112 Community Centres.

Mr Speaker: Ms Foo Mee Har.

Ms Foo Mee Har (West Coast): Thank you, Speaker. I would like to ask the Minister of State whether the Government can make available the price transparency of key daily items for consumers' reference. This is to facilitate easy price comparisons and for them to avoid falling prey to unjustified price hikes.

Ms Low Yen Ling: Mr Speaker, I want to thank Ms Foo Mee Har for her supplementary question. I will respond in two ways. One, I want to say that the Ministry of Trade and Industry (MTI) monitors the prices of essential products and services via one of our agencies called the Department of Statistics (DOS). We keep a very close watch on the prices of essential goods through the Consumer Price Index (CPI). We review and share the CPI survey regularly. The CPI is compiled by DOS and measures the average price changes of a fixed basket of consumption goods and services commonly purchased by resident households over time.

Another important thing that is quite different this round as compared to 2007 to 2009 when we last stood up the CAP, is that we have the Price Kaki App. MTI and the Competition and Consumer Commission of Singapore (CCCS) have been working very closely with CASE, in particular, since a few years ago and especially in the last one year, to further strengthen Price Kaki.

I am happy to share with Ms Foo and Members of the House that today, consumers can use the Price Kaki app, developed by CASE, to compare prices of more than 10,000 supermarket items and more than 37,000 cooked food items from food courts, hawker centres and coffee shops. At the touch of a button, you will be able to see the items within your vicinity and you have choices. This is really what we want: free market competition and for consumers and fellow Singaporeans to have a wide range of choices. The Price Kaki app will allow our fellow Singaporeans to make informed purchasing decisions.

I am also happy to inform Ms Foo that recently, on 1 January this year, CASE added a new function on the app, which allows our consumers to view and compare the unit prices of more than 1,200 grocery items. It is not just the item itself. It is also unit prices. This feature came about because we hear a lot of feedback from fellow Singaporeans, about the need to understand the price changes for a unit of a product. This feature helps the consumer to distinguish and compare the per unit value of pre-packaged products of different brands and similar products of differing quantity, volume or packaging.

MTI and CCCS will continue to work closely with the CASE team to continue to strengthen and enhance the Price Kaki app to empower our fellow Singaporeans to make informed purchasing decisions.

INVESTIGATION INTO HANDLING AND COMMUNICATING OF ERRATUM IN RECENT GCE "A" LEVEL CHEMISTRY EXAMINATION PAPER

24 **Dr Tan Wu Meng** asked the Minister for Education regarding the reported erratum for an "A" Level Chemistry exam paper on 16 November 2022 (a) when and how was the error in the exam paper discovered; (b) how were the schools alerted and what was the timeline; (c) what guidance is provided to schools on communicating examination errata and whether affected students should receive extra time; and (d) how will unexpected circumstances that arise during exams be considered in a marking process.

25 **Mr Patrick Tay Teck Guan** asked the Minister for Education whether he can provide an update on the "errata" during the recent GCE "A" Level Chemistry examination where there were differing practices across institutions such that certain schools were given extra time from five to 15 minutes to check and correct whilst others not given additional time.

The Minister of State for Education (Ms Gan Siow Huang) (for the Minister for Education): Mr Speaker, may I combine the response to Question No 24 by Dr Tan Wu Meng and Question No 25 by Mr Patrick Tay?

Mr Speaker: Yes, please.

Ms Gan Siow Huang: In the 2022 GCE "A" Level H2 Chemistry paper 3, an erratum to one of the optional questions, affecting two sub-parts, worth one mark each, was issued together with the question paper to every student at the start of the examination.

During the examination, a few schools sought additional clarifications on the erratum with the Singapore Examinations and Assessment Board (SEAB). SEAB then issued the clarifications to the erratum and advised schools to give make-up time according to the duration of the announcement of the clarification. This would ensure that students continue to have the full duration of two hours to complete the paper.

Cambridge Assessment and SEAB will take this incident into consideration during marking and ensure that students are not disadvantaged. SEAB will also review the management of errata to avoid such incidents in future.

Mr Speaker: Dr Tan.

Dr Tan Wu Meng (Jurong): I thank the Minister of State for her answer. I have Clementi residents who read the news of this and were concerned. I have two short supplementary questions. First, can the Minister of State share why these errata are happening and is it more often? Secondly, when was the last check of this particular exam paper and was the final check on an actual print copy that was going ahead to the exam?

Ms Gan Siow Huang: I thank the hon Member for the two supplementary questions. On the second one, the exam paper and the erratum were prepared by Cambridge Assessment International Education. Both the exam paper as well as the erratum were printed and issued together to every student at the start of the exam.

As to whether this is a common issue, I checked with my Ministry of Education (MOE) colleagues. We had more than 200 "A" Level papers per year; no erratum in 2021 GCE "A" Level; and there was one erratum for one paper due to typographical error in 2020. So, basically, it is not a common incident. For each case, we do seek to be fair to all students. The time taken by each examination centre to clarify on erratum will be compensated to the students, so that they still have the same amount of time that they need to complete the exam paper.

3.00 pm

Mr Speaker: Order. End of Question Time. Ministerial Statements, Minister for Health.

[*Pursuant to Standing Order No 22(3), provided that Members had not asked for questions standing in their names to be postponed to a later Sitting day or withdrawn, written answers to questions not reached by the end of Question Time are reproduced in the Appendix*.]

SINGAPORE'S RESPONSE TO CURRENT GLOBAL COVID-19 SITUATION

(Statement by Minister for Health)

3.00 pm

The Minister for Health (Mr Ong Ye Kung): Mr Speaker, Sir, since yesterday, 8 January 2023, China has started resuming outbound leisure travel and removed quarantine requirements for returning travellers into China.

Singaporeans are naturally worried that this will lead to more people here, especially the vulnerable, falling severely ill. Further, there are concerns that this will trigger a fresh infection wave that can bring back social restrictions and undo what we have painstakingly achieved over the past three years.

The Government, and certainly, the Multi-Ministry Task Force (MTF) and the Ministry of Health (MOH), are acutely aware of these concerns because protecting Singaporeans and maintaining our freedom and normal lives have been our primary objectives throughout this pandemic journey.

As I have said a few times publicly over the past months, the pandemic is not over and we need to be especially mindful that when China opens up, there will be risks and uncertainties because the virus would be sweeping through a population of 1.4 billion, mostly COVID-19 naive, and that is now happening.

In addition, we have also anticipated that there would be a "winter wave" of infections across countries in the Northern hemisphere. This has also happened in many countries, such as the US, Europe, Japan and South Korea.

Prior to this, many countries have dismantled all their border measures. A few have now reinstated the measures and announced new measures. As for Singapore, we have never dismantled all of our border measures and have kept relevant measures, precisely because we anticipated these risks.

Today, I will explain why we decided on our current measures and why they are appropriate, given our current context and circumstances. But before that, let me report on the outcomes of the measures. After all, the proof of the pudding is in the eating.

Imported infections today account for about 5% to 10% of the total cases reported every day. Cases had fallen, so sometimes, it can be 15% to 20%. By and large, throughout the pandemic, 5% to 10% of the total cases reported every day. The four weeks running up to 1 January 2023 was probably one of the most difficult periods of the epidemic in China.

During that time, that four weeks, there were about 200 travellers from China detected to be COVID-19 positive. That is a low number because every day, our total reported cases is about 1,000. So, for the whole four weeks running up to 1 January 2023, 200 travellers from China were detected to be COVID-19 positive. They accounted for less than 5% of our total imported infections. ASEAN countries accounted for over 50%, rest of Asia around 15%, Europe – 11% and the Middle East – 9%.

Amongst all of our imported cases, in that four weeks, seven developed severe illnesses and had to be hospitalised. Three were from the Middle East, two from ASEAN, one from Europe, one from China. Most were Singaporeans returning from these countries and regions. And these were not large numbers, so the impact on our healthcare system was very small.

Since 1 January 2023 till today, I did a further check. There have also been no severe infection cases coming from China.

Why is it that travellers from China accounted for a very small percentage of imported infections and severe cases, when China is experiencing such a huge infection wave?

And there are two main reasons. It is due to the measures we put in place, and it is backed up by our high vaccination coverage which is being kept up-to-date.

What are the measures? What are the reasons?

First, travel volumes between Singapore and China have been very low throughout the pandemic. As of now, we run 38 weekly flights from China to Singapore, compared to around 400 flights pre-COVID-19. This translates to between 700 to 1,000 arrivals from China every day, less than 10% of pre-COVID-19 volume.

China's opening up to the world is great news and something we are looking forward to, so that we can restore our rich and substantive people-to-people links. As China opens up, the Ministry of Transport (MOT) will carefully calibrate any adjustments from the current low travel volume, at least until the infection wave has clearly subsided in China.

Many scientists believe that the current infection wave in China has already started to subside, especially the major Chinese cities. It will probably take a few more weeks for the trend to be very clear and we can then progressively restore pre-COVID-19 flight volumes between our two countries.

The second reason is that we have been maintaining a test requirement for at-risk travellers. Many Singaporeans have actually forgotten about it. Travellers have to either be fully vaccinated based on World health Organization (WHO) vaccination definitions or produce a negative pre-departure test (PDT) result before heading to Singapore.

That is why when Singaporeans are overseas now, when you go to the airport, you try to check-in with an airline, you have to produce your vaccination certificates at the point of check-in. This is so that the airlines know, and we know, whether you are required to produce a negative PDT result before you are allowed to board the plane.

Over the past months, many Singaporeans have actually written to me and to MOH to feedback that this current rule causes a lot of inconvenience. And they asked, can it be done away with at the check-in counter, where they have to – "kalang kabut" or scrambling – to show their vaccination certificate? Some of them have to log into their HealthHub with their Singpass and so on. We had been explaining to them that it is important to maintain it, to manage the risks that we are currently facing, because unvaccinated and infected travellers coming from anywhere in the world are at risk of severe infection and can add to our healthcare workload.

Spain, one of the most highly vaccinated countries in Europe, has just announced that they are implementing the same test requirement as Singapore. So, in summary, there are three groups of countries with varied responses as a result of China opening up.

First, most of ASEAN, the Middle East, Africa, South America, New Zealand – which are not imposing any border measures.

Second, several countries, namely, Australia, Canada, and several EU countries, such as Belgium, France, Germany, Sweden, India, Japan, UK and the US, they are imposing a 100% PDT requirement on all travellers from China.

And then, the third category, just Singapore and Spain, which have the policy of either you are fully vaccinated or produce a negative PDT result. Thailand, we thought, is putting on some of these requirements; I just read that it is taking them off again. So, we are neither the tightest nor the most liberal, but somewhere in-between. And we do not discriminate because these severe cases can originate from any country, any region in the world, as shown by our data.

Mr Speaker, Sir, our current measures, controlling the number of travellers and requiring PDT for unvaccinated at-risk travellers, have led to low imported infections and even fewer severe cases from China, at the time when the virus is spreading widely in the country.

I cannot speak for other countries, but I will now explain why the measures have worked so far for us and are appropriate in our current context. Minister Iswaran will further elaborate on what MOT is doing with regard to air travel.

But we cannot be complacent. The measures may work now, but not permanently. We will continually assess the situation and, if need be, make adjustments or implement new measures. At all times, our decisions must be based on science, on evidence and on data.

Let me first explain our key concerns at this stage of the pandemic. To do so, it is worthwhile recapitulating how far we have come.

At the early stages of the pandemic, infections were our primary concern, because it was a disease that could lead to many severe episodes and deaths, and there were no vaccines or treatments available. Under those circumstances, we adopted a zero-COVID-19 policy.

That meant tight border measures, testing every passenger and quarantining them before allowing them to move around in our community. The same considerations applied within the community, where we implemented contact tracing, quarantined close contacts, imposed strict safe management measures (SMMs), including a circuit breaker.

Then, effective vaccines were developed, and they changed our considerations fundamentally. With the great majority of our population vaccinated and many recovered safely from relatively mild infections, our population has developed strong hybrid immunity.

Today, the probability of COVID-19 infections leading to severe illnesses or deaths for our population has become very low, comparable to influenza or pneumococcal infections, both of which are endemic diseases that we have been living with for many years and which we have also been encouraging vaccinations for.

To illustrate, in the past 30 days, the number of COVID-19 patients in the Intensive Care Unit (ICU) is in the low single digit, and there were 25 days out of the 30 days where there were no COVID-19 deaths.

Based on the severity rate today, annual deaths caused by COVID-19 infections is similar to that caused by influenza infections. Hence, with extensive vaccination coverage, we can treat COVID-19 as an endemic disease. Like influenza, top line infection numbers should no longer be our pre-occupation.

To illustrate again, at the peak of the year-end XBB variant wave last year, we were registering a seven-day moving average infection of over 8,500 cases a day. Despite the high top line number, we carried on living life normally. We did not impose further social restrictions. We did without masks even.

However, we were watching the situation very carefully in our hospitals because it is the bottom line of number of severe cases and deaths that matter. As it turned out, hospitals were very, very busy, but they were not overwhelmed and we rode through that wave.

Our greater concern goes beyond hospital workload and capacity, to the evolution of the epidemic itself. Today, the infection waves around the world are driven by variants known to us – XBB, BA.2, BA.2.75, BA.5, BA.5.2, BN.1, BF.7, BQ.1, XBB.1.5 now. We know their characteristics and that existing vaccines continue to be effective in preventing severe illnesses of these variants.

What worries us most now, is the emergence of a new, unknown and more dangerous variant of concern. Our main worry is that with the virus continuing to spread throughout the world, there is a higher chance that a new variant of concern may emerge from anywhere in the world.

It may possess worrying characteristics, escape vaccine protection, be more infectious, more likely to lead to severe illnesses, which would be very bad news. A nightmare variant can knock us almost back to square one.

We must then be prepared to hunker down. We may need to reinstate measures, such as strict border controls, quarantine for travellers, social restrictions, including limits on group sizes, until a new and effective vaccine is developed.

So, in short, our key concerns are: first, the emergence of a new and more dangerous variant, and second, even in the absence of a new dangerous variant, to protect our healthcare system against having too many severe cases.

And these set the context of our border measures in response to the infection wave in China and the winter wave in many countries. Let me explain what we are doing to address each of the two concerns.

Let me start with the most important one, which is the emergence of a new and more dangerous variant.

The most common measures that we have read in the papers in response to the opening up of China is COVID-19 tests on travellers. But they do not help detect new variants of concern. The tests tell us if the travellers are infected with COVID-19, but it does not identify the variant.

New variants can emerge from anywhere in the world, not just China. So, to detect new variants, we need an effective global surveillance system where samples from infected persons all around the world are systemically collected, the viral genomes sequenced and then shared on the global platform. This is best done by countries for their own local cases, rather than relying solely on traveller surveillance because they can only provide a delayed snapshot.

Fortunately, such systems exist today. The most commonly used global COVID-19 genome sequencing platform is run by a non-profit organisation and it is called the Global Initiative on Sharing All Influenza Data (GISAID). The data is publicly accessible and protects the ownership rights of the source country.

Today, GISAID hosts all shared genome sequences of the four viral pathogens of global interest currently: namely, COVID-19, influenza, Mpox and Respiratory Syncytial Virus (RSV).

Singapore actively contributes to GISAID, which in turn works with many countries. GISAID has established a base in Singapore in collaboration with the Agency for Science, Technology and Research (A*STAR). And MOH and GISAID have developed a strong working relationship.

Hence, when a major COVID-19 infection wave broke out in China, GISAID collaborated with the various Centres for Disease Controls, or CDCs, in major Chinese cities and provinces to obtain viral sequencing data.

Today, Beijing, Shanghai, Guangzhou, Sichuan, Zhejiang, Jiangsu, Fujian and Inner Mongolia contribute up-to-date viral genome sequences to GISAID on a weekly basis. Just today, you can now find genome sequences also from the province of Anhui, just fresh; it came out today. The data is analysed and processed from their office in Singapore.

There are still gaps in the data, so GISAID is working with the Chinese authorities to expand the data capture. So far, the data shows that the epidemic in China is driven by variants that are well-known and have been circulating in other regions of the world. The dominating ones are BA.5.2, as well as BF.7.

Our local sequencing efforts on infected travellers from China further support this. The majority, as I mentioned, are BA.5.2 and BF.7 strains, which have already been detected in Singapore and other countries for many months. Our assessment is also consistent with that of WHO's Technical Advisory Group on SARS-CoV-2 Virus Evolution (TAG-VE), which released its findings on 4 January 2023.

This is a huge relief. What we fear and worry most – a new dangerous variant that evades vaccine protection coming out from China as the virus spreads throughout their population – has not materialised yet. But we will continue to stay vigilant and plug ourselves deeply into the global surveillance system.

Mr Speaker, our second concern is to protect our hospital system.

When China announced that it will start to allow leisure visits in an orderly way, many people around the world is imagining a surge in COVID-19 infections from an increase of tourists from China. Singaporeans, too, are asking if we should implement some of the measures other countries have announced and are implementing. So, let us examine the effectiveness of these measures in protecting our hospitals.

First, some countries conduct polymerase chain reaction (PCR) tests on travellers from China after arrival. But the shortcoming of any on-arrival test is that they are done too late, because the travellers are already within our borders. Further, PCR tests are sensitive and bound to yield a large number of positive cases from countries that are experiencing or have just experienced a big wave. Even recovered travellers will shed dead viral fragments for quite some time, for a few weeks, even though they are no longer infectious. We, therefore, did not consider doing this, as it would merely confirm what we expect, or what we already know.

Then, there are also wastewater tests. For waste-water tests, it is best done on residential premises like dormitories and housing estates, because viral fragments can only be detected from solid wastes. So, the sample capture from plane toilets for a relatively short duration flight from China to Singapore is likely to be very small and of limited use.

The second measure is the PDT. That can be useful because it will sieve out COVID-19 positive passengers, prevent them from boarding the plane, reduce number of imported infections and, hence, severe cases and the burden on our hospitals. So, PDT can be useful.

However, as I explained earlier, there is already low travel volume between Singapore and China, which is currently only less than 10% of pre-COVID-19 norms. This already limits the number of imported infections more so than imposing a blanket PDT requirement on all travellers from China.

I believe China is also acting cautiously and increasing outbound traffic in steps, and not make a sudden full opening.

Minister Iswaran will explain how we will increase the number of flights between Singapore and China in a calibrated fashion, as the infection wave continues to subside in China, while ensuring that the health of Singaporeans and healthcare resources are not compromised.

I reported earlier that over the past four weeks, travellers from China accounted for less than 5% of imported infections, and one out of seven severe cases. If we impose PDT on all travellers from China, the question will also arise: how about travellers from other regions that contributed to more infections and severe cases? How about local community settings which we know are conducive to spreading the disease and can drive infection numbers and severe cases?

Further, by triggering PDT on travellers from one part of the world experiencing high infection numbers, are we contributing to an international precedent of imposing tests on travellers from countries experiencing an infection wave? How will other countries treat travellers from Singapore when we encounter another infection wave?

Instead of imposing a blanket PDT specifically on travellers from one region or one country, we decided very early on that we should encourage adequate vaccination amongst all travellers coming to Singapore, from all parts of the world. This directly reduces the risk of importing severe cases and protecting our hospital system.

That is why we have, until now, maintained the requirement that incoming travellers either are fully vaccinated based on the WHO's definition, or have to undergo a professionally administered or supervised PDT. Mr Speaker, in Mandarin please.

(*In Mandarin*)*:* [*Please refer to* ***Vernacular Speech***.] China's opening up to the world is a major milestone in the world's fight against COVID-19. It is great news for many countries, industries, enterprises, families and individuals. To Singapore, this is also an important development because it allows us to restore our rich and substantive people-to-people links.

Although what we yearned for has indeed happened, many people are worried that this could trigger a fresh wave of infection in Singapore and bring back social restrictions, and the freedom we have worked so hard for the past several years might also be lost.

MOH is acutely aware of these concerns and will remain highly vigilant. Therefore, we need to use science, evidence and data to formulate the most effective COVID-19 policies.

Let us look at some figures. Last December was probably one of the most difficult periods of the pandemic in China. During that time, there were about 200 travellers from China detected to be COVID-19 positive. They accounted for less than 5% of our total imported infections, and less than 1% of our total infections.

Currently, most COVID-19 positive cases are mild, especially for those who have been vaccinated. So, what we need to focus on are those severe cases who need to be hospitalised.

Last December, amongst all the imported cases, seven developed severe illnesses and had to be hospitalised – three were from the Middle East, two from ASEAN, and one each from China and Europe. Most of them were Singaporeans returning from these countries and regions. These are not large numbers, so the impact on our healthcare system was very limited.

Why is it that travellers from China account for such a small percentage of our imported infections and severe cases, despite China experiencing a big infection wave?

The main reason is because travel volumes between Singapore and China have been very low throughout the pandemic.

As of now, we run 38 weekly flights from China, compared to around 400 flights pre-COVID-19. This translates to between 700 to 1,000 arrivals from China every day, less than 10% from pre-COVID-19.

In addition, we have been maintaining a test requirement for at-risk travellers. These travellers have to be either fully vaccinated or produce a negative PDT result before heading to Singapore. It is precisely because we have anticipated the situation today that we have kept these two very important border measures. Many scientists believe that the current infection wave has already started to subside in China. During this difficult period, these measures have proved to be effective to keep Singapore's COVID-19 situation stable.

However, it is impossible that measures can work permanently. The MTF will continue to monitor the ever-changing situation and review our measures. If needed, we will change our COVID-19 measures accordingly.

Let me now explain the key concerns that we have at this stage of the pandemic. First, the emergence of a new and more dangerous variant, and second, to protect our healthcare system.

A new variant of concern may emerge from any part of the world. To detect new variants as soon as possible, we need an effective global surveillance system.

This global system is called GISAID. GISAID now collaborates with the various CDCs in major Chinese cities and provinces to obtain viral sequencing data. Today, Beijing, Shanghai, Guangzhou, Sichuan, Zhejiang, Jiangsu, Fujian, Inner Mongolia and Anhui contribute up-to-date viral genome sequences to GISAID on a weekly basis. The data is analysed and processed in their office in Singapore.

The GISAID data so far shows that the pandemic in China is driven by variants that are well-known and have already been circulating in other parts of the world, and current vaccines are effective against these variants. This is a huge relief.

To protect our healthcare system, it is most important to encourage all travellers coming to Singapore from any part of the world to have adequate vaccination. This directly reduces the risk of importing severe cases, and hence, protects our own hospital system.

Ultimately, our best defence is also what everyone can do – to get vaccinated and make sure our vaccination is up to date. Some people ask me: "We keep going for one booster shot after another. When will these vaccinations come to an end? When can we stop vaccination for COVID-19?"

To be honest, COVID-19 vaccination has become part of the new norm. Just like any other endemic diseases like influenza, we encourage people to go for vaccinations every year. This will help prevent many from falling severely ill or even death.

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As Prime Minister Lee said in his New Year's Day message, if the situation continues to be stable after the year-end holiday season and the infection wave in China, we can look forward to making final adjustments to our remaining social restrictions to establish a post-pandemic normalcy.

(*In English*): Mr Speaker, Sir, the latest worry about the outbreak in China is part of the new norm. Today, it is China. Tomorrow, another region may experience a major wave. In fact, many regions in the Northern Hemisphere are experiencing rising infections of both COVID-19 and influenza over the winter season.

New infection waves are bound to start in Singapore from time to time, over and over again, as variants with immune escape emerge, protection from vaccines and previous infections wane, and re-infections increase.

While we step up global surveillance and consider border measures whenever we feel threatened, remember the best defence – and which every one of us can play a part – is to have up-to-date vaccinations.

Some people are asking when the vaccination is going to end. How many shots of booster must we take? To be very honest, COVID-19 vaccinations have become part of the new norm. For an endemic disease like influenza, vaccinations are encouraged every year, which will help avoid many deaths.

COVID-19 is heading the same way. The current situation, where we feel threatened by rising infections around us, is a clear illustration why vaccination needs to be an integral part of our ongoing defence against an endemic COVID-19.

I am heartened that most Singaporeans are responding to this. As of 31 December 2022, about 60% of individuals aged 16 and above are up to date with their vaccinations. Today, about 13,000 individuals are taking the bivalent vaccine on a daily basis. And now, with the introduction of the bivalent formulations for both Moderna and Pfizer – we have two brands to choose from – I hope more will step forward to get better protection.

As we move into this new norm, we will never be complacent, but our responses need to be based on science, evidence and data. We are ready to adjust policies whenever necessary. We will always do our best to maintain our way of life and not go back to the days of lockdowns, unless absolutely necessary.

As the Prime Minister said in his New Year's Day message, if the situation continues to be stable after the year-end travel season and the infection wave in China, we can look forward to making final adjustments to our remaining social restrictions to establish a post-pandemic normalcy. [*Applause.*]

3.32 pm

Mr Speaker: Minister S Iswaran will be making a related Ministerial Statement. I will allow Members to raise points of clarifications on both Statements after this Statement. Minister S Iswaran.

SAFE AND ORDERLY RESTORATION OF SINGAPORE'S AIR CONNECTIVITY

(Statement by Minister for Transport)

3.33 pm

The Minister for Transport (Mr S Iswaran): Thank you, Mr Speaker. Further to the Minister for Health's Statement, I will now elaborate on the approach my Ministry has adopted to continue the safe and orderly restoration of Singapore's air connectivity. My Statement will also address Oral Question No 4 by Mr Melvin Yong in today's Order Paper.

Let me start with where we are in our aviation recovery.

Over the past one and a half years, the Ministry of Transport (MOT) and the Civil Aviation Authority of Singapore (CAAS) have worked closely with the Ministry of Health (MOH) on a cautious and calibrated approach to reopening our borders.

We commenced and progressively launched, as Members would recall, about 30 Vaccinated Travel Lanes (VTLs) over a period of six months, from September 2021, with a comprehensive set of safeguards, including vaccination and testing requirements. With the experience gained from these VTLs, we established the Vaccinated Travel Framework (VTF) in April 2022, which removed quarantine and testing requirements for all fully vaccinated travellers. Throughout this process, our top priority has been protecting the health of our aviation workers, travellers and the broader community.

We work closely with MOH to monitor the evolving global COVID-19 situation and implement enhanced measures as necessary.

For example, with the recent rise in cases globally, we have stepped up our Personal Protective Equipment (PPE) requirements for all airport workers performing passenger-facing and janitorial duties. The Changi aviation community stakeholders are also making a concerted effort to push and ensure that airport workers are well protected by keeping their vaccination up to date. Apart from vaccination centres islandwide, they can now also get their booster shots at the newly established facility at the Raffles Medical Group clinic at Terminal 3. As of now, almost 100% of the workers have attained minimum protection as defined by MOH and about half have up-to-date protection.

Our aviation community will stay vigilant and stands ready to respond quickly should there be a material change in MOH's risk assessment, such as the emergence of a new Variant of Concern (VOC). This is the new normal for aviation as we emerge from COVID-19.

Mr Speaker, from the outset, we have also paced the resumption of flights, to ensure that Changi Airport has the physical and operational capacity, to support the anticipated flight and passenger flows. This has given our aviation stakeholders valuable lead time to build up their capacity, while recruiting and training their workforce.

As China reopens its borders, we will continue with this cautious approach to ensure that Changi Airport has the capacity to manage the ramp-up in flights, provide clarity and certainty to airlines, and ensure that passengers have a safe and smooth experience.

To date, average weekly passenger traffic at Changi Airport has recovered to about 80% of pre-COVID-19 levels. The number of weekly flights at Changi Airport has also recovered to nearly 80% of pre-COVID-19 levels.

As at end October 2022, we had 25 weekly flights between China and Singapore. As both sides gradually increased flight connectivity, this rose to 36 weekly flights around mid-December 2022. At present, there are 38 weekly flights between China and Singapore, which includes two recently approved flights to Beijing. This works out to an average of five to six flights per day at Changi. To put this in context, it is less than 10% of the number of flights pre-COVID-19 between China and Singapore – about 400 – and about 1.5% of the total flights handled by Changi today.

We receive about 700 to 1,000 inbound passengers from China daily, which again is about 1% to 1.5% of the total daily arrivals at Changi. This is also less than 10% of pre-COVID-19 levels. More than 60% of these travellers from China are Singapore Citizens (SC), Permanent Residents (PRs) and Long-Term Pass Holders (LTPH).

We welcome China's recent moves to restore quarantine-free travel with the rest of the world. Singapore enjoys longstanding and multifaceted relations with China. It is in the interest of both our countries to restore our air connectivity in a safe and orderly manner.

After China's recent announcement that it will reopen its borders and remove quarantine requirements for returning travellers with effect from yesterday, Singapore and Chinese airlines have applied to operate more flights between the two countries. CAAS is evaluating and will progressively approve these applications.

As with other countries previously, we will carefully restore air connectivity with China, taking into consideration the prevailing public health assessment as well as Changi's capacity, so that we can ensure efficient operations and a safe and smooth travel experience.

In summary, Mr Speaker, we will continue to adhere to our careful and calibrated approach in the restoration of air connectivity with China. This measured approach has enabled a safe and orderly resumption of Singapore's air connectivity with the world, while we monitor the outcomes and evolving public health situation, assess the operational impact and decide on further moves.

It has allowed Changi to manage the recovery relatively well, while making it possible for Singaporeans and residents to travel again for work, leisure and to see loved ones. It has also spurred the economic recovery of our tourism-related sectors, as well as consumer-facing industries and the professional services.

The aviation community in Changi remains vigilant and is prepared to respond quickly if there are material changes in the operating environment. At all times, our priority is to protect the health of our aviation workers, travellers and the broader community.

Mr Speaker: Ms Joan Pereira.

3.40 pm

Ms Joan Pereira (Tanjong Pagar): Thank you, Speaker. I have two clarifications for Minister Ong.

First, as the bivalent vaccine booster shot is currently optional, I would like to ask the Minister whether the take-up rate among our elderly and the at-risk groups is adequate.

The second question – given that there have been news reports on the increased transmissibility and re-infection rates of some of the virus' sub-variants circulating now, are more extensive communication efforts being planned to encourage more people to take their bivalent boosters as soon as possible?

The Minister for Health (Mr Ong Ye Kung): First, vaccination has always been optional. We have never made it compulsory, but because of the cooperation and social consciousness of Singaporeans, we have attained a very high vaccination rate.

Today, instead of measuring bivalent take-up rate, let us measure the up-to-date vaccination rate. The up-to-date rate is not bad at all. It is about 60% for the whole population. Amongst those aged 80 and above, it is actually 67% to closer to 70%. So, we are quite encouraged by it.

As I mentioned just now, bivalent vaccination is happening at about 13,000 doses per day, which is a very healthy volume.

But I think the Member raises an important question – how do we ensure that people continue to take it? We have never made it compulsory. We will continue to use the measures that have worked.

First, make it very convenient. We now have Joint Testing and Vaccination Centres (JTVCs) throughout the island. You do not have to make an appointment. Just walk in.

Secondly, for seniors, we make it even more convenient by bringing in mobile teams to the heartlands, so that they can just go downstairs and get the vaccination.

Thirdly – and I think that is MOH's job, the Multi-Ministry Task Force (MTF)'s job – continue to publicly explain the benefits of vaccination, because the benefits far outweigh the risks of getting COVID-19 and the risk of having severe illnesses.

Finally, work with all our on-the-ground partners – general practitioners (GPs), Traditional Chinese Medicine (TCM) physicians, our advisors, our volunteers on the ground – continue to carry and to take the message to the masses, explain the benefits, and hopefully, more people will come.

I think there is a momentum. If more people take the vaccinations, when they meet each other for coffee, they find that their friends have taken them, they feel the fear of missing out (FOMO), and then, they will take too. So, I think just keep that going. It is essential.

Mr Speaker: Mr Melvin Yong.

3.43 pm

Mr Melvin Yong Yik Chye (Radin Mas): Thank you, Mr Speaker. I have two questions for the Minister for Transport.

First, given the heightened risk profile of international travellers, would Singapore consider temporarily tightening the mask-wearing policy to require masks to be worn on board all flights entering Singapore, so that we can reduce the risk of in-flight COVID-19 contamination? I think we all believe that masks act as the first line of defence against the spread of the virus.

Second, as Minister Ong mentioned earlier, COVID-19 wastewater surveillance has shown to be a valuable tool. Airplane wastewater surveillance could potentially be an option. Would Singapore consider stepping up sampling wastewater taken from international aircraft entering Singapore to track any emerging new variants?

Mr S Iswaran: I would leave the wastewater question to the Minister for Health, who can speak on it more authoritatively.

On the point on mask-wearing, today, specifically with respect to China, the airlines already require mask-wearing for their crew as a precautionary measure. Also, China already requires mask-wearing for flights going in and coming out. So, in a sense, that has already been addressed.

Our general posture on mask-wearing is really for compliance with the source country's or destination country's requirements. If you are going to a country that requires the wearing of masks whilst in flight, then the airline will advise you to do so, and then, you wear the mask; and likewise, on the return leg.

In general, we have aligned our mask-wearing protocols with the protocols that we have worked out with MOH for the domestic setting. That continues to be the way we will operate unless there are material reasons for us to make a deviation or an exception.

Mr Ong Ye Kung: Minister Iswaran left the wastewater testing to me. As I mentioned in my Statement, wastewater testing, at least for the ones we use in Singapore, works by detecting viral fragments from solid waste, not from urine. Therefore, we used it in dormitories, in housing estates, even in nursing homes, which is quite a challenge because many old folks use diapers. Therefore, for a flight from China to Singapore, it is quite a short duration. So, I think that the use of wastewater test will capture a very small sample and is, therefore, not very useful.

Mr Speaker: Mr Ang Wei Neng.

Mr Ang Wei Neng (West Coast): Thank you, Mr Speaker. I have a supplementary question for Minister Ong.

Mr Speaker: Clarification for Statements.

Mr Ang Wei Neng: Clarification. Thank you, Sir. Minister Ong said we required the tourists, the in-flights, people – if they did board the plane, they have to declare their vaccination status right now. What is the definition of a full vaccination for that matter, because in Singapore, the full vaccination status, it is three shots if you take non-mRNA. So, what is the definition of that?

Secondly, do we require – maybe Minister for Transport can advise us – do we require an air traveller to buy COVID-19 insurance as he comes to Singapore?

Mr Ong Ye Kung: We do require medical insurance if you are not fully vaccinated. But the Member is right that, in Singapore, as Members are aware, MOH has revised our vaccination status definition. We require minimum protection, which is three shots for mRNA, or four shots for Sinovac. And after that, we require another additional shot five to 12 months after the previous shot to keep yourself up to date. So, our definition is quite a tight one. The World Health Organization (WHO) has a more relaxed definition. We know our definition is different and stricter than WHO's, which is currently applied on travellers. It is not practical to fully align the vaccination definition for people living here and for travellers from all around the world, because every country has their own definition. And that is why we use the WHO definition, which is less strict on travellers from all sources.

Having said that, the current definitions have worked well for us so far. I mentioned the outcome from December. So, it has obviously worked well. But we will have to study if there is a need to review the definitions for vaccination status based on the development of the disease threat.

Mr Speaker: Ms Ng Ling Ling.

Ms Ng Ling Ling (Ang Mo Kio): Thank you, Mr Speaker. I want to thank Minister for Health and the Minister for Transport for the very useful Statements that help to prepare Singaporeans as China opens up, to lead as normal a life as possible as we have been very steadfast, as we had our opening measures.

I wanted to seek a clarification from Minister Ong. Should a new and dangerous variant emerged, what is likely the protocol that will be adopted, as most Singaporeans have cooperated and been fully vaccinated, and also gotten used to the concept of living with COVID-19 as an endemic as a way of life?

A clarification for Minister Iswaran: what is MOT's projected timeline for travellers from China to return to pre-COVID-19 volume?

Mr Ong Ye Kung: Thank you. Very critical question. What do we do when we detect a new dangerous variant?

Let me make a few points.

One, there are a lot of sub-variants. Omicron alone, there are about 650 Omicron sub-variants. So, if you jump at every one, you will be jumping every day, twice, right? Because sub-variants can really differ very minimally; just like a human, you are wearing a different shirt, different watch, different shoes, different earrings. That is about it. You are essentially still the same person. So, we cannot jump at every sub-variant, no matter how sexy the name sounds. There are just so many sub-variants.

But keep our eyes and ears on the ground with the global surveillance system. Look out for those that is more dangerous. If there is one, then we think about what we should do. And we can see how some countries are implementing. Mr Melvin Yong suggested masks on planes – which is not unthinkable – pre-departure test (PDT) and so on and so forth. But a popular one is PDT.

The second point to note is that PDT is not foolproof. In fact, it is quite leaky. Why? Because, first, you can be incubating and when you test before you board the plane, you are negative, but on the plane or upon arrival, you develop disease and you become positive. And then, leaks will happen.

Therefore, if you want PDT to be a little more tight, you also implement an OAT, on-arrival test. But still, for a short flight, you might be incubating before you board and also during landing. And then, for the next three days you are incubating. And therefore, that is still not enough, you want to be even tighter, you implement SHN, stay-home notice. All these sounds familiar. That was what we did – PDT, OAT, SHN. And soon, you have a big border control system, testing everyone before they board; testing everyone after they board, dedicated a taxi driving you to your homes and then using devices to make sure they stay at home. And then, that is still not foolproof, because one day, a traveller may pass it to a driver, and the driver goes home, he goes for big lo-hei dinner, passes it to many other people. And then, next thing you need to think about is safe management measures (SMMs), social restrictions.

We always have the mindset that border measures are a substitute for domestic community measures. Actually, it is not. They are all complementary; they go together. Once you implement one, you must be prepared that the rest are going to follow because that is how transmissible the virus is. One is not the substitute of the other. They all come in a package, unfortunately.

Third point is that certain protocol that the Member mentioned: PDT, OAT, SHN or combination, can buy us time. And that can be very valuable. Therefore, why do we buy ourselves time? Let us say we detect something that sounds serious, which you can recall, when we first detected Omicron coming from Africa, we have to implement a combination of those measures. We know it will not shut out the virus, but it buys us time for scientific data to come out, because in a matter of weeks, you can know the characteristics and the parameters that matter. How long does it incubate? How fast does it transmit? To what extent does it translate into severe cases? Does it affect old people more or young people more? That is actually an important parameter. Once you know these parameters, then you can decide your next step. If the parameters turned out that it is not something very serious, then you can stand down, false alarm. There will be some damage to livelihoods and inconveniences but, at least, we stand down.

But if your nightmare comes true, that it is very transmissible and very deadly, then, you have to hunker down. We have to hunker down again, back to almost square one – contact tracing, SMMs, border measures, everything come in, again, to buy us even more time. Even more time for what purpose? Even more time so that a new effective vaccine can come on stream. With mRNA technology, hopefully, that can happen in 100 days and that is why it is important to go onto the mRNA platform.

The Member asked about protocol to respond to a new dangerous variant. This is roughly the idea. But when something like that happens, expect lots of uncertainties, some confusion. It would not be straightforward, a lot of judgement calls will be required.

Mr S Iswaran: Mr Speaker, I thank the Member for her clarification. As I have stated earlier in my reply, whether you look at it in terms of flights or in terms of passenger volumes, we are well below where we were, in fact, 10% – or less – compared to pre-COVID-19. So, there is clearly significant scope to restore air connectivity and the passenger flows between China and Singapore.

Having said that, I am reluctant to put a timeline to this process and the reason is because there are several variables that we need to take into account. First, just from a commercial point of view, the number of applications from airlines and so on, although all indications are that there will be strong demand. But, beyond that is, of course, the public health situation that is evolving. We also need to take into account Changi Airport's own ability to manage any increases, and to do so in a manner that ensures safe and smooth travel for passengers.

So, a variety of factors. But we are quite clear that directionally, this is what we want to do as we have with the rest of the world, we want to restore air connectivity with China, and we welcome the latest announcements and moves by China.

But in the near term, if you ask me, will there be a surge? I think unlikely, but neither will we be at a standstill. Our desire is really to do this in a systematically calibrated manner because whilst the destination is important, the journey is even more so at this juncture.

Mr Speaker: Dr Tan Yia Swam.

Dr Tan Yia Swam (Nominated Member): I thank both Ministers for the very detailed updates. And honestly, sometimes knowing too much or too little makes people feel helpless over things they cannot control and trigger a lot of anxiety. I have seen a lot of anxious people in the past three years as a clinical doctor.

May I just simply summarise and clarify that this is the main take-home message for each and every one of us – to stay alert, do not panic, maintain personal responsibility, which includes: one, wear masks when appropriate, and wash hands; two, avoid crowded places; three, get boosters when it is time; and four, only read reliable sources. [*Applause*.]

Mr Ong Ye Kung: You got more applause than me. [*Laughter*.] I cannot disagree with what the doctor just summarised. To see a summary of what I have just said, my speech will be on the MOH website. [*Laughter*.]

Mr Speaker: Mr Liang Eng Hwa.

Mr Liang Eng Hwa (Bukit Panjang): Thank you, Sir. I am not sure if it is for the Minister for MOT or MOH. This is on the SG Arrival Card.

In the past before COVID-19, returning Singaporeans do not need to do health declaration at the customs. But now, we have to do it via online or physical. I mean, I can understand that we need to do some of these border checks, like PDTs, but for the SG Arrival Card where we ask some generic questions: where you come from, Africa or Latin America or Middle East. And then, ask those questions like, "in the last seven days, have you been unwell" and so on. We can say yes to all three questions, but you will still be granted entry, you will still be allowed entry to Singapore and there is no follow-up. I just want to ask whether what purpose does this serve to do that, to have that SG Arrival Card process?

Mr Ong Ye Kung: This is one of those things that MOH gets all the time. If you succumb and then you remove it, and then, one day you regret, that you should have kept it.

We have always had an SG Arrival Card and it is physical. But because of COVID-19, everything went digital. So, now, the SG Arrival Card has become a digital declaration. And in that process, MOH, with the Immigration and Checkpoints Authority (ICA) has very thoroughly gone through and reduced the questions to the bare minimum, to the extent that the Member feels it may not be so helpful. Maybe we will review to see whether we can add a few more questions. [*Please refer to "**Clarification by Minister for Health**", Official Report, 9 January 2023, Vol 95, Issue No 79, Correction by Written Statement section.*]

But the purpose is, it is not targeted at COVID-19 but targeted at Middle East Respiratory Syndrome (MERS), at Ebola, Mpox and so on, that can arise and can infect travellers. While travellers declare whether they feel well or unwell, the fact is they leave behind a contact. So, if someone falls sick, goes to a doctor and we detect is MERS, for example – we are always on the lookout for MERS – we know which flight the person came off, who are their close contacts and if we want to do contact tracing, we can do so through the SG Arrival Card mechanism. It is one of those things we keep in the background – useful to have, and if we need to trigger some action, the information will be valuable.

Mr Speaker: Mr Leon Perera.

4.00 pm

Mr Leon Perera (Aljunied): Thank you, Mr Speaker, Sir. Just two questions for Minister Ong.

The first one is about hospital capacity. I understand that currently, in terms of bed utilisation and the intensive care unit (ICU) utilisation, the capacity levels are very high – for some of the public hospitals is 90% or even, well above 90%. So, notwithstanding the regime of PDT and full vaccination, it will just take a relatively small number of cases coming in to possibly strain the hospital capacity to a very difficult position. So, I am just wondering if the Government has thought through this extreme or worst-case scenario that might happen with the opening up, of capacity being overstrained in a public hospital system.

The second question is on the prescription of Paxlovid, which is the COVID-19 anti-viral drug. I understand that there are 36 clinics now that can prescribe it. Is there plan to expand this across the whole primary healthcare system?

Mr Ong Ye Kung: On hospital capacity, indeed, this is one of the key considerations I mentioned in the Statement just now. Today, the number of COVID-19 inpatients is actually low. I cannot remember how many exactly, but it is in the low tens. So, it is not actually burdening our hospital system. However, the hospital system utilisation of non-ICU wards is high because we are ageing – more people are falling sick.

COVID-19 affected that indirectly because it delayed the opening of some major public health facilities. Woodlands Healthcare campus, for example, was delayed for two to three years. We hope it can start opening by the end of this year. It will greatly relieve the burden currently of the high utilisation rate of hospital beds.

You cannot rush the building of a hospital, but what we can do, which I have announced and explained in this House before, is to set up step-down facilities, particularly Transitional Care Facilities (TCF) that proved to be very helpful. That means for patients who do not require acute care, but waiting for step-down or rehabilitative care, they can go to a TCF first. So, that can temporarily relieve the situation.

Manpower is another constraint, but we are recruiting, building up. We lost a number of good nurses, especially foreign ones, because the competition heated up. But we are recruiting again. These are some of the things we need to do, and you are right: we have to be very alert should there be a new variant or big influx of severe cases and implement the necessary measures.

As for Paxlovid, we are constantly reviewing if more clinics can dispense them. But so far, because of the fact that we are a very highly vaccinated population and Paxlovid is prescribed for people who are at-risk. So, actually the number of people who is need it, is not very high. Notwithstanding, this is something we will look at.

Mr Speaker: Mr Saktiandi Supaat.

Mr Saktiandi Supaat (Bishan-Toa Payoh): Thank you, Mr Speaker. I would like to seek clarification from Minister Iswaran with regard to the transport issues that he shared earlier. The Minister mentioned just now about 38 weekly flights from China, while pre-COVID-19, there were 400. So, the Minister was trying to share the general trend that we would proceed through to pre-COVID-19. The Minister mentioned about the careful and calibrated approach.

May I seek clarification from the Minister, when he said careful and calibrated approach, he did mention about the epidemiological factors that may affect this dynamic. What does it mean, in terms of, it affecting our original plans? For the whole of this year, we will eventually try to target future flights to be achieved by this year or potentially 2024. What does this careful and calibrated approach mean, in terms of changes to our original plans, to open up to reach pre-COVID-19 levels?

Mr S Iswaran: Mr Speaker, I thank the Member for his clarification. Essentially, our starting point – and that has been the way since the latter half of last year – has really been to gear up our airport operational capacity to be able to manage volumes that are equal to pre-COVID-19 levels.

Indeed, that is where we are today – because Terminal 1, Terminal 3 and Terminal 4 are now fully operational. And for Terminal 2, half of that is now able to take both arriving and departing flights.

With that, and the improvements that have been made in the system and operationally, we are actually able to accommodate the volumes that were around – if I recall correctly – pre-COVID-19, which was about 68 million passengers a year.

So, that is the supply side in terms of physical capacity. A second element is the manpower aspect, where we continue to recruit, to train, in order to build up the capability for the whole spectrum of services that are essential to run the airport well.

In terms of manpower manning levels today, we are at about 90%, or slightly more. This continues to be an important effort but also a challenging one. So, this is an area which Changi Airport Group (CAG), Singapore Airport Terminal Services (SATS) and even Singapore Airlines (SIA) and others in the group, are working very hard at. But that could become one of the constraining factors.

Hence, the careful, calibrated approach, because we do not want to extend flight capacity without having the ken to deal with it at the airport side. This is the important dynamic that we are trying to balance.

Overall, as I replied to the earlier question, specifically with respect to China, we would like to restore air connectivity to pre-COVID-19 levels. There is a significant gulf as we are all well aware now from the data. The real challenge is to do this in a safe and orderly manner. This is where I think both countries are aligned and we are seeking to do this in a systematic way. I cannot give a specific time frame but what I can say is, in the near term, we will continue to do this methodically. CAAS will evaluate and approve applications. I do not expect it to be a surge, but neither are we going to be static or at a standstill.

4.07 pm

Mr Speaker: Order. End of Ministerial Statements. Introduction of Government Bill, Minister for Sustainability and the Environment.

BILL INTRODUCED

ENVIRONMENTAL PUBLIC HEALTH (AMENDMENT) BILL

"to amend the Environmental Public Health Act 1987"

presented by the Senior Minister of State for Sustainability and the Environment (Dr Amy Khor Lean Suan); on behalf of the Minister for Sustainability and the Environment; read the First time; to be read a Second time on the next available Sitting of Parliament, and to be printed.

SECOND READING BILLS

INSOLVENCY, RESTRUCTURING AND DISSOLUTION (AMENDMENT) BILL

Order for Second Reading read.

4.08 pm

The Second Minister for Law (Mr Edwin Tong Chun Fai): Mr Speaker, I beg to move, "That the Bill be now read a Second time."

Sir, Singapore's insolvency and debt restructuring laws have undergone a multi-phase reform process over the years, to ensure that we have a progressive and modern insolvency framework.

Before 2016, it was not mandatory to appoint a private trustee to administer bankruptcy cases as the trustee in bankruptcy. As a result, private trustees were seldom appointed and the Official Assignee, or the OA, was appointed to act as the trustee in over 99% of bankruptcies.

As part of the Ministry of Law (MinLaw)'s ongoing review of the bankruptcy administration regime in Singapore, in 2016, the Government introduced two key initiatives. First, a requirement for Institutional Creditors (ICs) making bankruptcy applications to apply for Private Trustees in Bankruptcy, which I will call PTIBs, to be appointed as the trustee administering the bankruptcy, instead of the OA. Second, a Differentiated Discharge Framework (DDF) was introduced. This serves to streamline work processes, and also creates a more rehabilitative discharge process with clear time frames and conditions for bankrupts to be discharged.

Sir, these changes have helped to streamline and improve the quality of bankruptcy administration, whilst at the same time, ensuring that public resources are better utilised.

As of end-2021, PTIBs administer about 40% of bankruptcy cases, with the OA administering the remaining 60%.

Based on feedback from the industry, the experience of PTIBs undertaking the administration of bankruptcy cases that are filed by ICs has generally been smooth. This Bill will now seek to introduce changes to the bankruptcy regime: to mandate that PTIBs now administer all bankruptcy cases, except those which the OA will decide to administer, having regard to public interest.

To support the shift towards a fully PTIB-administered bankruptcy regime, the Bill introduces an amendment to improve operational flexibility in determining PTIBs' remuneration.

Finally, the Bill also contains miscellaneous amendments that seek to enhance protection of persons dealing with bankrupts in commercial transactions, and also extend the Simplified Insolvency Programme, or SIP, for a further two years.

Let me now elaborate on the key amendments in this Bill.

Private debt recovery lies at the heart of bankruptcy administration. Bankruptcy typically involves the creditor seeking redress for non-payment of a debt, or a debtor seeking relief from overwhelming debts. A PTIB-administered bankruptcy regime aims to reduce the usage of public resources involved in private debt recovery, whilst ensuring that bankruptcy cases in Singapore continue to be managed in an orderly manner.

Sir, there are precedents for such a practice from overseas. For instance, in jurisdictions like the United States and Canada, the law mandates the appointment of the equivalent of PTIBs for every bankruptcy case in those jurisdictions. Clause 2 of the Bill, therefore, amends sections 36(1) and (2) of the Insolvency, Restructuring and. Dissolution Act (IRDA): (a) to mandate the appointment of PTIBs to act as trustees in all bankruptcy cases; and (b) save for cases where the OA consents to be appointed as the trustee in bankruptcy.

Moving forward, the OA will provide consent only in cases where the OA considers them to be in the public interest. Let me give some examples of such public interest cases. Typically, they will include cases where public finances are affected, such as, for instance, cases involving the misuse of public funds or where there are debts owed to the Government. These are not meant to be exhaustive illustrations.

However, I will add that this does not mean that the OA will consent to act as the trustee in every case where there might be elements of public interest. The OA will continue to retain the discretion on whether to take up these cases and the OA will consider whether the public interest element is sufficiently compelling vis-à-vis other considerations, giving the appropriate weight to each of these factors before deciding whether to give such consent.

To complement these amendments, clause 6 introduces a new section 318A to provide that the Court must not make a bankruptcy order if a PTIB or the OA has not consented to act as the trustee in bankruptcy.

Sir, together, these amendments will result in a shift towards a fully PTIB-administered bankruptcy regime. With this new regime, the OA will take on a more regulatory role to ensure the PTIBs' competencies and legislative compliance in bankruptcy administration. Statutory duties, such as the powers of investigation, as well as that of prosecution, will continue to reside with the OA.

We have assessed, at present, that there is sufficient capacity in the PTIB industry to take on the additional cases following these changes. In other words, we made an assessment as to what the likely case load will be after these changes. We looked at the amount of resources in the industry. In our assessment, there is sufficient capacity in the PTIB industry.

My Ministry has engaged industry stakeholders on these proposals. The stakeholders include insolvency practitioners who are eligible to handle, but are not yet currently handling, bankruptcy administration. MinLaw will continue to engage the industry to keep them abreast of the developments and provide the necessary support that may be required for them to take on this role.

Sir, the Bill also provides support to the PTIB industry by improving operational flexibility for determining PTIBs' remuneration.

Currently, section 41(1) of the IRDA states that a trustee's remuneration must be approved in the following manner. First, by agreement between the trustees and the creditors' committee. If there is no such agreement, or if there is no creditors' committee, remuneration has to be determined by a special resolution of creditors at a meeting convened by the trustee. Where there is no determination under either of the previous two modes, then the Court has to determine the PTIBs' remuneration.

In our consultation with industry players, they have pointed out that they face obstacles in forming a creditors' committee for many cases. This includes unsuccessful attempts at convening a creditors' meeting to vote on a trustee's remuneration. There is also a lack of response from creditors in some cases. Those were the feedback that we received from industry players.

This has resulted in extra costs being incurred in bankruptcy administration as the PTIBs will have to appoint solicitors to apply to Court to approve their remuneration. This, in turn, reduces the amount left available for distribution to creditors as costs and expenses of administration are given priority in the distribution of a bankrupt's property.

Therefore, Sir, to simplify the process for determining PTIBs' remuneration and to keep the costs of bankruptcy administration low, clause 3 amends section 41(1) and inserts new subsections (1)(b)(ii) and (4) to provide for an additional means of determining PTIB's remuneration via agreement between the PTIB and all the creditors.

The creditors will be deemed to have agreed if they have not objected to the remuneration sought by the PTIB in the prescribed manner and within the prescribed time.

I would stress that the creditors' rights to object to such renumeration will be preserved. And if indeed the creditors do object, the PTIBs will still have to secure either a special resolution at a creditors' meeting or they will have to go to Court for approval.

These amendments will help PTIBs' fees remain affordable by keeping the costs down, even as they take on more cases and also seek to improve returns for creditors.

Let me now touch on other amendments in this Bill.

First, the enhancement of protection of persons dealing with bankrupts in commercial transactions.

Apart from amendments that allow changes to the current bankruptcy regime, this Bill will also introduce measures to better protect persons dealing with bankrupts in commercial transactions. These amendments address concerns where members of the public were not aware that they were dealing with a bankrupt person, especially when large sums of money are involved.

These measures will be introduced via two amendments.

First, clause 10 introduces a new section 412(1)(d), which makes it an offence for an undischarged bankrupt to receive a deposit of at least $10,000 from any such person if he or she – the bankrupt – does not disclose his or her bankruptcy status to that person. This will complement existing subsection 1(a), which makes it an offence for a bankrupt to obtain credit without first disclosing his bankruptcy status.

For this amendment, what do we mean by the taking of a deposit? What is a deposit in this case? In the amendment, when we say "deposit", it refers to an advance payment for the supply of goods or services. This can be in the form of money or other in-kind consideration. Let me illustrate.

A bankrupt who is an employee of a renovation company collects a deposit of $10,000 from a customer who has engaged the company to perform renovation works. The bankrupt in this case will have to disclose his bankruptcy status at the time he receives the $10,000, even though he might have been authorised by the company to collect deposits.

Clause 10 also includes language which makes it immaterial whether the individual receives the deposit in his or her own account or on the account of another person. So, in the context of my example, the employee receiving it on the account of the company will also be obliged to make this disclosure.

It is also immaterial whether the deposit is received as full or partial payment.

Sir, whilst we set up these mechanisms for protection, we recognise that there also might be circumstances where this new offence might unduly inconvenience some bankrupts performing certain job roles where they may have to receive and handle deposits of large sums on a frequent or day-to-day basis.

Hence, clause 10 also provides that the Minister for Law may exempt any person or class of persons from this new offence by order in the Gazette.

Next, clause 11 will amend section 433(1) to allow the public to obtain information that undischarged bankrupts have submitted to the OA regarding their current employment status and employment history. This allows the public to conduct better due diligence when transacting with persons who are undischarged bankrupts. Such information will be available along with other such existing information in the register of bankrupts that is already publicly searchable upon the payment of a prescribed search fee.

These two amendments will also apply and be in force against bankrupts whose bankruptcy orders were made under the repealed Bankruptcy Act by way of clause 12 of the Bill.

Finally, let me move on to the final set of amendments within this Bill. And the final set deals with amendments which seek to extend the validity period of the SIP for an additional two years, to 28 January 2026.

Sir, as Members might recall, the SIP was introduced on 29 January 2021 to help eligible micro- and small companies – or we call them MSCs – facing financial difficulties due to the COVID-19 pandemic. This was part of the Government's response to COVID-19 and comprised temporary insolvency processes which help eligible MSCs by restructuring the debts of viable companies to rehabilitate the business, or in some cases to wind up the company where the business has ceased to be viable. These processes are meant to be simpler, faster and low-cost in nature to optimise resources and potentially maximise returns to creditors.

As at 31 December 2022, the Official Receiver has completed the liquidation of 27 companies under the SIP.

Under the normal compulsory liquidation processes, the average time taken to complete the liquidation of such a company would be roughly three to four years. In comparison, liquidations under the SIP have been completed within an average of six months from the date the case has been accepted into the SIP.

The validity period of the SIP lasts for only three years presently. Clauses 4 and 5 thus amend sections 72B(1) and 250B(1), extending the validity period for an additional two years to 28 January 2026.

These amendments will allow my Ministry to provide continued support for such MSCs which may face operational challenges, particularly in the context of the current economic environment of rising inflation and interest rates.

In the meantime, I would add that my Ministry is also reviewing the SIP with the view to making certain features permanent. For example, my Ministry is looking at allowing insolvency practitioners and not just the Official Receiver to adopt some of the SIP's simplified and expedited processes for the restructuring or winding up of eligible companies that are under their administration. This would, in turn, benefit more MSCs going forward.

Sir, in conclusion, this Bill will ensure better utilisation of public resources in bankruptcy administration, support the PTIB industry and MSCs, and also enhance protection of persons dealing with bankrupts in commercial transactions. With that, Mr Speaker, I beg to move.

Question proposed.

Mr Speaker: Mr Murali Pillai.

4.23 pm

Mr Murali Pillai (Bukit Batok): Mr Speaker, Sir, I would like to declare that I am a partner of a firm which has an insolvency practice.

I support the aims of the Bill. In my speech, I will focus on one of the aims that the hon Minister articulated, that is, to mandate the appointment of PTIBs in, generally, all bankruptcy cases. The key motivation behind this aim is to provide a more efficient use of the Public Service by focusing on the regulatory role of the Government and decanting non-regulatory service functions to the private sector.

I see this proposal as the final move in an orderly transformation of insolvency and bankruptcy processes that commenced in 2016. The hon Minister has already mentioned it in his speech and I need only mention two milestones.

First, for corporate insolvencies, the Official Receiver has already stopped being the liquidator of last resort. In his place, private liquidators are appointed by the Court. With respect to bankruptcy applications by ICs, such as retail banks, ICs are required to apply for PTIBs to be appointed to administer the bankruptcy, instead of the OA.

Seen against this background, it makes sense to complete the transformation by requiring that for all other bankruptcies – I understand they are about 60% of bankruptcies, in respect of which PTIBs have not been appointed – PTIBs be now appointed too.

Through this, we will be able to gain the full extent of the efficiencies by redeploying resources under the Insolvency and Public Trustee's Office to perform regulatory functions. In essence, we are placing the core of the Government's function within the Civil Service while allow the private sector to take care of some of its service functions.

For this system to work, however, we must be sure that the private sector has the capacity to provide such a function at a high level of competency and at affordable cost. This means that we need to ensure a strong supply of licensed insolvency practitioners who would be willing to undertake such assignments for fees that are not prohibitive.

Both outcomes, of course, can come about purely as a result of the operations of the free market. But this is by no means assured. This is where we need to be mindful about the market conditions and take the necessary steps to strike a proper balance.

On one hand, there should be sufficient commercial incentives to ensure that there is a ready pool of practitioners to tap on for such work. On the other hand, we need to ensure that costs are kept reasonable and the statutory objectives under the IRDA, particularly that those in relation to the investigation of the bankrupt's affairs are met.

Currently, there are several firms providing PTIB services for ICs. Their practice, generally, is not to ask for any deposit from the ICs to cover their costs. They rely on the $1,850 deposit placed with the OA when the person brings a bankruptcy application. The provision of this sum itself is mandated under the Insolvency, Restructuring and Dissolution (Official Assignee's Fees) Regulation 2020.

The idea is to work within the deposit amount. To make the model financially sustainable, the PTIBs engage in what can be described as a volume game. By agreeing to working within the deposit amount, the practitioners can be assured of a significant volume of cases from the ICs for which the practitioners may be appointed as PTIBs.

They can also benefit from being assigned cases which are referred to as "meaty" cases, where there is a good prospect for PTIBs to recover substantial assets and monies that form part of the estate of the bankrupt for distribution to creditors and get their costs to be paid from, as a matter of priority from the estate.

For non-ICs, I believe the considerations will be materially different. They cannot promise large volumes like institutions, such as retail banks. How can we then ensure that the costs of petitioning creditors who are non-ICs are kept reasonable by reason of the privatisation move?

One group of people I am particularly concerned about are debtors who have just cause to apply for bankruptcy to avail themselves of the protection of bankruptcy laws. They may be put in a more difficult position. These debtors who apply to be bankrupts, by definition, do not have much money.

Currently, under IRDA, only creditors are allowed to apply for a practitioner to be appointed as PTIBs. In this Bill, it is proposed that debtors must also get practitioners to be PTIBs. Should the market move against them such that they are required to pay more than the current sum of $1,850 for the appointment of PTIBs, this may stymie the debtors' efforts to get the protection of the bankruptcy laws.

Next, I would be grateful for the hon Minister's clarification on the circumstances in which the OA is expected to administer the estate of the bankrupt. In clause 2 of the amendment Bill, it is provided that the OA may consent to be the trustee of the bankrupt's estate. I did not see any elaboration on the circumstances in which the OA may give consent in the explanatory statement to the Bill. I am glad to note the hon Minister's point, that the OA is expected to give his consent in cases of public interest.

May I ask what would be the considerations before the OA provides consent to be the trustee? The hon Minister gave some examples. I have in mind situations where petitioning creditors or debtors cannot get practitioners to be appointed as PTIBs, despite their best efforts or having regard to their specific financial circumstances. Would the OA be willing to consider, on a case-by-case basis, whether it would be in the public interest to provide consent to be the trustee of the bankrupt's estate?

This question is related to my earlier point on the possible financial hardship on the debtor. If the difficulty relates to debtors facing financial hardship and being unable to pay for the PTIBs, what will be their recourse?

Another area that I seek clarification on is the OA's role where the office of the PTIB becomes vacant, be it as a result of resignation, death and so on. To my understanding, the OA will have to step in to take over as trustee until the vacancy is filled. This provision that requires this – section 45 of the IRDA – is unaffected by the amendment Bill.

Having regard to the objective of this Bill, which is for the OA to exit the arena of administration of a bankrupt's estate, save when it is in public's interest, may I please ask how it is proposed that the OA will deal with such situations?

One final area which I want to touch on before moving to my next point concerns aligning the commercial interests of PTIBs with the aims under IRDA in relation to the administration of the bankrupt's affairs. Currently, under section 22 of the IRDA, the OA has a responsibility to investigate the conduct and affairs of the bankrupt, to check if the bankrupt has committed certain offences. This involves a matter of public interest. When the PTIB takes over these duties from the OA, how do we ensure that the PTIB will reasonably discharge these duties?

This is a general caveat when using the private sector as a partner to provide public services. While the incentive of the public sector is to safeguard the public interest, the private sector has no such incentive. PTIBs are not, prima facie, remunerated on the basis of the efforts expended to check the conduct and the affairs of the bankrupt. Instead, we must ensure that there are rules and incentives in place to ensure that the commercial interests of the PTIBs are motivated to align with the demands of public interest. For example, we could require specific audits and checks to be conducted on PTIBs.

I now turn to the part of the Bill that introduces measures to make it more efficient for PTIBs to conduct their work. This is welcomed. These efficiencies, I believe, will have a direct impact in ensuring that PTIBs' fees will not become excessive. I particularly commend the provision of the default position in clause 3 of the Bill allowing creditors to have deemed to consent to the remuneration sought by the PTIB in the "prescribed manner", if they did not raise objection within the prescribed time. This resolves a big problem in practice, because creditors often tend not to revert timeously on such issues, making it difficult for PTIBs to be paid.

With respect to what is meant by "prescribed manner", I take it that it is intended to be provided in subsidiary legislation.

I suggest that the hon Minister consider prescribing that notices on remuneration may be sent by emails too. This will increase efficiency and reduce disbursements, especially when we have cases involving numerous creditors.

I also note that in the format of proofs of debt that creditors are supposed to file, contact details, such as email addresses are already supposed to be provided. Hence, PTIBs should be able to use this information for notification purposes.

Clause 11 of the Bill provides for the OA to maintain a list of undischarged bankrupts with records of the particulars of the employment history of every undischarged bankrupt, as well as the particulars of his current employment status. The OA may allow any person who needs access to such details, which conceivably will include a PTIB, for the purposes of administering the bankrupt's estate. This is a good move and I support it.

The question that arises is what other information that a PTIB may reasonably need for the proper and efficient administration of the bankrupt's estate. One possible area is the registered address of the bankrupt which can obviously change over time. Currently, under section 399(2) of IRDA, a bankrupt is deemed to have informed the OA of the change of his registered address when he makes a report of the change under section 10 of the National Registration Act 1965 (NRA). There is also a deeming provision in section 399(3) of the IRDA which deems service of notice at the registered address as conclusive evidence of the fact of service.

I may be wrong, but it seems to me that the OA has ready access to the database of registered addresses under the NRA. If I am right, I should point out that PTIBs may not be in a similar position as the OAs.

I wonder if, instead of maintaining a definitive list of information that the OA can allow inspection of it would be better to provide that the list may be expanded to contain information that the hon Minister, in his discretion, may prescribe through subsidiary legislation. In this way, the information that PTIBs need can be provided much faster, which will, in turn, allow for more efficiency and cost reduction. Such information can include the new registered address of the debtor or any other information that may be relevant for the administration of the bankrupt's estate. This information can include names and contact details of related persons for PTIBs to investigate cases of unfair preferences and transactions at undervalue, something that the hon Minister is very well aware of since he was a well-noted lawyer dealing with insolvency work before he joined the front bench.

All the above are minutiae in themselves but added together, these little drops make a mighty sea. They make the administration of the insolvency process leaner, simpler and less costly. As a while, they ensure that the PTIB can go about with their duties efficiently, which will in turn allow their fees to be kept as low as possible. If this cannot be done now, perhaps this is a suggestion that can be explored in the future.

Mr Speaker, Sir, the public interest is served by a fair administration of all the Government's services to its people. If the private sector can carry out some of this in a reliable way, there is good reason for us to consider this as a viable option. The key is to ensure that we set up an architecture of incentives, so that the PTIBs, even as they pursue private commercial ends, bend to the public interest as their key performance indicator.

Mr Speaker: Ms Sylvia Lim.

4.36 pm

Ms Sylvia Lim (Aljunied): Mr Speaker, over the years, I have met several residents who are undischarged bankrupts and whose estates were being managed by the OA. They shared with me their experience liaising with the OA officers for various purposes, ranging from proposing instalment payments of their debts to obtaining permission to leave the country. While they had no complaint about the way they were treated, a common dissatisfaction was the perceived difficulty in contacting the officers or delays in obtaining responses.

This was an issue I first raised a decade ago during MinLaw's Committee of Supply (COS) debates. Since then, I have noted the Ministry's constructive moves to improve the situation, including taking steps to rationalise the OAs workload.

A major change took place in 2015, when the then-Bankruptcy Act was amended to require institutional creditors, such as banks and finance companies to have their bankrupt debtors estates managed by PTIBs. This scheme for institutional creditors to appoint PTIBs would have significantly reduced the number of new bankruptcies under the OAs direct management since institutional creditors accounted for more than 50% of bankruptcy applications.

According to MinLaw's register of insolvency practitioners, today, there are 187 lawyers and accountants registered as potential PTIBs.

The Bill before the House today will move the needle further as it proposes that all creditors, not just institutional creditors, will need to appoint a PTIB if they intend to make that debtors bankrupt. Debtors, too, who wish to voluntarily apply for bankruptcy who also have to appoint a PTIB.

When the scheme in the Bill is implemented, the OA will directly manage only a minority of bankruptcies, which the Ministry has explained would be cases with a public interest element, such as when public funds have been misused.

Sir, from a resource standpoint, it is hard to quarrel with the Ministry's rationale to move towards PTIBs, that taxpayer-funded public resources such as the OA's office should not be tied up enforcing private debts. It should fall to the creditor and the debtor to bear the cost of bankruptcy administration. That said, I have some queries on evaluating our experience with the PTIB scheme thus far and one query on the Bill itself.

First, on evaluating the PTIB experience. Five years ago, Singapore commenced the use of PTIBs in bankruptcy cases involving institutional creditors. Now that the Bill proposes to extend the use of PTIBs to non-institutional creditors and voluntary bankruptcies as well, it is appropriate to ask what can be learned from the past five years. Have there been better outcomes in bankruptcies, not just in terms of freeing up public resources but also better experiences for creditors and debtors?

In the Ministry's media release of 28 November, it was stated that the administration of bankruptcy estates by PTIBs since 2017, "has been smooth and no action has been taken on the PTIBs by the OA and/or the Courts on the PTIBs' management of bankruptcies." This was apparently based on feedback from the industry. While no formal action has been taken, it would be good for the Ministry to elaborate on how the OA has exercised its supervisory role over the PTIBs under section 42 of the Act. For instance, has the OA had to inquire into any complaints by creditors or debtors and if so, what was the nature of those complaints?

Specifically, from the debtors' perspective, I would like to highlight three aspects which I think are important in assessing whether the PTIB system is working optimally. First, on neutrality of administration. Bankruptcy cases are now being handled not by a public officer from the OA's office, but by a PTIB chosen by the creditor whose fees are also underwritten by the creditor. It is sometimes said that he who pays the piper calls the tune. Have there been any complaints from debtors that the PTIBs have been unfair to them?

A second aspect concerns the fees to be paid to PTIBs. From my reading, the fees are not fixed according to a scale but are decided by the creditors in each case. Is there a wide variation in the rates of fees charged? If the range is too wide, this is not desirable. I have also heard Mr Murali's concerns earlier on the possible financial hardship that might be caused if high fees are charged moving forward on non-institutional creditors and debtors.

Finally, on response times to debtors. This was a common grouse of bankrupts in the past. Have PTIBs be able to respond efficiently to debtors' communications and requests?

I also have a query on clause 2 regarding the proposed expansion of the PTIB scheme to non-institutional creditors and voluntary bankruptcies. Given that non-institutional creditors and debtors may not have knowledge and experience in insolvency matters, how will they decide which insolvency practitioner to propose as their PTIB? Will more resources be put up to assist them in making the selection of insolvency practitioner?

Sir, finally, let me say a few words to conclude. We know that bankrupt persons end up in bankruptcy for a myriad of reasons, including misfortune, bad timing and being guarantors for the debts of others. Bankruptcy can be debilitating and disempowering, as bankrupts are stigmatised and disqualified from public office and various professions. I do hope that as we move toward a system of having PTIBs as the default, the bankruptcy experience can be a less painful one.

Mr Speaker: Mr Louis Ng.

4.42 pm

Mr Louis Ng Kok Kwang (Nee Soon): Sir, I support this Bill as it will reduce the use of public resources for what is a private matter between creditors and debtors. I have three points of clarification on the Bill.

First, how will the Ministry ensure the effective oversight and quality of private trustees? While the debts between individuals and their creditors are private matters, we do have a public interest in a well-functioning bankruptcy system as part of our economy. MinLaw has stated that the OA will be taking on a regulatory role over private trustees. What standards will the OA apply when reviewing their performance?

In a recent High Court case of *Zhang Hong En Jonathan* against his private trustee, the Court found little guidance in the statute over how it should exercise its discretion when exercising its review powers over the trustee. Can the Minister clarify the roles of the OA and the Court in supervising trustees?

Ultimately, in that case, the Court took a view that it would only intervene if the trustee had acted so perversely that no reasonable trustee would have done so. If the OA gives similar deference in exercising its supervisory role, creditors and debtors might find it hard to hold trustees accountable if they disagree with the trustee's decision. Can Minister clarify how creditors or debtors can raise complaints against the private trustee? Should they look to the OA or to the Courts?

My second clarification relates to accessibility to the bankruptcy process. What happens if no private trustee is reasonably available to act in the bankruptcy? For example, if the estate is too small relative to the trustee's fees to be practical, or if there are too few practitioners available. Will the OA step in to act itself in these cases? Does the Ministry consider there to be enough licensed practitioners to meet the needs of the market?

Finally, how does the Ministry ensure our insolvency ecosystem is equipped to keep up with the latest trends in the economy such as cryptocurrency, "Buy Now, Pay Later", or peer-to-peer finance? With cryptocurrency, we saw rapid growth and speculation in new asset classes spanning multiple jurisdictions. Can Minister share whether the Ministry is monitoring and preparing for changing trends in bankruptcies following the collapse of Terra and FTX, especially in a backdrop of high inflation? How will we ensure that trustees can properly manage and distribute digital or other new types of assets?

Notwithstanding my clarifications, Sir, I stand in support of the Bill.

Mr Speaker: Mr Zhulkarnain Abdul Rahim.

4.45 pm

Mr Zhulkarnain Abdul Rahim (Chua Chu Kang): Mr Speaker, Sir, I rise in support of this Bill. I am a dispute lawyer in a law firm with an insolvency practice.

The proposed amendments in this Bill will help save public resources and make better use of the OA's involvement in bankruptcy proceedings. I also welcome the Ministry's calibrated approach by proposing these amendments after the learning experiences drawn from the earlier initiatives introduced in 2016, which required institutional creditors to appoint PTIBs. However, I have some clarifications and suggestions.

My speech will cover three parts. First, on the recourse or redress against errant PTIBs. Second, learning lessons from jurisdictions abroad. Third, protection of members of the public from certain transactions with undischarged bankrupts.

The first. I understand that to date, the administration of bankruptcy cases filed by ICs have been smooth and that there has been no action taken against PTIBs by the Court or the OA. However, while there are no actions taken, may I ask if there has been any complaints or investigations against PTIBs during this period? And if so, how many cases have there been since 2017? May I ask the Minister what are the avenues of recourse for redress by aggrieved creditors or those who may have complaints against PTIBs?

The role and oversight of PTIBs will be more important now. Currently, PTIBs handle almost 50% of the administration of bankruptcy cases. With this Bill, they will likely cover almost 100% of those cases except for cases involving public interest.

I thank the hon Minister for clarifying the types of public interest cases and that the OA still retains the discretion on involvement. I hope that this will allay concerns of individual creditors or laypersons who may not have the means to hire PTIBs, from not proceeding with a petition for bankruptcy.

Given the expanded appointment of PTIBs now for all bankruptcy cases, would this overlap with the work done by debt recovery firms or credit counselling firms in the market? Would more creditors or debtors now go directly to these firms instead of undergoing the bankruptcy regime in the Courts?

I appreciate that the Ministry has consulted stakeholders and I appreciate that the Ministry will continue to consult along the way. In this regard, we can still learn from some of the lessons and experience from other jurisdictions abroad.

My second part. In the United States (US), given the high volume of bankruptcy cases and increasing quantum of debt in total, the US General Accounting Office warned that there is a high risk of private trustee fraud if there is no rigorous review of trustee candidates, no proper conflict-of-interest declaration, no enhanced reporting requirements and no sufficient funding for oversight by the Department of Justice (DOJ).

In Canada, their Licensed Insolvency Trustee (LIT) must have the requisite knowledge, experience and skills to be granted a licence from the Office of the Superintendent of Bankruptcy (OSB). LITs are subject to ongoing oversight by the OSB and must adhere to federal standards of practice, including the Code of Ethics for Trustees.

Hence, with the expanded regime proposed in this Bill, would similar standards or codes for PTIBs be implemented or updated in Singapore? Besides overseeing and regulating PTIBs, what are the plans by MinLaw or the OA to ensure the standards and quality of our PTIBs in Singapore? For instance, would there be continuous training or mandatory courses for PTIBs?

Separately, here, there is no solicitor-client privilege between a trustee and a debtor currently. However, in Canada, the Bankruptcy and Insolvency Act and the Canadian Association of Insolvency and Restructuring Professionals rules prohibit a trustee from disclosing confidential information to the public unless required by law or with the debtor's permission.

If I may ask the hon Minister, would there be a similar rule of confidentiality here? What are the obligations owed by the PTIB and the debtor, perhaps with the overriding obligation or duty owed by PTIBs to the Court and the OA.

With regard to PTIBs' remuneration, I agree with the additional means of determining such remuneration. For instance, there is a deemed consent for remuneration if no objection is received from creditors within a stipulated period of time.

However, what are the safeguards to ensure that such notice is appropriately given, especially for individual or layperson creditors? I echo the hon Member Murali Pillai's suggestion to include emails as a mode of transmission for such notice.

Separately, there can be more regulation or transparency in terms of remuneration. In Canada, LITs do not typically charge for their first consultation and the remuneration is regulated by the federal government.

The last part of my speech is on the protection of public members.

The new section 412(1)(d) makes it an offence for an undischarged bankrupt to receive a deposit of at least $10,000 from any person if he or she does not disclose his or her bankruptcy status to that person.

I thank the Minister for the useful illustration just now given in his speech. However, what is the rationale behind the quantum of $10,000? What if there is a series of transactions with multiple persons with an aggregate amounting to at least $10,000?

If the undischarged bankrupt takes in several deposits from various people totalling more than $10,000, then for the protection of the greater public, it would make sense for the entire series of transactions to be taken into consideration for the issue of non-disclosure and not just base on the quantum of one single transaction alone.

Next, on the new section 433(1), which enhances the amount of publicly searchable information about undischarged bankrupts. This is most welcomed as it enhances the due diligence when transacting with persons who are undischarged bankrupts.

I would like to humbly suggest including within the current database searchable information for persons who are not only undischarged bankrupts, but also those who are presently undergoing or facing bankruptcy proceedings. This will help with due diligence.

Currently, to do so would require a Court litigation search and this would involve costs, which may be prohibitive for some. The process itself may be too tedious or unknown to laypersons.

Further, if I may humbly suggest a one-stop searchable database which would include pending bankruptcy applications and details of an undischarged bankrupt's PTIB, so as to allow the public member to conduct further due diligence on not only that person, but the PTIB in question.

In conclusion, Mr Speaker, Sir, today, at the Opening of the Legal Year in the Supreme Court, the Chief Justice, the Attorney-General and the President of Law Society addressed various issues impacting our legal landscape and profession – none more so important than the access to justice and upholding the rule of law in Singapore.

Borrowing the words used by the President of our Law Society, Mr Adrian Tan, this morning and I may paraphrase a bit, "Justice is not the privilege of a few but a promise made to everyone".

This is our calling for those of us in the legal profession. I want to thank MinLaw for pushing forward this Bill. This Bill will help us to achieve more efficient outcomes and effect justice not just for creditors, not just for members of the public, but also for debtors and bankrupts alike.

Notwithstanding my clarifications, I stand in support of this Bill.

Mr Speaker: Mr Vikram Nair.

4.54 pm

Mr Vikram Nair (Sembawang): Mr Speaker, the bankruptcy regime is one that balances many competing interests. On the one hand, it tries to protect creditors by ensuring that the assets of a bankrupt can be properly accounted for, realised and distributed in a fair way to all creditors. This prevents creditors from feeling pressurised to act unilaterally or to act faster than the others.

Counterintuitively, it also protects the interests of the bankrupts themselves by taking away the stress and pressure of having to deal with a larger number of creditors and allows them to continue working, earning a salary and meeting their basic living requirements while ensuring that contributions are also made towards the payment of their debts.

Finally, and importantly, a bankruptcy also protects third parties dealing with a bankrupt as they will then be able to make appropriate precautions when extending credit or entering into transactions, because the fact of bankruptcy is a public matter and anyone dealing with the person would be able to check.

In facilitating the administration of a bankruptcy, it is usually helpful to have a professional – often, it is an accountant – involved as this will ensure an orderly realisation and distribution of the assets of the bankrupt. The professional should be disinterested and act impartially as between the debtor and the creditors.

Where a professional is not appointed, the default would be for the OA to administer the estate of the bankrupt. The OA has historically administered a large number of bankruptcies – I think the figures revealed by the Minister were 99% originally and 60% presently. This would be, I believe, especially the case where the assets of the estate are small and the debts are small. This has, naturally, resulted in a heavy case load for the OA's office as well.

In that sense, I can see where this legislation is coming from. It is creating, as a default, that the PTIB will administer all bankruptcies and the burden is on the applicant applying for bankruptcy to identify the professional before the application can be made. This will have the dual benefits of having a professional administering all bankruptcies, by the sound of it, except for the few where public interest is triggered, while at the same time reducing the burden on the OA.

The only concern I have with this proposal is whether it would mean that those with smaller claims and estates would no longer be able to avail themselves of the protections afforded by bankruptcy.

The main downside of requiring a PTIB to be appointed for each bankruptcy is that it may be difficult to find professionals who are prepared to administer smaller estates at an economic price, particularly where the applicant is the bankrupt himself.

If we take the classic example of a small estate – a person without any substantial assets – the estate itself may still take some time to administer, so there is a risk that the professional who is doing this will be liable for the costs in the meantime.

There are also considerable benefits for a person with a small amount of debt to be provided the protections offered by bankruptcy, such as the moratoriums against actions and avoiding the stress of having multiple creditors following him.

His creditors will also be protected by knowing that they will be dealt with equitably rather than each one feeling pressurised to take their own enforcement action if the bankruptcy is deemed to be uneconomic.

Finally, third parties dealing with persons who have financial issues but were not made bankrupt may not know that this person has financial issues. They would then be at risk of dealing with someone who is in substance insolvent but may not have been made a bankrupt because there was no PTIB found who was able to act.

This problem may be particularly acute for those who have, for example, gone into a cycle of debt starting with consumer credit, taking on more credit, say, from licensed money lenders at high interest rates to pay off earlier debts. This borrowing to repay old debts generally leads to the ballooning of debts, which are detrimental both to borrowers and lenders.

I would be grateful if the Minister can share whether there are any safeguards, particularly for those cases where the PTIBs may not be willing to take up an appointment, to ensure that those who otherwise qualify for bankruptcy will still be able to take out the appropriate applications.

Mr Speaker: Minister Edwin Tong.

4.59 pm

Mr Edwin Tong Chun Fai: Thank you, Sir. Sir, I thank the Members for the support of this Bill and I will jump straight into answering the various queries that have been posed.

Mr Murali Pillai, Ms Sylvia Lim, Mr Louis Ng, Mr Zhulkarnain Abdul Rahim and Mr Vikram Nair, I believe, asked how we can ensure accessibility to PTIBs.

Sir, there are sufficient insolvency practitioners in Singapore to take on the new cases. I think Ms Lim herself, from her research, found 187 licensed insolvency practitioners. Of this, the vast majority – 183 of them – are eligible to take up bankruptcy administration at present, but only about a third of them – about 56 – currently do so.

So, in other words, out of the 187, 183 of them are qualified to take on this role as PTIB, but only about a third of them are currently taking it up; obviously, under the older regime, where only ICs appoint PTIBs. So, in other words, there is headroom for this to grow into that space. Should there be a need to review these numbers, we will do so.

Ms Lim also asked on whether information about the PTIBs could be made accessible and how would someone who wants to file a bankruptcy claim can access that.

We will put a list of the PTIBs on the Insolvency Office's website. Debtors and creditors will be able to use information that is on the list to discuss with PTIBs about the appropriateness of taking up their cases and which PTIB they might want to go to for the appropriate administration.

Some questions were also raised on the PTIBs' fees. Their fees are based on the work done in a particular case and determined in line with market forces. The fees, which are paid out from the bankruptcy estate, are ultimately approved by the creditors' committee or by the Court, if there is no prior approval by creditors. These mechanisms collectively work in tandem to introduce checks on PTIBs' fees to ensure that they are in line with market and that they are reasonable.

Mr Murali observed that debtors may face problems applying for bankruptcy, I presume, after these amendments. But I want to assure Mr Murali that the threshold for the filing fee, the bankruptcy fee, of $1,850 has not changed with these amendments being introduced. The PTIBs' fees, additionally, may also be recovered from the bankrupts' contributions during the lifespan and the whole duration of the bankruptcy. In other words, you do not need to have had sufficient assets at the outset to meet the fees before the administration can start. Along the way, there might be realisable assets that are called in, and this includes property acquired after a bankruptcy order as well. So, all that collectively comes out of the bankrupt estate and it goes towards the PTIBs' fees.

Mr Zhulkarnain asked whether the PTIBs' work might overlap with the work done by debt recovery firms or credit counselling firms. The answer is no. These firms take on the work pre-bankruptcy – so they might go and recover debts; they might go and issue demands, and so on. But once the bankruptcy takes place, that is when the PTIBs step in. It is on the making of the bankruptcy order by the Court that the PTIBs are appointed and their jurisdiction then begins.

There are various questions on the OA's role. Mr Murali and Mr Zhulkarnain, in particular, sought clarifications on the circumstances under which the OA is expected to administer the estate of the bankrupt.

Sir, the Bill gives the OA the discretion, as I mentioned at the outset, to give consent to take on the administration in a particular case.

But let me just remind Members that this framework is designed to mandate the appointment of PTIBs. In other words, the whole raison d'etre behind this is to ensure that cases are administered by the PTIBs. So, when you asked about what happens when there is no such PTIB, or, in what cases can the OA step in, I would say as a starting point that it has got to be very narrow. That would be in line with the philosophy of this Bill – to keep it narrow so that parties go to the PTIBs. And it is only in the appropriate cases, like what I mentioned at the outset, for example, the public interest examples I cited earlier, or perhaps, given that the powers of investigation and prosecution do not devolve to the PTIBs – they remain with the OA.

Perhaps in a case where you know from the outset very clearly that heavy investigation will be needed, or that there are likely to be prosecutions, in that case, perhaps it might be appropriate for the OA to take on that role from the start.

But really, those are examples: as I mentioned earlier, they are non-exhaustive. Because you got to look at the entire factual matrix, the particular circumstances of each case, to decide whether or not the OA should grant consent or should take on the role itself.

In addition, as provided by statute, the OA will step in to administer the bankruptcy estate in the interim. I think Mr Murali raised this point. So, in cases when an earlier appointment of a PTIB fails to take effect or the office becomes vacant after it has taken effect, then in such scenarios, the OA will step in. The OA will step in and this question of consent or otherwise becomes irrelevant, because the statute mandates that the OA steps in so, that there is no disruption to the administration.

Mr Louis Ng and Mr Zhulkarnain asked how the Ministry will ensure effective oversight and quality of the PTIBs. Sir, the OA has been regulating PTIBs since 2016 when it was made mandatory for ICs bringing bankruptcy applications to appoint PTIBs. The Ministry has put in place a robust regulatory framework to ensure that PTIBs perform their duties faithfully and observe all statutory requirements relating to the performance of their duties.

For example, the law confers powers of oversight over PTIBs on the OA, to whom creditors and bankrupts can also provide feedback on the conduct of the PTIBs. In particular, Members would also be aware that under IRDA, there are obligations to notify; there are obligations to submit a copy of the Statement of Affairs, to submit a report 30 days after the relevant anniversary of the administration date of the bankruptcy and so on. So, this gives the OA the ability to look into the particular administration and for the PTIB to provide information to the OA.

PTIBs are also required to put up security which the OA can forfeit if the PTIB does not fulfil duties and responsibilities in accordance with statutory requirements. Indeed, if there is dissatisfaction with the PTIBs' administration of the estate, the OA, as well as creditors or debtors, may apply to Court for various orders, including orders to modify the PTIB's acts or decisions, or indeed, in extreme cases, to also remove the PTIB.

In this regard, it is important to emphasise that PTIBs have incentives themselves to uphold; they are held to their own high professional standards. PTIBs must either be accountants or lawyers and must comply with the professional standards of their respective professional bodies.

Besides this, they must also pass various checks – including showing that they are fit, they remain fit and proper persons – to obtain their insolvency practitioners' licences. Without these licences, as Members know, they cannot carry out bankruptcy administration and doing so without a licence is an offence.

In terms of ensuring that PTIBs are kept updated on applicable law and practice, the OA conducts regular dialogue sessions with PTIBs and will continue to do so after this expansion, to share best practices and developments in case law and practices.

In addition, MinLaw collaborates with Temasek Polytechnic on a biannual customised training programme on individual insolvency for PTIBs.

Ms Sylvia Lim asked whether there have been better experiences for creditors and debtors since the last bankruptcy amendment in 2016. Sir, over the last decade, the Ministry has steadily reduced the stock of active bankruptcy cases through the earlier mechanism, in particular the DDF.

From 2011 to 2022, the total number of undischarged bankruptcy cases decreased by 63% from 25,028 cases in 2011 to 9,254 cases in 2022.

The bankruptcy experience, Sir, is generally an adversarial one, in the sense that the bankrupt would be looking to ensure that there is less or minimal monthly or annual pay-outs; the creditor wants to enforce, wants more share of the pie and so on. So that is a natural adversarial process, with creditors wanting to maximise recovery, debtors wanting to pay as little as possible.

In addition, undischarged bankrupts are also subject to various disabilities and restrictions. The role of the PTIB, as with the OA before in administering these cases, is to strike a balance in the interests of both the bankrupt and the creditor, to ensure a fair and judicious outcome for both parties in the administration. It is not so much about whether it is a better experience or not, but whether it is a fairer one, whether we can strike a balance and the appropriate outcome for the creditors in all these cases.

Mr Zhulkarnain and Ms Sylvia Lim also asked if there have been complaints against the PTIBs' management of the bankruptcies.

As I mentioned earlier, it is an adversarial process, so there are bound to be cases where interests differ or compete, and it is inevitable that there will be conflicts. There have been complaints raised to the OA on PTIBs' management of bankruptcy cases since 2016. Many of you might well have received complaints in the course of your regular Meet-the-People sessions where it is perhaps said: why is the OA asking for so much to be paid every month, because I only have a job that pays me this much and I have various dependants and so on.

I am sure many of us have come across those cases. We received complaints like that, that the OA or the PTIB is too tough and asking for too much and so on, but we have looked into all of them, and none of them are misconduct cases. We have not found any of these complaints to be valid from a misconduct perspective. Of course, to the extent that there are differing views as to what are the appropriate contributions, there might well be conflicts.

But ultimately, as I said at the outset, I wish to assure Members that, ultimately, the Court – which appoints all trustees in bankruptcy – has the power to make orders in relation to the acts of the PTIBs to address genuine grievances and when the party seek redress, in the administration of bankruptcy estates.

Mr Murali raised concerns over how we can ensure the PTIBs have reasonably discharged duties that involve investigations into the conduct and affairs of the bankrupt, to check if offences have been committed.

I mentioned earlier that these powers of investigation and, indeed, of prosecution are not devolved to PTIBs, and so, that remains within the province of the OA. In a context of a PTIB-administered bankruptcy, if there are instances where such offences might arise or where investigations are needed, then there is no change to the current position where the powers continue to vest with the OA who will carry out such investigations into the offences and make the appropriate prosecutions if any. This is what happens today by the way – the current position.

On PTIB remuneration, Mr Zhulkarnain asked, in relation to the additional means of determining the PTIBs' remuneration, what safeguards to ensure that notices are appropriately given.

Notices are sent to the creditor's last known address, which is also used for other communication between PTIBs and creditors during bankruptcy administration. So, typically, by the time it comes to remuneration, you will have gone some way down the administration, and that would have been the address, or the correspondence by which notices were given. So, it is unlikely that if you have been taking part in the previous administration, receiving part of the proceeds and so on, that it would not be also the appropriate address for remuneration notices.

Mr Murali and Ms Sylvia Lim asked how the PTIBs' fees can be kept reasonable. I had explained that earlier. I would supplement what I said earlier by saying this that the OA does not regulate the fees per se of each particular administration. It is left to the market forces in the manner I mentioned earlier and there are also parts of the legislation which ensure safeguards.

PTIBs' fees also have to be approved by the creditors or the Court. Naturally, creditors have a strong interest to ensure that fees are reasonable because, ultimately, the recovery and the fees come out of the same estate.

But I thank Mr Murali and Mr Zhulkarnain for their suggestions on various things, such as prescribing that notices on remuneration may be sent by emails. We will study them when we prescribe mechanisms.

Next, on measures to protect individuals dealing with bankrupts. Mr Zhulkarnain asked about the threshold. You might recall that I said $10,000 per transaction would be considered an offence if the bankrupt dealing with a person in a commercial transaction does not disclose that he or she is a bankrupt in taking the deposit.

This is an amount that will reasonably exclude most of the petty, lower-value transactions, which itself carries a lower risk signature. So, we determine a threshold. If you did set it too low, it would be too disruptive. Each time you take on a small amount, you have to make a disclosure. If you do not, then there will be an offence and that will be too prohibitive.

So, whilst an offence under the proposed section 412(1)(d) will not be committed so long as each individual deposit collected does not exceed $10,000, but I think Mr Zhulkarnain also knows that if you are a bankrupt and you keep collecting as a habitual pattern smaller amounts under $10,000, there is a pattern of doing so – not disclosing your bankruptcy status, which is not an offence, but then you disguise that fact and you use the deposit for some other purposes, and because you are a bankrupt, it causes a loss to the person who has paid the deposit – then I am sure Mr Zhulkarnain knows that the OA would then have the ability to look into that conduct and there will be offences connected.

So, this enhancement is designed only to deal with notification when you collect the deposit and we set the threshold at $10,000. But that does not mean that should you collect other deposits and indeed enter into other transactions of a lower value. If you behave inappropriately, there could be sanctions by the OA.

Mr Zhulkarnain also asked about information on employment history and status, and I thank him for those suggestions for a searchable bankruptcy database. In accordance with our requirements, the OA allows, upon payment of a fee, inspection of this database for information on undischarged bankrupts, including PTIB details. With the amendments, we will include employment information in this service as well.

The OA is not statutorily empowered to retain or provide information on persons who have not been made bankrupts, but who are only facing bankruptcy applications. I think Mr Zhulkarnain understands why, because it might not come to fruition, that you will be made a bankrupt simply because you are facing a bankruptcy application. And, in these cases, for the OA to have to compile and maintain records of all individuals who are the subject of bankruptcy applications, so much more resources would have to be used. It is not cost-efficient for us to do that.

I think Mr Zhulkarnain also asked about whether information collected by the trustee will be privileged. Mr Zhulkarnain would know that, when a party is bankrupt, the trustee, who looks after the estate, owes a duty to all the creditors. In other words, the bankrupt's estate is owned by the creditors in those cases. And, in that situation, information about the estate should be made available to the creditors, so that they can then decide whether the distribution is sufficient, whether any claims, additional claims ought to be made and so on. But save for this, the trustees in bankruptcy, generally – and we will reiterate this message – keep information quite discreet and it is limited to this pool of people who need to know and who have an interest in the bankrupt's estate.

Finally, Mr Louis Ng asked how the Ministry ensures that our insolvency ecosystem is equipped to deal with the latest trends in the economy. We regularly monitor the latest economic trends, engage our international counterparts, look at the lay of the land and get plugged in, into developments in this field, to ensure that our framework is kept relevant. And indeed, that is why ever so often, we come to this Chamber; to amend, to update the IRDA and other related legislation, to ensure that that we keep up to date. In some cases, having done some market survey, the industry feedback has led to some of these proposals as well.

Sir, I believe I have addressed Members' queries or, at least, the thrust of Members' queries. We will take on board the suggestions that various Members have raised and which we can consider as we implement the Bill.

I would like to thank the Members for the support of the Bill, which will ensure better utilisation of public resources in bankruptcy administration. It will also support the PTIB industry and help the MSCs in the context of the SIP, and enhance protection of persons dealing with bankrupts in commercial transactions. Sir, with that, I beg to move.

Mr Speaker: Mr Murali Pillai.

5.17 pm

Mr Murali Pillai: Mr Speaker, Sir, I seek a clarification from the hon Minister, in his response to a point I made in my speech.

This concerns the role of a PTIB in investigating the affairs of the bankrupt. The point I sought to make, and I apologise if it was not clear, was that when a PTIB gets the statement of affairs, if the commercial interest is not aligned with public interest, he can just file it, even though with some level of due diligence, he could unearth reasonable suspicion of offences, which then the OA may be interested in to formally investigate and prosecute, depending on the evidence.

I wonder whether, in these circumstances, whether PTIBs still have a role. And, if so, how do we align the commercial interests of PTIBs with that of public interest?

Mr Edwin Tong Chun Fai: Fundamentally, the administration deals with the same end outcome – which is better and more efficient recovery of assets from the bankrupt's estate. So, I think that broad architecture will align the interests of both the PTIB and the OA. In the example that the Member cited, perhaps, that might be extreme cases where there will be some element that might interest the OA which might not result in or relate to recovery from the bankrupt's estate.

Mr Murali Pillai knows that the statement of affairs as well as regular reports are provided to the OA. And, in those cases, I am sure the OA will, if his interest is piqued by any of these reports or findings, take steps to further investigate, and the powers of the investigation, and indeed, any other matters which aid the investigations, still continue to lie with the OA.

Mr Speaker: Any other clarifications? No.

Question put, and agreed to.

Bill accordingly read a Second time and committed to a Committee of the whole House.

The House immediately resolved itself into a Committee on the Bill. – [Mr Edwin Tong Chun Fai].

Bill considered in Committee; reported without amendment; read a Third time and passed.

Mr Speaker: Order. I propose to take a break now. I suspend the Sitting and will resume the Chair at 5.45 pm.

Sitting accordingly suspended

at 5.21 pm until 5.45 pm.

Sitting resumed at 5.45 pm.

[Deputy Speaker (Mr Christopher de Souza) in the Chair]

SKILLSFUTURE SINGAPORE AGENCY (AMENDMENT) BILL

Order for Second Reading read.

5.45 pm

The Minister of State for Education (Ms Gan Siow Huang) (for the Minister for Education): Mr Deputy Speaker, on behalf of the Minister for Education, I beg to move, "That the Bill be read a second time."

Sir, the SkillsFuture Singapore Agency (Amendment) Bill, or the SSG (Amendment) Bill for short, is linked to the next Bill on the Order Paper, which is the Skills Development Levy (Amendment) Bill, or SDL (Amendment) Bill for short. With your permission, I would like to propose that the substantive debate on the two Bills be taken together now as they are related. We will still have the formal Second Reading of the SDL (Amendment) Bill to ensure that the procedural requirements are dealt with.

Mr Deputy Speaker: Yes, please proceed.

Ms Gan Siow Huang: Sir, the SkillsFuture Singapore, or SSG, was established in 2016 to administer the SkillsFuture Singapore Agency Act and drive the implementation of the SkillsFuture movement. SSG is also the appointed agency to administer the SDL Act and the Private Education Act.

To support the skills development of the Singapore workforce, SSG draws on various Government funds, including the Lifelong Learning Endowment Fund (LLEF), the National Productivity Fund (NPF) and the Skills Development Fund (SDF).

In particular, the SDF, which is one of SSG's main funding sources, comes from the SDL collected from employers for all employees wholly or partly working in Singapore, as required by the SDL Act.

SDL collections are channelled into the SDF to support individuals and employers to upskill themselves and their employees respectively.

The Continuing Education and Training (CET) landscape in Singapore has evolved over the years. More Singaporeans and employers are participating in upskilling and reskilling. The Government's investment in CET has also increased significantly. Hence, it is timely to review the SSG and SDL Acts to put in place tighter mechanisms to protect against the potential abuse of funds provided by SSG, as well as misrepresentation of SSG's funding and SSG-funded courses while ensuring that we continue to support individuals, employers and training providers to further the SkillsFuture movement.

With the substantial increase in Government investments in CET, the risk of abuse of SSG funding has risen correspondingly. SSG has come across advertisements that contain false or misleading descriptions about SSG's funding schemes, SSG-funded training courses or SSG-funded training providers.

Against this backdrop, there are two key gaps to be addressed.

First, the SSG Act currently has limited provisions to deal specifically with the abuse of SSG funding. Today, SSG can recover wrongly obtained funds through contractual and civil actions. But recovering funds through civil action can be costly and time consuming. More importantly, it does not effectively deter potential abusers from trying to wrongly obtain funds for purposes other than what they are intended for.

Legislative levers to deal with funding abuse cases are thus required. However, today, only funding abuse cases that involve the provision of false or misleading information are covered under the existing provisions of the SSG Act. Beyond this, SSG will have to rely on the Penal Code to prosecute egregious cases of cheating.

It is necessary to expand the set of offences regulated under the SSG Act to comprehensively and clearly cover the different forms of funding abuse that may arise.

Second, SSG's levers to deal with false or misleading advertisements are limited today. When SSG detects these cases, SSG relies on contractual levers to terminate the errant entity's status as an approved training provider, preventing them from offering SSG-subsidised courses further. However, SSG does not have legislative levers to direct errant entities to take remedial actions, such as to take down or correct these advertisements.

If there is continued misrepresentation of SSG's funding schemes and its funded courses, the public could be misled into signing up for unsuitable courses, wasting their resources and effort. This could undermine public confidence in the broader SkillsFuture movement, to the detriment of other training providers as well.

To address these issues, the SSG (Amendment) Bill creates specific offences against the abuse of SSG funding, as well as misrepresentation of SSG's funding schemes, SSG-funded courses and SSG-funded providers. These new offences will make the SSG Act a more comprehensive piece of legislation to deal with the range of criminal conduct that SSG needs to regulate.

I will now highlight the key features of these new offences and their related provisions inserted by clauses 12 and 13 of the SSG (Amendment) Bill.

First, clause 12 inserts section 57B to define "abusive funding arrangement" as one where a person obtains funding that they would not have gotten or higher than what they would have otherwise gotten from SSG.

Clause 12 also inserts section 57C to set out a specific offence for entering into or facilitating an abusive funding arrangement.

The key elements of the new offence are as follows: (a) the offenders must have entered into or facilitated an abusive funding arrangement which I have just described; (b) they must have known or have had reason to believe that the funding arrangement is abusive in nature; and (c) they must have entered into or facilitated the abusive funding arrangement, with the intention to dishonestly or fraudulently induce SSG to provide funding to them or to someone else.

Those convicted of this offence will be liable for a penalty equal to the amount that they wrongly obtained, or would have wrongly obtained and a fine and/or imprisonment. In addition, the Court may order the convicted offender to return the wrongly obtained funds to SSG so that the funds can be used for their intended purposes.

A past example of an abusive funding arrangement that is not covered by the current SSG Act was where training providers colluded with several companies to apply for grants from SSG. Individuals were recruited to be employees for the sole purpose of attending a course and drawing training grants from SSG. The individuals' employment was terminated after the course.

With the proposed amendments, such abuses will be covered and, hopefully, deterred.

Second, clause 12 inserts the new section 57E to set out a specific offence for publication or distribution of an advertisement that is false or misleading in a material way. Subsection 4 under the new section 57E defines a "false or misleading advertisement" as an advertisement that falsely represents that SSG has provided funding, approval or endorsement for a course or its provider when this is not the case. It also includes an advertisement that falsely represents the contents or skill sets that would be acquired through attending an SSG-funded course.

The definitions are based on actual cases of misrepresentations that SSG has encountered. For example, courses were advertised to be funded by SSG, accredited under the Singapore Workforce Skills Qualifications (WSQ) credentials or would lead to a government-issued diploma when they are not. This misleads individuals into signing up for unsuitable courses. If left unaddressed, such misrepresentations could undermine public confidence in the SkillsFuture movement.

The new offence of "false or misleading advertisements" will allow the SSG to take actions to deter such activities. Those who are guilty of this offence will be liable for a fine and/or imprisonment.

We also intend to give SSG powers to direct remedial actions under the new section 57F in the SSG Act as inserted by clause 12. SSG can direct remedial actions if it assesses a person has published or distributed such false or misleading advertisement; or caused them to be published or distributed. Examples of appropriate remedial actions include removing the false and misleading advertisement and publishing a corrective advertisement as approved by SSG.

In addition, to better safeguard public interests, clause 12 inserts the new section 57G to empower SSG to direct training providers and other recipients of SSG funding to refund monies paid by trainees and/or funding provided by SSG if the course did not start on the scheduled start date or ceases to be provided before it is completed.

Under sections 57F and 57G, failure to comply with these directions will be an offence. Those who are guilty of this offence will be liable for a fine and/or imprisonment.

Lastly, providing false or misleading information for the purpose of obtaining SSG funding is currently an offence under section 58 of the SSG Act and those convicted of the offence are liable for a fine and/or imprisonment.

However, SSG currently has to rely on contractual levers and civil proceedings to recover the funds that have been wrongly obtained as a result of such false or misleading information. Clause 13 will insert subsection 4 under section 58 to empower the Court to order those convicted of the offence to repay the wrongly obtained funds to SSG.

At this juncture, I would like to make it clear that our intention is not to penalise administrative lapses or genuine mistakes of the training providers that could occur from time to time. However, if the facts of a case constitute an offence, SSG will have to refer the case to AGC to determine the appropriate course of action.

By safeguarding those that are genuine in the pursuit of training, we hope to create a vibrant CET ecosystem of quality training providers and programmes, where companies and individuals participate in and will benefit from skills upgrading.

Further, I would like to assure Members that there will be due process where SSG exercises these expanded regulatory powers. For example, before directing a person to remove an advertisement, or to refund trainees or SSG if the course is cancelled, SSG will first give a written notice for the person to submit written representations to explain their actions unless it is not practicable or desirable within a reasonable specified timeline. SSG will decide whether to issue the direction or to modify it after considering the written representation by the person. If a person is aggrieved by SSG's direction, the person can appeal to the Minister. Clause 12 will insert section 57H to provide for this.

In view of the new offences, SSG's enforcement powers will need to be enhanced. Under the SSG Act today, SSG's enforcement powers are for limited purposes, mainly to verify information submitted to SSG for SSG funding, as well as to ensure that SSG funding had been properly applied by the funding recipient. Persons authorised by SSG may enter premises, take photos and videos, access documents and

ask for returns within a specified period. However, these powers are limited and are not sufficient for the investigation of offences.

To provide SSG with stronger levers to investigate offences under the SSG Act, clause 12 of the SSG (Amendment) Bill enhances SSG's enforcement powers by inserting the new section 57A to empower SSG-appointed inspectors to verify identities of persons reasonably believed to have committed the offence, require attendance, conduct interviews and, where necessary, search for and seize documents or equipment for the purpose of investigating offences under the SSG Act.

These powers are largely similar to the ones that SSG has currently under the Private Education Act, where SSG-appointed inspectors are already equipped to investigate offences under the Act, such as publishing false or misleading advertisements.

Clause 9 of the SDL (Amendment) Bill will amend the SDL Act to confer on SSG-appointed inspectors similar enforcement powers for the purpose of investigation of offences relating to SDL.

We will also take this opportunity to make other amendments to streamline operational processes within the SSG Act and the SDL Act.

First, because SSG currently taps on various funding sources, including SDF and other sources, we intend to consolidate offences and enforcement powers relating to the funding provided by SSG within the SSG Act, so that the offences and enforcement powers can be applied consistently, regardless of the funding source.

Currently, offences and enforcement powers relating to incentives, grants or loans are set out in the SDL Act or SSG Act, depending on whether the funding source is SDF monies or non-SDF monies. Clause 6 of the SDL (Amendment) Bill repeals the offence and related provisions concerning SSG funding out of SDF monies. Offences relating to SSG funding, paid wholly or partly out of SDF monies, will be ported over to the SSG Act from the SDL Act, and will be enforced using enforcement powers under the SSG Act. Offences and enforcement powers that pertain to the levy will remain in the SDL Act.

Second, we will make it easier for employers to compute SDL liabilities and make monthly contributions for both Central Provident Fund (CPF) and SDL. Today, employers use the definition of "wages" under the CPF Act, to calculate the CPF payable for their local employees, and a slightly different definition of "remuneration" to compute the SDL payable for their employees. For example, certain medical benefits are currently considered part of "remuneration" but not part of "wages" and, therefore, subject to SDL and not CPF. This can result in additional administrative burden on employers.

Clause 2 of the SDL (Amendment) Bill will replace the definition of "remuneration" in the SDL Act with a definition of "wages" as in the CPF Act. We currently intend for employers to adopt the same definition in the CPF Act of what constitutes wages, before applying the respective formulas to compute SDL payable. The computation formula for SDL and the scope of employees for whom SDL is payable, remain unchanged.

Mr Deputy Speaker, Sir, the changes described above aim to provide SSG with the necessary powers to investigate and take appropriate actions against errant activities, and to do so consistently across the different funding sources administered by SSG.

The Government's continued investment in SkillsFuture is critical, given that lifelong learning and employability is a new pillar under our social compact. With the increasing pace of change in industries and jobs brought about by automation and digitalisation, we must continue to prepare the Singapore workforce for the future economy. To do so, we need to strengthen the quality of the training and adult education ecosystem, including stepping up our legislative levers.

The new offences and related provisions in the Bills seek to enable SSG to better deter and take appropriate actions against abuse of funding given by SSG and misrepresentation of SSG's schemes. This will allow individuals and employers to have greater confidence to participate in training. We will also better protect genuine learners from being misled into taking courses that are of little or no value. This will also benefit the majority of training providers who are bona fide in their commitment to workforce training and skills development.

The enhanced measures will also help ensure that investments from the Government, individuals, employers and other stakeholders will be channelled towards legitimate training providers and courses and put to their intended use. Together, these moves will strengthen the SkillsFuture movement and support our effort to equip Singaporeans with the skills needed to seize the opportunities ahead. Sir, I beg to move.

Question proposed.

Mr Deputy Speaker: Mr Patrick Tay.

6.05 pm

Mr Patrick Tay Teck Guan (Pioneer): Mr Deputy Speaker, Sir. I rise in support of these amendment Bills to strengthen SSG's regulatory powers, but I am highlighting the need for robust safeguards in place to prevent abuse of power and to ensure the continued vital role of private training providers and CET centres in lifelong learning.

With increased CET expenditure and expansion of the CET landscape, we have observed increasingly elaborate funding abuse cases that extend beyond the current purview of the existing SSG and SDL acts such as: One, training providers falsely indicating that its courses are recognised by the Government, or that they are free when, in fact, individuals need to use their SkillsFuture Credit to pay for out-of-pocket

fees. Two, marketing agents soliciting sign-ups without intention to offer a course and submitting claims without the individuals' knowledge. Three, collusion involving multiple companies, where claims were submitted to SSG for disguised "employees" whose only role was to attend SSG-funded courses.

At present, SSG has some avenues of recourse to act against those who abuse SSG funding, those who misrepresent SSG and to verify information submitted for fund application and fund usage. For example, one, SSG can take legal and civil actions against errant training providers who abuse SSG funding but there are limitations. Cases that constitute a cheating offence under the Penal Code can be referred to the Police for investigation.

Since its inception in 2016, SSG has encountered three unrelated cases of fraudulent claims. However, not all cases of training grant abuse can constitute an offence as defined under the Penal Code. They are also not covered by current offences under the SSG Act. For these cases, SSG does have the option to terminate funding and recover wrongfully disbursed funds through civil action. Civil action however does not effectively deter training providers, companies and individuals who are all out to abuse the system.

Two, SSG can use contractual levers to take action against errant training providers who misrepresent SSG-approved funding courses and funding information, but they can be difficult to enforce in practice and insufficient in deterrence. From time to time, SSG encounters cases involving misrepresentation of SSG-approved courses or funding information. These include falsely indicating that the course is recognised by the Government, falsely indicating that a course is free when, in reality, SkillsFuture Credits is needed to be used or even false promises of obtaining nationally recognised qualifications upon course completion.

While contractual levers such as terminating funding and approved status of delinquent training providers can be used, SSG lacks the legislative levers to direct errant training providers to take remedial actions, such as refunding out-of-pocket course fees paid by trainees or repaying subsidies obtained from SSG. A concern here is that the continued misrepresentation of SSG's funding schemes could mislead the public into signing up for unsuitable courses and undermine public confidence in our lifelong learning ecosystem and how SSG is using its funds to drive the SkillsFuture movement.

Three, SSG officers have the powers to verify information submitted for fund application and usage, but they are intended for routine inquiries only. The current SSG Act gives SSG officers powers to verify information provided by a person who applies for SSG funding and whether the funding has been used properly. Persons who provide false or misleading information will be guilty of an offence, punishable at up to 12 months' imprisonment, or a fine up to $10,000 or both. However, these powers are intended for routine inquiries to verify information collected and ensure funds are used properly, and are not sufficient to investigate funding abuse cases, especially those that are more elaborately concealed.

The proposed amendments to the SSG Act aim to target these shortfalls and shortcomings. It aims to do this by designating abusive funding arrangements and misleading advertisements as an offence, allowing SSG to direct errant persons to make refunds and to expand SSG's scope of investigative powers.

There is definitely a pressing need for these greater powers to be bestowed on SSG to investigate and prosecute as we weed out abuses by training providers, and in particular, the "black sheep" which we have seen in past years when SkillsFuture and other training funding schemes were meant to encourage individual-initiated training, company-supported training and lifelong learning. However, we do not want to dampen the important role which private training providers play in the training, transformation and lifelong learning ecosystem. As such, even as SSG is given greater powers, I further submit that we need the four "Cs" – of communication, clarity, credentials and contemporaneity.

One, communication. I call for the creation of additional modes and levels of communication and clarification between SSG and our training providers before a direction is issued to facilitate a cooperative relationship between training providers and SSG, relegating the issuance of directions for remedial actions only as a last resort. Additionally, there should be in place proper public and training provider communications on these new set of powers including frequently asked questions (FAQs) and detailed illustrations in a simple-to-read format.

Two, clarity. A clearer explanation and breakdown that is simple and easily accessible to training providers on what constitutes an "abusive funding arrangement" and "misleading information" should be provided. Additionally, there should be clarification on the conditions for exercising the investigative powers that are vested in SSG inspectors.

Third, credentials. I ask for further specifications of the credentials of those who will be appointed as SSG inspectors and whether they will be staff who are trained and equipped to carry out such investigative and enforcement work, or whether this role will be outsourced, out of SSG? And, since SSG inspectors and officers are also now exempt from personal liability as per their inclusion in section 42, how will accountability be established in the case of abuse of powers?

Four, contemporaneity. With these enhanced powers, how long will SSG take before they complete an investigation, on average, for any offence or possible offence? I ask this as training providers may be suspended and kept hanging in the air while waiting for investigations to be carried out. In a similar vein, will the punishments now set out in this Bill, be reviewed regularly and if so, how regularly to ensure it provides a deterring effect on would-be perpetrators, especially if scams and fraudulent schemes become more complex and egregious?

To conclude, Mr Deputy Speaker, Sir, I rise in support of these amendments to strengthen SSG's regulatory powers to ensure that it remains fit for purpose and to achieve greater deterrence in preventing and remedying funding abuse, and inhibiting false or misleading advertising, which could damage public perception of SSG and the entire SkillsFuture initiative. I support the expanded scope of powers given to SSG-appointed inspectors, but opine that it is imperative to have the robust safeguards in place such that these powers are not abused.

Mr Deputy Speaker: Assoc Prof Jamus Lim.

6.13 pm

Assoc Prof Jamus Jerome Lim (Sengkang): Mr Deputy Speaker, the two associated Bills to amend the SSG Agency and SDL Acts are sensible efforts to improve regulatory oversight over SSG grantees and training providers while simultaneously strengthening investigative powers available to the agency.

As someone who had previously sought clarifications on lapses identified by the Auditor-General's Office (AGO) for SkillsFuture grants, I agree with the revisions embedded in these two Acts, the aim to plug gaps in the framework. Hence, I support both Bills.

My comments today will first focus, however, on offering some constructive critique on the stipulations in the respective Bills including the benefits, but also what I regard as minor shortcomings that remain. I will go on to ask a meta-question, whether the proposed regulatory enhancements alone are sufficient to ensure that SSG is able to identify and ensure the training providers for our workers are the very best available.

The proposed measures that lend greater agency to SSG to investigate potential abuses of SSG grants and additional authority to pursue external providers that engage in fraudulent or predatory practices are sound. Clause 12 of the Bill embodies a type of clawback provision, beyond fines, per se. This distinction is important, because channelling recovered monies toward funding operational costs, which I believe is what clause 9 allows, may strike one as a pragmatic way to finance the agency tasked with oversight.

But in my view, there is one downside from such an approach, which I hope SSG will guard against. Tying enforcement actions to funding can give rise to potentially perverse incentives toward zealous or over-regulation and possible abuse by state authorities. This has been the case with asset seizure and civil forfeiture laws in the United States, which, in the most egregious cases, have given rise to predatory police misbehaviour, excessive punishments and the erosion of due process.

In August last year, I, along with others, had filed queries based on the AGO report about how identified overpayments would be recovered. Minister Chan's written response at the time was that and I quote, "lapses… were primarily due to wrong declarations by the grant applicants and errors in manual processing of grants". This conveys the notion that there had not been much gaming of the system, and that most disbursements were simply due to idiosyncratic human error.

In an oral response to other Members of this House – including my Workers' Party colleague, Ms Sylvia Lim – Ms Gan went on to elaborate that the bulk of these errors had occurred, "prior to November 2020, when SSG's previous IT system… had used a declaration-based approach".

To provide yet more context, the AGO report itself had estimated overpayments of around $4.2 million, over the course of three years. This is a comparatively small fraction of the between $670 and $870 million provided for the agency in its budget. This, of course, should be contrasted against reported cases of attempted fraud, which in one instance, amounted to $40 million over 14 years.

Taken together, however, one is left wondering if SSG misappropriations are the result of genuine errors which are relatively small, and probably, a matter of the past. While, of course, no misappropriation of public monies should be deemed acceptable, one is led to wonder if the Ministry currently regards the sort of abuses that the Bill seeks to address as a chronic and worrisome issue, or if the safeguards introduced are more out of an abundance of caution and prudence.

Relatedly, may I ask the Ministry to elaborate on how it currently tracks such abuses? By this, I mean, how SSG goes beyond internal and external audits of grant disbursements, per se, to how it goes about evaluating where the progress proposed by training providers meet not just their stated objectives but contribute toward genuine, economically valuable skills acquisition, and how subpar performance may be assessed.

For example, the new sections 57E and F introduced by the Bill allow for the policing of false or misleading advertising. But what if there is collusion between a given provider and trainee or trainees, where a provider receives the funds, shares the proceeds with the trainees and skips delivery of the training? What if the courses offered appear to be associated more with consumption – home decoration or flower arrangement or wine tasting – rather than evidently future-relevant skills, which presumably is the purpose of the agency? I will return to this second concern later in my speech.

Clause 2 of the proposed amendments to the SDL Act will align the definition of "remuneration" in section 2 of the Act with that of "wages" defined in section 2(1) of the CPF Act. The Ministry assures us that, in practice, employers are already doing so.

The concern here is that, were this realignment to come to pass, such wages then go on to become part of the earned income of SkillsFuture recipients. More specifically, I am concerned if the changes proposed by clause 2 will be limited to just the manner by which employers file SDL, or will the SDL amounts also be included into total compensation for employees?

If so, I can imagine how doing so may result in an unintended consequence of discouraging the use of SkillsFuture credits. Many Government subsidy programmes are pegged to total compensation, and if SkillsFuture credits become recognised as another component of this mix, this may unintentionally lead workers to forgo training, to ensure that they fall below some income threshold that qualifies them for a higher tier of subsidy.

For example, I had recently appealed for a resident who, having received an IT device allowance to assist with the transition to work-from-home arrangements, found herself inadvertently and unwillingly bumped into a higher income threshold, thereby qualifying for lower subsidies, as a result. The last thing we would want is for SkillsFuture, which is made for investment in one's human capital, to become perceived as an undesirable component of total income.

Mr Deputy Speaker, in principle, the idea of allowing external training providers for SkillsFuture, rather than limiting it to a small set of in-house expertise, allows trainees to access a wider set of options for their SkillsFuture needs. Providers, in turn, could focus on course content and delivery, rather than be pressed with identifying and locating students. This specialisation can, therefore, improve the overall efficiency of the SkillsFuture ecosystem.

However, for the system to work and operate well, it is key that the courses are adapted to the needs of both the future economy, as well as those of firms seeking skilled workers. To best calibrate courses with the demand side and hence, mitigate the risk I mentioned earlier, that courses become more a form of consumption rather than investment, the Ministry has stated that it will eliminate funding for non-certifiable courses that are less relevant to industry, beginning in 2025.

Presumably, this means that SSG will have done its homework in being in conversation with employers, to ensure that certified courses and competencies do indeed match the needs of industry. Minister Chan has stated in the past that SSG will make efforts to encourage the development of skills in future-oriented sectors, such as the green, care and digital economies. I agree with this forward-thinking approach. I would only add that the agency should not apply a blanket ban but consider the context as each case may present itself. While my suggestion that flower arrangement or wine tasting could be regarded as forms of consumption, and perhaps, frivolous consumption, they could well become spinoffs into viable businesses. We do not wish to stamp out the entrepreneurial spirits that could launch the next Edible Arrangements or Coravin.

But, at the same time, we should not neglect the other elements of the supply side. It is essential that the pool of external providers be kept as large as possible, even as the set of courses eligible for funding narrow. Hence, while it is crucial to ensure that trainers are indeed qualified to deliver the courses they offer, accreditation as a SkillsFuture provider should not conversely be too onerous, so as not to otherwise discourage legitimate trainers and courses from becoming part of that pool.

Unfortunately, this has not been my impression of the manner by which SkillsFuture currently recognises training providers.

One example is how difficult it is for individual educators to qualify and become an approved training provider. And, as Members of this House are aware, I declare that I am, of course, an educator myself, working at a private tertiary educational institution in Singapore. Training professionals are required to secure an Advanced Certificate in Learning and Performance (ACLP). The original ACLP programme required almost 130 hours, while the 2.0 version still requires about 89 hours. The fee is a non-trivial $5,940, although I would happily note that SSG is fully internally consistent and provides Singaporeans and PR with generous subsidies, including 90% funding for mid-career Singaporeans.

Even so, asking experienced educators, such as university professors or tertiary education instructors, to go through additional pedagogical training is a severe impediment to their involvement, not least given the extensive demands already on the time of such professionals, who juggle a slate of existing teaching, research and service commitments. The last thing we wish to do is to burden them with so-called "busy work", which would diminish their incentives to participate as a training provider. But also, for a moment, imagine asking an academic from one of our world-class universities, which may be one of subject-matter experts in the world, to sit through months of classes, just so that they may have the privilege of offering education to our continuing education students.

In response to a Parliamentary Question that I filed about this approach, Minister Chan indicated that "adults with prior relevant experience can seek credit exemption… if they have comparable TAE qualifications and can provide evidence of relevant practice and experience." But such exemptions tend to be based on other comparable adult education qualifications and there is little indication on the Institute of Adult Learning site that experience alone, coupled with domain-specific expertise, which tends to be the case for many university professors, would itself be sufficient. Moreover, the revised ACLP 2.0 does not seem to offer any credit exemptions, perhaps due to its novelty and already truncated nature.

University educators are not the only ones constrained by the current set-up. The scheme that allows for in-house training providers was wound down in October 2022 and in-house training will no longer be available from 2025 onwards. I understand that only 10% of SSG-funded courses were previously performed in-house. Was the scheme cancelled then due to perceived lack of interest? If so, it would strike me as strange to wind down funding for in-house training based on this statistic alone, rather than seeking to further promote take-up, because there is evidence that such in-house training can be particularly effective.

Finally, skilled practitioners may also receive short shrift as a SkillsFuture training providers. Member Mr Raj Joshua Thomas had asked in this House about how apprenticeships would be accredited, and Minister Chan's response was that the "Workforce Skills Qualification (WSQ) Framework includes an Assessment-Only Pathway (AOP)… and is available across more than 500 courses". To be clear, this is

wonderful, but it remains unclear the extent to which the WSQ AOP is being utilised. Would the Minister be willing to share with the House how many skilled practitioners have already qualified under this pathway and if the AOP is being envisioned as the basis of a more fully-fledged national apprenticeship programme?

In addition, the assessment of the WSQ competency standards still comes across as extremely academic. And I am fully aware of the irony of this observation, coming from an actual academic. After all, while ensuring minimum standards are surely necessary, do we want journeymen and master skillsmen to subject themselves to curriculum design and development, or painstakingly document pedagogical objectives for each and every lesson, rather than to actually go about teaching the craft? Are we subjecting them to knowledge assessment questions that test whether they are able to recall, and this is from the actual literature, what "three types of food contaminants" are, or if they can "list four unhygienic personal habits", to the detriment of chefs who genuinely possess the creativity and skills to helm Michelin-starred restaurants?

The entire purpose of an apprenticeship scheme is to allow those who are less likely to excel in acquiring paper qualifications to demonstrate their abilities by doing, rather than knowing. Hence, while there is certainly some value in having such pedagogical tools weaved in, continuity after staff turnover, ensuring coverage of critical concepts, I would go so far as to argue that these should be defined only at a very high level, rather than preoccupy the time of otherwise erstwhile teachers.

While these Bills have been focused on the supply side, we also do need to pay some attention to fostering demand. This is, of course, the topic of another speech. But one common feedback we often hear is – how we can reduce the opportunity costs of individuals who are concurrently working, rather than those who have already separated from a job, so that they also receive incentives to pursue such upgrading. What are the agency's plans to strengthen incentives for existing employers to encourage SkillsFuture credit use, if it is revealed to them that their employees are indeed under-utilising them?

Mr Deputy Speaker, if we truly want to build a future-proofed workforce, we need to ensure that the training we are providing them are fit for purpose. These Bills before the House today are important common sense steps to improve the functioning of the system, and for that reason, they have my support.

But I am hopeful that even as we tighten the regulatory constraints to eliminate fraud and abuse of the system, we will also explore ways to reduce the hurdle rate placed on the legitimate training providers, to ensure that the skills imparted on our trainees and mid-career switchers are, indeed, the best available ones for the future.

Mr Deputy Speaker: Ms Denise Phua.

6.30 pm

Ms Denise Phua Lay Peng (Jalan Besar): Mr Deputy Speaker, Sir, I wish to speak specifically on the SSG (Amendment) Bill. The amendments tabled in this Bill are urgent and deserve the full support of the House. The SSG plays an important role to drive and implement the national SkillsFuture movement, to promote a culture of lifelong learning through skills mastery by the people of Singapore.

There has been an increasingly complicated developments of abuse of SSG fundings, I guess because of the rapidly expanding and CET market and the seduction of the funds.

The most infamous abuse is that of a criminal syndicate in 2017, who cheated SSG of $40 million in training grants, through a series of complicated financial arrangements and forged documents. Then, there are people, the individuals who submitted false claims without taking any courses. Then, there are some employers are known to falsely submit names of trainees who are not really employees, with the intent to just access SSG grants. In addition, some training providers also knowingly market their courses through misrepresentation of information, such as free courses when they are truly not; or untrue learning outcomes and untrue training durations.

Persons guilty can be anyone in the value chain of training, it can be training providers, marketing agents, employers, employees and even training participants themselves. The issue has to be urgently resolved; lest SSG be wrongly perceived as a toothless agency and abuses and frauds become rampant. But there is a more important reason, in my view, for quickly resolving this and for our support of this Bill. Just a few days ago, Education Minister Chan Chun Sing delivered a brilliant public speech on the future of the education landscape of Singapore. He said that the first 15 years of one's education are important; but what happens to one's education in the next 50 years will make or break one's future career, and collectively, I believe, Singapore's future.

The adult CET landscape will see further growth. SSG, therefore, cannot afford to spend too much of its attention on fending off abuses and frauds, so that it can direct resources to focus on its core business of designing and delivering lifelong learning nationally.

Notwithstanding my support, I seek clarification for specific provisions of the Bills, most of which are in clause 15, which inserts a new section 57. First, the Bill will make it an offence for anyone to enter or facilitate an abusive funding arrangement. An errant party guilty of the offence would be punished in three ways – pay a penalty equal to the amount of the wrongly obtained funding; or fined not exceeding $10,000; and/or imprisonment for not exceeding three years; and/or ordered to repay the wrongly obtained funding. My questions are these: one, do the penalties in fines and/or imprisonment commensurate with the size of the offence? For instance, is a fine of $10,000, plus imprisonment, sufficient to deter a potential gain of $10 million? Should there, or ought there be, heavier penalties, as suggested during public consultations?

What interim measures can be taken by SSG whilst potentially long investigations are ongoing? And in the event that the errant party who is guilty, is an entity, to whom will the punishment be meted – the staff, the management or the director?

Next, the Bill will make it an offence to knowingly publish or distribute any false or misleading advertisement. Does the onus to ensure accuracy fall on the advertising agency or the content provider? Should SSG consider the provision of guidelines, rules or templates to better guide training providers, their marketing agents or advertisers in what constitutes acceptable and non-acceptable marketing practices, since prevention is indeed better than cure? Are there means by which potential trainees can protect themselves, by referring to a repository of SSG-supported courses and information for validation before one registers for courses?

On to the next feature of the Bill. The Bill will grant an expanded scope of powers to SSG-appointed inspectors to investigate the added offences and provide for a series of power to do so. In addition to that provided in the Bill, do the powers of these inspectors grant them access to information stored, for example, in the cloud, in view of the rise of cloud storage sitting in, perhaps, external parties? How will SSG tap on the use of technology, example: Artificial Intelligence (AI), to detect discrepancies routinely?

And as white-collar crime investigations require a high degree of specialised expertise – how does SSG plan to access this body of expertise? How will SSG groom homegrown forensic experts to carry out this newly expanded scope of duties?

Finally, the Bill will also involve the Government in "extra financial expenditure, the exact amount of which cannot at present be ascertained". I am keen to know when and how the sum of this extra financial expenditure will be determined. And instead of only budgeting for the capacity and capability needed to carry out the additional regulatory powers of this Bill, I strongly urge SSG to work on the following two pieces of work for its future plan.

One, to strengthen self-monitoring as a feature of the ecosystem of the landscape. With more than 1,000 training providers and 25,000 SSG-supported courses, no number of SSG-appointed inspectors will be enough to ensure better governance. Besides a better whistle-blowing practice, for example, SSG should appoint credible training partners, such as National Trades Union Congress (NTUC), or SSG's larger Queen Bee partners, or the Institutes of Higher Learning (IHLs), larger industry partners to assist it, in not just curating or developing training solutions, but also help build systems to strengthen self-monitoring in their respective specific market segments.

Another piece of work that I feel is cut out for SSG to do would be to review the SkillsFuture ecosystem for stronger impact. Sir, I started my speech on what Education Minister Chan Chun Sing had recently articulated on the future of education, the future of work. The future of work and education will be a landscape characterised by mass customisation, by tighter industry academia tie-ups and by spreading education resources throughout one's lifespan, and not only front-loaded in the first 15 years.

With more resources expected to come through the education space throughout one's lifespan, SSG cannot afford to do things in the same way. Its initial open and flexible strategy, for example, to encourage as many training and training providers as possible – and that is what Assoc Prof Jamus Lim is trying to encourage – this may be necessary in the first instance, but it has also led to SSG's support of a number of less than competent, and worse, dishonest training providers, due to the sheer size of the market that was created.

More importantly, the current strategies may not sufficiently address critical motivation and training gaps of Singaporeans, such as the middle-aged workforce, such as the disabled, such as those who should, and can, take up better jobs. The adult education and training market needs to be further studied and further streamlined. There must be found better ways to design, organisation and re-allocate resourcing of learning at all ages and levels.

More dialogues and actions for SSG and its trusted partners to bring the SkillsFuture movement to the next height. The five Community Development Council (CDCs) are looking forward and ever ready to support SSG also, to help build and develop learning communities at the ground level. Sir, I fully support the Bills. I thank the Ministry of Education (MOE) and the SSG for their tenacity and hard work in equipping Singaporeans for the future. Kudos.

Mr Deputy Speaker: Mr Yip Hon Weng.

6.40 pm

Mr Yip Hon Weng (Yio Chu Kang): Mr Deputy Speaker, Sir, I agree with the amendments to better protect public funds and to strengthen enforcement actions against any misuse or abuse of SSG funding and programmes. We have seen in 2017, a crime syndicate attempted to defraud SSG of nearly $40 million dollars. In 2018, a human resources (HR) consultancy tried to cheat SSG of $145,000. Just last year, SSG overpaid approximately $4.2 million dollars of grants.

As such, by making changes in the Bills, we can avoid such incidents and ensure that our public resources are used effectively and for their intended purposes. I have several clarifications and proposals on the Bills.

First, Mr Deputy Speaker, Sir, we can do more to improve the quality of training providers by better taking in feedback from users. It is heartening to hear that there are already different tiers of funding for training providers. Steps are also in place to remove funding and subsidies from courses which are deemed to be non-certifiable, to better fund quality ones. Will the Government consider setting up a dedicated channel for users to provide feedback to SSG on courses and trainers? For instance, users can provide feedback on courses from the relevance of the courses to their work, to the quality of the trainers and teaching agencies.

This is important because some of my residents in Yio Chu Kang have informed me that they were hesitant to use their SkillsFuture credits, due to a lack of confidence in the quality of available courses. They may have heard anecdotal feedback from other students about courses being too basic or impractical. There is also no way to seek recourse if the training providers under-deliver or fail to match students' expectations.

As such, I believe the Government can do more to provide better quality assurance for SkillsFuture courses. This is so that more Singaporeans are willing to commit their credits, time and energy to these opportunities, at the assurance that they will not be wasted. As of June 2022, only 29% of eligible Singaporeans, aged 25 and above, had utilised their SkillsFuture credits for the year. Does the Ministry have more recent data on the total utilisation for the year 2022? What is considered an acceptable outcome? Can we do more to assure Singaporeans that the quality of the SkillsFuture courses is worth spending their time and credits on?

Second, Mr Deputy Speaker, Sir, more clarity is needed on the skills and roles of enforcement personnel. As enforcement personnel will receive additional investigative powers, where will they receive training in investigative skills? Will we leverage on industry professionals, or the Police, to guide them? Why is there a need for authorised persons and inspectors? While these roles are differentiated by the need for routine versus intrusive investigative powers, could they not be consolidated under the role of the inspector? Additionally, how does the agency identify suitable individuals to be authorised persons or inspectors?

I have spoken to training providers who are concerned by the presumption of intention created by clause 57C(7). As such, I seek clarification as to the mechanics of the presumption, and to understand the rationale behind the necessity of such a presumption. This is important as we do not wish to create a chilling effect on legitimate training providers, who may otherwise be deterred because of the presumption.

Besides the IHLs are private training agencies audited every year on both the skills they provide and the claims that they file, who is responsible for ensuring that they do not commit fraud? It is my understanding that, in order to be a Training Provider under SkillsFuture, an organisation must, unless otherwise permitted, be an organisation registered in Singapore with the relevant authorities. What about foreign individuals or organisations who seek to provide training under the SkillsFuture scheme? If so, would their qualifications and expertise be subject to authentication or evaluation, in order to ensure that they meet the necessary standards for providing training?

Third, Mr Deputy Speaker, Sir, we must also consider escalating the penalties and enforcement efforts for those who abuse SkillsFuture funding or breach its terms and conditions. I support the higher penalties recommended in the Bill.

In 2021, SSG took action against 93 training providers and companies for such infractions. Can the Ministry provide more information on the outcomes of these actions? How can we use this experience to better calibrate the severity of the new penalties and to safeguard our public monies?

In addition to increasing penalties, will the Ministry consider barring recalcitrant companies and their respective officers and creating a blacklist of companies with major infractions? We should also consider having a whitelist of companies that are seen as role models in the industry, to make it easier for residents to choose a trusted provider.

With regard to repayment of owed funds, are the provisions for recovery set out in proposed section 57D(2)(b) of the proposed Bill adequate? I note that an estimated $43 million of the SDL is still being owed to SSG. This is despite efforts to effect collection from 2015 to 2020. How does this Bill ensure that SSG is able to improve the enforcement of recovering owed payments? Also, what steps have been taken to address this gap in enforcement?

Enforcement of judgement debt in the Civil Court would incur time and costs. It would also be subject to the nuances of the various enforcement methods. For instance, these include the issue of how recovered funds should be divided amongst various creditors. These funds are important for the foremost reason that the funds belong to Singaporeans and are necessary in supporting workforce upgrading, as we increase our focus on CET. I believe the recovery of such wrongly disbursed funding should be made as seamless as possible. Such debts owed to SSG should also be given priority over other creditors.

In conclusion, Mr Deputy Speaker, Sir, we are facing a more fragmented and uncertain world. Even as we are coming out of the pandemic, we are seeing major nations engaging in big power contestations, both in the East and in the West. We would not have anticipated today's events, say five to 10 years ago. All these uncertainties and insecurities have major implications on important issues, such as trade and digital connectivity and on our place in the world.

One undeniable response to the macro environment must be to evolve our education system. As a country with no natural resources, Singaporeans continue to be Singapore's best asset. We must ensure that our education system delivers and continues to deliver for the future. Our citizens must continue to engage in lifelong learning and respond to the larger environment.

Lifelong learning is never easy. It requires the individual to be inquisitive, resilient, have an open mind and go outside his comfort zone to master new skillsets relevant for the new environment. And this is an unremitting process – learning, unlearning and sometimes, relearning.

Often times, it requires sacrifice of time and effort. I know this from a first-hand experience. While I was doing one of my Masters, I remember going off work at 6.30 pm to travel from my workplace at Buona Vista to Jalan Bahar to attend financial engineering classes at Nanyang Technological University (NTU) and returning to office at 11.00 pm to finish up work. This happened two times a week, for close

to two years. I never regretted taking up the course. It has opened my mind to new knowledge and value, and has helped me develop new competences to take up different responsibilities in my career.

[Mr Speaker in the Chair]

The proposed amendments to SkillsFuture will certainly support citizens in their lifelong learning journey. By increasing the regulatory power over adult learning providers, it gives more certitude to the public on the quality and integrity of Singapore as an education hub. A robust education system will prepare our people to learn for life. I support the Bills.

EXTENSION OF A SITTING

(Business Motion)

Mr Speaker: Order. Pursuant to Standing Order No 2(5)(d), I propose to extend the time of this day's Sitting beyond the moment of interruption for period of up to 30 minutes.

ADJOURNMENT OF DEBATE

6.49 pm

The Leader of the House (Ms Indranee Rajah): Mr Speaker, I beg to move that, "That the debate be now adjourned."

Resolved, "That the debate be now adjourned." – [Ms Indranee Rajah].

Mr Speaker: Resumption of debate, what day?

Ms Indranee Rajah: Tomorrow, Sir.

Mr Speaker: So be it.

ADJOURNMENT

Resolved, "That at its rising today, Parliament do stand adjourned to 1.30 pm tomorrow." – [Ms Indranee Rajah].

ADJOURNMENT MOTION

The Leader of the House (Ms Indranee Rajah): Mr Speaker, Sir, I beg to move, "That Parliament do now adjourn."

Question proposed.

SELECTIVE EN BLOC REDEVELOPMENT SCHEME AT ANG MO KIO AVENUE 3

6.50 pm

Mr Leong Mun Wai (Non-Constituency Member): Mr Speaker, Sir, the Selective En bloc Redevelopment Scheme (SERS) at Ang Mo Kio Avenue 3 which I shall call "Ang Mo Kio SERS", is an epochal event in the history of our public housing. This event has important implications for all Singaporeans beyond the residents that are affected, but the media and Government have downplayed these implications. Therefore, I will be using my Adjournment Motion speech today to explain to Singaporeans why they should be concerned about the Ang Mo Kio SERS and how it will affect the future of their ageing HDB flats.

Some Singaporeans may not fully understand how and why the Ang Mo Kio SERS is different from other SERS exercises in the past. I will first explain briefly how Ang Mo Kio SERS is different from past SERS.

The key difference is, this is the first time that residents selected for SERS must top up cash to get an equivalent replacement flat with a new 99-year lease. An equivalent flat is defined as one that is the same flat-type, same size and located at a designated site near the current site.

I confirmed this during the deliberations of the Public Petitions Committee, where I persistently asked the Ministry of National Development (MND) for past examples of SERS where the residents had needed to top up with cash for an equivalent flat with a new 99-year lease. MND finally provided a memo to the Public Petitions Committee on 14 November stating that in a previous SERS at West Coast Road, residents who bought equivalent flats at the "designated" West Coast Crescent site, near their existing flats, had received cash payment from the Government of $51,000 for a 3-room flat and $61,000 for a 4-room flat respectively. Only residents who opted for "a more centrally located replacement site" at Clementi Avenue 1 were required to top up with cash. Thus, the Government's example of West Coast Road SERS cannot be taken as an example of past SERS residents having to top up cash for an equivalent flat.

This confirms that the Ang Mo Kio residents are the unlucky first SERS residents to be financially burdened. For the first time, residents of a SERS must fork out cash for an equivalent flat with a new 99-year lease.

The Government has repeatedly stated it has used the same model and approach as other SERS to compute the compensation for the Ang Mo Kio SERS, but the Government has not admitted that the outcome of the Ang Mo Kio SERS is different from other SERS. It is disingenuous of the Government to have not admitted to the different outcome up till today, even though the outcome is undeniably different. If the outcome was not different, there would have been no need for the Government to introduce the 50-year lease and Lease Buyback Scheme (LBS) as new options for the Ang Mo Kio residents.

Short of admitting the different outcome, Minister Desmond Lee had tried to give the reason for the different outcome in his response to Ang Mo Kio Member Ms Nadia Samdin's Adjournment Motion speech in July 2022. The reason given is the lease decay. The Minister explained that in past SERS, the flats were generally younger at the point of the SERS announcement, with around 70 years of lease remaining. However, the flats affected by the Ang Mo Kio SERS are older, with a lease balance of about 57 years.

But the Minister's explanation does not fully explain why the compensation given to Ang Mo Kio residents is insufficient for them to buy an equivalent flat with a new 99-year lease like in other SERS exercises. He also did not explain why the residents affected by Marsiling SERS which was announced slightly later than the Ang Mo Kio SERS, did not need to top up with cash although the Marsiling flats have a lease balance of only 58 to 59 years, which is not much longer than the 57 years remaining for the Ang Mo Kio flats.

In my opinion, the full explanation is that lease decay has affected prices of old HDB flats in mature estates more than the ones in non-mature estates. At the same time, the prices of new flats in mature estates have risen much faster because they enjoy the benefits of good amenities and location. Therefore, there is a larger price difference between the existing old flats and the new replacement flats in Ang Mo Kio than in Marsiling. This is the key reason why the Ang Mo Kio residents have suffered a worse outcome than that of the residents of the Marsiling SERS and previous SERS exercises when the effect of lease decay had not set in.

The Government should have admitted to the different outcome and offered this full explanation to the Ang Mo Kio residents upfront. But that is not to be.

So, what is the reason that the Government has avoided admitting the different outcome and, as a result of that, is unable to provide a full explanation to the Ang Mo Kio residents and Singaporeans?

I think the reason is, by admitting to the different outcome of the Ang Mo Kio SERS, it means the Voluntary Early Redevelopment Scheme, or VERS, is not a viable solution to the lease decay problem. Since 2018, the Government, however, has touted VERS as a solution to the lease decay problem.

Singaporeans are expecting VERS to be like "SERS for all". But it is a different story if VERS is actually "Ang Mo Kio SERS for all". The original SERS means residents get paid; while the Ang Mo Kio SERS means residents must pay.

Since the market-based compensation formula that the Government had used for SERS all this while has failed to enable Ang Mo Kio residents to exchange their 42-year-old flats for new ones without having to top-up cash, VERS cannot be a solution to the lease decay problem, as the flats under VERS will be even older, at more than 70 years old. This will be especially true if the price disparity between the new and older flats in mature estates which we see today, continues to persist.

If the Government uses the same formula as SERS to compensate VERS residents, it is certain that the VERS resident will have to pay a lot more cash or move to a cheaper area with the proceeds from VERS. The likelihood of any VERS proposal being approved will also be nil, because Singaporeans have come to associate "en bloc" with windfalls and new homes, and the redevelopment of mature estates envisioned by VERS will not materialise.

VERS will be doomed if the Government uses the same compensation formula as it did for the Ang Mo Kio SERS.

By not admitting to the different outcome of the Ang Mo Kio SERS and the financial plight of the Ang Mo Kio residents, the Government continues to keep silent on the non-viability of VERS. The right thing to do, however, is to clarify to Singaporeans whether it would be devising a new compensation formula for VERS or proposing some other solutions for the lease decay problem, which has serious implications on the financial well-being and retirement plans of Singaporeans, especially those who bought older flats in the mature estates before the lease decay issue was thrown into the spotlight.

Mr Speaker, the Government has shown a lack of transparency and compassion by offering a compensation package that requires topping up, to the Ang Mo Kio residents in April 2022 without explaining the reasons for it. Even though the Government has followed the same model and approach, as a government responsible to the people, it should have thought through the implications of the different compensations and come out with more palatable solutions beforehand.

The Government has failed to appreciate how stressful and unfair it is to the Ang Mo Kio residents, for them to fork out tens of thousands of dollars to move to a new location, forced upon them by national development needs. I urge the Government to further improve the compensation package for the Ang Mo Kio residents, although a final compensation has been announced on 7 November last year.

Fifty years after the introduction of the Land Acquisition Act, it is time for us to reassess the Act with regards to its power, to displace Singaporeans from their homes without adequate compensation for them to afford an equivalent replacement home in the same area. Had the Ang Mo Kio SERS residents not protested, this issue would not have been drawn into the national spotlight and we would not be able to assess its implications for SERS in future. Singaporeans, especially those who live in older flats with decaying leases, should be aware that the Ang Mo Kio SERS possibly foreshadowed what could happen to them in the future if the Government uses the compensation formula applied to the Ang Mo Kio SERS for VERS in future.

We urge the Government to clarify how it intends to compensate the residents of VERS in the future, because Singaporeans needs certainty on the lease decay issue as soon as possible. Singaporeans deserve better – for country, for people.

Mr Speaker: Senior Minister of State Sim Ann.

7.05 pm

The Senior Minister of State for National Development (Ms Sim Ann): Mr Speaker, Sir, Mr Leong has raised the issue of the Ang Mo Kio SERS by submitting a Petition to the Public Petitions Committee, and MND as well as the Housing and Development Board (HDB) had replied to the issues that he has raised and have also sent memoranda to the Public Petitions Committee several times. He has raised some issues again and I would like to take this opportunity to recap what has transpired in the case of the Ang Mo Kio SERS.

First of all, SERS compensation has never been intentionally pegged to the price of a new flat of similar size, in a similar location, on a fresh 99-year lease. It has not been pegged or designed this way, although in his speech, Mr Leong has sought to make it so.

How does it come about that a flat that has, say, 70 years left on its lease can be worth more than a similar flat, in terms of size and location, with a full 99 years to run?

This is largely because the new flat on a 99-year lease comes with Government subsidies, which are so substantive that after netting off some additional financial support from the SERS grant and the payment of reasonable expenses by HDB, eligible buyers can actually pay less than what a similar flat with 70 years left would fetch on the resale market.

During earlier SERS exercises, the flats that were acquired were generally younger, such that most unit owners would be able to afford a subsidised replacement flat of similar attributes on a fresh 99-year lease.

The compensation framework was based on independent assessment, which, in turn, was based on market value. It was not pegged to the subsidised price of new flats, nor designed to create a windfall. It so happened, during past SERS exercises, that the outcome was quite advantageous for most flat owners, because the age of their flats was not so old.

A different outcome would occur if the age of the flats involved in SERS were older. Because a flat with, say, 57 years left, would fetch a lower value on the resale market than one with 70 years left. And this was what happened in the case of the Ang Mo Kio SERS exercise; and would, in fact, be the case in future SERS exercises if the flats involved are of similar vintage.

What did Government do in this case?

First, the Government has maintained consistency in our approach with previous exercises. This is quite in contrast with the picture that Mr Leong was trying to paint, which is that somehow, an epochal moment was made possible without the Government admitting so. I am afraid Mr Leong is painting quite an incorrect picture here.

In addition, the Government also listened to the residents and once we heard their key concerns, we introduced flexibility to meet their needs by offering more options, such as the 50-year leases, as well as the LBS for seniors and allowing flexibility for the residents to apply for a site that is different than the original designated replacement site at Central Weave at Ang Mo Kio.

So, we reject the characterisation of a lack of empathy. We have been walking the ground and we have also been listening to residents. While we have maintained our approach towards the valuation of flats, we have also introduced flexibility after listening from the residents, and also the representations of their representative, Ms Nadia Samdin.

And as a result of that, 99% of flat owners need not top up to purchase a similar type of flat with a full 99-year lease or a similar sized flat on a 50-year lease. I feel that we need to repeat this: 99% of the flat owners who were involved in the Ang Mo Kio SERS exercise do not need to top-up to purchase a similar type of flat with a full 99-year lease or a similar size flat on a 50-year lease.

So, the Government, in determining the compensation for SERS flats has been consistent in applying valuation principles that are well-established. In addition, we have been giving our SERS households considerable support. All these have been enumerated in our public communications and I feel that it is not necessary for us to repeat that here.

Mr Leong then goes on to characterise what has happened in the Ang Mo Kio SERS case as one that is due to an effect of diminishing leases and then to use that to shape certain expectations of the public of the VERS scheme. I feel that it is important for us to make very clear here.

I have explained why residents need to top up when they swop a 57-year lease for a new 99-year lease. This was also made clear during our public communications with our residents in Ang Mo Kio, as well as in response to the public Petition. And I believe that Mr Leong acknowledges that.

However, it seems that he does not prefer this outcome. That does not make it an unfair one.

SERS is not meant to extend a decaying lease for free to 99 years. I have mentioned that. That is not the basis upon which SERS compensation is determined. It is determined by a fair, independent assessment and that, in turn, takes reference from market value.

Nor is VERS. VERS, like SERS, is not meant to extend a diminishing lease for free to 99 years. The alternative to SERS or VERS is for the residents to stay in place until their lease runs out, at which point they would have to find a new flat on a new lease.

So, I believe what Mr Leong is doing here, is to shape certain ungrounded expectations of VERS which are at odds with what we have shared so far.

The details of VERS have yet to be announced but the Government has already made clear that the terms for VERS will not be as generous as for SERS and that there are no replacement flats. So, if we examine what Mr Leong has been doing, I think he has been reshaping people's expectations of the scheme and I cannot help but wonder why he is doing so.

Be that as it may, it does not seem very inconsistent with what Mr Leong has been doing because, as I have explained, the SERS scheme compensation was not designed for flat owners to be able to purchase a same size flat on a fresh 99-year lease in a very similar location. But Mr Leong has painted it as the objective. In his speech, he characterises what has happened in Ang Mo Kio as some threshold having been crossed. And I think what Mr Leong is doing here is blurring the distinction between a market expectation and a policy commitment.

We can understand in the case of SERS that residents or flat owners may hope for more compensation. We can understand if they have formed these expectations based on the experiences of previous flat owners who have gone through the SERS exercises.

But this cannot be the case for all SERS exercises, and we have explained that.

So, I think that far from the Government being disingenuous, far from the Government having been non-transparent or non-empathetic to ground concerns, I would put it, Mr Speaker, to the House that it is Mr Leong who is being disingenuous in blurring the distinction between a market expectation and a policy commitment, and also shaping expectations of a policy whose parameters we have given some outline to, but he has shaped it the other way. And I can only wonder at his purpose for doing this, Mr Speaker.

I am mindful that Mr Leong has been making various arguments – in our opinion, erroneous arguments – outside of the House with regard to the valuation and the pricing of Build-To-Order (BTO) flats and also, by extension, the proper use of national Reserves. I also believe that we will have an opportunity to debate fully in this House on these matters.

But I hope that instead of conflating issues, confusing issues or quite deliberately misleading the public by shaping ungrounded expectations of schemes, creating goalposts as it were, I hope that Mr Leong will engage in the upcoming debate responsibly. To do otherwise makes it harder, not easier, for us collectively to balance the needs of Singaporeans, and I am talking about the current generation as well as the future generations.

Mr Speaker: Mr Leong.

7.17 pm

Mr Leong Mun Wai: Speaker, I thank the Senior Minister of State for responding to my speech. However, contrary to what the Senior Minister of State has said, I think the Government has actually shaped certain expectations in our society already. I am not the one who is reshaping the expectations.

For example, SERS, for all the past SERS exercises, the residents had received cash and gotten an equivalent flat with a 99-year lease. Is that not an expectation cultivated by the Government? Am I reshaping expectations? I am just saying the Ang Mo Kio SERS residents have a totally different package and Government, please admit to it. That is the first communication that you have to be frank with the Ang Mo Kio residents. And I am not necessarily —

So, I would like to the Senior Minister of State to clarify. Even after I have shared the reasons why I think the Ang Mo Kio SERS package is totally different from the packages of the past SERS, does she still think that that is a wrong claim? That is my first question.

The second question is, does she think again the expectation on VERS is not my shaping the expectations in our society. The Government has given the expectations, first of all, that HDB flats are an appreciating asset. And now, there is a lease decay.

Mr Speaker: Mr Leong, can you keep your clarification succinct, please?

Mr Leong Mun Wai: Yes, and as an answer to the lease decay, the Government has suggested VERS. So, the Government has shaped the expectation. I am asking the question. Even before, with this Ang Mo Kio SERS incident which points to the fact that the compensation would be very different – of course, the guidelines for VERS have not been totally clear or announced at the moment – but does the Senior Minister of State agree that if we draw an analogy of VERS with the Ang Mo Kio SERS exercise, then the VERS compensation will not be attractive to Singaporeans?

Ms Sim Ann: Mr Speaker, Sir, Mr Leong says that it is the Government who has been shaping certain expectations of SERS in the way that he has characterised it. Mr Speaker, I would like to share with Mr Leong once again actually what the Government has been putting out with regards to SERS.

We have said more than once that the selection of sites for SERS necessarily has to be limited, that only about 5% of sites could be suitable for SERS and that, in fact, many suitable sites have already gone through the exercise. So, how have we not been shaping the expectations and putting out information in a transparent way?

So, Mr Speaker, I think that what Mr Leong is trying to do, once again, is to confuse the public.

I believe that the information that we have been putting out is transparent and we also have been consistent in doing so.

With regard to diminishing leases, again the Government has also been upfront in letting residents know about this, in being clear to home owners in terms of the relativity between VERS and SERS. If Mr Leong takes a look at our article on Gov.sg, I think it cannot possibly be clearer.

So, Mr Speaker, I think what Mr Leong is trying to do here is something that is increasingly evident to everyone.

The Question having been proposed at 6.51 pm and the Debate having continued for half an hour, Mr Speaker adjourned the House without question put, pursuant to the Standing Order.

Adjourned accordingly at 7.21 pm.

WRITTEN ANSWERS TO QUESTIONS FOR ORAL ANSWER NOT ANSWERED BY END OF QUESTION TIME

COVID-19 VACCINATION TRENDS AND RATES AMONGST YOUTHS AND SENIORS IN SINGAPORE

26 **Dr Lim Wee Kiak** asked the Minister for Health (a) whether there is an increasing trend of younger Singaporeans being resistant to the idea of taking COVID-19 boosters because they have previously contracted COVID-19 or believe the new variants to be less infectious; and (b) what is the advisory with regard to the mindset that booster shots should not be required annually.

27 **Miss Cheryl Chan Wei Ling** asked the Minister for Health (a) what is the current vaccination rate amongst seniors aged above 70 who have taken their second booster shot for COVID-19; and (b) in view of global travel with the reopening of borders and the winter season, whether more seniors will be encouraged to take their booster shots including those living in nursing homes.

Mr Ong Ye Kung: My response will also address the questions by Mr Melvin Yong Yik Chye[1] and Dr Wan Rizal[2] which are scheduled for a subsequent Sitting.

Our current vaccine recommendation is for persons aged five years and above to complete three mRNA or Novavax/Nuvaxovid doses, or four Sinovac-CoronaVac doses to achieve minimum protection. Thereafter, persons aged 12 years and above should receive one additional dose between five months and one year from their last dose to keep their vaccination up to date. The bivalent vaccines are recommended for the additional doses.

This is not very different from vaccination against influenza, which is an endemic disease where the virus is constantly evolving and mutating. Annual vaccination is, therefore, recommended for influenza and commonly practised in many countries. The Ministry of Health (MOH) and the Expert Committee on COVID-19 Vaccination (EC19V) recommend up-to-date COVID-19 vaccinations for all eligible persons, young and old, because the benefits of vaccination outweighs the risks of being infected.

As of 31 December 2022, about 90% of individuals aged 60 years and above have achieved minimum protection and about 60% are up to date with their vaccinations. The proportions are similar for those aged 18 to 59 years.

MOH will continue to facilitate vaccinations. Currently, all eligible persons can walk-in to the Joint Testing and Vaccination Centres to receive additional doses beyond minimum protection, without an appointment. Mobile vaccination teams are also deployed to housing estates and nursing homes to make it more convenient for seniors to get vaccinated. The People's Association and the Silver Generation Office have also been reaching out to our seniors to encourage them to get their vaccinations and keep them up to date.

Vaccination remains our primary line of defence against COVID-19. At this time, the efficacy and safety of nasal COVID-19 vaccines are still being studied internationally. MOH, together with the EC19V, and other experts will continue to review the national vaccination strategy to best protect our population.

Note(s) to Question No(s) 26-27:

[1] To ask the Minister for Health (a) how many Singaporeans aged 60 and above do not have up-to-date COVID-19 vaccination; (b) whether nasal vaccines for COVID-19 have been shown to be effective and a viable option for these seniors; and (c) if so, when will such vaccines be approved for use in Singapore.

[2] To ask the Minister for Health (a) what is the proportion of residents currently vaccinated with the latest bivalent COVID-19 vaccines; and (b) whether the current proportion of vaccinated residents is sufficient in forming herd immunity to protect against the possible surge in cases due to the year-end travel season.

EMPLOYEE COMPENSATION TRENDS IN FIRMS THAT HAVE ADOPTED PROGRESSIVE WAGE MODEL

28 **Assoc Prof Jamus Jerome Lim** asked the Minister for Manpower (a) whether the Ministry tracks employee compensation patterns for firms that have adopted the Progressive Wage Model (PWM); and (b) in particular, whether the Ministry has detected any systematic efforts to reduce total compensation disbursed by the company to the employee, in response to instituting the PWM.

Dr Tan See Leng: Employers are required to pay eligible workers the applicable Progressive Wage based on each worker's job scope. The Ministry of Manpower (MOM) enforces compliance with Progressive Wage requirements through inspections and investigations of complaints. Employers may face suspension of work pass privileges if they are found to be non-compliant with Progressive Wage requirements. Enforcement is complemented by education, so that employers are aware of the requirements.

Employers can decide on workers' overall compensation structure, provided Progressive Wage requirements are adhered to. Since the Progressive Wage approach was expanded in 2022, MOM has not found any substantiated case of companies reducing total compensation to employees in response to Progressive Wage requirements. In a tight labour market, it is not in employers' interests to do so. Those who do so will likely not be able to attract and retain their workers.

Furthermore, Progressive Wages increase annually, according to a schedule that is negotiated by tripartite consensus, which ensures that workers see meaningful wage increases over time. In the five-year period from 2016 to 2021, the real median gross monthly wages of Cleaners, Security Guards and Landscape Maintenance workers grew by an average cumulative rate of 13%[1], faster than the median worker at 10%[2].

Note(s) to Question No(s) 28:

[1] Gross monthly wage, excluding employer CPF, of full-time resident employees, deflated by Consumer Price Index for all items at 2019 prices (2019=100). Source: Occupational Wage Survey, MRSD, MOM.

[2] Median gross monthly income from work, including bonus, excluding employer CPF, of full-time employed residents, deflated by Consumer Price Index for all items at 2019 prices (2019=100). Source: Comprehensive Labour Force Survey, MRSD, MOM.

ADJUSTING PUBLIC TRANSPORT ARRANGEMENTS TO MAXIMISE EFFICIENCY AS FLEXIBLE WORK ARRANGEMENTS AFFECT RIDERSHIP PATTERNS

29 **Miss Cheryl Chan Wei Ling** asked the Minister for Transport with the shift in Central Business District (CBD) commuting due to flexible work arrangements, whether the Ministry will review the bus routes to or within the CBD and redeploy some bus services to the neighbourhood towns to cope with rising demand in last mile connections.

30 **Mr Saktiandi Supaat** asked the Minister for Transport in light of LTA data showing changes in public transport ridership patterns (a) how has the Ministry or LTA responded to these changes to enhance the efficiency and sustainability of our public transport system; (b) whether the Ministry intends to commission a thorough study into the causes of any permanent changes in post-pandemic ridership patterns; and (c) if so, when will such a study be conducted.

Mr S Iswaran: The Land Transport Authority (LTA) regularly monitors the supply and demand of public bus and train services. Any necessary adjustment of these services would include changes in bus services, redistribution of buses across different services and using double-deck buses instead of single-deck buses to meet higher demand.

In October and November 2022, average weekday ridership on public buses and trains was close to 90% compared to the same months in 2019, up from about 70% in January 2022. Public transport journeys by workers to the Central Business District during morning peak hours in November 2022 were estimated to be about 70% compared to the same month in 2019. The ridership figure may rise further when more workers return to the office in 2023.

The Ministry of Transport (MOT) and LTA will continue to monitor ridership patterns closely. We will make the necessary adjustments to public transport supply if there are sustained changes in commuter demand, or when there are significant developments, such as the opening of new MRT lines and stations.

PRACTICE OF APPLYING BELL CURVE TO GRADES OBTAINED FOR SUBJECTS IN GCE "O" AND "A" LEVELS EXAMINATIONS

33 **Mr Patrick Tay Teck Guan** asked the Minister for Education whether there is a bell curve for the GCE "O" and "A" Levels examinations for all subjects to determine the final grade given.

Mr Chan Chun Sing: Our national examinations do not grade to a bell curve, but are what assessment experts describe as standards-referenced. The grades awarded reflect a candidate's level of mastery in a subject based on an absolute set of standards. They are not affected by the performance of others.

Statistically, test scores of a large population of students in any subject tend to fall into a normal distribution – a bell curve – due to natural variation in the level of mastery among the students.

The Singapore Examinations and Assessment Board (SEAB) ensures that examination standards are comparable year on year. This means that each examination is aligned with the syllabus objectives and learning outcomes, and consists of a balanced proportion of basic, average and challenging questions to cater to students of different abilities. This proportion is kept stable year-on-year.

SEAB neither "force fits" the exam scores of students into a bell curve nor uses pre-determined proportions for grades. If there are more candidates demonstrating better quality work in an examination year, a higher percentage of them will be awarded better grades.

MORE OUTDOOR LEARNING FOR PRESCHOOLERS BY TRANSFORMING DESIGN OF PHYSICAL PREMISES AND CURRICULUM

35 **Ms Carrie Tan** asked the Minister for Education whether the Ministry will consider transforming the design of both physical premises and curriculum of preschools and primary schools to increase the proportion of outdoor learning to indoor learning time in the critical development years for children.

Mr Chan Chun Sing: Preschools are required by the Early Childhood Development Agency (ECDA) to incorporate outdoor activities in their curriculum. Preschools providing full-day services must incorporate at least 30 minutes of outdoor activities daily or 45 minutes thrice weekly, while those providing half-day services are required to incorporate at least 30 minutes of gross motor activities thrice weekly, with at least one session outdoors. Preschools have the flexibility and are encouraged to go beyond these minimum requirements.

Preschools are also required to provide children with safe access to an outdoor play space. ECDA works with Government agencies and operators to plan preschools with easy access to the outdoors so that outdoor activities can be conducted. Every Ministry of Education (MOE) Kindergarten has its own outdoor playground and may also use the outdoor facilities of the primary schools they are located within.

In primary schools, weekly Physical Education (PE) curriculum time per week are two hours for Primary 1 and 2, and 2.5 hours for Primary 3 to 6. Weather permitting, a significant proportion of this time is spent outdoors. As part of Outdoor Education in PE, students are equipped with outdoor competencies to explore the natural and urban environments safely and responsibly. This culminates in a three-day cohort camp in Primary 5 which also allows students to develop values and social-emotional competencies.

The primary science curriculum and the Programme for Active learning (PAL) excite students through outdoor learning experiences and nurture a sense of wonder about nature and the environment. Additionally, a large proportion of our students are in outdoor-centric Co-Curricular Activities like sports and uniformed groups. Schools also provide opportunities for unstructured play by making sports facilities and equipment available to students during recess and after school.

All primary schools have outdoor facilities, such as school fields and outdoor play courts. We have progressively upgraded our primary schools with fitness playgrounds, and outdoor experiential learning areas such as an eco-garden. We have built roof top gardens in recently built primary school campuses that can double up as additional outdoor learning areas.

Outdoor learning is a critical part of our education. MOE will continue to review our curriculum and ensure that our physical premises support outdoor learning.

NUMBER WHO COMPLETED CONTINUING EDUCATION AND TRAINING COURSES IN LAST TWO YEARS AND MEDIAN COURSE FEE RATE

36 **Mr Shawn Huang Wei Zhong** asked the Minister for Education (a) what is the number of Singaporeans who completed Continuing Education and Training (CET) courses in 2022 as compared to 2021; (b) what is the median course fee for courses provided by Institutes of Higher Learning; and (c) whether there are further plans to make such courses more affordable in 2023.

Mr Chan Chun Sing: Around 660,000 individuals benefited from Continuing Education and Training (CET) programmes supported by the Ministry of Education (MOE) and SkillsFuture Singapore (SSG) in 2021, compared to 540,000 in 2020. SSG will release the 2022 figures next month.

Fees for CET programmes vary depending on the type of courses, subject area, course duration and combination of modules that the students take up. After Government subsidies, the fee range for Singapore Citizens (SCs) pursuing full-qualification CET programmes at the Institutes of Higher Learning (IHLs) are as follows:

(a) For a part-time Nitec and Higher Nitec at the Institute of Technical Education (ITE), the subsidised fee is around $200.

(b) For a part-time Diploma at the polytechnics, the subsidised fee is about $2,400, while that of a post-Diploma programme could range from $700 to $2,100.

(c) For a part-time undergraduate degree at the Autonomous Universities (AUs), the subsidised fee varies between $14,000 and $25,000 depending on the type of course.

(d) The fees cited are for the full-course duration of the full-qualification programme.

The IHLs also offer a diverse range of modular courses for just in time skills upgrading. SSG provides course fee subsidies of up to 70% for these courses. The median fee for modular courses is around $150 for polytechnics and ITEs (POLITE), and $600 for AUs respectively.

Under the SkillsFuture Mid-Career Enhanced Subsidy (MCES), SCs aged 40 and above also receive higher subsidies of up to 90% of course fees.

The Government will continue to invest significantly in CET to ensure that Singaporeans can access reskilling and upskilling opportunities throughout their working lives. We are also studying ways to provide more targeted support for segments of the workforce who might require more help, such as mid-career workers in their 40s and 50s.

GOVERNMENT'S ACCOUNTING PRACTICE FOR DEVELOPMENT EXPENDITURE

37 **Assoc Prof Jamus Jerome Lim** asked the Deputy Prime Minister and Minister for Finance (a) what is the Government's accounting practice for development expenditure; (b) what are the reasons for using such accounting practice; and (c) whether such accounting practice results in the full expense of the development expenditure at the point of appropriation rather than as the funds are disbursed.

Mr Lawrence Wong: The Government keeps its accounts on the cash basis of accounting in accordance with Regulation 19 of the Financial Regulations. Under this accounting practice, a transaction is recorded when cash is received or paid. Therefore, development expenditures are recorded as expenditure in the Statement of Development Fund of the Government Financial Statements when funds are disbursed in tandem with the progress of the projects.

Accordingly, we will look at the annual cash requirements for both operating and development expenditures to determine the Government's Overall Fiscal Position (OFP) and the Budget available for spending each year. But for major long-term infrastructure projects which are financed through borrowings under the Significant Infrastructure Government Loan Act (SINGA) and capitalised as assets, we will use the annual depreciation and borrowing costs to derive the OFP rather than the full cash requirements.

CORRELATION BETWEEN USE OF PREFAB TECHNOLOGY AND INCIDENCE OF WATER SEEPAGE IN HDB FLATS

38 **Mr Derrick Goh** asked the Minister for National Development (a) whether the increased use of prefabrication technology has led to HDB flats becoming more prone to water seepages; and (b) whether the Ministry will consider extending the current warranty period.

Mr Desmond Lee: We do not have any clear evidence that shows that the increased use of prefabrication technology has resulted in the Housing and Development Board (HDB) flats becoming more prone to water seepages. In fact, HDB's use of prefabrication technology is designed to minimise water seepage problems, while improving productivity and quality. For example, precast facades with window frames reduce seepage through the window frame by ensuring proper compaction of concrete around the frame and cast-in pipes which prevent inter-floor seepage.

For new flats launched from 2005 onwards, HDB provides five years of extended warranty against water seepage from the external wall and inter-floor leaks. This five-year warranty is above the usual industry norm of a one-year defects liability period for both public and private projects.

The external walls of HDB flats are common property under the Town Councils' management and maintenance. Residents who encounter water seepage in external walls of their flats can report it to the Town Council managing their estate. The Town Council can reach out to HDB for advice if they encounter difficulty in resolving water seepage from external walls.

PROPOSALS FOR NUTRITION LABELLING FOR FRESHLY PREPARED MEALS AND GETTING SINGAPOREANS TO EXERCISE MORE

39 **Dr Lim Wee Kiak** asked the Minister for Health with regard to the Singapore Public Sector Outcomes Review which reported that Singaporeans continue to face challenges to their physical health (a) whether the Ministry plans to implement nutrition labelling for freshly prepared meals; (b) whether there is data showing that people are exercising less as they return to the office; and (c) if so, how will the Ministry encourage office workers to stay physically active.

Mr Ong Ye Kung: The Health Promotion Board has been working with food operators to offer lower-calorie meals and encourage switch to using healthier ingredients, such as healthier cooking oils, wholegrains and low-sodium salt.

Identifiers such as "lower in calories" or "higher in wholegrains" are featured on storefronts and in menus, to help consumers identify the healthier options.

The Nutri-Grade labelling and advertising measures, which came into effect on 30 December 2022 for prepacked beverages, will be extended to freshly prepared beverages by end-2023.

Our National Population Health Survey conducted between July 2020 to June 2021 showed that people are engaged in lesser leisure physical activities. However, this is expected because of the prevailing safe management measures then and as the population ages.

Through Healthier SG, we are actively promoting healthier lifestyles as a national health strategy.

TINNITUS CASES AMONGST SENIOR SINGAPOREANS

40 **Mr Gan Thiam Poh** asked the Minister for Health (a) of those who have been diagnosed with tinnitus, how many are (i) above 60 years old and (ii) below 60 years old respectively; and (b) whether studies have found that tinnitus is a contributory cause of noise complaints in neighbour disputes.

Mr Ong Ye Kung: Tinnitus is a perception of a buzzing, ringing or hissing sound in the absence of an external source. Common causes of tinnitus include age-related hearing loss, noise-induced hearing loss and earwax impaction. Other pathological causes include perforation of the eardrum, fluid in the middle ear, as well as Meniere's disease, which is an inner ear disorder with other associated symptoms of dizziness, hearing loss and blocked ear.

Large population studies worldwide have found that the prevalence of tinnitus increases with age and peaks between 60 and 69 years of age. Locally, 17% of 72,000 Singaporeans aged 60 and above who had undergone hearing screening under Project Silver Screen between 2018 and 2020 reported "ringing in the ear".

There are no clinical studies reporting that tinnitus is a contributory cause of noise complaints in neighbour disputes.

CPF MEMBERS WHOSE SAVINGS ARE WITHDRAWN UNDER RESIDENTIAL PROPERTIES SCHEME FOR HDB FLAT PURCHASES

41 **Mr Leong Mun Wai** asked the Minister for Manpower as at December 2021, what is the median percentage of CPF members whose savings were withdrawn under the Residential Properties Scheme for the purchase of HDB homes at the 25th, 50th and 75th percentiles of savings for each age group.

42 **Mr Leong Mun Wai** asked the Minister for Manpower (a) in each of the last 10 years, how many and what percentage of HDB home owners were unable to fully refund their CPF savings used with accrued interest when they sold their HDB flat; and (b) of these cases, how many of the flats were sold (i) at or above HDB valuation and (ii) below HDB valuation.

Dr Tan See Leng: As at December 2021, 39% of members had withdrawn their Central Provident Fund (CPF) savings to pay for down payments or housing loans for their Housing and Development Board (HDB) flats. While the vast majority of local households own their homes, some of them stay in private properties, and only one or two members from each household use their CPF to pay for their housing typically. The proportion of members who had withdrawn their CPF savings to pay for HDB flats increased with age and higher Ordinary Account balances.

For those aged 55 years and above, 43% of members in the first quartile of Ordinary Account balances, that is the 1st to 25th percentiles, 46% of members in the middle two quartiles, that is the 26th to 75th percentiles, and 59% of members in the fourth quartile, that is the 76th to 100th percentiles, had withdrawn their CPF savings for a HDB flat.

For those younger than 55 years old, 13% of members in the first quartile of Ordinary Account savings, 40% of members in the middle two quartiles and 40% of members in the fourth quartile had withdrawn their CPF savings for a HDB flat. Those in the younger age group with lower Ordinary Account savings are likely to be young workers who are just starting their career, and thus, fewer of them have bought a home.

When members sell their property, the sale proceeds will first be used to pay off any outstanding housing loan before being used to refund the principal amount of CPF withdrawn for housing and the interest accrued. Any remaining sale proceeds are then paid out to members in cash.

Among HDB flats sold in 2021, about 90% of cases were able to fully make the refunds to their CPF accounts. Of the remaining 10% of cases, less than 1%, or about 12 cases, were sold below market value. These cases form about 0.03% of all HDB flats sold in 2021. In 2018, HDB had streamlined its resale process such that buyers and sellers can better decide the asking and selling price of a HDB flat based on the detailed information provided on the flat in HDB's Resale Flat Prices portal. The percentage of members who sold below valuation and were unable to refund their CPF has since remained very low.

These trends are in line with the design of the CPF system, which was designed to assist Singaporeans to own their homes and to service their mortgages with little or no out-of-pocket cash. Together with a commitment and policy to keep public housing affordable and accessible, and with many Singaporeans tapping on their Ordinary Account savings, the CPF system has helped Singaporeans achieve their aspirations to own their homes.

In addition, our CPF system is also designed to help members save for their basic retirement and healthcare needs, by allocating a proportion of members' CPF contributions to their Special and MediSave Accounts for these purposes.

PATIENTS DELAYING DISCHARGE FROM HOSPITALS DUE TO LACK OF SUITABLE CARE ARRANGEMENTS AT HOME

43 **Ms He Ting Ru** asked the Minister for Health in each of the last three years (a) how many patients in restructured hospitals had to delay their discharge from hospital due to complications caused by lack of suitable care arrangements at home; and (b) what is the (i) mean (ii) median and (iii) 95th percentile of the duration of delay in discharge from hospital.

Mr Ong Ye Kung: The Ministry of Health (MOH) does not track the number of delay discharges due to lack of suitable care arrangements at home. However, we do monitor the number of patients who are medically stable for discharge from public hospitals and yet have stayed for more than 21 days. Over the past three years, there is a daily average of 220 such patients in the public hospitals. These patients are typically awaiting finalisation of care arrangements, such as arrival and training of domestic helpers or admission to care facilities or services. To enable timely discharges, MOH has been expanding the Interim Caregiver Service, which provides time-limited personal care at home for such patients.

INVESTMENT BY FAMILY OFFICES IN COMMERCIAL AND RESIDENTIAL PROPERTY PRE- AND POST-COVID-19 PANDEMIC

45 **Mr Desmond Choo** asked the Minister for National Development (a) what is the total investment by family offices from 2020 to 2022 in commercial and residential property; and (b) how is this compared to the three years before the COVID-19 pandemic.

Mr Desmond Lee: Based on available data, there were only four commercial property transactions and no residential property transactions attributable to family offices over the past six years. These purchases form around 0.04% of the total commercial property transaction value over the past six years.

WAITING TIME FROM APPLICATION TO KEY COLLECTION FOR HDB BTO FLATS

46 **Ms Hazel Poa** asked the Minister for National Development (a) whether the publicised waiting time for HDB BTO flats includes the length of time from the first flat application which may have been unsuccessful to the time of successful application; (b) if not, what is the median, lower and upper quartile length of time from the point of the first HDB BTO application to key collection, for those who collected their keys in the past 10 years.

Mr Desmond Lee: The waiting time published by the Housing and Development Board (HDB) at Build-To-Order (BTO) launches refers to the length of time that successful applicants per project have to wait between flat selection and key collection, which is largely dependent on construction duration. For the BTO projects launched in 2022, the median waiting time is between four and four-and-a-half years.

The published waiting time does not span the length of time from a first unsuccessful flat application through to an eventual successful application. This is because there are wide variety of factors which affect the interval between an unsuccessful first application and a subsequent successful application. For instance, some unsuccessful BTO flat applicants may apply immediately for subsequent consecutive BTO sales exercises whereas others may not, due to specific locational preferences or other reasons. Some flat applicants may also only apply for Sales of Balance Flats, which are offered every six months. Hence, the timelines of subsequent applications vary greatly among the applicants.

HDB does not track the other information requested by Ms Poa.

PREVALENCE OF ROAD TOUTING CASES

47 **Mr Melvin Yong Yik Chye** asked the Minister for Home Affairs (a) whether there has been an increase in the number of road touting cases in the past five years; and (b) what should motorists do if they suspect that they have fallen victim to a road tout.

Mr K Shanmugam: Touting is an offence under section 32 of the Miscellaneous Offences (Public Order and Nuisance) Act. Those convicted may be liable to a fine between $1,000 and $5,000, or to imprisonment for up to six months, or both. Between 2018 and 2022, the number of road touting Police reports has remained low, at two or fewer cases each year.

That said, the figures may not represent the extent of road touting, as motorists may refer the matter to their insurers or settle it privately. Motorists who are approached by road touts are advised to remain calm and disengage with the individuals involved. For those who suspect that they may have fallen victim to road touts, they should make a Police report and seek advice from their insurers or legal counsel if they wish to pursue civil remedies.

POPULATION TARGET USED AS PLANNING PARAMETER FOR INFRASTRUCTURE PROJECTS

50 **Mr Leong Mun Wai** asked the Minister for National Development what is the population target used as a planning parameter for our infrastructure projects.

Mr Desmond Lee: The Government does not have any population target or seek to achieve any particular population size. This has been explained many times, including in our replies to Parliamentary Questions in October 2020 and July 2021. It was also clarified in a media statement and Factually articles in March and July 2020. We also updated Parliament in March 2018 that given recent trends, Singapore's total population size is likely to be significantly below 6.9 million by 2030. This outlook remains valid today.

Infrastructure planning in Singapore is not based on a population target. Instead, we adopt long-term strategies that allow us to cater for a range of possibilities and regularly review our infrastructure plans to address the factors that affect the built environment. These include social, demographic, economic, technological and environmental trends, the global environment, as well as the evolving needs of current and future generations of Singaporeans.

HDB BLOCKS FOUND UNSUITABLE FOR LIFT UPGRADING PROGRAMME OR WHERE RESIDENTS WILL INCUR MORE THAN $100,000 EACH FOR INSTALLATION OF DIRECT LIFT ACCESS

51 **Mr Ang Wei Neng** asked the Minister for National Development of the 150 HDB blocks without direct lift access (a) how many blocks are found to be unfeasible for the Lift Upgrading Programme due to technical constraints; (b) how many blocks are found to be technically feasible, but will incur costs of more than $100,000 per unit; and (c) whether HDB will consider enhancing the Lift Access Housing Grant scheme, including waiving resale levies, increasing the grant quantum and relaxing the qualifying criteria for more households to benefit from it.

Mr Desmond Lee: The Lift Upgrading Programme (LUP) was launched in 2001 to provide direct lift access to flats and enhance convenience for residents, especially the elderly and less mobile. At the start of the programme, there were more than 5,300 HDB blocks without 100% lift access. Of these, more than 1,000 blocks were initially found to be unfeasible for LUP due to cost or technical constraints.

Over the years, the Housing and Development Board (HDB) has piloted and adopted the use of different design approaches and innovative technical solutions to explore possible options to bring direct lift access to such blocks. Some examples of the solutions that have been successfully implemented include machine room-less lifts which have allowed LUP to be offered to blocks with height constraints and the introduction of home lifts and bubble lifts.

Through these various efforts, the vast majority of the 5,300 blocks have benefited from LUP. There are about 150 blocks, with about 2,000 units without direct lift access, where LUP will incur high cost, and in some cases, not be feasible due to existing technical and site constraints. Nevertheless, over the years, we have also continued to exercise flexibility for some blocks, even when they have exceeded the LUP cost. The overall figure has since further reduced to about 140 blocks.

In some cases, to provide lifts for these high-cost blocks, it may cost more than $200,000 per household. Nevertheless, residents living in these blocks who are in urgent need of direct lift access due to medical conditions or mobility reasons are eligible for the Lift Access Housing Grant (LHG) of up to $30,000 when they buy another flat with direct lift access. So far, most applications for the LHG have been

approved, while some others are under evaluation. HDB will continue to monitor the situation and assess if further enhancements are necessary to meet the needs of HDB residents.

ASEAN'S APPROACH TO DEALING WITH POLITICAL SITUATION IN MYANMAR

52 **Ms Sylvia Lim** asked the Minister for Foreign Affairs to what extent there is disagreement among ASEAN member states over the approach to take regarding the political situation in Myanmar.

Dr Vivian Balakrishnan: ASEAN has taken a firm and consistent approach to the situation in Myanmar following the 1 February 2021 coup. The Five-Point Consensus was formulated by the ASEAN Leaders and accepted by Senior General Min Aung Hlaing at their meeting on 24 April 2021 in Jakarta. However, ASEAN remains deeply disappointed with the limited progress in the implementation of the Five-Point Consensus. Accordingly, the ASEAN Leaders reaffirmed the Five-Point Consensus at the ASEAN Summits in November 2022, and agreed on a series of steps to send a clear signal to the Myanmar military, or Tatmadaw.

ASEAN continues to urge the Tatmadaw to implement the Five-Point Consensus swiftly and fully, and to cooperate with ASEAN and the next ASEAN Chair's Special Envoy on Myanmar to make tangible progress, including by giving the Special Envoy access to all concerned parties in Myanmar.

NUMBER AND OPERATING HOURS OF IMMIGRATION COUNTERS AT WOODLANDS AND TUAS CHECKPOINTS

53 **Mr Murali Pillai** asked the Minister for Home Affairs (a) how many immigration counters are there at the Woodlands and Tuas Checkpoints respectively to deal with motorists leaving and entering Singapore; (b) in December 2022, what is the average number of counters that are used and the number of hours that each of these counters are opened on a daily basis to process these motorists; and (c) what are the steps the Immigration and Checkpoints Authority intends to take to reduce congestion at the checkpoints without compromising security.

Mr K Shanmugam: There are 302 and 276 counters for immigration clearance of travellers at Woodlands and Tuas Checkpoints respectively.

Traffic at the land checkpoints during the December peak period this year has returned to pre-COVID-19 levels. Close to 400,000 travellers passed through both checkpoints daily. On average, about 92% of the vehicle clearance counters were manned during this period.

The Immigration and Checkpoints Authority (ICA) has put in place various measures over the years to manage the congestion situation. First, ICA adopts a dynamic approach in managing traffic at the land checkpoints. Officers are deployed dynamically to areas which require more support to manage traveller volume, while ensuring that other objectives, such as managing security and checking for contraband and security-sensitive items, are not compromised. In addition, clearance lanes are converted flexibly for different modes of conveyance based on the traffic situation. For example, during car departure peaks, more manpower resources are deployed to the car departure zones and lorry departure lanes are converted for car departure clearance. That said, there are limits to the effectiveness of such dynamic deployment. For example, heavy departing car traffic from Woodlands Checkpoint to Malaysia during this year-end period has led to frequent tailbacks at the Causeway, all the way from the Malaysian customs, immigration and quarantine (CIQ) complex to our departure car counters.

Second, ICA has leveraged technology to enhance clearance throughput. It has implemented 100% automated clearance for all motorcyclists at the land checkpoints since January 2017. Following successful live trials, ICA is now working to introduce automated in-car clearance for car travellers.

Third, ICA is transforming its clearance processes under its New Clearance Concept, where automated clearance will be the norm. To support this, ICA has introduced the Automated Clearance Initiative to allow visitors from eligible countries, including Malaysia, to be automatically eligible to use an automated lane for subsequent departure and visits to Singapore, after they have obtained clearance at the manual counters.

Fourth, ICA will continue working closely with its partners to ensure smoother traffic flow during peak periods. This includes working with the Land Transport Authority and cross-border bus service providers, such as SBS Transit and Causeway Link, to schedule more buses to cope with the increased traveller volume. ICA also works closely with Traffic Police to ensure orderly traffic flow towards the land checkpoints. There have been incidents of inconsiderate drivers, such as those attempting to cut queues or driving in the wrong lanes, that add to the congestion.

In the longer term, the upcoming Johor Bahru-Singapore Rapid Transit System Link and redevelopment of Woodlands Checkpoint will further increase the throughput at our land checkpoints.

Meanwhile, we urge travellers to also play their part. Heed the advisories which ICA issues periodically, informing when the peak days and peak hours are likely to be. Avoid travelling during these times, if possible, or if not possible, please do be patient. There are infrastructure and manpower constraints, that limit the extent to which we can open up more counters. We also need to make sure that our ICA officers have sufficient rest and a reasonable working schedule that allows them to balance their work and their family and personal life.

MONITORING OF YOUTH MENTAL WELL-BEING WITH IMPLEMENTATION OF NATIONAL MENTAL HEALTH POLICIES

54 **Ms Ng Ling Ling** asked the Minister for Health (a) what are the key areas of concerns and aspirations among our youths on our national mental health policies; and (b) whether there is a systematic monitoring of the improvement in mental health of our youths as these mental health policies are implemented.

Mr Ong Ye Kung: The Ministry of Culture, Community and Youth (MCCY) and the National Youth Council (NYC) regularly survey and poll our youths to understand how they feel and what challenges they face.

These feedback channels indicate that youths want greater access to mental health information and services at both schools and workplaces. Specifically, youths want clearer information on the support provided, the costs of mental health services and how the services would be delivered. They also prefer services tailored to, or conducted by their immediate social groups, such as those catering to their occupations or run by peers with similar experiences.

In addition, research studies are also conducted by public healthcare institutions and institutes of higher learning to study the prevalence of mental health conditions among youth.

NUCLEAR ENERGY OPTIONS THAT DO NOT REQUIRE DOMESTICALLY LOCATED REACTOR

56 **Mr Leon Perera** asked the Minister for Trade and Industry whether including nuclear energy in our national energy mix using options that do not involve a domestically located reactor, for example, by using floating barges, is being reviewed in tandem with the Government's lowering and bringing forward of Singapore's emissions peak.

Mr Gan Kim Yong: Singapore has limited scalable sources of renewable energy domestically. We do not have the land nor sufficient wind speeds for large solar or wind farms, or the rivers needed for hydroelectric power. Therefore, Singapore will need to stay open to various kinds of low-carbon energy sources. It is in this context that the Energy 2050 Committee developed three possible scenarios through which Singapore could achieve net zero by 2050; of these, the "Emergent Technology Trailblazer" scenario included the option of deploying nuclear energy in the future. While advanced reactor designs that are being developed, such as the Small Modular Reactors and "Generation IV" technologies, have the potential to be much safer than many of the plants in operation today, most of them are still undergoing research and development and have not begun commercial operations.

The Energy Market Authority is monitoring developments on nuclear technologies, and this includes floating options. Any decision to deploy new energy technologies, such as nuclear, will be carefully considered against its safety, reliability, affordability and environmental sustainability in Singapore's context. In addition, these technologies will need to comply with stringent standards in line with the best practices of countries which have experience in ensuring the safety of such technologies.

In the meantime, we must continue with our efforts to enhance energy efficiency across all sectors and encourage energy conservation by consumers to play their part to conserve energy, to reduce our overall demand and reliance on energy. We will also continue to explore and tap on other low-carbon energy sources, such as solar, regional power grids, low-carbon hydrogen and carbon capture, utilisation and storage (CCUS).

EMPLOYMENT PASSES ISSUED TO NON-RESIDENTS WHO SECURED NEW JOBS IN THIRD QUARTER 2022 AND MEASURES TO ENCOURAGE SINGAPOREANS TO FILL THESE ROLES

57 **Mr Gerald Giam Yean Song** asked the Minister for Manpower of the 75,900 new jobs created in Q3 2022 where 71,100 went to non-residents (a) how many of the non-residents are employed under (i) Employment Passes (ii) S Passes and (iii) work permits or other passes; (b) whether the Minister expects most new jobs created to go to non-residents over the next four quarters; and (c) what steps is the Ministry taking to enable more Singaporeans to take up these newly created jobs.

Dr Tan See Leng: The increase of 71,100 in non-resident employment in Q3 2022 was attributed to an increase of 11,300 Employment Pass (EP) holders, 5,900 S Pass holders and 53,900 holders of Work Permits or other passes.

Resident employment has expanded each year since COVID-19, whereas non-resident employment declined and registered a very sharp drop in 2020 and 2021 and reached a trough of 211,000 below pre-COVID-19 levels in December 2021. Hence, not surprisingly, with the relaxation of border restrictions in April 2022, non-resident employment has increased more quickly as employers backfilled their positions. Overall, non-resident employment has increased by 167,000 from December 2021 to September 2022, but is still 3.9%, or 44,000, below its pre-COVID level. Non-resident employment growth in the last two quarters was concentrated in the Manufacturing and Construction sectors, which are more reliant on non-resident workers. The resumption of construction work that was backlogged due to the pandemic would continue to generate demand for non-resident workers.

On the other hand, resident employment is 4.4% above the 2019 level. Significantly, more residents took on jobs in outward-oriented sectors, such as Financial and Insurance Services, Information and Communications, Professional Services, as well as in Accommodation, and the median income of full-time employed residents has grown from $4,100 in 2016 to $4,700 in 2021, an increase of 2.1% per annum in real terms. We are in a tight labour market situation, with most unemployment being frictional unemployment. Our resident unemployment rate and resident long-term unemployment rate have recovered to their pre-COVID-19 averages, or 2.8% and 0.7% respectively. Labour market tightness eased slightly in the third quarter, but the ratio of job vacancies to unemployed persons remained at 2.2, with the bulk of the job vacancies in Manufacturing and Construction, and also in services industries, such as Information and Communications and Financial and Insurance Services. As such, I expect total employment to continue growing, but more moderately for residents given the low resident unemployment rate.

The strong employment outcomes for Singaporeans did not happen by chance, but as a result of the concerted efforts of the Government and tripartite partners through the National Jobs Council (NJC), which contributed to creating traineeships and attachments to help jobseekers gain industry-relevant skills and boost employability. From April 2020 to April 2022, around 200,000 locals were placed into jobs, traineeships and attachment opportunities under the NJC's SGUnited Jobs and Skills Package.

Workforce Singapore (WSG) will continue to support jobseekers to enter new jobs, such as through Career Conversion Programmes (CCPs) and the SGUnited Mid-Career Pathways Programme which we regularised this year. In 2021, WSG and its placement partners placed about 68,000 unique jobseekers, including about 5,000 through CCPs. Locals who need greater assistance in their job search can approach WSG or National Trades Union Congress (NTUC)'s Employment and Employability Institute.

INCREASE IN SINGPOST POSTAGE AND DELIVERY SERVICE RATES

58 **Mr Seah Kian Peng** asked the Minister for Communications and Information with regard to SingPost's announcement that rates for postage and delivery services will be increased from 1 January 2023, how does the Ministry ensure that such increases are reasonable and moderated given that they are an essential service.

Mrs Josephine Teo: SingPost's rates for basic letter services have remained unchanged since 2014. In approving the increase in postage rates, the Infocomm Media Development Authority (IMDA) took into consideration the higher operating costs, particularly for manpower and energy, that SingPost faced in recent years. Domestic postage services that are consumed in Singapore also remain subject to the Goods and Services Tax (GST), which increased by one percentage point from 1 January 2023.

Prices will only rise for letters weighing up to 20 grammes and 40 grammes, by 1 cent per year in 2023 and 2024, from the current rates of 30 cents and 37 cents respectively.

If consumers already hold existing "1st Local" and "2nd Local" stamps for such letters, they can continue using them after the rate adjustments take effect, without needing to top up the difference.

EXTENSION OF RENTAL FLATS FOR APPLICANTS UNDER PARENTHOOD PROVISIONAL HOUSING SCHEME TO THOSE WHO HAVE NOT BEEN SUCCESSFUL IN BOOKING A FLAT

59 **Ms Hazel Poa** asked the Minister for National Development whether the Parenthood Provisional Housing Scheme which offers rental flats to those waiting for their HDB BTO flats to be completed can be extended to those who have applied for HDB BTO flats but are yet to be successful in booking a flat.

Mr Desmond Lee: We have ramped up our supply of Build-To-Order (BTO) flats and are prepared to launch up to 100,000 flats from 2021 to 2025, if needed. The bulk of our BTO flat supply has been set aside for first-timer families, and virtually all first-timer families get a chance to select a flat within three tries, if they apply for one in non-mature estates. At the recent November 2022 BTO sales exercise, there were 3-room, 4-room and 5-room flats in both mature and non-mature estates, where the application rates were 1.7 or lower, and applicants to these six projects stand a good chance of being successful in securing their BTO flats.

The intent of the Parenthood Provisional Housing Scheme (PPHS) is to provide an additional temporary housing option for families waiting for their new flats to be ready. BTO flat applicants who have not booked a flat are a varied group. They have a variety of existing housing arrangements, and some do not apply continuously at BTO sales exercises. Given the limited PPHS flat supply, we will prioritise families who have booked BTO flats, in line with the objective of the PPHS. We, therefore, have no plans to expand the scheme to those who have not booked a new flat.

FIRST-TIME BUYERS' CHANCES OF SECURING HDB BTO FLATS

60 **Mr Derrick Goh** asked the Minister for National Development in view of HDB assuring first-timer families applying for HDB BTO flats in non-mature estates (NME) that they have a nine in 10 chance of securing success within the first three tries (a) whether the application has to be in consecutive sequence for the NME; and (b) for FTF who apply for flats many times across various estate types, whether they have an equally high chance of success if their cumulative three applications in NME are not in consecutive sequence.

Mr Desmond Lee: We wish to clarify that almost 90% of first-timer (FT) families applying for Build-To-Order (BTO) flats in the non-mature estates (NMEs) had a chance to book a flat within their first two tries, and not three, over the past few years.

FT families get two ballot chances, as compared to second-timer applicants, who will get one ballot chance. FT families who have had two unsuccessful BTO applications in the NMEs will also get one additional ballot for each of their subsequent BTO application in the NMEs. As a result of these policies, our records show that, over the past few years, virtually all FT families had a chance to book a BTO flat in the NMEs within three tries.

FT families will be accorded the additional ballot chances, even if their BTO applications in the NMEs are not in consecutive sequence. That is, FT families may apply for BTO flats in the mature estates (MEs) or in the Housing and Development Board (HDB)'s Sale of Balance Flats (SBF) exercises in between their BTO applications in the NMEs. HDB will automatically accord the additional ballot chances on FT families' third and subsequent BTO application in the NMEs, if they remain unsuccessful in all their earlier flat applications.

However, the count of unsuccessful BTO applications in the NMEs will be reset to zero if the FT family applicant chooses to not book a flat when given the chance to do so, in any BTO or SBF exercises. Therefore, we strongly encourage applicants to book a flat when offered the opportunity to do so.

MEASURES AGAINST ERRANT AND ILLEGAL PET SELLERS

61 **Mr Edward Chia Bing Hui** asked the Minister for National Development (a) what are the existing measures to act against errant and illegal pet sellers; and (b) what is the recourse for people purchasing such pets from these sellers.

Mr Desmond Lee: Under the Animals and Birds Act, all pet sellers must hold a valid licence in order to display or sell pets. This is to safeguard animal health and welfare.

The National Parks Board (NParks) conducts regular inspections to ensure that pet shops comply with licensing conditions. It also investigates reports of errant or illegal pet sellers, and takes the appropriate enforcement action against offenders.

Those who are found guilty of operating a pet shop without a licence may be fined up to $5,000, jailed for up to six months, or both. Pet sellers who breach their licensing conditions may also have their licences suspended or revoked. Those found to have failed in their duty of care towards the animals under their charge can also be fined up to $40,000, jailed for up to two years, or both, on their first conviction under the Animals and Birds Act.

NParks strongly encourages prospective pet owners to adopt their pets from animal welfare groups or purchase them from licensed pet shops. Should the public encounter any errant or illegal pet sellers, they should report them to NParks immediately for investigation. Individuals who face disputes with pet sellers may also approach the Consumers Association of Singapore (CASE) to assist them in seeking further recourse.

POSSIBILITY OF LAND BETWEEN TPE AND FERNVALE STREET TO BE USED FOR NEW HDB BTO FLATS

62 **Mr Gan Thiam Poh** asked the Minister for National Development (a) whether the open land between TPE and Fernvale Street will be used to build HDB BTO flats to meet the increased demand for public housing; and (b) if so, when will the HDB flats be built there.

Mr Desmond Lee: Based on Urban Redevelopment Authority (URA)'s gazetted Master Plan 2019, the plot of land between Tampines Expressway and Fernvale street is zoned for a mix of uses, including "Residential", "Residential (Subject to Detailed Planning)", "Civic & Community Institution", "Place of Worship", "Park" and "Road". Agencies are still working on plans for the area. Details will be announced when ready.

SPECIFIC ACTIONS TO EXPAND PRIMARY CARE NETWORK AS PART OF HEALTHIER SG STRATEGY

63 **Ms Joan Pereira** asked the Minister for Health with regard to increasing the number of general practitioners (GPs) under the Primary Care Network as part of the Healthier SG strategy (a) what initiatives are in place to get more GPs onboard; (b) what are the main obstacles preventing them from joining; and (c) whether the Ministry will consider having a listing of which GPs are onboard, for residents' easy reference.

Mr Ong Ye Kung: As part of the preparation of the roll-out of Healthier SG, the Ministry of Health (MOH) has been engaging general practitioners (GPs) through different channels, to encourage them to join Primary Care Networks. Today, over half of GPs have done so, and we expect the numbers to rise. There are some concerns expressed by GPs, although these may or may not be the reasons for not joining. These include digitalisation, administration of Healthier SG benefits including drug subsidies and the impact on operating costs and patient volume. These concerns are being addressed. A list of participating GP clinics will be available on HealthHub when residents register for Healthier SG.

INTERIM ACCOMMODATION FOR APPLICANTS OF HDB BTO FLATS UNDER PARENTHOOD PROVISIONAL HOUSING SCHEME WHOSE FLATS ARE DELAYED

64 **Ms Joan Pereira** asked the Minister for National Development whether HDB will allow applicants of the Parenthood Provisional Housing Scheme, whose BTO flats are delayed, to select interim accommodation sites whose expiry dates are before the completion of their BTO flats.

Mr Desmond Lee: The intent of the Parenthood Provisional Housing Scheme (PPHS) is to provide an additional temporary housing option for families awaiting the completion of their new Housing and Development Board (HDB) flats.

PPHS applicants who are shortlisted for flat selection can only select a PPHS flat if the site expiry date is at least four months after the completion date of their new flat. This is to avoid the situation where the family has to move out from their PPHS flat before their new flat is ready and source for alternative accommodation then. Families are encouraged to check the site expiry dates of the flats available, which are shown on HDB's website, before they apply.

While we are on track to increase the PPHS supply from about 800 units in 2021 to 1,800 in 2023, the supply remains limited, and we will not be able to offer a PPHS flat to every applicant. We encourage families awaiting the completion of their new flats to seek other interim housing arrangements where possible, such as staying with their family or renting on the open market.

Low-income households with no other temporary housing options can approach HDB for assistance and HDB may offer them Interim Rental Housing on a case-by-case basis.

POST COVID-19 RESUMPTION OF BUILDING OF NEW MOSQUES

65 **Dr Shahira Abdullah** asked the Minister for Social and Family Development and Minister-in-charge of Muslim Affairs as the plans to build new mosques, including one in Tampines North, have been deferred in the light of the COVID-19 pandemic, when will such plans likely be reviewed again.

Mr Masagos Zulkifli B M M: The Islamic Religious Council of Singapore (MUIS) utilises the Mosque Building and Mendaki Fund, or MBMF, for the building of new mosques and the upgrading of existing ones. Previously in May 2021, we announced that plans to build new mosques, including in Tampines North, will be deferred and reviewed when the economy recovers, with MUIS prioritising the upgrading plans for existing mosques. For example, MUIS will be working towards securing longer leases for Masjid Tentera Diraja and Masjid Ahmad Ibrahim and upgrading both mosques.

Given that needs in the religious sector are being reviewed, together with the funding required, MUIS will be working with the relevant agencies to conduct a fresh needs assessment for all infrastructure, including demand for and supply of prayer spaces. The study will also take into consideration the impact of the pandemic on the construction industry, which has resulted in higher construction costs.

AUTOMATIC EXTENSION OF START-UP GRANT FOR PRESCHOOLERS TO FAMILIES ON COMCARE SHORT-TO-MEDIUM-TERM ASSISTANCE OR LONG-TERM-ASSISTANCE

66 **Mr Don Wee** asked the Minister for Social and Family Development whether Start-up Grant for pre-school children can be automatically provided to families which are receiving ComCare Short-to-Medium-Term Assistance or Long-Term-Assistance.

Mr Masagos Zulkifli B M M: Families under ComCare assistance automatically qualify for the Kindergarten Fee Assistance Scheme (KiFAS) start-up grant when they enrol in Anchor Operator (AOP) and the Ministry of Education (MOE) Kindergartens. Likewise, ComCare families who are first-time Child Care Financial Assistance (CCFA) applicants automatically qualify for the CCFA start-up grant when they enrol in eligible childcare centres.

EFFECTIVENESS OF SCALE-UP SG SCHEME IN ACCELERATING GROWTH OF HIGH-POTENTIAL LOCAL COMPANIES

67 **Mr Liang Eng Hwa** asked the Minister for Trade and Industry (a) whether he can provide an update on the Scale-up SG scheme, an Enterprise Singapore programme to accelerate the growth of high-potential local companies and help them expand globally; and (b) whether the scheme has achieved its intended outcomes.

Mr Gan Kim Yong: Scale-Up SG is Enterprise Singapore (ESG)'s flagship programme to support local companies with high-growth potential to scale effectively, and become leaders in their fields and future global champions. Participants work closely with ESG and programme partners on management development, business innovation, market penetration and other areas that will help accelerate their growth. As these companies grow, they will contribute to Singapore's economy, create good jobs for Singaporeans and strengthen the Singapore brand.

We have taken in seven cohorts – a total of 80 enterprises – into the programme since 2019. It will take time – perhaps years, for these companies to reach their fullest potential.

Nevertheless, we are seeing some promising signs. For example, among the first three cohorts of the programme, 85% have created new businesses or products, and more than half have expanded into new overseas markets. The companies have also collectively created some 500 professional, managerial, executive and technician (PMET) jobs. ESG is gathering feedback from participating companies to refine the programme and develop new tools to support their growth.

AUDITS ON TRANSIT LINK TO ENSURE TRANSPORT FARES ARE CHARGED ACCORDING TO PUBLIC TRANSPORT COUNCIL-APPROVED FARES

68 **Mr Lim Biow Chuan** asked the Minister for Transport whether regular audits are carried out on Transit Link to ensure that transport fares are charged accurately based on fares approved by the Public Transport Council.

Mr S Iswaran: The Public Transport Council (PTC), the Land Transport Authority (LTA), TransitLink and public transport operators are responsible for the implementation of public transport fares in the system. TransitLink is the appointed service provider for ticketing services.

Based on the current process for the opening of new MRT stations and Fare Review Exercises, the transport fares that have been approved by PTC will be reviewed by TransitLink and public transport operators before the fare table is updated into the ticketing system. Checks are done to ensure that the new fares are correctly implemented at all stations. TransitLink also conducts regular audits on its systems and processes, including fare collection.

CHILD PROTECTION SERVICES CASES REPORTED BY VICTIMS, FAMILY MEMBERS, MEMBERS OF THE PUBLIC AND COMMUNITY PARTNERS

69 **Mr Louis Ng Kok Kwang** asked the Minister for Social and Family Development in each year for the past five years, how many of the child protection investigations made by the Child Protective Service (CPS) have been reported by (i) the victims themselves (ii) family members (iii) concerned members of the public and (iv) CPS partners in the community.

Mr Masagos Zulkifli B M M: The Ministry of Social and Family Development (MSF)'s Child Protective Service (CPS) investigates cases involving serious abuse or neglect of children and young persons. There has been an increase in public awareness of child abuse over the years and reporting of violence has been made easier through the National Anti-Violence and Sexual Harassment Helpline launched in 2021.

Direct reports to CPS by children, family members and members of public made up less than 0.5%, 1.5% and 1.5% of CPS investigation cases. The remaining cases came from our community touchpoints such as preschools, schools, healthcare facilities, Police and social service agencies. These touchpoints would typically have received the initial information from the child or a close family member.

REVIEW OF NATIONAL BIODIVERSITY STRATEGIES AND ACTION PLANS

70 **Mr Louis Ng Kok Kwang** asked the Minister for National Development following the Global Biodiversity Framework adopted at the UN biodiversity summit in Montreal in December 2022 (a) what steps does the Ministry intend to take to review our national biodiversity strategies and action plans; and (b) what is the timeline for Singapore's submission of its national action plan.

Mr Desmond Lee: To strengthen international efforts to conserve biodiversity, the recently adopted Kunming-Montreal Global Biodiversity Framework sets out 23 targets to be achieved by 2030. These are global rather than national targets, and countries are expected to contribute towards the targets according to their national circumstances, priorities and capabilities.

In Singapore, our National Biodiversity Strategy and Action Plan sets out a framework to guide biodiversity conservation efforts locally and is in line with our international commitments on biodiversity conservation.

Through this Plan and the Nature Conservation Masterplan, Singapore will contribute towards the global targets under the Kunming-Montreal Global Biodiversity Framework, taking into account our unique circumstances as a small, densely populated city-state. For example, as part of our City in Nature efforts, we are safeguarding more green spaces where possible, establishing additional nature parks, restoring core habitats, and conducting species recovery. These efforts improve access to nature and its benefits, while helping to conserve our native biodiversity. To mitigate the impact of climate change on biodiversity, we are also integrating greenery into our urban environment and planting an additional one million trees between 2020 and 2030.

Building on our existing efforts, the National Parks Board (NParks) will work closely with relevant agencies and stakeholders to update our National Biodiversity Strategy and Action Plan and develop national targets to further contribute to the Kunming-Montreal Global Biodiversity Framework. We aim to submit our updated Plan prior to the 16th meeting of the Conference of the Parties to the Convention on Biological Diversity in 2024.

REVIEW OF ELIGIBILITY INCOME THRESHOLD FOR MUIS' FINANCIAL ASSISTANCE SCHEME

71 **Mr Muhamad Faisal Bin Abdul Manap** asked the Minister for Social and Family Development and Minister-in-charge of Muslim Affairs with regard to the Islamic Religious Council of Singapore's (MUIS) financial assistance scheme (a) when was the eligibility income threshold last reviewed; and (b) whether there are plans to review again, in light of the inflation in costs of living.

Mr Masagos Zulkifli B M M: The Islamic Religious Council of Singapore (MUIS) provides zakat financial assistance to eligible beneficiaries and supplements the main support provided from national social assistance efforts, such as ComCare.

MUIS regularly reviews the zakat financial assistance scheme to ensure that it continues to support the poor and needy in the community. In 2018, the income eligibility for zakat financial assistance was increased from a gross household per-capita-income (PCI) of $350 to $400.

MUIS will continue to work closely with both national and social service agencies to ensure that the zakat beneficiaries are able to access the available network of support.

CLIMATE ACTION TRACKER'S ASSESSMENT OF SINGAPORE'S CLIMATE TARGETS AND POLICIES

72 **Mr Dennis Tan Lip Fong** asked the Minister for Sustainability and the Environment (a) whether the Government is aware of the Climate Action Tracker's (CAT) assessment of Singapore's climate targets and policies as of November 2022 and, if so, what are its views; (b) whether the Government has formally engaged CAT on this assessment and, if so, what is CAT’s response to the feedback and clarifications; and (c) whether the Government intends to adjust its climate change plans, strategy, targets or goals, in light of CAT’s assessment.

Ms Grace Fu Hai Yien: We are aware of the Climate Action Tracker (CAT)'s latest assessment of Singapore's climate targets and policies. They had published an earlier rating in September 2021. Over the past year, we have raised our national commitments on climate action, backed up by new policies and plans. This includes our updated Nationally Determined Contribution for 2030, our net zero by 2050 target, significantly raising the carbon tax, new targets for carbon capture, utilisation and storage and low-carbon electricity imports, as well as the launch of our National Hydrogen Strategy. It is, therefore, puzzling why these improvements have not been fully reflected in CAT's latest "policies and plans" rating for Singapore.

CAT has also maintained its "fair share target" rating of Singapore as "critically insufficient" despite acknowledging Singapore's unique circumstances, particularly our limited access to alternative energy sources. As this limitation is not factored into CAT's "fair share target" assessment framework, their stated methodology would appear incompatible with Article 4.10 of the United Nations Framework Convention on Climate Change which recognises such constraints.

The National Climate Change Secretariat (NCCS) had previously engaged CAT regarding our unique national circumstances, policies and plans. Following CAT's latest assessment, NCCS has reached out to CAT again to seek clarifications on its methodology and assessment, including how Singapore's latest policies and plans have been factored into its assessment. We have yet to receive CAT's response as of 5 January.

The Government does not formulate our climate plans and policies based solely on the assessment of any single index, such as the CAT. While we do use such indices for reference, our policies and plans will continue to be crafted based on our national interests, taking into account our national circumstances, and guided by our vision and commitment to doing what is best for Singapore and Singaporeans, while contributing to concerted global efforts.

This House has had multiple robust debates regarding our climate targets and initiatives, including Parliamentary Motions on climate change, dedicated Green Plan segments during Committee of Supply debates in 2021 and 2022, and most recently during the second reading of the Carbon Pricing (Amendment) Bill. It should be clear to this House and Singaporeans that we have taken decisive steps towards reaching net zero and that our targets, policies and plans reflect Singapore's commitment to international climate action.

REPORTS OF QUEUE-JUMPING BOT SERVICES TO SECURE DRIVING SIMULATOR BOOKING SLOTS AT DRIVING SCHOOLS

73 **Mr Melvin Yong Yik Chye** asked the Minister for Home Affairs (a) whether the Singapore Police Force has received any reports of queue-jumping bot services being used to secure driving simulator booking slots at driving schools; and (b) how does the Ministry intend to tackle this issue.

Mr K Shanmugam: We are aware of the use of queue-jumping bots to secure driving simulator slots. This is not allowed by the driving schools. Learners who use such bots may have their account suspended or terminated.

The Traffic Police has been working with the driving schools to prevent the use of such bots. For example, incorporating anti-bot solutions into the booking platforms and limiting multiple logins in a day from a single Internet Protocol address.

GOVERNMENT SCHOLARSHIPS FOR ENCOURAGING STUDENTS TO WORK WITH LOCAL SMES

74 **Mr Leon Perera** asked the Minister for Trade and Industry (a) whether the Government administers any scholarships aimed at encouraging students to work with local SMEs; and (b) if not, what is the rationale for ending the administration of such scholarships.

Mr Gan Kim Yong: The Government partners sponsoring companies, including local small- and medium-sized enterprises (SMEs), to award the Singapore-Industry Scholarships (SgIS) to Singaporeans undertaking their undergraduate studies. After graduating, SgIS scholars contribute to a range of industries, including infocomm and media, lifestyle and food, electronics, and supply chain management. In addition, there are other industry-specific scholarships offered by sector agencies which local SMEs can tap on, such as the SG Digital Scholarships offered by the Infocomm Media Development Authority (IMDA).

Besides scholarships, EnterpriseSG and the Ministry of Education (MOE) also partner local SMEs and other companies on various talent development programmes to help them attract and develop young talent. This includes the Global Ready Talent Programme which encourages and supports young Singaporeans to undertake local and overseas internships in our Singapore enterprises, as well as Work-Study Programmes where students from our educational institutes learn through structured on-the-job training.

STANDARD DEFINITION OF EXCESSIVE NOISE TO KEEP NOISE IN HDB BLOCKS WITHIN ACCEPTABLE LEVEL

75 **Mr Lim Biow Chuan** asked the Minister for National Development whether HDB will introduce an excessive noise definition by decibels so that there is a quantitative method to assess whether the noise levels from neighbouring flats are acceptable and to ensure noise is kept within the acceptable level.

Mr Desmond Lee: The National Environment Agency (NEA) has established noise limits by decibels to regulate noise level from construction sites and factory premises in Singapore. However, there are currently no established noise limits for neighbourhood noise generated by residents.

The Community Advisory Panel on Neighbourhood Noise, which was convened by the Municipal Services Office and the Ministry of Culture, Community and Youth in April last year, has recommended for a quantitative noise threshold in the form of decibels to help in the assessment of egregious cases of neighbourhood noise. The Ministry of National Development (MND) is currently studying the recommendations from the Panel and will provide a response when ready.

Neighbourhood noise is a contextual issue. We would need to consider other factors that impact how a resident perceives noise as acceptable or unacceptable, which go beyond a set of quantitative indicators. There is general consensus that loud noises during quiet hours are not acceptable, but on other types of community sounds, there is diversity in views as to whether these are reasonable and considered noise. We need to take these into consideration in studying enhanced measures to address community noise issues.

MEASURES TO IMPROVE SUSTAINABILITY EFFORTS AND REDUCE CARBON FOOTPRINT IN INDUSTRIAL SECTOR

76 **Dr Lim Wee Kiak** asked the Minister for Trade and Industry what measures are being implemented to improve sustainability efforts and reduce the carbon footprint in the industrial sector specifically.

Mr Gan Kim Yong: Singapore has committed to achieving net-zero emissions by 2050 and has put in place various measures to achieve this target.

We are decarbonising our energy sources progressively, starting with greater use of locally generated solar power. We also aim to achieve four gigawatts of imported electricity by 2035 and diversify to new sources of green energy like hydrogen.

We launched our National Hydrogen Strategy in October last year. The strategy outlined the steps we will take to develop low-carbon hydrogen as a decarbonisation pathway for Singapore. This includes manufacturing sectors where hydrogen can potentially serve as either a low-carbon feedstock or fuel to reduce the carbon footprint of industrial activities.

At the sectoral level, the economic agencies are working closely with emissions-intensive industries to restructure their activities towards greater sustainability. As part of Sustainable Jurong Island, the Economic Development Board (EDB) is working with the Energy and Chemicals sector to increase the production of sustainable products, such as high-value specialty chemicals and materials and bio-based fuels and chemicals. We are also collaborating on system-wide solutions like increased renewable deployment and carbon capture, utilisation and storage (CCUS).

At the enterprise level, the Government has introduced schemes, such as the Resource Efficiency Grant for Emissions (REG(E)) and Energy Efficiency Fund (E2F) to help companies become more energy efficient. Under the Enterprise Sustainability Programme (ESP), we also provide capability development and funding support for companies to develop their sustainability strategies.

The Government will continue to work closely with and support the industry in the transition towards a low-carbon economy.

KEEPING FOOD PRICES AFFORDABLE

77 **Mr Shawn Huang Wei Zhong** asked the Minister for Trade and Industry what are the measures taken to ensure that food remains affordable in 2023, given that the Consumer Price Index for food increased by 7.3% year-on-year as reported in November 2022 by the Department of Statistics.

Mr Gan Kim Yong: Between January and November 2022, global food prices rose by 15.9% compared to the same period of the previous year. As Singapore imports most of our food supplies, we are inevitably experiencing higher food prices as well as price fluctuations.

The Government has put in place several measures to mitigate the effects of rising food prices. The first is having a strong Singapore dollar. The last five rounds of tightening of Singapore's exchange rate-centred monetary policy have helped to moderate the pass-through effects of external inflationary pressures.

Second, we continue to diversify our sources of food supply to reduce our exposure to supply disruptions or price surges in specific regions or countries. We also encourage Singaporeans to consider different food choices to help manage their budget. In addition, consumers can shop wisely and stretch their dollars by using the Price Kaki App developed by Consumers Association of Singapore (CASE) to compare the prices of food items from different suppliers.

Third, the Government provides support to households to help defray their expenses. The support provided in 2022 through the various support packages covers fully the inflation in cost of living for lower-income and retiree households in 2022 on average, and over half of that for middle-income households.

In October 2022, the Government announced a further $1.5 billion Support Package. The package includes the Community Development Council (CDC) Vouchers Scheme, the latest tranche of which was just launched on 3 January 2023. All Singaporean households are eligible for a total of $300 worth CDC Vouchers in 2023 which they can use at participating hawkers, heartland merchants and supermarkets for their daily essentials.

Some companies have also, admirably, made efforts to cushion the price increase for their customers. For example, major retailers like National Trades Union Congress (NTUC) FairPrice, Sheng Siong and Giant have announced that they will be absorbing the 2023 GST increase on essential items for the first three to six months of the year.

The Government will continue to monitor the situation and is prepared to do more if necessary.

SUBSIDIES FOR MASTER'S DEGREE PROGRAMMES AT AUTONOMOUS UNIVERSITIES

78 **Ms He Ting Ru** asked the Minister for Education (a) what is the rationale behind the withdrawal of subsidies for certain master's degree programmes at the National University of Singapore; (b) whether there are similar moves to end subsidies to programmes at the other Autonomous Universities; and (c) what is the assessed impact on these programmes' accessibility to Singaporean applicants.

Mr Chan Chun Sing: The Ministry of Education (MOE) provides significant subsidies for Singaporean students in the Autonomous Universities (AUs) pursuing their first undergraduate qualification and selected post-graduate courses, for example those that serve as entry requirements for certain professions such as architecture. Beyond this, the universities have autonomy to decide whether to seek MOE funding for Master's by coursework programmes, based on considerations such as the viability of offering these programmes on a non-subsidised basis.

The majority of Master's by coursework programmes at the AUs, such as the Master in Business Administration (MBA), are conducted on a non-subsidised basis today. Around 20% of Master's by coursework programmes at the AUs are subsidised by MOE.

To defray the out-of-pocket cost of pursuing a Master's by coursework programme, some AUs, such as NUS offer fee rebates to Singaporeans and permanent residents (PRs) as well as alumni. Additional university subsidies, scholarships or study awards are also available to eligible students.

Over the years, MOE has also channelled resources to provide Singaporean adult learners with more bite-sized, industry-relevant upgrading opportunities in the Institutes of Higher Learning (IHLs). Singaporeans can receive up to 90% course fee subsidies for supported modular courses, including those that stack up to postgraduate programmes. They may further offset the out-of-pocket course fees using their SkillsFuture Credit.

MOE will continue to work with the IHLs to ensure the availability and accessibility of education upgrading opportunities for Singaporeans.

ENSURING PERSONAL MOBILITY DEVICES SOLD ONLINE COMPLY WITH SAFETY REGULATIONS

79 **Mr Gan Thiam Poh** asked the Minister for Transport (a) whether the current measures taken against the online sale of personal mobility devices are effective in ensuring that such devices comply with safety regulations; and (b) if not, whether the Government will consider taking additional steps to ensure greater compliance by online sellers of such devices.

Mr S Iswaran: Existing regulations make it illegal for retailers to display, advertise and sell non-compliant devices. In addition, the Land Transport Authority (LTA) has been working with online platforms, including Carousell, Shopee and Lazada, to rectify or take down listings of non-compliant devices, and the platforms have been cooperative in doing so. The regulatory regime was further tightened in June 2021 to require all importers of motorised personal mobility devices (PMDs) to obtain approval from LTA before importing these devices into Singapore.

After e-scooters are imported into Singapore, they are required to undergo inspections before registration. LTA will take enforcement action against owners of unregistered e-scooters, if caught riding on public paths. E-scooters are also required to undergo inspections every two years to ensure their continued compliance with regulations.

These regulations, together with enforcement and public education efforts, have resulted in a safer active mobility landscape. The average monthly number of non-compliant PMDs detected on public paths fell from about 70 in 2020 to 20 in 2022, while the total number of fires involving non-compliant PMDs fell from 42 in 2020, to 12 from January to October 2022. These numbers would include PMDs which have been modified illegally by the users.

PMD businesses and users both have a role to play in ensuring their devices comply with regulations. All users must use their devices safely and responsibly. LTA will continue to monitor the PMD landscape and consider further safeguards if necessary.

REVIEW OF ELIGIBILITY INCOME THRESHOLD FOR TERTIARY TUITION FEE SUBSIDY SCHEME GIVEN COST-OF-LIVING INFLATION

80 **Mr Muhamad Faisal Bin Abdul Manap** asked the Minister for Social and Family Development and Minister-in-charge of Muslim Affairs whether there is a plan to perform a review of the eligibility income threshold for the Tertiary Tuition Fee Subsidy scheme in light of the cost-of-living inflation.

Mr Masagos Zulkifli B M M: The Tertiary Tuition Fee Subsidy (TTFS) is a subsidy for the tuition fees of eligible Malay students at local institutes of higher learning such as polytechnics and universities. The TTFS quantum covers up to 100% of the tuition fees.

Currently, Malay students from households with per capita income of $2,000 and below receive the TTFS. Eligible students can also consider other assistance schemes from MENDAKI or the Ministry of Education (MOE).

The Government is committed to ensuring that Malay students in financially challenged families have access to higher education and regularly reviews the income eligibility criteria of the TTFS scheme. We will take into consideration the overall prevailing economic situation faced by families.

HELPING SELF-EMPLOYED PERSONS OR SMALL BUSINESS OWNERS WITH VEHICLE-RELATED COST INCREASES

81 **Ms Carrie Tan** asked the Minister for Transport (a) how many heavy goods vehicles and light goods vehicles are registered under self-employed persons currently; and (b) given the rise in cost of living and cost of business, whether the Ministry will consider temporary measures to reduce vehicle-related costs for self-employed persons or small business owners, such as reducing the COE prices or providing subsidies for such vehicles.

Mr S Iswaran: The vast majority of goods vehicles are registered by businesses. That said, as the Land Transport Authority (LTA) does not collect employment data for the purpose of vehicle registration, we are unable to determine whether these vehicle owners are self-employed or otherwise.

Self-employed persons and small business owners are a diverse group and have different business costs and needs. Instead of having vehicle-specific subsidies, the Government has broad-based measures to support businesses. Business owners can visit the GoBusiness portal at gobusiness.gov.sg for more information on the relevant Government schemes available.

INCLUSION OF ADULT CHILDREN'S NAMES IN ELDERLY PARENTS' HDB LOAN APPLICATIONS FOR COMPASSIONATE REASONS

82 **Mr Zhulkarnain Abdul Rahim** asked the Minister for National Development in cases where a young adult's name is included in their elderly parents' HDB loan application, whether HDB will consider setting policies or requirements whereby such loans will not count towards the loan of the adult children, especially when the circumstances of the initial housing loan are for compassionate and financial reasons.

Mr Desmond Lee: The Housing and Development Board (HDB) provides up to two housing loans to eligible Singapore Citizen (SC) households, subject to credit assessment and the prevailing mortgage loan criteria. This is generally sufficient to meet the needs of most flat buyers, including cases where a young adult's name may have been included in their elderly parents' HDB loan application. Beyond these two loans from HDB, households who require another housing loan may seek financing from the financial institutions regulated by the Monetary Authority of Singapore.

As an HDB housing loan is intended to help flat buyers finance their home purchase and each of their incomes is considered in HDB's credit assessment to derive the eligible loan amount, all flat buyers are considered to have taken the housing loan once it is disbursed.

Nevertheless, for those who have already taken two HDB housing loans, HDB does exercise flexibility on a case-by-case basis, to provide another HDB housing loan for those who have exhausted their financing options and are in urgent need of housing. These flat buyers are advised to approach HDB for assistance.

DISBURSEMENT OF HOUSING GRANTS THROUGH HOME BUYERS' CPF ACCOUNTS

84 **Mr Chua Kheng Wee Louis** asked the Minister for National Development what is the rationale for the disbursement of housing grants through home buyers' CPF accounts.

Mr Desmond Lee: All flat buyers enjoy a housing subsidy when they buy a Build-To-Order (BTO) flat from the Housing and Development Board (HDB), as HDB applies a significant subsidy to the assessed market value of the flat and prices the flat below the market. In addition, eligible first-timer (FT) flat buyers can enjoy an Enhanced CPF Housing Grant (EHG) of up to $80,000, which provides further support to lower- and middle-income families buying their first home.

On the other hand, HDB resale flats are transacted at prices mutually agreed upon by flat sellers and buyers. Eligible FTs buying a resale flat can receive up to $160,000 in housing grants. This comprises a Central Provident Fund (CPF) Housing Grant of up to $50,000, EHG of up to $80,000 and Proximity Housing Grant of up to $30,000.

Housing grants are credited into an eligible flat buyer's CPF Ordinary Account so that the funds are set aside for the flat purchase. The housing grants can be used for downpayment, as well as capital payment of the balance purchase price to reduce the housing loan amount required. Upon disposal of the flat, the housing grants will be returned to the owner's CPF account according to the prevailing CPF rules, to help Singaporeans with their housing, healthcare and retirement needs.

AUDITS FOR GOVERNMENT E-TRANSACTIONS

85 **Ms Ng Ling Ling** asked the Deputy Prime Minister and Minister for Finance (a) what is the level of electronic audit capability within the Auditor-General's Office (AGO) to ensure that Government e-transactions with residents are processed accurately; and (b) will there be specific sections in the AGO's report providing audit review findings on Government-related e-transactions for greater accountability and assurance to the public.

Mr Lawrence Wong: The Auditor-General's Office (AGO) has enhanced its data analytics capabilities and is able to review large volumes of financial data in public sector agencies, to ensure that their financial transactions with businesses and individuals are processed and recorded correctly. AGO also audits controls of IT systems in relation to the financial accounts and electronic financial transactions of public sector agencies.

AGO uses a risk-based approach to identify the agencies and areas to audit each year. This includes electronic transactions, such as the processing of electronic invoices and payments to Government suppliers, and electronic fees and payments made by the public. The key findings are highlighted in AGO's annual report.

COST FOR ACQUIRING AND MAINTAINING FOUR INVINCIBLE-CLASS SUBMARINES

86 **Mr Gerald Giam Yean Song** asked the Minister for Defence (a) what is the total cost of acquiring the four Invincible-class submarines; (b) what is the annual cost of their maintenance; (c) how does this compare with the total cost of ownership of the current Archer-class and Challenger-class submarines; and (d) what are the reasons why the Archer-class and Challenger-class submarines have to be replaced.

Dr Ng Eng Hen: As a general rule, the Ministry of Defence (MINDEF) does not provide the precise amounts for cost of acquisition or maintenance of our military assets as it might indirectly disclose the capabilities of components, such as added weapon or protection systems. But taking reference from other militaries of Turkey and Korea that have acquired similar submarines, each submarine costs around $600 million at the time of purchase, or $2.4 billion for a fleet of four submarines ordered. This amount is comparable to a fleet of 12 F15s in the Republic of Singapore Air Force (RSAF). Maintenance cost per year is usually 2% to 3% of the capital cost of platforms.

These new four Invincible-class submarines will increase considerably the Singapore Armed Forces (SAF)'s ability to maintain maritime security in our region, one of the world's busiest sea lines of communication. They will replace the Challenger and Archer submarines that are now more than 60 years old and 40 years old respectively.

The Republic of Singapore Navy (RSN) bought these older submarines to gain experience and expertise. Having operated them for over 20 years, it is timely to now acquire the new Invincible-class submarines that are better suited to our operational environment and security challenges for the next 30 years.

NUMBER OF APPLICANTS PER HDB BTO BLOCK FOR FIRST-TIMER FAMILIES AND SINGLES

87 **Mr Chua Kheng Wee Louis** asked the Minister for National Development from 2018 to 2022, what is the annual number of applicants per HDB BTO flat for first-timer (i) family and (ii) single applicants.

Mr Desmond Lee: From 2018 to 3Q 2022, the annual number of unique first-timer (FT) family applicants per 3-room and larger Build-To-Order (BTO) flat allocated to them ranged from 1.9 to 3.3. Across the same time period, the annual number of unique FT single applicants per 2-room (2R) Flexi flat allocated to them ranged from 2.0 to 7.0.

As 2R Flexi flats are less popular among FT families, some of the 2R Flexi flats allocated to FT families have subsequently been allocated to other buyer groups, such as singles.

To meet the strong housing demand, we have launched more than 23,000 flats in 2022 and will launch up to 23,000 flats in 2023. We are also prepared to launch up to 100,000 flats in total from 2021-2025, if needed. The Ministry of National Development (MND) and the HOusing and Development Board (HDB) will continue to monitor the demand closely and make the necessary adjustments to meet the housing needs of Singaporeans, especially those seeking to buy their first homes.

RATIO OF STUDENT WELFARE OFFICERS TO STUDENTS IN PRIMARY AND SECONDARY SCHOOLS

88 **Mr Louis Ng Kok Kwang** asked the Minister for Education in each year for the past five years, what is the median and average ratio of student welfare officers to students in (i) primary schools and (ii) secondary schools respectively.

Mr Chan Chun Sing: Student Welfare Officers (SWOs) only support students who are absent from school for prolonged periods of time, those with brushes with the law and under probation, or under child protection. The needs of the schools vary, and it is not meaningful to look at averages across schools.

Taking a needs-based approach, primary and secondary schools with a higher number of such students are resourced with one or two SWOs each. There are 102 school-based SWOs currently.

Schools without a school-based SWO have a team of staff comprising teachers and school counsellors to support students who are at risk of not completing school. The Ministry of Education (MOE) also deploys roving SWOs to support these schools. Currently, there are 21 roving SWOs.

MOE will continue to periodically review the number of SWOs needed to support our students and work with other partner agencies to help uplift these students.

WRITTEN ANSWERS TO QUESTIONS

PROPOSAL TO INCREASE NUMBER OF POLLING STATIONS FOR CONVENIENCE OF SENIOR CITIZENS

1 **Mr Gan Thiam Poh** asked the Prime Minister whether the Elections Department will consider increasing the number of polling stations for the convenience of the increasing number of senior citizens.

Mr Chan Chun Sing (for the Prime Minister): The Elections Department (ELD) regularly reviews the number, locations and design of polling stations to improve accessibility for voters, especially the elderly and those with mobility issues. The number of polling stations has increased over the past few elections, from 732 at General Election (GE) 2011 to 832 at GE 2015, and 1,097 at GE 2020. ELD plans to further increase the number of polling stations at the next election. The actual number is still to be finalised.

GROWING POOL OF FINANCIAL PROFESSIONALS DUE TO OUTFLOW OF TALENT JOINING SINGAPORE-BASED SINGLE FAMILY OFFICES

2 **Mr Yip Hon Weng** asked the Prime Minister with the increase in Singapore-based Single Family Offices (a) how many financial professionals have left financial institutions to join these family offices; (b) what are the common reasons for the job switch; (c) how does the outflow of talent impact our local financial institutions and in turn, our global economy hub status; and (d) whether the Government plans to take measures to encourage the retention of top financial talents or grow the pool of financial professionals in Singapore.

Mr Tharman Shanmugaratnam (for the Prime Minister): Data on the number of individuals who leave financial institutions (FIs) to join Single Family Offices (SFOs) is not available. But the Monetary Authority of Singapore (MAS) estimates that the number of investment professionals employed at SFOs is about 1% of the total number of individuals employed by FIs in 2022. There is no indication of a sizeable outflow of talent from the financial sector to SFOs or adverse impact on the financial sector's hub status. The growth of the SFO industry has also been complementary to Singapore's value proposition as a global wealth management hub.

MAS has been working actively with the financial industry over the years to build a strong pipeline of professionals who can take on leadership roles as well as specialised jobs in the financial sector. The various measures that have been put in place and the outcomes achieved have been elaborated on several occasions in this House[1].

In the specific area of SFOs, MAS and the Institute of Banking and Finance (IBF) launched two skills maps in 2021 that set out the competencies that employees of SFOs and external service providers, including private banks, tax advisory firms and legal firms advising the SFOs, should acquire. These skills maps are used by training providers such as the Wealth Management Institute (WMI) and the SMU Business Families Institute to develop relevant training programmes, with co-funding of training fees provided by schemes administered by MAS.

MAS and IBF will continue to work with FIs and tripartite partners to develop and grow the local talent pool to meet the financial sector's needs, including that of SFOs.

Note(s) to Question No(s) 2:

[1] https://www.mas.gov.sg/news/parliamentary-replies/2022/reply-to-parliamentary-question-on-beneficiaries-and-targeted-competencies-under-talent-and-leaders-in-finance-programme; https://www.mas.gov.sg/news/parliamentary-replies/2022/reply-to-parliamentary-question-on-financial-sector-development-fund-schemes; https://www.mas.gov.sg/news/parliamentary-replies/2021/reply-to-parliamentary-question-on-appointments-of-top-leaders-at-financial-institutions; https://www.mas.gov.sg/news/parliamentary-replies/2020/reply-to-parliamentary-questions-on-singaporeans-employed-in-financial-services-sector.

PARTICIPATION IN INTERNATIONAL FUSION REACTOR PROJECTS AND AVAILABILITY OF FUNDING

3 **Mr Gerald Giam Yean Song** asked the Prime Minister with regard to the recent experimental developments in fusion and the Government's previously stated aims to look into nuclear fusion as a source of electricity generation (a) whether the National Research Foundation is looking to participate in any international fusion reactor projects, like the International Thermonuclear Experimental Reactor (ITER), to allow Singaporean researchers direct access to the data and latest developments in the field; and (b) if so, what projects have been looked into and how much funding is being provided.

Mr Heng Swee Keat (for the Prime Minister): The National Research Foundation is not currently participating in any international fusion reactor projects. Nonetheless, as part of our overall efforts of keeping abreast with the latest progress in nuclear technologies, we are monitoring global developments related to fusion, including at the International Thermonuclear Experimental Reactor (ITER), to identify where Singapore can participate and contribute meaningfully.

The latest development, in which researchers produced for the first time a small fusion reaction that generates more energy than it consumes, is a significant scientific advancement. However, more work needs to be done to achieve a much higher scale of net energy gain over a sustained period, for fusion to generate electricity in a commercially viable manner.

We will continue with our efforts to better understand the evolving nuclear science and technology by supporting research in relevant areas of nuclear science and engineering, and training a pool of scientists and experts through education programmes and collaborations with overseas nuclear technology partners.

DATA ON FULL-TIME AND RESERVIST NATIONAL SERVICEMEN WHO PASSED AWAY WHILE IN SERVICE OR SUFFERED PERMANENT DISABILITY AND COMPENSATION PAID

4 **Ms Hazel Poa** asked the Prime Minister (a) over the last 20 years, how many full-time and reservist National Servicemen in the SAF, SPF and SCDF respectively have (i) passed away while in service or (ii) suffered permanent disability from a service injury; and (b) what is the amount of compensation paid to the servicemen in these cases respectively.

Dr Ng Eng Hen (for the Prime Minister): Every year, approximately 300,000 male Singaporeans and Permanant Residents (PRs) perform their National Service (NS) duties in the Singapore Armed Forces (SAF), the Singapore Police Force (SPF) and the Singapore Civil Defence Force (SCDF). They train, serve and respond as frontline troops in defending our nation, preserving law and order and dealing with civil emergencies.

Over the last 20 years, a total of 42 national servicemen passed away due to service – 35 in the SAF, four in the SPF and three in the SCDF. Of these, a total of six deaths – two SAF, three SPF and one SCDF – were due to traffic accidents on the way to or from work or while on official duties, which are covered under the Ministry of Defence (MINDEF)'s and the Ministry of Home Affairs (MHA)'s compensation framework.

The corresponding figure over the same period for permanent disability to the brain, spinal cord, eyes or limbs due to serious service-related injuries totalled 52 cases – 43 in the SAF, four in the SPF and five in the SCDF. Of these, a total of 11 cases – eight SAF, one SPF and two SCDF – were due to traffic accidents.

The proportions of deaths and permanent disability due to service within the SAF, SPF and SCDF are, therefore, 0.001%, 0.001% and 0.002% respectively.

While both the rates of death and permanent disability due to service are low with reference to international or local benchmarks of comparable activity, the SAF and Home Team constantly strive to achieve a zero-fatality rate. Every incident is investigated at the highest levels of command, with corrective measures taken to improve the safety under which our national servicemen to train and operate.

Every national serviceman is covered by injury and life insurance, bought on their behalf by MINDEF and MHA. Since 1 January 2023, the coverage under both policies has been doubled from a maximum of $150,000 to $300,000, providing a higher baseline pay out. In addition to this basic tier, further compensation is provided depending on the degree of disability and circumstances of injury or death.

Total compensation for service-related injuries and deaths takes reference from industrial benchmarks such as the Work Injury Compensation Act (WICA), but is set several times higher to reflect the mandatory nature of NS. The amounts vary considerably due to individualised circumstances and is reflected by the wide range of payouts, from several thousand dollars to more than $1.5 million, for deaths or permanent disability due to operations or training. For the same injury and comparable circumstances, the total compensation provided to national servicemen, is about four times of the amounts paid under the WICA.

Servicemen who sustain service-related injuries are also provided with free medical treatment for their injury for as long as is medically necessary, at SAF/SPF/SCDF medical facilities and public healthcare institutions.

HIGHER REBATES FOR PROPERTY TAX FOR OWNER-OCCUPIED HDB FLATS TO OFFSET INCREASE IN PROPERTY TAXES

5 **Ms Joan Pereira** asked the Deputy Prime Minister and Minister for Finance whether the Ministry will consider providing higher rebates for property tax for owner-occupied HDB flats in addition to the one-off property tax rebate of up to $60 to offset the increase in property taxes.

Mr Lawrence Wong: Property Tax (PT) is assessed annually based on the annual value (AV) of the property, which is based on the prevailing rental market conditions. The AVs for Housing and Development Board (HDB) properties have largely remained unchanged for the last five years. But they have moved up recently and that is why the PT payable will have to increase in 2023. But all 1- and 2-room HDB owner-occupiers will continue to pay no property tax because their revised AVs remain below $8,000.

To further cushion the impact, the Government is providing a one-off 60% PT rebate to all owner-occupied residential properties, capped at $60. We have sized the rebate based on our overall fiscal considerations, and also to provide more support for households living in HDB flats with lower AVs. For example, the PT payable for owner-occupied 3-room HDB flats will range from $21 to $40 per annum after rebate. In comparison, the PT payable for 5-room/executive HDB flats will be $148 to $225 per annum after rebate.

Our PT regime remains progressive, with higher rates applied to residential properties with higher AVs. In addition, non-owner-occupied residential properties pay higher PT. This is part of a fair system of taxation, where everyone will contribute, but those with greater means will contribute more.

REASONS FOR CAPITAL INJECTIONS INTO TEMASEK HOLDINGS IN LAST 20 YEARS

6 **Mr Leong Mun Wai** asked the Deputy Prime Minister and Minister for Finance (a) in the last 20 years, what is the total amount of capital injection by the Ministry into Temasek Holdings; and (b) what are the reasons for the capital injections.

Mr Lawrence Wong: As shareholder of Temasek Holdings, the Ministry of Finance (MOF) makes capital injections into Temasek through investments in new Temasek shares. Over the last 20 years, MOF has invested about S$70 billion in new Temasek shares. Of this, about S$50 billion was from Temasek's dividends to the shareholder. These investments in Temasek's shares are reflected in Temasek's audited accounts, which are public information.

All investments in Temasek's shares are done as part of the Government's decision to allocate funds across the three investment entities in its portfolio – Temasek, the Government of Singapore Investment Corporation (GIC) and the Monetary Authority of Singapore (MAS). These decisions take into account the Government's liquidity needs and the long-term risk-adjusted expected returns of the entities.

Temasek's reported Total Shareholder Returns, which gives a measure of its performance, is computed by deducting any capital injections from the Government. Hence, the Government's investments in Temasek's shares do not affect how Temasek's investment returns are computed.

TOP FIVE OFFENCES COMMITTED BY PLATFORM DELIVERY RIDERS IN LAST THREE YEARS

7 **Mr Saktiandi Supaat** asked the Minister for Home Affairs (a) in each of the last three years, what are the top five most common offences that platform delivery riders have been charged with or issued a summons for; and (b) whether the Ministry has considered making delivery platforms vicariously liable for the regulatory and other offences committed by their riders so as to align the incentives for the rider and the platform to comply with laws and regulations.

Mr K Shanmugam: The Police do not track the offences committed by platform delivery riders.

In general, the party responsible for committing the offence would be liable for the offence. The law of vicarious liability will not extend to making the employer liable for offences, such as beating a red light or speeding – unless the employer told or encouraged the offender to do so.

DATA ON MEN ARRESTED FOR SERIOUS OFFENCES PUNISHABLE BY JUDICIAL CANING AND THOSE INVOLVED IN SEXUAL OFFENCES

8 **Dr Tan Wu Meng** asked the Minister for Home Affairs since 2012 (a) how many men have been arrested for serious offences punishable by judicial caning; (b) how many were under the age of 50 at the time of the offence; (c) how many were under the age of 50 at the time of the offence but subsequently over 50 years of age (i) at the time of arrest and (ii) at the time of sentencing; and (d) of the numbers in (c), how many respectively involved sexual offences.

Mr K Shanmugam: The numbers for the entire length of the time period requested by the Member are not readily available.

Based on available data from January 2020 to November 2022, 2,234 men were arrested for serious sexual and serious hurt offences that attract the punishment of caning. These offences include rape, sexual assault, sexual penetration of minors, voluntarily causing grievous hurt and culpable homicide.

Of this number, 1,906 were at or under the age of 50 when they committed the offence. Of this number, 21 were above 50 years old when they were arrested. Out of these 21 male offenders, 17 were involved in sexual offences.

We do not have readily available data of male offenders who were below 50 years old at the time of the offence, but crossed 50 years of age by the time of sentencing.

INDIVIDUALS ABOVE AGED OF 50 SENTENCED FOR SERIOUS SEXUAL OFFENCES AGAINST YOUNG PERSONS COMPARED TO THOSE UNDER AGE 50

9 **Mr Pritam Singh** asked the Minister for Home Affairs how many individuals above the age of 50 have been sentenced for serious sexual offences against young persons compared to those under the age of 50 over the last five, 10 and 15 years respectively; (b) whether there is a trend of more individuals in their late 40s and above the age of 50 committing serious sexual offences against young persons, including family members and relatives; and (c) if so, whether the reasons behind this increase has been studied.

Mr K Shanmugam: The data for the periods of time which the Member has requested is not readily available.

Based on available data from January 2020 to July 2022, there were 12 male offenders above 50 years old at the time of sentencing who were convicted in the State Courts of serious sexual offences which attracted the punishment of caning, such as rape, sexual assault and sexual penetration of minors. In comparison, there were 86 male offenders aged 50 or younger at the time of sentencing who were convicted of such offences in the State Courts during the same period.

From January 2020 to December 2022, there were 29 male offenders above 50 years old at the time of sentencing who were convicted in the High Court of serious sexual offences which attracted caning, such as rape, sexual assault and sexual penetration of minors. In comparison, there were 100 male offenders aged 50 or younger at the time of sentencing who were convicted of such offences in the High Court during the same period.

On whether there is a trend of more individuals in their late 40s and above the age of 50 committing serious sexual offences against young persons, based on available Police arrest data from January 2020 to November 2022 of the number of persons above the age of 45 at the time of offence, there appears to be no increasing trend: 18 persons in 2020, 15 persons in 2021 and 17 persons in 2022.

REVIEW AGE LIMIT FOR JUDICIAL CANING FOR OFFENDERS AGED 50 YEARS AND ABOVE

10 **Mr Zhulkarnain Abdul Rahim** asked the Minister for Home Affairs with regard to sexual offences or violence cases involving young children (a) whether the Sentencing Advisory Panel that has been recently established will be looking into recommendations for the sentencing framework of offenders who are aged 50 years and above; and (b) whether an expanded age limit for judicial caning with appropriate medical requirements will be considered.

Mr K Shanmugam: The Sentencing Advisory Panel (Panel), chaired by Justice of the Court of Appeal Steven Chong, makes its own decisions on the areas to study and issue guidelines. In considering which areas to study, it takes into account feedback from Panel members, stakeholder agencies, as well as the public.

In any case, the question of whether to make changes to the statutory age limit for caning has been addressed previously. This was during the Second Reading of the Criminal Law (Miscellaneous Amendments) Bill in September 2021, in response to a similar suggestion to remove the age limit for the caning of serious sexual offenders.

The reasons given were: first, the number of men above the age of 50 at the point of arrest for serious offences that attract the punishment of caning, was significantly lower than that of men aged 50 and younger; second, where an offender was not eligible for caning, the Court had the discretion to impose in lieu, an additional imprisonment term of up to 12 months.

DATA ON SOLAR PANELS INSTALLED IN PRIVATE RESIDENTIAL PROPERTIES

11 **Ms He Ting Ru** asked the Minister for Trade and Industry in each of the last five years (a) whether the Government has data on (i) the number of private residential properties that have installed solar panels and (ii) the aggregate installed solar capacity for solar panels installed on such properties; and (b) if not, whether the Government will consider collecting such data to better understand the energy market and usage.

Mr Gan Kim Yong: As of Q1 2022, there were 1,891 solar photovoltaic installations in the private residential sector. The total installed capacity from the private residential sector is approximately 22.1 megawatt-peak (MWp), or 3.3% of the total installed capacity.

ENSURE COMPANIES UNDER MANPOWER STRATEGIC ECONOMIC PRIORITIES SCHEME ARE COMMITTED TO HIRING OR TRAINING LOCALS

12 **Mr Shawn Huang Wei Zhong** asked the Minister for Trade and Industry (a) how will the Ministry ensure that the companies that qualify for the Manpower for Strategic Economic Priorities scheme are training and employing locals at the right level; (b) upon approval, how will the Ministry ensure that Condition 2 of the scheme continues to be adhered to; and (c) upon renewal, how will the Ministry track the employment of locals and determine the efficacy of their training.

Mr Gan Kim Yong: This question has been addressed in the combined oral reply to Question Nos 6 to 13 on the Order Paper for the 9 January 2023 Sitting.

IMPACT OF G7 PRICE CAP POLICY ON CRUDE OIL ON SINGAPORE'S OIL AND GAS INDUSTRY

13 **Mr Shawn Huang Wei Zhong** asked the Minister for Trade and Industry whether the G7 policy to put a price cap on crude oil has any impact on Singapore's oil and gas industry.

Mr Gan Kim Yong: Given that Russian crude oil accounted for only 2% of Singapore's crude oil imports on average from 2017 to 2021, we do not expect the G7's price cap policy to have a significant direct impact on our Energy and Chemicals sector. We have also not received feedback from companies adversely affected by this policy.

We have nevertheless issued an advisory for companies to consider any potential impact on their operations that may arise from the policy. This advisory can be found on the Ministry of Trade and Industry (MTI) and Monetary Authority of Singapore (MAS) websites.

DATA ON ELECTRIC CARS REGISTERED TO HOUSEHOLDS BROKEN DOWN BY PROPERTY TYPE

14 **Ms He Ting Ru** asked the Minister for Transport in the last two years, how many electric cars are registered as belonging to (i) HDB households (ii) private landed property households and (iii) private non-landed property households respectively.

Mr S Iswaran: As of October 2022, among all electric cars registered under individual owners, about 17% were registered to Housing and Development Board (HDB) residents; about 51% were registered to private landed property residents; and about 32% were registered to private non-landed property residents.

DATA ON MOTORCARS AND MOTORCYCLES SCRAPPED IN LAST FIVE YEARS BY ENGINE CAPACITY

15 **Mr Abdul Samad** asked the Minister for Transport (a) how many motorcars and motorcycles of different engine capacity have been scrapped in the last five years; and (b) how many new COEs have been issued for both vehicle types.

Mr S Iswaran: As the vehicle growth rate is 0% per annum, the number of new Certificates of Entitlement (COEs) available each quarter is based on the number of deregistered vehicles in the last two quarters. Deregistered vehicles can either be scrapped or exported. So, to be complete, this reply will address vehicle deregistrations as a whole. From July 2017 to June 2022, about 260,000 cars were deregistered. Fifty-four percent of the cars deregistered were COE Category A cars with engine capacities of 1,600 cubic centimetres (cc) or lower. In the same period, about 65,000 motorcycles were deregistered. Seventy-six percent of the motorcycles deregistered had engine capacities of 200 cc or lower, 15% had engine capacities of 201 cc to 400 cc and 9% had engine capacities of 400 cc and above.

The COEs from these deregistered vehicles were made available for bidding from November 2017 to October 2022. During this period, about 285,000 COEs were used to register cars and about 65,000 COEs to register motorcycles. There were more cars registered than deregistered in the periods stated as many Category E COEs were used to register cars.

COES ALLOCATED TO SINGAPOREANS, PERMANENT RESIDENTS AND FOREIGNERS SINCE RESUMPTION OF COE BIDDING

16 **Mr Saktiandi Supaat** asked the Minister for Transport what is the proportion of Certificates of Entitlement (COEs) allocated to (i) Singaporeans or Permanent Residents and (ii) foreigners respectively, since COE bidding resumed after the circuit breaker period in July 2020.

Mr S Iswaran: Of the Certificates of Entitlement (COEs) allocated from July 2020 to December 2022, on average, about 63% of COEs were allocated to Singaporeans or Permanent Residents (PRs) and less than 3% were allocated to foreigners. The rest were allocated to companies.

In working out the above information, the Land Transport Authority (LTA) has identified a computational error in an earlier set of data, which mentioned that 0.5% of COEs were allocated to foreigners from 2002 to 2019, provided in response to Ms Hazel Poa's written Parliamentary Question on the allocation of COEs and published on 2 November 2020. The figure should be 2.3%, instead of 0.5%. The proportion of COEs allocated to foreigners remains low today and has not changed significantly over the years.

USEFULNESS OF TRAVEL BUDDY PROGRAMME TO PASSENGERS IN WHEELCHAIRS

17 **Mr Melvin Yong Yik Chye** asked the Minister for Transport (a) whether LTA has assessed the usefulness of SBS Transit Ltd's Travel Buddy Programme to passengers-in-wheelchair and, if so, what are its views; and (b) whether the Ministry will consider working with public transport operators to implement similar initiatives to all persons with disabilities and for such service to be available across the entire rail network.

Mr S Iswaran: SBS Transit launched the Travel Buddy Programme in December 2022 for passengers in wheelchair to navigate a public transport journey with the help of a trained travel buddy. As the initiative is newly launched, the Land Transport Authority (LTA) will work with SBS Transit to evaluate its effectiveness progressively.

The Ministry has been working with public transport operators on inclusive transport initiatives under the Caring SG Commuters Committee. Initiatives that receive positive feedback have been expanded network wide. One example is the "May I Have a Seat Please" lanyard for commuters with invisible disabilities, which started out as a trial under Go-Ahead Singapore. A second example is the listing of public transport nodes as Dementia Go-to Points which was initiated by SMRT Corporation Ltd (SMRT). LTA will continue to work with public transport operators to explore new initiatives and expand those found to be effective, to create a more inclusive public transport system for all commuters.

PERSONS CAUGHT FOR ILLEGAL AND NON-COMPLIANT USE OF PERSONAL MOBILITY DEVICES AND RANGE OF PUNISHMENT IMPOSED

18 **Mr Dennis Tan Lip Fong** asked the Minister for Transport in each year between 2020 and 2022 (a) how many persons have been caught (i) for the illegal use of Personal Mobility Devices (PMDs) on roads and footpaths respectively and (ii) for having non-compliant PMDs; (b) what is the range of punishments imposed on each of the above categories; (c) whether any PMD has been impounded for any such offences; and (d) if so, how many have been impounded under each category.

Mr S Iswaran: From 2020 to 2022, there has been a decrease in the number of offences detected where Personal Mobility Devices (PMDs) were ridden on roads/footpaths, and for non-compliant PMDs on public paths (Table 1). Non-compliant PMDs are seized if they do not comply with the device criteria for use on public paths, and PMDs detected on roads are also seized for safety reasons. As such, the number of PMDs seized would be the sum of these two figures.

Table 1: Number of offences detected from 2020 – 2022

Offences Detected[1]	2020	2021	Jan – Nov 2022
Riding motorised PMDs on footpaths	2,130	1,100	760
Riding PMDs on roads (A)	420	210	170
Non-Compliant PMDs on public paths (B)	840	520	210
Number of PMDs seized (A+B)	1,260	730	380

[1] Figures are rounded to the nearest tens

Offenders convicted of riding on the wrong paths or riding PMDs on roads may be fined up to $2,000 and/or jailed up to three months for first-time offenders. The Land Transport Authority (LTA)'s Active Mobility Enforcement Officers also conduct checks on active mobility devices, for example, PMDs, to ensure that the devices meet the requirements stipulated by LTA. Where the offence is egregious, for example, the offender committed multiple offences, LTA will investigate and where appropriate, prosecute the offenders in Court.

LTA will not hesitate to take enforcement action against errant riders, and will continue to inculcate safe riding behaviours, rules and guidelines through sustained public education and outreach efforts.

NUMBER OF PERSONAL MOBILITY AIDS USERS PROSECUTED FROM 2020 TO 2022 AND PUNISHMENTS IMPOSED

19 **Mr Dennis Tan Lip Fong** asked the Minister for Transport (a) from 2020 to 2022, how many Personal Mobility Aids (PMA) users have been prosecuted annually for the use of PMAs on roads; and (b) what is the range of punishments imposed.

Mr S Iswaran: From January 2020 to November 2022, two notices have been issued for the use of Personal Mobility Aids (PMAs) on roads and in both cases, the offenders were fined. PMA users convicted of riding on roads may face a fine of up to $2,000 and/or jailed up to three months for first-time offenders. Where the offence is egregious, for example, where the offender has committed multiple offences, the Land Transport Authority (LTA) will investigate and where appropriate, prosecute the offenders in Court.

ASSESSMENT OF TRAFFIC SIGNAL COUNTDOWN TIMERS

20 **Mr Murali Pillai** asked the Minister for Transport whether LTA will conduct a survey to assess the merits of incorporating countdown traffic signals at traffic lights for the benefit of drivers.

Mr S Iswaran: The Land Transport Authority (LTA) has assessed that traffic signal countdown timers do not necessarily improve road safety. LTA has studied the experiences of other countries and found that installing traffic signal countdown timers did not lead to any significant improvement in road safety. In fact, some jurisdictions that implemented traffic signal countdown timers eventually phased them out. This could be due to motorists speeding up to try to beat the red light, and such findings were corroborated during a six-month trial conducted by LTA at the junction of North Bridge Road and Rochor Road. Nevertheless, LTA will continue to monitor and study this and other developments in traffic design, to improve road safety for all users.

MEASURES TO ENSURE FUNERAL PARLOURS OPERATE UNDER HYGIENIC CONDITIONS, AND STORE AND TREAT BODIES RESPECTFULLY

21 **Mr Don Wee** asked the Minister for Sustainability and the Environment what enforcement measures are in place to ensure that funeral parlours operate under hygienic conditions, and store and treat the bodies respectfully.

Ms Grace Fu Hai Yien: The National Environment Agency (NEA) licenses funeral parlours with embalming or body washing facilities, and requires them to provide adequate and hygienic washing facilities, and perform thorough cleaning of the body preparation rooms after each service. NEA conducts periodic checks at licensed funeral parlours to ensure compliance with the licensing conditions and the Environmental Public Health (Funeral Parlours) Regulations. Enforcement action may be taken for non-compliance. First-time offenders may be fined up to $1,000 and repeat offenders may be fined up to $2,000 for subsequent offences.

In addition, NEA has issued guidelines on the handling of deceased persons in funeral parlours which facilitate the sharing of best practices for practitioners in the funeral services industry, to ensure high public health standards and provide dignified services to bereaved families.

INCREASING SUPPLY OF FRESH CHICKENS FROM MALAYSIA OR INDONESIA IN VIEW OF HIGHER DEMAND DURING FESTIVE SEASONS

22 **Ms Joan Pereira** asked the Minister for Sustainability and the Environment (a) whether there are ongoing efforts to further increase the supply of fresh chickens from Malaysia or Indonesia in view of the increased demand during the festive season; and (b) whether these efforts are able to keep the prices of fresh chicken in Singapore stable.

Ms Grace Fu Hai Yien: As Singapore imports more than 90% of our food, we are not able to insulate ourselves entirely from price fluctuations. Importers buffer for the expected increases in demand during festive periods by bringing in more supply from overseas ahead of time.

To ensure a stable and adequate supply of chicken, the Singapore Food Agency (SFA) works with the industry to accredit new sources of chicken that meet our food safety requirements. Today, our supply of chicken is diversified with import sources from 25 countries, including Indonesia, which was approved to export frozen and chilled chicken to Singapore in June 2022. Our overall supply of chicken is stable and SFA continues to identify and accredit new sources where possible.

The price of food items, including chicken, is subjected to global market forces of demand and supply, which could be affected by geostrategic developments, supply chain disruptions and policy decisions by foreign governments.

We encourage consumers to be flexible in opting for other forms of chicken, such as frozen or processed chicken, or other protein options.

PLANS TO BAN USE OF DISPOSABLE PLASTIC CUPS BY BUBBLE TEA SHOPS, COFFEE JOINTS AND FAST FOOD RESTAURANTS

23 **Mr Melvin Yong Yik Chye** asked the Minister for Sustainability and the Environment whether the Ministry has plans to ban the use of disposable plastic cups by bubble tea shops, coffee joints and fast food restaurants, similar to Taiwan's ban implemented with effect from 1 December 2022 aimed at reducing the use of plastic cups nationwide.

Ms Grace Fu Hai Yien: Reusables remain the more environmentally friendly option to conserve our limited resources and reduce waste. All types of disposables, regardless of whether they are made of plastic, paper or degradable materials, have an impact on the environment during their production, transportation and disposal.

While we currently do not have plans to ban the use of disposable cups, the National Environment Agency launched a nation-wide "Say YES to Waste Less" campaign in 2019 to promote the use of reusables. As part of the campaign, many food and beverage (F&B) establishments have taken the lead to offer incentives to customers who bring their own reusable cups or containers. Some F&B establishments also charge customers extra for the use of disposable containers. We encourage the public to use reusable containers when purchasing takeaway food and beverages.

NUMBER OF PRIVATE GCE "O" LEVEL EXAMINATIONS CANDIDATES BY AGE, GENDER AND SUBJECT

24 **Mr Patrick Tay Teck Guan** asked the Minister for Education what is the number and profile according to age and gender of those who took the GCE "O" Level examinations, including the subject breakdown, as private candidates annually for the 2012 to 2022 examination periods, respectively.

Mr Chan Chun Sing: The number of private candidates who have registered for the GCE "O" Level examination has declined over the past decade, from about 8,000 private candidates in 2012 to about 3,000 in the past three years.

The majority – from 75% to 80% – were 20 years old or below and about 15% were between 21 and 30 years old; 60% of the candidates were female.

Most of the private candidates sat for "O" Level English and Mathematics.

NUMBER OF PRIVATE GCE "A" LEVEL EXAMINATIONS CANDIDATES BY AGE, GENDER AND SUBJECT

25 **Mr Patrick Tay Teck Guan** asked the Minister for Education for each year from 2012 to 2022, what is the breakdown of those who have sat for the GCE "A" Level examinations as a private candidate by (i) age (ii) gender and (iii) subject respectively.

Mr Chan Chun Sing: The number of private candidates who have registered for the GCE "A" Level examination has declined over the past decade, from about 1,500 private candidates in 2012, to about 1,100 in the past three years.

Around 60% of the candidates were 20 years old or below and about 30% were between 21 and 30 years old; 60% of the candidates were male.

Most of the private candidates sat for H1 General Paper, H2 Mathematics and H2 Chemistry.

MEDIAN STARTING SALARY OF FOREIGN GRADUATES FROM LOCAL UNIVERSITIES AND POLYTECHNICS WHO ENTERED WORKFORCE

26 **Ms Hazel Poa** asked the Minister for Education (a) in each of the last 20 years, what are the numbers and percentages of foreign graduates from local universities and local polytechnics who entered our workforce respectively; and (b) what is the median starting salary of these foreign and local graduates respectively.

Mr Chan Chun Sing: The proportion of international students in our Institutes of Higher Learning (IHLs) has been 10% on average. Their employment outcomes and wages are similar to the local students.

PLATFORM TO DIGITALISE PRESCHOOL ADMINISTRATIVE FORMS

27 **Mr Don Wee** asked the Minister for Social and Family Development whether Early Childhood Development Agency (ECDA) Singapore will consider developing a platform within ECDA's Centre Management System, to digitalise preschool administrative forms so as to go green and minimise data inaccuracies.

Mr Masagos Zulkifli B M M: In 2019, the Early Childhood Development Agency (ECDA) introduced the Centre Management System (CMS) to digitalise administrative processes between all preschools and ECDA, such as licence application and renewal, as well as submission of enrolment details and subsidy applications.

Some preschools have utilised the Early Childhood Digitalisation Grant (ECDG) to adopt pre-approved digital solutions to digitalise work processes, such as online application forms or e-forms that enable preschools to manage enrolment and subsidy applications digitally. These e-forms enable direct data transfer to the CMS, eliminating the need for manual entry while improving data accuracy. Four hundred centres have already tapped on the grant support to digitalise their processes.

ECDA is currently undertaking a service journey review with a view to digitalise fully the process for parents when enrolling their child in a preschool. We agree that going digital in preschools will not only provide a more seamless and convenient experience for parents, but also improve work processes and efficiency for preschool staff. We thank the Member for the suggestion.

HARD COPY LASTING POWER OF ATTORNEY APPLICATIONS RECEIVED AND APPROVED SINCE LAUNCH OF ONLINE PLATFORM

28 **Mr Sitoh Yih Pin** asked the Minister for Social and Family Development since the launch of the Office of the Public Guardian Online on 14 November 2022 (a) what are the respective numbers of hardcopy Lasting Power of Attorney (LPA) applications (i) received and (ii) approved; and (b) what are the reasons for which the Office of the Public Guardian approves the hardcopy LPA submissions.

Mr Masagos Zulkifli B M M: The Office of the Public Guardian Online (OPGO) was launched to provide greater convenience for individuals to make a Lasting Power of Attorney (LPA). Nevertheless, as we recognise that some individuals may have difficulties with an online submission, hard copy LPA applications are accepted under exceptional circumstances. This includes cases where the personal circumstances or physical disability of the donor/donee make them unable to use OPGO. It also covers cases where the donor/donee may be ineligible for a Singpass account, as he/she is not a Singapore Citizen (SC), Permanent Resident (PR) or Long-Term Resident.

The Office of the Public Guardian has received around 330 hardcopy LPA applications since the launch of OPGO on 14 November 2022. Of these, around 70 were approved, while the remaining applications are being reviewed. For hardcopy applications that are not approved, we will offer assistance to applicants, should they require, to apply via OPGO.

APPLICATIONS FOR PURCHASE OF VEHICLES RECEIVED AND APPROVED UNDER DISABLED PERSONS SCHEME

29 **Dr Tan Wu Meng** asked the Minister for Social and Family Development regarding the purchase of vehicles under the Disabled Persons Scheme (a) annually from 2019 to 2022, how many applications have been received and how many are approved; and (b) among approved applications, what was the median time from application to approval.

Mr Masagos Zulkifli B M M: The Disabled Persons Scheme (DPS) is a means-tested scheme that supports Singapore Citizens with permanent disabilities who have been assessed to be unable to use public transport, that are buses and/or MRT, and require a vehicle to earn a living. Eligible drivers are exempted from paying the premiums for Certificates of Entitlement (COEs) and the additional registration fees (ARF) when they purchase a vehicle.

From 2019 to 2022, SG Enable received an average of 17 DPS applications a year with an average of five approvals each year.
The rejected applications were due to applicants exceeding the household income eligibility criteria or being assessed to be able to take public transport.

The median time to process an application was 47 working days, or approximately 10 calendar weeks, given the time required for verifications and clarifications with applicants and their employers.

MEASURES WHEN MORTUARIES ARE UNABLE TO COPE WITH SURGE IN DEMAND

30 **Mr Gan Thiam Poh** asked the Minister for Health what further immediate measures will the Ministry consider and take when the mortuaries in Singapore be unable to cope with a surge in demand.

Mr Ong Ye Kung: The mortuaries managed by hospitals and the Health Sciences Authority (HSA) are only meant to temporarily store deceased persons before they are claimed. There are existing processes to facilitate the timely transfer of the deceased to families for funeral preparations. In the past decade, mortuaries were able to meet the actual demand for mortuary space.

Nevertheless, the hospitals and HSA had also established contingency plans to cater to potential surge in the demand for mortuary space. This involves the deployment of mobile refrigerated containers near the existing mortuaries to add capacity.

MEDICAL CLAIMS FOR LARGER RANGE OF OUTPATIENT TREATMENTS THAT DO NOT REQUIRE HOSPITALISATION

31 **Mr Gerald Giam Yean Song** asked the Minister for Health whether there are plans to work with insurers to enable medical claims to be made for a larger range of outpatient treatments that do not require hospitalisation, thereby alleviating both the financial out-of-pocket burden of families as well as the hospital bed crunch.

Mr Ong Ye Kung: Integrated Shield Plans (IPs) are optional private health insurance products, subject to market competition and commercial considerations. They protect policyholders on top of MediShield Life, hence covering not only hospitalisation bills, but also day surgeries and selected outpatient treatments, such as kidney dialysis, cancer drug treatments and services, and radiotherapy.

In recent years, most insurers have introduced new outpatient IP benefits, such as long-term parenteral nutrition and continuation of autologous bone marrow transplant. The Ministry of Health (MOH) is constantly in dialogue with the insurers, and understand that they regularly review their coverage to account for changes to care delivery, medical advances and patient needs, while bearing in mind affordability of premiums.

CIRCUMSTANCES AND DATA ON CASES WHERE HOSPITALS ENGAGE AUTHORISED DEBT COLLECTION AGENCIES TO COLLECT ARREARS

32 **Ms Hazel Poa** asked the Minister for Health (a) in each year from 2011, what are the numbers and percentages of cases where hospitals engage authorised debt collection agencies to collect the arrears on their behalf; (b) under what circumstances will they do so; (c) what is the median hospital bill size and arrears owed in such cases; and (d) whether debt collection agencies will be engaged even when the patient is applying for MediFund and other forms of financial assistance.

Mr Ong Ye Kung: From 2017 to 2021, the median number of bills followed up upon by collection agencies (CAs) was 194,740, which is 2.44% of the total bills. These outstanding bills had a median outstanding amount of $103.86.

CAs are engaged after patients have been unresponsive to reminders via SMS, phone calls and letters for around three months. Patients applying for financial assistance will not be followed up with by CAs.

DATA ON ANNUAL LEAVE APPLICATION AND NON-WORKING REST HOURS OF JUNIOR DOCTORS IN PUBLIC HOSPITALS

33 **Mr Leon Perera** asked the Minister for Health in each of the last three years (a) what is the percentage of annual leave days that junior doctors in public hospitals have applied for but have had to be ultimately forfeited or cancelled due to the shortage of manpower; (b) what is the average number of non-working rest hours for junior doctors after every 24-hour shift in the public hospitals; and (c) whether the Government will consider enhanced measures to ensure that there is no under-reporting of working hours by junior doctors.

Mr Ong Ye Kung: Between 2019 and 2021, Junior Doctors – that is, Medical Officers and Residents – took an average of between 14 and 18.9 days of annual leave. The lowest utilisation was in 2020 during the height of the pandemic. The Ministry of Health (MOH) does not track if leave days applied for were cancelled or forfeited as such decisions are made at the institution or departmental level.

Healthcare institutions (HCIs) use various methods, including electronic logging and surveys, to monitor the work hours and well-being of junior doctors. Based on annual surveys, about 90% of residents have had at least 10-hour intervals between duty periods and after in-house calls. Other proxy indicators such as late-night transport claims are also used to ensure that working hours are accurately reported. To date, we have not detected any systemic under-reporting of working hours.

In addition, MOH Holdings (MOHH) has a whistle-blowing channel for all junior doctors to make anonymous reports. MOHH takes such feedback seriously and will investigate reported incidents.

The medical fraternity has a responsibility to take care of their juniors and take this duty seriously as a core undertaking of the profession. MOH has commissioned a national committee, chaired by a senior doctor, to lead initiatives to promote and improve the well-being of junior doctors in the public healthcare system.

APPEALS BY PRIVATE PROPERTY OWNERS FOR WAIVER OF WAIT-OUT PERIOD TO PURCHASE RESALE HDB FLATS

34 **Mr Sitoh Yih Pin** asked the Minister for National Development (a) how many appeals have been made for waiver of the 15-month wait-out period where the private property owners have given an Option to Purchase to a buyer for their private property or have sold their private property prior to the announcement of the wait-out period in September 2022, with the intention to purchase a resale HDB flat

thereafter; (b) how many of these appeals have been successful; and (c) what are the guidelines used by the Ministry to consider these appeals.

35 **Mr Sitoh Yih Pin** asked the Minister for National Development (a) how many appeals have been made by purchasers who are 55 years old and above to purchase resale HDB flats larger than a 4-room flat within the 15-month wait-out period after selling their private property; (b) how many of these appeals have been successful; and (c) what are the guidelines used by the Ministry to consider these appeals.

Mr Desmond Lee: As part of the property cooling measures introduced on 30 September 2022, private residential property owners (PPOs) and ex-PPOs are required to serve a wait-out period of 15 months after the disposal of their private properties before they are eligible to buy a non-subsidised resale flat. This is a temporary measure to help moderate demand for resale flats.

In recognition that some seniors may wish to monetise their private residential property to enhance their retirement adequacy, the 15-month wait-out period does not apply to those aged 55 and above, including their spouses, who are moving from their private property to a 4-room or smaller resale flat. Buying a smaller Housing and Development Board (HDB) flat will generally enable seniors to receive more proceeds than buying a larger flat type, which can better enhance their retirement adequacy.

For the period of 30 September 2022 to 30 November 2022:

(a) HDB received 1,284 appeals from PPOs/ex-PPOs to waive the 15-month wait-out period. Thus far, 902 appeals have been processed, and about 38% of them were successful. The majority of successful appellants had already committed to buying the resale flat, having obtained an Option to Purchase (OTP) to buy a resale HDB flat before 30 September 2022.

(b) Of the 1,284 appeals, 144 appeals were from PPOs/ex-PPOs who are 55 years old and above who wish to purchase a 5-room or larger resale HDB flat within the 15-month wait-out period after selling their private property. Thus far, 102 appeals have been processed and about 34% of them were successful. Similarly, the majority of successful appellants had obtained an OTP for the purchase of a 5-room or larger resale HDB flat before 30 September 2022.

HDB is progressively reviewing the remaining appeals received. HDB will continue to assess appeals for a waiver of the 15-month wait-out period on a case-by-case basis, taking into account any extenuating circumstances of the flat buyers and their families.

FIRST-TIMER HDB BTO APPLICANTS WHO WERE UNSUCCESSFUL FOR MORE THAN FOUR TIMES AND SUBSEQUENTLY BOUGHT A RESALE FLAT

36 **Miss Cheryl Chan Wei Ling** asked the Minister for National Development (a) from 2017 to 2022, how many first-timer HDB BTO applicants have been unsuccessful in their flat application and have tried more than four times; and (b) what percentage of these unsuccessful applicants turned to the resale market for their HDB flats.

Mr Desmond Lee: Between 2017 and 2021, about 2,200 first-timer (FT) families were unsuccessful after more than four tries for a Build-To-Order (BTO) flat. Ninety-nine percent of such FT families were applying for BTO flats in the mature estates. Application data for 2022 BTO exercises are not yet available as flat booking exercises are still ongoing. Among the 2,200 FT families, about 14% of them subsequently bought a resale flat.

To improve their chances of securing a BTO flat, applicants are encouraged to apply for flats in the non-mature estates (NMEs). FT families who have been unsuccessful in two or more attempts for a BTO flat in the NMEs receive an additional ballot chance for each subsequent NME BTO application. As a result, virtually all FT families have been given a chance to select a flat within their first three tries for an NME BTO flat, and almost 90% have been given a chance to select a flat within their first two tries for an NME BTO flat.

Applicants are also encouraged to apply for a flat in a town, or a flat type that has relatively lower application rate. The Housing and Development Board (HDB) regularly updates the application rates during the application period of a BTO exercise and this information is displayed on HDB InfoWEB for applicants' reference. In the recent November 2022 BTO sales exercise, there were projects where application rates for certain flat types were as low as 1.7 and below. Applicants in these projects stand a good chance of securing their flats.

CASES OF SUSPECTED BREACHES OF MINIMUM OCCUPATION PERIOD AND ENFORCEMENT ACTIONS TAKEN

37 **Mr Leon Perera** asked the Minister for National Development (a) whether HDB plans to enhance its processes to ensure Minimum Occupation Period (MOP) rules are met for advertised properties in light of recent incidents; (b) how many real estate agents including owners of property sales portals have been found to have assisted in the listing of such properties that have not met MOP rules over the last five years; and (c) what enforcement action is taken in relation to agents' obligations under the Code of Ethics.

38 **Ms He Ting Ru** asked the Minister for National Development in each of the last 10 years (a) how many cases of suspected breaches of the Minimum Occupation Period policy have been investigated by HDB; (b) what is the breakdown of such cases according to flat type; and (c) how many flats have been compulsorily acquired by the HDB as a result of such breaches.

39 **Mr Zhulkarnain Abdul Rahim** asked the Minister for National Development whether the Ministry will consider increasing the frequency of HDB flat inspections for both resale and rental flats in the future, to ensure proper occupancy of subsidised HDB resale or rental flats.

Mr Desmond Lee: The Housing and Development Board (HDB) flats are primarily meant for owner-occupation. Owners are required to physically occupy their flat during the Minimum Occupation Period (MOP), before they are allowed to sell their flat on the open market or rent out the whole flat. During the MOP, owners are not allowed to leave the flat vacant, or rent out the whole flat without staying in it – this also means that owners are not allowed to rent out their whole flat under the guise of renting out only the bedrooms, by locking up one room and not living in it. This also applies to Executive Condominiums (ECs).

All buyers of HDB flats are required to acknowledge HDB's rules and regulations, including those relating to the MOP, at various points of their flat purchase process. Furthermore, the relevant rules and regulations are readily available on the HDB InfoWEB. Flat owners would, therefore, know that they are not allowed to leave their flat vacant, or rent out the whole flat without staying in it during the MOP.

The MOP policy safeguards HDB flats for households with genuine housing needs. It also helps to deter the speculative purchase of HDB flats, and thus, helps to keep HDB flats affordable. Nevertheless, we recognise that flat owners' circumstances may change over time. Some may aspire to own a bigger flat or private residential property as their financial situation improves, while others may wish to right-size, or to move closer to their parents or children for mutual care and support. The current five-year MOP seeks to strike a balance: on the one hand reinforcing the objective of owner-occupation, while on the other hand not unduly hampering those who want to move when their family circumstances or life needs change.

Flat owners who face genuine circumstances and cannot stay in their HDB flat during the MOP, such as those who may be posted overseas for work for a period, should write in to HDB to seek waiver of the MOP rule. HDB will assess such appeals on a case-by-case basis.

Where appropriate, we have made the MOP longer to strengthen the owner-occupation intent of our public housing. For instance, the MOP for flats launched under the Prime Location Public Housing (PLH) model is set at 10 years. And rental flat tenants who get additional support under the Fresh Start Housing Grant to buy a new HDB flat have to meet a 20-year MOP.

During Our Housing Conversations held under the auspices of ForwardSG, we had received several suggestions to strengthen the owner-occupation intent of public housing. For instance, some suggested increasing the MOP for all flat types. Other participants suggested carving out popular BTO projects, such as those in well sought-after locations or areas which have very favourable attributes such as close proximity to amenities and imposing tighter HDB ownership conditions – such as longer MOP – to further deter speculative intent. They say this could be an expansion or variant of the PLH model. And yet, there are other participants who suggested tiered MOPs – for applicants at the same income level, those who accept longer MOPs can get more subsidies, and those with shorter MOPs get much lesser subsidies and pay for BTO flats at close to market price. We are studying the very many views and ideas carefully and will continue to regularly review our housing policies to meet the needs of Singaporeans.

Owners who are unable to fulfil their MOP due to changes in their circumstances will need to return their flat to HDB. Between January 2017 and December 2022, a total of 258 BTO flats and 168 resale flats have been returned to HDB, mostly due to changes in owners' circumstances within the MOP, which rendered them ineligible to own an HDB flat. Circumstances include divorce or separation, demise of the owner, medical reasons and so on. As these owners had not fulfilled their MOP, they were not allowed to sell their flat on the open market.

HDB detects potential infringement of HDB rules and regulations through a range of methods, including regular inspection of HDB units, feedback from members of public and property agents, as well as the use of data analytics and other tools. Some of these involve confidential investigative methods, and I shall not go into the details.

In detecting and investigating infringements, HDB tries to strike a balance – on the one hand, we want to ensure that HDB rules are complied with by detecting and deterring errant owners who infringe the rules; on the other hand, we do not want to overly impinge upon the privacy of the 1.1million HDB home owners, the vast majority of whom abide by the rules.

On regular inspections, HDB conducts 500 inspections randomly each month to detect infringements of HDB rules and regulations, such as unauthorised renting out and non-occupation of flat. Since 2017, HDB has inspected some 35,000 homes to conduct random checks.

HDB also investigates feedback received from members of public and property agents on suspected cases of HDB rule infringements, such as flats being listed for resale in bare or "brand new" condition. Between 2017 and 2022, HDB received around 4,700 pieces of feedback on potential infringement relating to HDB's MOP rules.

In addition, as part of the HDB resale process, HDB also conducts inspection on all HDB flats involved in a resale transaction. Flats that have been found to be in bare or "brand new " condition will be flagged up for further checks.

HDB receives information about suspected cases of infringement across all flat types. Should any infringement against HDB rules and regulations be established, action will be taken and the resale transaction will not be allowed to proceed.

HDB takes the violation of its rules and regulations seriously and will not hesitate to take enforcement action against errant owners. Depending on the severity of the infringement, HDB may issue a written warning, impose a financial penalty of up to $50,000, or compulsorily acquire the flat. From January 2017 to November 2022, HDB has taken action against 53 owners who had not occupied their

flats. Of these 53, 21 had their flats compulsorily acquired due to MOP infringement. Owners whose flats are compulsorily acquired by HDB will also face other consequences. For instance, they will be debarred from purchasing subsidised flats or taking over such flats by way of change in ownership, among others.

Property agents who perform estate agency work, too, have a role to play in ensuring that HDB's rules and regulations are not breached. Property agents are required to comply with the Estate Agents Act and its Regulations, including the Code of Ethics and Professional Client Care (CEPCC). Under the Code, property agents need to perform due diligence in the course of carrying out estate agency work to ensure that no law, including those that apply to HDB properties, has been infringed.

If a property agent has reasonable cause to suspect that HDB MOP rules have been infringed, he should inform his client of the potential consequences, and stop marketing the client's property. The Council for Estate Agencies (CEA) has taken disciplinary action against agents who have been found to have breached CEA's regulations in assisting such owners to sell or rent out their flats.

Between 2017 and 2022, CEA investigated 51 cases involving 69 property agents who had assisted their clients to market HDB flats which might not have met MOP rules. Investigations into 32 cases have been completed, and CEA took disciplinary action against 18 property agents who were found to have breached the Code. Six agents had their registration suspended for between seven and 48 weeks and received financial penalties ranging from $2,000 to $5,000 imposed by CEA's disciplinary committee. Two property agents were issued Letters of Censure (LOC), one of whom was also imposed with a Financial Penalty of S$1,000. The remaining 10 agents were issued with warning letters for their disciplinary breaches. The remaining 19 cases are still under investigation.

HDB and CEA will continue to work closely together to investigate cases involving HDB owners who sell or rent out their flats during MOP. We thank Members who have provided suggestions on how to better detect and deter errant owners. We would also like to thank the members of public who have blown the whistle on suspected non-occupation of HDB flats. HDB will investigate such cases and continue to take firm action against infringement of HDB rules and regulations. Members of public can continue to report cases to HDB via the toll-free hotline at 1800-555-6370, or via email.

ASSISTANCE FOR UNSUCCESSFUL APPLICANTS OF PARENTHOOD PROVISIONAL HOUSING SCHEME

40 **Mr Yip Hon Weng** asked the Minister for National Development (a) among unsuccessful Parenthood Provisional Housing Scheme applicants, what percentage of such applicants sought further assistance from HDB; (b) what type of assistance do they receive; and (c) what more can be done to lessen the financial impact on newlyweds planning to start a family and are renting a flat in the open market while waiting for their Build-To-Order flat.

Mr Desmond Lee: The Parenthood Provisional Housing Scheme (PPHS) provides an additional temporary housing option for households awaiting key collection for their new Housing and Development Board (HDB) flats.

In recent PPHS application exercises, around one in 10 unsuccessful applicants requested for further assistance or advice.

We have been progressively increasing the PPHS supply, but the supply remains limited, and we will not be able to offer a PPHS flat to every applicant. As such, potential PPHS applicants are advised to consider their full range of options and plan ahead to make prudent choices, for example, to ensure that the open market rental is within their budget or to live with their families. Lower-income households with no family support and no other housing options may be offered Interim Rental Housing (IRH) on a case-by-case basis.

NUMBER OF 4-ROOM OR LARGER HDB FLATS OCCUPIED BY SINGLE PERSONS OR COUPLES OVER 55 YEARS OLD

41 **Mr Muhamad Faisal Bin Abdul Manap** asked the Minister for National Development how many HDB flats which are 4-room or larger, are currently occupied by only single persons or couples who are over the age of 55 years.

Mr Desmond Lee: As at November 2022, the number of 4-room or larger flats that are occupied by only single persons or couples over the age of 55 years, are about 60,000 and 75,900 respectively.

Seniors looking to right-size may be eligible for the Silver Housing Bonus of up to $30,000 in cash.

NUMBER OF CONSTRUCTION WORKERS REQUIRED TO SUSTAIN LEVEL OF DEVELOPMENT AND PROJECTED SHORTFALL FOR CONSTRUCTION MANPOWER IN 2023

42 **Mr Shawn Huang Wei Zhong** asked the Minister for National Development (a) what is the desired number of construction workers required to sustain the level of development in Singapore for the next three years; (b) what is the projected shortfall for construction manpower in 2023; and (c) whether there are plans to help the construction industry automate construction processes and reduce their manpower requirements.

Mr Desmond Lee: Since the easing of COVID-19 entry requirements on construction workers from March 2022, firms have been able to bring construction work permit holders (WPHs) into Singapore more easily. As of end 2022, the number of construction WPHs in Singapore has exceeded pre-COVID-19 levels by around 15%, as firms catch up on projects delayed due to the COVID-19 situation and take up new projects.

With the refresh of the Built Environment (BE) Industry Transformation Map (ITM), our aim is to improve the construction industry's productivity and use of technology. It is neither desirable nor sustainable for the industry to rely on manpower-intensive construction methods and a large construction workforce to meet our development needs.

In this regard, the Building and Construction Authority (BCA) has been implementing various initiatives to improve the productivity of the construction industry. For example, BCA enhanced the Buildability framework in April 2022 to require the industry to adopt Design for Manufacturing and Assembly (DfMA) as the default method of construction for large projects. DfMA consists of a continuum of technologies, such as precast and Prefabricated Prefinished Volumetric Construction (PPVC), which shifts construction activities offsite into more productive factory-like settings. DfMA also provides opportunities for firms to further adopt automation and robotics in construction processes. To support firms, BCA has extended the Productivity Innovation Project (PIP) scheme in March 2022, which co-funds up to 70% of the cost premium of newer DfMA technologies.

DATA OF HOUSEHOLD INCOMES AND BTO PRICE TO HOUSEHOLD INCOME RATIO FOR FIRST-TIMER FAMILIES

43 **Mr Chua Kheng Wee Louis** asked the Minister for National Development for first-timer families who had successfully selected a HDB BTO flat, what are the 25th percentile, median, average and 75th percentile (i) household incomes and (ii) BTO price to household income ratios for such families in each year from 2018 to 2022.

Mr Desmond Lee: The household incomes of first-timer families who collected keys to their Build-To-Order (BTO) flats and the BTO house price-to-income (HPI) ratio for these families, from 2018 to 2022, are in Tables 1A and 1B.

Table 1A: Summary Statistics of First-timer Families Who Collected Keys to their BTO flats

Year	Household Income of First-timer Families			
	25th percentile	Median	Average	75th percentile
2018	$4,400	$6,000	$6,400	$8,100
2019	$5,000	$6,800	$7,200	$9,000
2020	$5,300	$7,300	$7,700	$9,500
2021	$5,700	$7,500	$8,000	$9,800
2022 (Q1 – Q3)	$5,600	$7,700	$8,300	$10,300

Notes:
[a] Data based on applicants' incomes as at point of key collection.
[b] Data includes applicants who took a HDB loan.
[c] Income figures rounded to nearest hundred.

Table 1B: HPI (after grants) of First-Timer Families Who Collected Keys to their BTO flats

Year	HPI (after grants) of First-Timer Families at different income percentiles			
	25th percentile	Median	Average	75th percentile
2018	3.4	4.2	4.6	5.4
2019	3.3	4.1	4.4	5.2
2020	3.3	4.2	4.6	5.3
2021	3.2	4.1	4.4	5.1
2022 (Q1 – Q3)	2.9	3.7	4.0	4.8

Notes:
[a] Data based on applicants' incomes as at point of key collection.
[b] Data includes applicants who took a HDB loan.

DATA ON HOUSING GRANTS AWARDED TO FIRST-TIME BUYERS OF BTO AND RESALE FLAT

44 **Mr Chua Kheng Wee Louis** asked the Minister for National Development from 2018 to 2022, what are the 25th percentile, median, average and 75th percentile of dollar amounts of housing grants awarded to (i) first-time buyers of a HDB BTO flat and (ii) first-time buyers of resale HDB flat in each year.

Mr Desmond Lee: To ensure that the Housing and Development Board (HDB) flats are affordable for first-timer buyers, the Government provides significant housing grants of up to $80,000 for new flat buyers and up to $160,000 for resale flat buyers, with more help given to lower-income buyers. We last enhanced our grants in 2019 and review them regularly to ensure that flats remain affordable.

The 25th percentile, median and 75th percentile of housing grants provided to first-timer families for their purchases of Build-To-Order (BTO) flats and resale flats between 2018 and 2022 are shown in Tables 1 and 2 respectively.

Table 1: Housing Grants for First-Timer Families* Buying BTO Flats

Year^	25th Percentile	Median	75th Percentile
2018	$15,000	$30,000	$55,000
2019	$15,000	$40,000	$55,000
2020	$25,000	$40,000	$50,000
2021	$25,000	$40,000	$55,000
2022	$25,000	$40,000	$55,000

Table 2: Housing Grants for First-Timer Families* Buying Resale Flat

Year^	25th Percentile	Median	75th Percentile
2018	$40,000	$55,000	$70,000
2019	$40,000	$60,000	$75,000
2020	$50,000	$75,000	$95,000
2021	$50,000	$70,000	$90,000
2022	$50,000	$70,000	$90,000

Notes: * Excludes couples who consist of a first timer and a second timer, resale transactions between related parties, resale of part share, etc.

^ New flat data is as at year of grant disbursement, while resale flat data is as at year of acceptance of resale application.

SOUND TRANSMISSION CLASS AND IMPACT INSULATION CLASS RATINGS FOR BTO DEVELOPMENTS

45 **Mr Murali Pillai** asked the Minister for National Development whether HDB is minded to publish the Sound Transmission Class (STC) and Impact Insulation Class (IIC) ratings for their BTO developments to enable potential buyers to assess the structural soundproofing qualities of the units.

Mr Desmond Lee: We are mindful that residents are concerned about the structural soundproofing qualities of their units. As such, acoustic insulation and performance of soundproofing are carefully considered when designing and developing Build-To-Order (BTO) flats.

The Housing and Development Board (HDB) uses drywalls for internal partitions which are of Severe-Duty grade, with a Sound Transmission Class (STC) of at least 45, which is above the STC of about 40, considered as suitable for residential units. Hence, all HDB flats meet the required quality and acoustic insulation and performance.

NUMBER OF PEOPLE LIVING IN HDB FLATS BROKEN DOWN BY SINGAPORE RESIDENTS OR FAMILY MEMBERS AND FOREIGNERS NOT RELATED TO LESSEES

46 **Mr Muhamad Faisal Bin Abdul Manap** asked the Minister for National Development how many people currently living in HDB flats, including lessees and tenants, are (i) Singapore residents or their family members and (ii) foreigners who are not related to the lessees of the flat.

Mr Desmond Lee: The Housing and Development Board (HDB) flat owners must be either Singapore Citizens (SCs) or Singapore Permanent Residents (SPRs) and the occupiers must be the owners' family members or relatives. Tenants who rent a flat/bedroom from existing flat owners must meet the prevailing eligibility conditions.

As at November 2022, based on HDB's records, there are about 2.84 million Singapore residents and their family members living in HDB flats. About 360,000 non-citizen tenants are renting flats/bedrooms from HDB flat owners on the open market.

DATA ON FIRST-TIME BUYERS OF RESALE HDB FLATS

47 **Mr Chua Kheng Wee Louis** asked the Minister for National Development in each year from 2018 to 2022 (a) what is the number of first-time buyers of a resale HDB flat; and (b) what are the 25th percentile, median, average and 75th percentile (i) household incomes and (ii) purchase price to income ratios for such buyers.

Mr Desmond Lee: The (i) number of first-timer families who bought a resale Housing and Development Board (HDB) flat, (ii) household incomes and (iii) house price-to-income (HPI) ratio for these families, from 2018 to 2022, are in Tables 1A and 1B.

Table 1A: Summary Statistics of First-timer Families Who Bought Resale HDB flats

Year	Number of First-Timer Families who bought Resale HDB flats	Household Income of First-timer Families			
		25th Percentile	Median	Average	75th Percentile
2018	4,500	$4,600	$6,200	$6,400	$8,100
2019	5,000	$4,800	$6,500	$6,800	$8,600
2020	5,700	$4,800	$6,400	$6,800	$8,500
2021	5,800	$5,400	$7,000	$7,300	$9,000
2022 (Q1 - Q3)	4,100	$5,800	$7,500	$7,700	$9,500

Note:
[a] Data based on applicants' incomes as at point of key collection.
[b] Data includes applicants who took a HDB loan.
[c] Income figures rounded to nearest hundred.

Table 1B: HPI (after grants) of First-Timer Families Who Bought Resale HDB flats

Year	HPI (after grants) of First-Timer Families at different income percentiles			
	25th Percentile	Median	Average	75th Percentile
2018	4.1	4.9	5.1	5.8
2019	4.0	4.8	4.9	5.7
2020	3.9	4.6	4.8	5.5
2021	4.1	4.8	5.0	5.7
2022 (Q1 – Q3)	4.2	5.0	5.1	5.7

Note:
[a] Data based on applicants' incomes as at point of key collection.
[b] Data includes applicants who took a HDB loan.

Over the past two years, there has been upward momentum in HDB resale prices, reflecting a broad-based increase in public housing demand. To moderate demand in the HDB resale market, we introduced cooling measures in December 2021 and September 2022.

The Government remains committed to keep public housing inclusive, affordable, and accessible to Singaporeans. We will continue to monitor the property market and are prepared to make further moves, if needed, to ensure a stable and sustainable property market.

AMOUNT OF HOUSING GRANTS AND SUBSIDIES ALLOCATED BY HDB FOR BTOS FLATS AND NUMBER OF BTO FLATS CONSTRUCTED EACH YEAR

48 **Mr Pritam Singh** asked the Minister for National Development (a) what is the total dollar value of (i) housing grants and (ii) subsidies allocated by HDB in each year from 2010 to 2022 for the HDB BTO apartments in both mature and non-mature estates respectively; and (b) how many of such flats were constructed each year.

Mr Desmond Lee: In pricing new Build-To-Order (BTO) flats, the Housing and Development Board (HDB)'s overriding aim is to ensure public housing remains affordable to help a broad segment of Singaporeans own their own homes. Therefore, HDB applies a significant subsidy to the assessed market values of new flats.

The market subsidies are not directly comparable across projects, launches and years, as they depend on prevailing market conditions, attributes of the BTO projects offered, and the prevailing household incomes. In recent years, we have increased the market subsidies so that BTO flats remain affordable, and home buyers are protected from price fluctuations under different market conditions. For instance, the average price of a 4-room BTO flat in a non-mature estate was $341,000 in 2019 and $342,000 in 2022, even as the Resale Price Index rose by 28% over the same period.

HDB also publishes the recent transacted prices of comparable resale flats alongside the BTO flat prices. Please find the link to this information for the November 2022 sales exercise at https://go.gov.sg/nov2022-bto-flat-supply-and-pricing-details. The difference in prices between the comparable resale flats and subsidised flats broadly reflects the market subsidies provided for the new flats, after accounting for differences in attributes. It is clear that there is a significant difference between HDB BTO flat prices and comparable resale flat prices. The difference in these price ranges also explains why BTO flats are highly popular and usually over-subscribed.

On top of the market subsidy applied, HDB provides the Enhanced CPF Housing Grant of up to $80,000 to help eligible flat buyers achieve their home ownership aspirations. Table 1 shows the Central Provident Fund (CPF) housing grants given out for new HDB flats and the number of flats that commenced development in each Financial Year from 2010 to 2021.

Table 1: CPF housing grants given out for new HDB flats and the number of flats that commenced development

Financial Year	CPF housing grants for new HDB flats ($M)	Flats that commenced development in the FY
2010	160	15,561
2011	255	30,743
2012	252	21,674
2013	246	24,090
2014	344	26,201
2015	235	17,535
2016	318	16,723
2017	299	18,660
2018	272	13,187
2019	350	13,926
2020	290	10,492
2021	364	17,383

Note: CPF housing grants are disbursed to eligible flat buyers after flat booking and before signing of Agreement for Lease. This includes flats for which development has, and has not commenced.

The Government has kept BTOs affordable for flat buyers. First-time homebuyers generally can service their mortgage payments fully using their CPF contributions with little or no cash outlay, and home price to income (HPI) ratios are generally around four to five. This is compared to international mortgage servicing ratio (MSR) benchmarks of 30% to 35%, and HPIs of global cities which range from eight to over 20. We will continue to ensure public housing is affordable to Singaporeans.

AMOUNT OF HOUSING GRANTS AND SUBSIDIES REQUIRED FOR LAUNCHING UP TO 100,000 NEW BTO FLATS

49 **Mr Pritam Singh** asked the Minister for National Development (a) what is the total dollar value of (i) estimated housing grants and (ii) subsidies that will be required for the up to 100,000 new HDB BTO flats the Ministry is prepared to launch from 2021 to 2025 in mature and non-mature estates respectively; and (b) what is the total number of apartments to be constructed for each category respectively.

Mr Desmond Lee: The Member has asked for the same figures from 2010 to 2022 in a separate Parliamentary Question and we have provided the Central Provident Fund (CPF) housing grants given out for new Housing and Development Board (HDB) flats and the number of flats that commenced development in each Financial Year from 2010 to 2021.

To provide guidance to prospective flat buyers, HDB currently provides broad information on upcoming Build-To-Order (BTO) launches in the HDB Flat Portal. To retain flexibility in BTO supply planning, we do not provide estimates beyond this timeframe, as sites are subject to further staging and review, for instance, there could be development constraints, such as delays to vacating interim uses and the need for environmental or heritage studies at some planned sites.

The Government has kept BTOs affordable for flat buyers. First-time home buyers generally can service their mortgage payments fully using their CPF contributions with little or no cash outlay, and home price to income (HPI) ratios are generally around four to five. This is compared to international mortgage servicing ratio (MSR) benchmarks of 30% to 35%, and HPIs of global cities which range from eight to over 20. We will continue to ensure public housing is affordable to Singaporeans.

ADVERTISEMENT SPENDING ON TRADITIONAL AND ONLINE MEDIA

50 **Mr Leong Mun Wai** asked the Minister for Communications and Information (a) for each year from 2011 to 2021, how much is the Government's annual spending for advertising been on (i) traditional media such as print and television advertisements (ii) online media such as Facebook and TikTok advertisements and (iii) sponsored posts and videos by online content creators and influencers; and (b) what is the total number of impressions and clicks for each advertising medium for the same period.

Mrs Josephine Teo: In a written reply in July 2016 to Mr Dennis Tan Lip Fong's question, the Government explained that it did not keep track of the total amount that Ministries spend on online advertisements. This is because Ministries are responsible for their own advertising budget and expenditure.

Since then, with the introduction of whole-of-Government demand aggregation for advertising procurement in October 2018, the Ministry of Communications and Information (MCI) has been able to track a significant proportion of annual spending for advertising.

MCI estimates that the Government's annual spending for advertising was between $150 million and $175 million, or around 0.2% of total Government expenditure in FY2019. It increased between 30% and 50% in FY2020 and FY2021, due to the unprecedented nature of the COVID-19 pandemic crisis, during which the Government needed to reach wide segments of the population, get messages to them frequently to keep them up to date on the unfolding nature of the pandemic crisis as well as to apprise them of essential information, including the benefits of vaccination and vaccination locations. Regular advertising to encourage the take-up of the bivalent vaccine is ongoing and continues to be needed.

The Government also increased spending for advertisements to disseminate information on support schemes, employment assistance, upskilling and reskilling training for career development and pivoting to jobs in growth sectors.

For the first half of FY2022, estimated spending is between $50 and $75 million under the demand aggregation contracting for advertising on traditional and online media. Of this, more than half went towards advertising in traditional media like print, Free-to-Air television and radio. Further breakdown of the spending cannot be released because it is market sensitive and affects MCI's bargaining position with media owners on pricing of advertisement placement rates.

MCI does not track the total number of impressions and clicks for each advertising medium for all Government advertising because Ministries themselves are responsible for measuring the effectiveness of their advertising. As an indication from MCI's own advertising initiatives, COVID-19 vaccination and safe management measures on e-getai shows that are targeted at Chinese seniors received over 7.5 million views in total.

MCI also advertised several catchy music videos on the benefits of vaccination to appeal to different age groups and these have received over 9 million views online. One of the music videos, "Get your shot, Steady Pom Pi Pi", which features the character Phua Chu Kang, received over 1.7 million views on YouTube and 1.8 million views on Facebook. Polls show that three in four members of the public think that the Government has provided sufficient information on COVID-19. Over 86% agreed that vaccination messages helped in their decision to get vaccinated.

INSURANCE COVERAGE FOR NATIONAL ATHLETES

51 **Ms Sylvia Lim** asked the Minister for Culture, Community and Youth in respect of current insurance coverage for national athletes in sports such as hockey, water polo and football (a) what is the baseline scope of coverage; (b) whether there are limits to the amounts covered per claim; and (c) what is the duration of the coverage.

Mr Edwin Tong Chun Fai: Under the Sport Excellence Carding (spexCarding) programme, the Singapore Sport Institute (SSI) provides all national carded athletes with medical insurance for sports-related injuries sustained during national training and competitions, both locally and overseas. Coverage applies throughout an athlete's time on the spexCarding programme.

In addition, the Singapore National Olympic Council (SNOC) and Singapore National Paralympic Council (SNPC) provides athletes participating in the Major Games with additional insurance that covers personal effects, personal injury or death, and lasts the duration of the Games.

National Sports Associations (NSAs) are also encouraged to obtain insurance to cover their athletes – including those who are not carded – during their own overseas training and competitions.

The SSI, SNOC/SNPC and NSAs' insurance coverage are also supplemented by the athletes' own insurance coverage. So far, the vast majority of our athletes' injury claims are fully covered by insurance. Should any of them face financial difficulties, they are advised to seek further assistance from SSI.

Besides insurance coverage, all national carded athletes also have access to medical, physiotherapy, and rehabilitative services at Sport and Exercise Medicine Centre at SSI (SSMC@SSI), provided in collaboration with Changi General Hospital (CGH).

ALLOW SPECIAL PASS HOLDERS ASSISTING IN INVESTIGATIONS TO TAKE UP TEMPORARY EMPLOYMENT

52 **Mr Louis Ng Kok Kwang** asked the Minister for Manpower whether the Ministry will allow all individuals under the Special Pass who are assisting in investigations or attending court to take up temporary employment without requiring discretionary approval as long as the individuals provide prior notification of their legal circumstances to the prospective employer and the individual has not been found guilty in a criminal investigation.

Dr Tan See Leng: Special Pass holders (SPHs) who are required to remain in Singapore to assist in investigations are generally allowed to take up temporary employment under the Temporary Job Scheme. However, in some cases, there may be concerns over public safety or interference with investigations. An assessment would then be made by the relevant agency on the SPH's eligibility to work.

Eligible SPHs will be referred by the Ministry of Manpower (MOM) to employment agencies to facilitate their employment whilst their cases are ongoing. Potential employers will also be informed of the SPH's legal circumstances so that they can make an informed hiring decision.

WORK PERMIT HOLDERS UNABLE TO ENTER SINGAPORE DUE TO LACK OF DORMITORY SPACES IN 2022

53 **Mr Desmond Choo** asked the Minister for Manpower what is the number of approved work permit holders, by industry, who are unable to come into Singapore because of a lack of dormitory spaces in 2022.

Dr Tan See Leng: The Ministry of Manpower (MOM) does not track the number or the reasons why approved Work Permit (WP) holders do not enter Singapore. Occupancy rates at dormitories are currently high as the number of WP holders in the Construction, Marine and Process (CMP) sectors is currently at more than 10% higher than pre-COVID-19 levels. In the second half of 2022, the net inflow of workers in the CMP sectors to Singapore has continued to be high, averaging over 7,000 per month.

MOM will continue to monitor the situation and work with the dormitory industry on measures to increase dormitory bed supply and help employers access available dormitory beds. Employers can also consider applying to build more Factory Converted Dormitories or Construction Temporary Quarters.

Migrant worker numbers cannot keep rising as current levels are already significantly above pre-COVID-19 levels. We urge employers to adopt productivity measures to reduce their reliance on manpower to drive output.

REQUIREMENT FOR OCCUPATIONAL THERAPISTS TO COMPLETE RETURN-TO-WORK COMPETENCY CERTIFICATION FROM APPROVED INSTITUTES

54 **Mr Louis Ng Kok Kwang** asked the Minister for Manpower whether he can provide an update on the Ministry's collaboration with MOH to make it compulsory for private practice and hospitals' therapists to complete a Return-To-Work competency certification from an approved institute before being qualified to facilitate a worker's return to work, as is required in public hospitals.

Dr Tan See Leng: There is no mandated requirement for occupational therapists to complete a return-to-work certification, whether in public or private healthcare institutions. Their professional standards are regulated by the Allied Health Professions Council, and they are trained to rehabilitate patients to return to everyday activities, including workers' return to work. Occupational therapists who take up return-to-work certification courses receive additional training, so that they can better facilitate workers' rehabilitation and return to the workplace through customised case management, which includes working with employers to redesign workers' job scopes and make workplace adjustments in line with workers' functional abilities.

The Ministry of Manpower (MOM) previously entered into a Memorandum of Understanding (MOUs) with restructured hospitals to strengthen their capabilities in supporting injured workers' return to work. This included providing funding for the hospitals to introduce return-to-work certification courses for their occupational therapists. The MOUs concluded in 2022. Under the restructured hospitals' return-to-work programmes for workers with traumatic work injuries, 95% of all programme participants from 2017 to 2022 successfully returned to work. This was an improvement from the return-to-work rate of 75% prior to the introduction of the programmes. The hospitals continue to run the return-to-work programmes.

COMPANIES OFFERING CAREGIVING LEAVE TO EMPLOYEES AND PLANS TO ENCOURAGE SUCH OFFERINGS TO IMPROVE CAREGIVING SUPPORT

55 **Mr Desmond Choo** asked the Minister for Manpower (a) whether the Ministry has data on the current number of companies offering caregiving leave for its employees; and (b) what are the Ministry's plans to encourage such offering as part of its plan to improve caregiving support for employees.

Dr Tan See Leng: To support employees in their caregiving needs, employers are required by law to provide paid maternity, paternity, childcare leave and unpaid infant care leave. These have been progressively enhanced over the years. On top of these, employers may also voluntarily offer additional paid and unpaid caregiving leave. As of 2020, 19.5% of establishments surveyed[1] voluntarily provided additional paid family care leave[2], while 27.3% provided additional paid child sick leave[3]. These proportions have trended up over the years; in 2010, only 10.6% of establishments surveyed provided additional paid family care leave, while 19.0% provided additional paid child sick leave.

To encourage more employers to support employees in managing their caregiving responsibilities, tripartite partners introduced the Tripartite Standard on Unpaid Leave for Unexpected Care Needs in 2018 and the Tripartite Standard on Work-Life Harmony in 2021. These set out best employment practices that progressive employers commit to adopt, such as providing additional unpaid leave to

employees who need to take care of their children or other immediate family members with medical conditions, or other forms of enhanced leave benefits.

Notwithstanding these efforts, tripartite partners recognise that leave provisions are just one of several ways to support working caregivers. It is also important to encourage and equip employers to foster and manage more flexible workplaces, which caregivers have said are a more sustainable way to support their needs. Tripartite partners will be introducing a set of Tripartite Guidelines on Flexible Work Arrangements (FWAs) by 2024, which will require employers to put in place proper processes to fairly consider and respond to employees' requests to FWAs. We will also continue to strengthen measures to equip companies with the know-how to implement FWAs well.

Note(s) to Question No(s) 55:

[1] Private sector establishments each with at least 25 employees, and the public sector comprising Government Ministries, Organs of State and Statutory Boards were surveyed.

[2] Paid Family Care Leave refers to leave granted to employees for taking care of their family members (for example, parents, stepparents, parents-in-law, children, spouse) or to accompany them for medical appointment when they are sick or when the main caregiver is not available.

[3] Medical Certificate (MC) required.

REASON BEHIND APPROACH TO MONTHLY COMPUTATION OF CPF INTEREST PAYMENTS USING LOWEST AMOUNT BALANCE

56 **Assoc Prof Jamus Jerome Lim** asked the Minister for Manpower (a) what is the justification behind the current approach to monthly computation of CPF interest payments using the lowest amount balance; and (b) whether there have been considerations to perform daily or monthly, instead of annual, compounding.

Dr Tan See Leng: The Central Provident Fund (CPF) system is designed to help members meet their retirement, healthcare and housing needs. The Government takes into account various factors such as the minimum interest rate and technical computation methodology when determining the CPF interest rates holistically. Even during low interest rate environments, the Government has continued to pay generous interest rates due to the floor rates[1].

If the pegged rates for CPF interests exceed the floor rates, members will also correspondingly earn the higher interest rates on their CPF savings. On top of that, the Government will also continue to pay 1% of extra interest on the first $60,000 of members' combined CPF balances, as well as an additional 1% extra interest on the first $30,000 of post-55 members' combined CPF balances. While changing how CPF Board computes and compounds CPF interests can translate into marginally higher CPF interest payments, the measures I have laid out already provide CPF members with much higher interest and a greater boost to their CPF savings.

That said, we acknowledge that industry practices have evolved over the years, and we will take this into account as we review CPF interest rates periodically, to ensure that they remain relevant to members' needs and changes in the operating environment.

Note(s) to Question No(s) 56:

[1] The legislated minimum of 2.5% applies to the interest rates of all CPF accounts. On top of this, the Government has maintained a floor interest rate of 4% for the Special, MediSave and Retirement Accounts since 2008.

PERCENTAGE OF MONTHLY CPF ORDINARY ACCOUNT CONTRIBUTIONS USED TO SERVICE HOUSING LOANS

57 **Assoc Prof Jamus Jerome Lim** asked the Minister for Manpower what is the current percentage of monthly CPF Ordinary Account contributions being used to service (i) HDB housing loans obtained through HDB Loan Eligibility (HLE) Letters and (ii) property loans from financial institutions for HDB flats and private property, broken down by income quintile.

Dr Tan See Leng: The median percentages of the monthly Central Provident Fund (CPF) Ordinary Account (OA) contributions withdrawn to service (i) Housing and Development Board (HDB) housing loans, (ii) loans from Financial Institutions (FIs) for HDB flats and (iii) loans from FIs for private properties by income quintile among CPF members who had made housing instalments as at December 2021 are shown in Table 1 below.

Table 1: Median percentage of monthly CPF Ordinary Account contributions withdrawn to service housing loans by income quintile and type of loan serviced, as at December 2021

Income percentile	Type of loan serviced		
	(i) HDB loan	(ii) Loan from FIs for HDB flat	(iii) Loan from FIs for private property
1st to 20th	96%	100%	100%
21st to 40th	73%	87%	100%
41st to 60th	65%	76%	91%
61st to 80th	64%	79%	97%
81st to 100th	65%	88%	99%

Notes:
1. Data based on CPF members who made housing withdrawals for monthly instalments from their Ordinary Account balances in December 2021.
2. Excludes members with zero wages.

The CPF system was designed to assist Singaporeans to own their homes and to service their mortgages with little or no out-of-pocket cash. Together with a commitment and policy to keep public housing affordable and accessible, and with many Singaporeans tapping on their OA savings, the CPF system has helped Singaporeans achieve their aspirations to own their homes.

In addition, our CPF system is also designed to assist members to save for their future retirement and healthcare needs, by allocating a proportion of members' CPF contributions to their Special and MediSave Accounts. These accounts cannot be used for housing.

CORRECTIONS BY WRITTEN STATEMENTS

CLARIFICATION BY SECOND MINISTER FOR TRADE AND INDUSTRY

The following statement was made in the reply given by the Second Minister for Trade and Industry (Dr Tan See Leng) at the Sitting of 9 January 2023:

The Second Minister for Trade and Industry (Dr Tan See Leng): Just to set it into perspective, the 30% cap, that was not the context of how I addressed that there is no U-turn. Because Mr Leon Perera's point about the "U-turn" was whether this M-SEP scheme would subsequently – in terms of raising the sub-DRC numbers, and also the work permit numbers above the prevailing quota – appears to be a "U-turn".

For the record, for the 30% ratio, we will continue to monitor this very closely. But the M-SEP, because of the very highly selective nature of the scheme and because of the stringent criteria that we have applied for Condition 1 and Condition 2, we do not expect, in the penultimate, the numbers to affect the proportion significantly. [*Please refer to "**Work Passes Issued under Manpower for Strategic Economic Priorities Scheme**", Official Report, 9 January 2023, Vol 95, Issue 79, Oral Answers to Questions section.*]

Written statement by Dr Tan See Leng circulated with leave of the Speaker in accordance with Standing Order No 29(5):

I wish to make the following factual correction to my statement made at the Sitting of 9 January 2023. My statement should read as follows:

The Second Minister for Trade and Industry (Dr Tan See Leng): Just to set it into perspective, the **33%** cap, that was not the context of how I addressed that there is no "U-turn". Because Mr Leon Perera's point about the "U-turn" was whether this M-SEP scheme would subsequently – in terms of raising the sub-DRC numbers, and also the work permit numbers above the prevailing quota – appears to be a "U-turn".

For the record, for the **33%** ratio, we will continue to monitor this very closely. But the M-SEP, because of the very highly selective nature of the scheme and because of the stringent criteria that we have applied for Condition 1 and Condition 2, we do not expect, in the penultimate, the numbers to affect the proportion significantly.

CLARIFICATION BY MINISTER FOR HEALTH

The following statement was in the reply given by the Minister for Health (Mr Ong Ye Kung) during the discussion on the Ministerial Statements on at the Sitting of 9 January 2023:

The Minister for Health (Mr Ong Ye Kung): We have always had an SG Arrival Card and it is physical. But because of COVID-19, everything went digital. So, now, the SG Arrival Card has become a digital declaration. And in that process, the Ministry of Health (MOH), with the Immigration and Checkpoints Authority (ICA) has very thoroughly gone through and reduced the questions to the bare minimum, to

the extent that the Member feels it may not be so helpful. Maybe we will review to see whether we can add a few more questions. [*Please refer to "**Safe and Orderly Restoration of Singapore's Air Connectivity**", Official Report, 9 January 2023, Vol 95, Issue 79, Ministerial Statements section.*]

Written statement by Mr Ong Ye Kung circulated with leave of the Speaker in accordance with Standing Order No 29(5):

I wish to make the following factual correction to the reply given during the discussion on the Ministerial Statements at the Sitting of 9 January 2023. My reply should read as follows:

The Minister for Health (Mr Ong Ye Kung): We have always had an SG Arrival Card **for foreigners** and it is physical. But because of COVID-19, everything went digital. So, now, the SG Arrival Card has become a digital declaration **for all foreigners, as well as returning residents arriving by air and sea**. And in that process, the Ministry of Health (MOH), with the Immigration and Checkpoints Authority (ICA) has very thoroughly gone through and reduced the questions to the bare minimum, to the extent that the Member feels it may not be so helpful. Maybe we will review to see whether we can add a few more questions.

VERNACULAR SPEECH

Vernacular Speech by Mr Ong Ye Kung( )