



**SDA**

MANIFESTO 2025

≠ SINGAPORE IS COUNTING ON YOU ≠

— MAKE —  
**CHANGE**  
**HAPPEN**

为国挺身，  
一起奋进！

PERUBAHAN  
DI TANGAN  
ANDA!

சிங்கப்பூர்  
உங்களை  
நம்பி இருக்கிறது.  
மாற்றத்தை ஏற்படுத்துங்கள்.



— MAKE —  
**CHANGE**  
**HAPPEN**



# Chairman's Message

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**Dear friends,**

Our role is simple - to raise the concerns of Common Singaporeans to today's Ivory Tower government, and to propose good policy reforms that will improve lives of the many and not just the elite.

Right now, the PAP has a freedom to pass whatever policies it wants.

Even if these policies cause more suffering for average men and women on the street.

This is because the PAP has a super-majority in parliament.

It's time for change.

Singaporeans are counting on you to break this super-majority with your vote.

Here are our proposed policy reforms, crafted with your wellbeing in mind.

We want to better your quality of life today, and lay a good foundation for the generations to come so they will be proud to be Singaporeans.

If you share the same vision that we do, and believe in our plans, please give us your support.

Singapore is counting on you.

Together, we can make change happen!



**Desmond Lim**

Chairman  
Singapore Democratic Alliance



# MAKE CHANGE HAPPEN



## Our Vision for Singaporeans

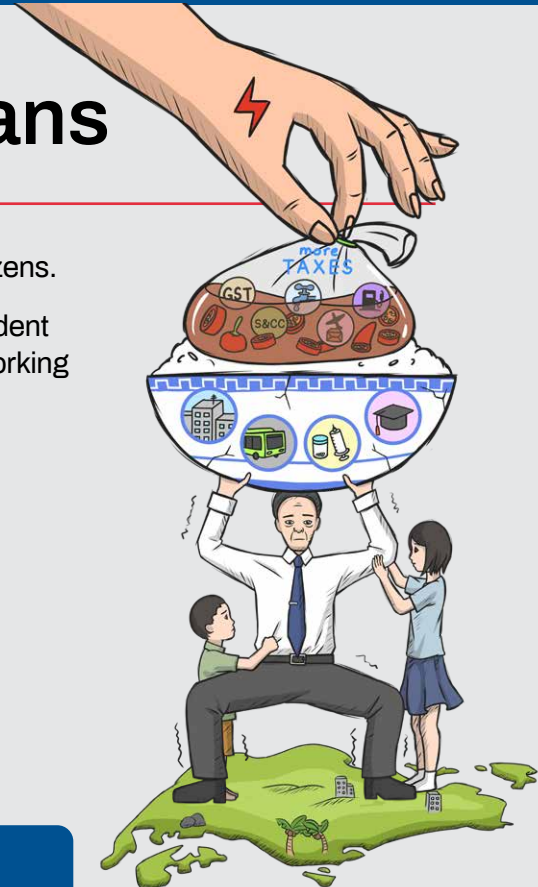
Life will be better when Singaporeans are valued and empowered as citizens.

For this to happen, families must be financially secure, have the independent means to forge their own paths in life, and trust that the government is working to improve their wellbeing.

This is an overview of the SDA's plans for reform.

We will press hard for these reforms to be enacted to improve your life.

This is our promise to you.



### Reducing High Cost of Living Pressures on Common Singaporeans



An independent agency similar to the CPIB to proactively police wasteful government spending



Family Care Account to provide sustained financial support for healthcare and caregiving



Rent controls and property tax credits for coffeeshops and residential shop spaces

### Improving Job Prospects for Singaporean Talents



A staggered levy on Employment Pass-Holders



Increase NSF allowance to the \$1600 Local Qualifying Salary, offer free local university education

### Making Public Housing Affordable and Easily Obtainable



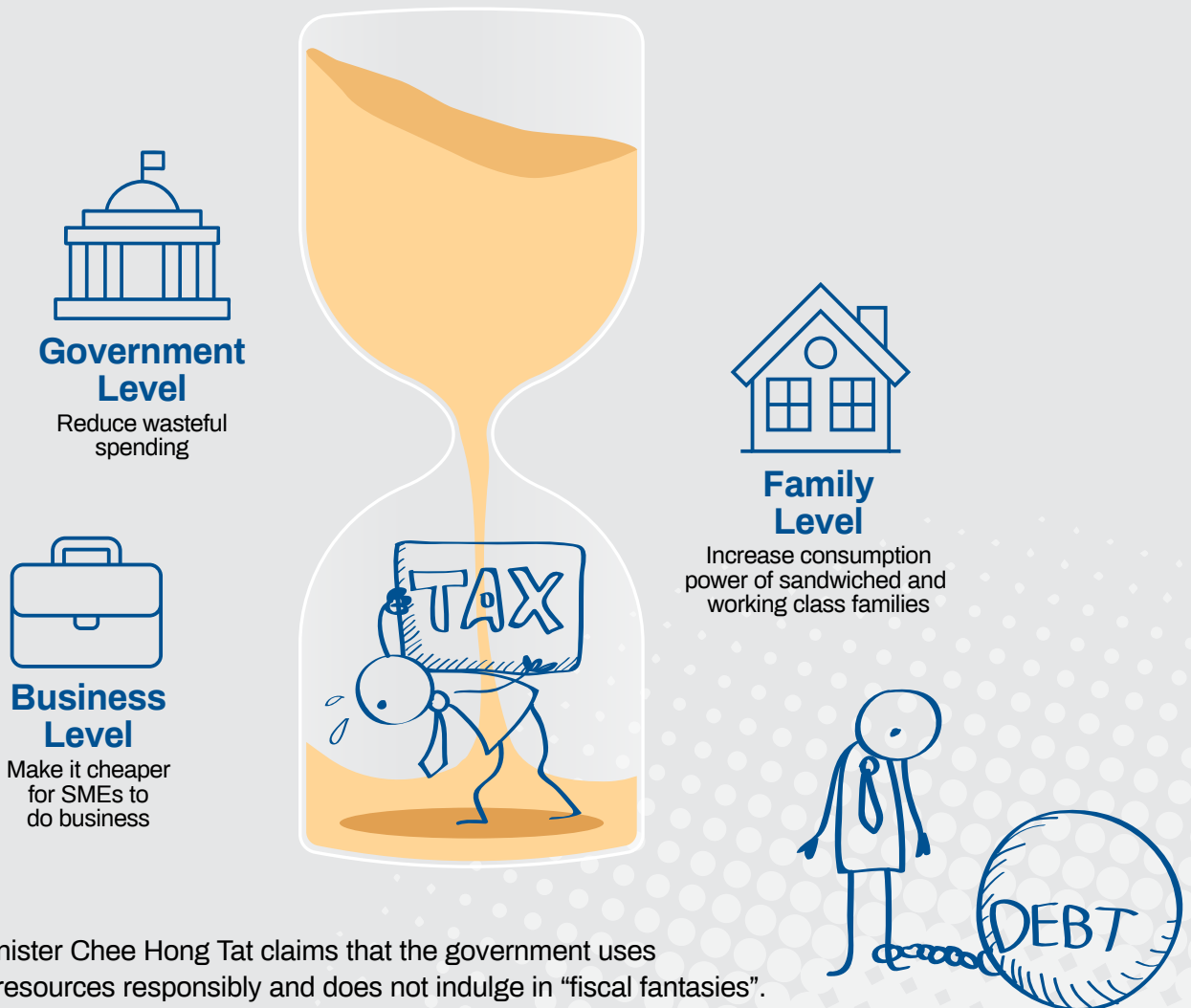
The Build More, Build Ahead, Build Simpler plan

### Increasing Access to Quality and Affordable Healthcare



Expand the use of Medisave to more accredited healthcare institutions in ASEAN

## A1. Reducing Cost of Living for Sandwiched Middle Class and Working Class Singaporeans



Transport Minister Chee Hong Tat claims that the government uses Singapore's resources responsibly and does not indulge in "fiscal fantasies".

Here's just a small list of what the SDA calls "fiscal flops", which have cost Singaporeans over a billion dollars in public monies.

Without a thorough check, the public will not know how much more tax dollars have been squandered.

# MAKE CHANGE HAPPEN



## A1. Reducing Cost of Living for Sandwiched Middle Class and Working Class Singaporeans

Spending **\$600 Million** of Defence budget on the NS Square vanity project

Spending **\$556 Million** on an ERP OBU system that cannot take the heat here

Youth Olympic Games going over budget by **\$280 million**

Spending **\$335 Million** on the Founders' Memorial vanity project

Squandering **\$40 Million** on a SimplyGo U-turn after failing to understand users' needs

Wasting **\$5.4 Million** on excess fitness trackers

Throwing **\$4.7 Million** into a doomed-to-fail SecureMyBike venture

Paying **\$880,000** to build a trash collection area at the National Arts Council

Paying **\$400,000** to a branding firm to rename Marina Bay as "Marina Bay"

**\$43 Million** in Skills Development Levy owed to government by companies

**\$15 Million** in "Mayors" allowances from **2020 to 2025**



After so much wasteful spending, the government sees it fit to raise taxes during a Cost of Living Crisis.

This is not what a compassionate or responsible government would do.

The SDA proposes the formation of an independent body similar to the CPIB which proactively checks on government spending – from mega projects to Ministry budgets.

Findings of their checks will be open to elected Members of Parliament.

Our elected MPs can then raise debates in parliament on projects which are deemed extravagant.

Cost savings from trimming wasteful spending will reduce the need for unnecessary tax hikes.

The move will also improve the accountability of the government when it comes to prudent use of taxpayers' monies.



## A2. Rental regulations, property tax credits for coffeeshops and commercial spaces in residential neighbourhoods – a carrot-and-stick approach to lowering rents

In land-scarce Singapore, demand often outstrips supply for coffeeshop stalls and commercial store spaces.

It is common to hear of hawkers having to shut down or relocate due to coffeeshop rents increasing by 2-3 times.

Meanwhile, SMEs struggle to sustain their businesses due to high rents - a problem even the Singapore Business Federation has raised in recent years.

因摊位租金高涨歇业 73岁小贩滨海湾金沙求职



卖了40多年五香虾饼的小贩洪新容（73岁，左二），星期天在妻子（站立者）的陪伴下到滨海湾金沙的年度招聘会，应聘餐饮、保洁等多个岗位。（郑一嵩）

'Rental price is ridiculous': Some hawkers bemoan \$7,000 bid for stall at Dunman Food Centre



The bidding price of a hawker stall in Dunman Food Centre has climbed to nearly \$7,000, resulting in some concerns from hawker stall owners.  
PHOTO: Lianhe Wanbao file

Such rentier behaviour by greedy landlords will further erode Singapore's competitiveness and kill entrepreneurship and innovation, as it has done over the years now.

To make life better, local small businesses must be given a fair shot at starting up, competing and prospering.

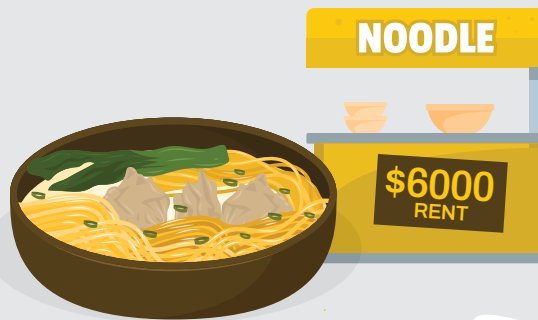
And when they can afford to offer lower prices to compete, cost of living will be reduced for Common Singaporeans.

# MAKE CHANGE HAPPEN



A2. Rental regulations, property tax credits for coffeeshops and commercial spaces in residential neighbourhoods – a carrot-and-stick approach to lowering rents

Uncle Wah Peng San  
sells wanton mee at  
**\$3 a bowl.**  
He pays **\$2500**  
a month in rent



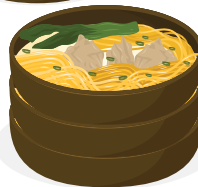
Now, his rent has  
increased to **\$6000**

How many bowls a  
day must he sell just  
to pay the rent?

**\$2500**  
RENT = **x28**  
bowls/day



**\$6000**  
RENT = **x67**  
bowls/day



This is not including GST  
hike, water tax hike and  
other costs increases

No wonder  
Uncle Wah  
Peng San



The SDA proposes rent controls on coffeeshops and commercial shop spaces in residential neighbourhoods to prevent landlords from raising rent unfairly and exorbitantly.

This will be coupled with property tax rebates to reward landlords for offering sustainable rent increases.

A committee comprising of stakeholders, working with elected MPs, will review and approve proposed rental increases and tax rebates.

Findings and recommendations will be published and open to public scrutiny.

A2. Rental regulations, property tax credits for coffeeshops and commercial spaces in residential neighbourhoods – a carrot-and-stick approach to lowering rents

## Neighbourhood Rents Scheme

**Rents are capped**  
within a recommended range



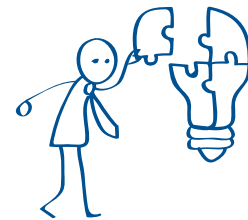
**Property tax rebates**  
incentive landlords  
to keep rents sustainable



**Scrutiny over**  
additional fees that  
indirectly raise rents,  
like what is being done at SEHCs



**Small-business  
owners have  
a shot at success**



**More affordable  
products  
for consumers**

This independent body has the flexibility to adjust its threshold for proposed rent increases, balancing market conditions and public interest.

For example, rent increases can be capped at the growth in land value plus inflation.

Should landlords raise rents at lower than the recommended rental increases, they can enjoy property tax rebates.

The independent committee will also scrutinise rental agreements to ensure that landlords do not include multiple miscellaneous fees to jack up overall prices for tenants, which is what is currently being done at Social Enterprise Hawker Centres.

The SDA believes that this two-pronged approach is necessary to moderate rental increases.

This approach can be scaled flexibly later on to include business districts.

In turn, Common Singaporeans will enjoy affordable hawker fare and a wider variety of products and services offered by independent producers.

## A3. Family Care Account to provide sustained financial support for healthcare and caregiving

From May 2022 to November 2023, AWWA gave direct monthly cash assistance to poor families to help with their immediate needs, with an aim to help them become financially sustainable in the longer term.

Results of this pilot project showed that the funds improved financial wellbeing and reduced mental stress of recipients.

The government cut the project short, stating that there was no evidence of long-term positive effects, which is a rather disingenuous excuse since the project was never allowed to extend over the long term.

This is the same government that saw it fit to raise taxes instead of increasing sustainable support to families during a Cost of Living Crisis.

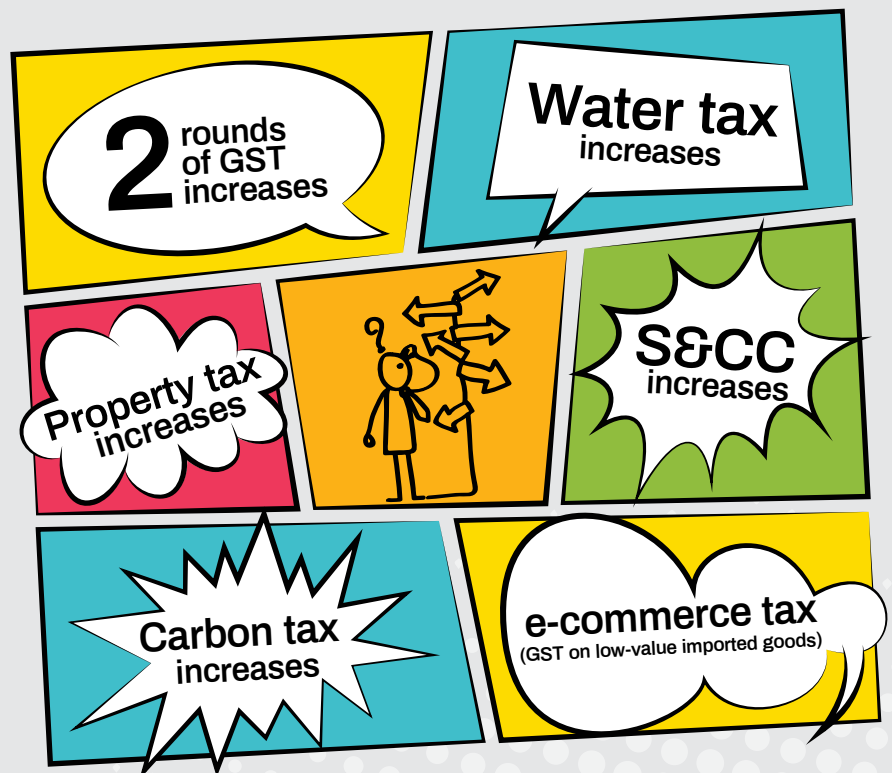
The SDA proposes a Family Care Account (FCA) which will offer sustained support for working class and sandwiched families.

This Family Care Account will complement the existing Child Development Account.

Families are given a monthly grant by the government, which can then be used to pay for healthcare and caregiving expenses.

The FCA also functions as a co-savings account.

Families can choose to top-up their accounts, and receive dollar-to-dollar matching, up to a cap.



## A3. Family Care Account to provide sustained financial support for healthcare and caregiving

### How to Fund This

The Net Investment Return (NIR) is the amount the government earns every year from investments.

The government then decides that, every year, 50 percent of this will be used for present-day spending.

That 50 percent is known as the Net Investment Return Contribution (NIRC), which is about \$25 billion a year.

The NIRC is an arbitrary figure.

If this is arbitrary, then it should be flexible.

The SDA proposes to increase the NIRC by another 5 percent, or roughly \$1.25 billion a year.

This will not “raid” the reserves – for FY2024, the government reported over \$6 billion in fiscal surplus.

Singaporeans today are suffering from the crushing increases in cost of living, brought about in part by the government’s irresponsible policies.

Meanwhile, Singapore’s fertility rate is hitting all-time lows year after year, with high cost of living being the key reason couples choose not to have children.

With the threat of born-and-bred Singaporeans halving within the next 50 years, who are we saving so much money for?

The government must tweak its “arbitrary” reserve-accumulation formula and devote more support to families today to ensure the longevity of Singaporeans in the years to come.



**CNA:** At the time when the 50% was decided, there was an arbitrariness to it?



**PM Lee:** Yes, there was an arbitrariness to it. But when you do deals, 50% is not an arbitrary number. **50% has a certain psychological resonance to it.** It is like the musical ‘*Ji Lang Ji Pua*’ (一人一半), each one takes half, and it is a very reasonable way to say, ‘I take half for this generation, I put aside half for the future’. And later on, when we did the sums, I think as the Finance Minister has explained, it was about right because it means that every year the reserves, if everything goes well and barring accidents, we will be able to grow by about 2%. My GDP, if everything goes well and there is no war, should also be able to grow at about 2% for some time to come. So basically, I am able to keep on maintaining the contribution to my budget every year for spending on the Government’s ministries and needs. So it is about the right thing to do. And I think it is something which we should keep. You could say nothing is forever, that is true. But when you have made a commitment, I will not come back and reopen the subject the next day at the first hint that I need to apply this rule.

# Improving the Career Prospects of Singaporean Talents

## **B1.** A staggered levy on Employment Pass-Holders to Incentivise Firms to Hire and Groom Singaporean Talents

Presently, companies are **not restricted by any quotas or levies when hiring EP-holders.**

The government has consistently refused to divulge the figures involving PMET job growth for Singaporean workers only, or detailed figures tracking Singaporean workers' underemployment.

One can't help but wonder if those figures are alarming, and because of this, the government chooses to keep mum.

Meanwhile, the number of private-hire car drivers and food delivery riders – jobs reserved for Singaporeans - are steadily increasing.



It's understandable that foreigners seek better job prospects in Singapore.

After all, like us, they want to improve their quality of life.

But this should not come at the expense of our Singaporean Talents.

# MAKE CHANGE HAPPEN



## B1. A staggered levy on Employment Pass-Holders to Incentivise Firms to Hire and Groom Singaporean Talents

Government policy has made Singaporean professionals more expensive to hire here compared to foreigners due to the 17 percent CPF contribution rate which employers must pay to employ Singaporeans.

Coupled with a red-carpet welcome for foreign EP-holders, it is no wonder our Singaporean PMETs feel the playing field has been skewed against them.



### IN THE PAST:

Foreign expats were hired for high-skilled roles. They trained and groomed locals to become managers and company leaders.



### TODAY:

Foreigners EP-holders compete with Singaporeans, even in entry level executive positions.

## Example of Levies on EP-holders

Position	Staggered Levy
Executive	25%
Manager	20%
Regional Manager	10%

	Take-Home Pay	Total Wage Paid
EP-Holder	\$5000	\$5000
Singaporean	\$5000	\$5850

This is due to the 17% CPF contribution which employer must pay to hire a Singaporean.

The SDA proposes a staggered levy on EP-holders.

This levy will be higher for positions that require entry-level skillsets and tapers down for high-skilled positions.

Such a levy will incentivise companies to hire and groom young Singaporeans for to take on high-skilled and managerial positions.

The levy will also level the playing for middle-aged Singaporeans who face the prospect of being too expensive to hire.

# MAKE CHANGE HAPPEN



## B2. Increase NSF Allowance to Local Qualifying Salary, Free Local University Education

Our young Full-time National Servicemen are hobbled in their early-stage career due to the two years they spend serving the nation.

Instead of digging trenches, spending those valuable years gaining job experience would make them more competitive in today's globally-connected economy.

Working class families suffer too when their boys are serving their duty.

Unlike the president, ministers and MPs, NSFs are not allowed to take on side appointments during National Service.

The government must no longer brush such concerns aside, saying that their service "cannot be measured in dollars and cent".



The SDA proposes a \$1600 base allowance for all full-time national servicemen.

This would bring their allowance in line with the \$1600 Local Qualifying Salary of full-time local low-wage workers such as cleaners.

Any combat allowance or promotion allowance would be an extra reward.

# MAKE CHANGE HAPPEN



B2. Increase NSF Allowance to Local Qualifying Salary,  
Free Local University Education

## How our NSFs Rank Today

McDonald's  
Service Crew

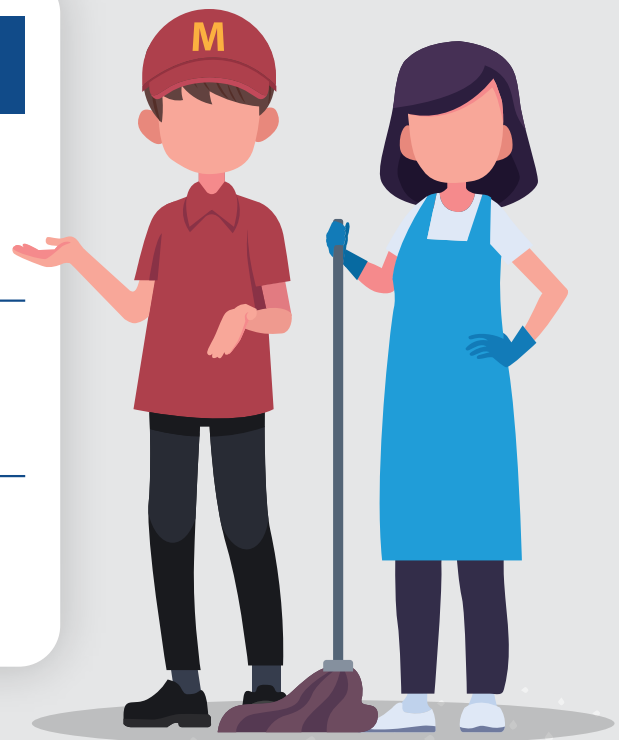
**\$2300**  
a month

Joo Koon  
Office Cleaner

**\$1850**  
a month

**NSF**

**\$790**  
a month



The SDA also proposes free local university education for NSFs who eventually qualify for, and choose to pursue higher education opportunities.

This is similar to America's GI Bill, where military personnel receive education benefits after serving active duty.

The SDA's proposed reforms will ease the financial strain on working class families.

For the more entrepreneurial, the savings they have accumulated will give them a bigger financial cushion to try new, bold endeavours and potentially succeed.

And those educationally-inclined will receive the support they need to pay for schooling without their families incurring huge financial burdens.

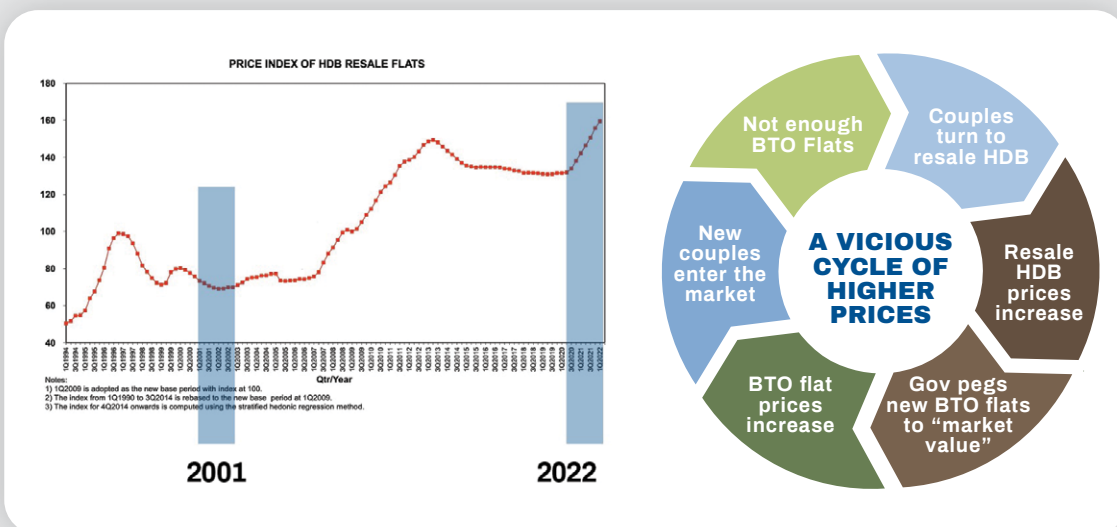
## Making Public Housing Affordable and Accessible for Young Families

The Build-To-Order (BTO) scheme was launched in 2001.

That was also the time when prices of HDB flats skyrocketed.

Since then, young families have had to suffer

- Multiple rejections for a flat due to a supply crunch
- Prices of HDB flats rising faster than most workers' wages
- Long waiting times for a new flat, sometimes up to 7 years



In recent times, the government has chosen to build an average of around 20,000 BTO flats a year.

But this does not appear to be sufficient.

In the past 5 years, there were about:

- 130,000 registered marriages
- 110,000 registered new citizens

The supply crunch, together with the government's choice to peg BTO flat prices to "market rates" exacerbates the affordability problem for young families.

## C1. Build More, Build Ahead, Build Simpler

The SDA proposes a “Build More, Build Ahead, Build Simpler” plan to increase public housing availability and keep prices affordable.



### The Build More, Build Ahead, Build Simpler Plan

Increase the number of yearly new HDB flat developments

Build ahead of demand in areas already zoned for public housing in the URA Masterplan

Offer bare-bone, no-frills options to lower costs and reduce renovation wastage

Rent excess flats to singles and young married couples

Cap the increase in new flat prices at the growth rate of median wages of Singaporeans instead of pegging prices to "market rates"

Offer subsidies to buyers earning below the median wage

Building ahead of demand, the waiting times for new flats will be cut by more than half to roughly 2 years or less.

This is important for young couples as the median age of marriage today is about 30 years old.

Shorter waiting times means they can transit earlier into starting families.

We also propose that the HDB build simpler, bare-boned flats, which it used to do as far up to the 1990s and early 2000s.

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## C1. Build More, Build Ahead, Build Simpler

This way, couples can save on construction costs.

These cost savings can be used to pay for renovations, the amount for which a couple can decide based on their personal financial circumstances.

Thirdly, we propose to almost double the number of new HDB flats built a year.

This will allow more couple quicker access to new flats.

Unsold flats can be rented out as temporary lodging for singles or other young couples, until they have secured their own personal accommodation.



## This will

Free up more homes for families and singles

Cut waiting times to 2 years and below

Reduce prices of new flats

Ensure that prices of new flats do not outpace wage growth

Moderate overall housing prices in the long run

On the whole, such a move will not crash the housing market, considering the 35,000 Permanent Residents and 22,000 New Citizens which the government mints each year.

The proposed increase in new flats is achievable, as the government has already zoned out areas for housing over the longer term in its URA Master Plan.

# Increasing Access to Quality and Affordable Healthcare for All

Quality healthcare and medications are way more expensive in Singapore compared to neighbouring nations.

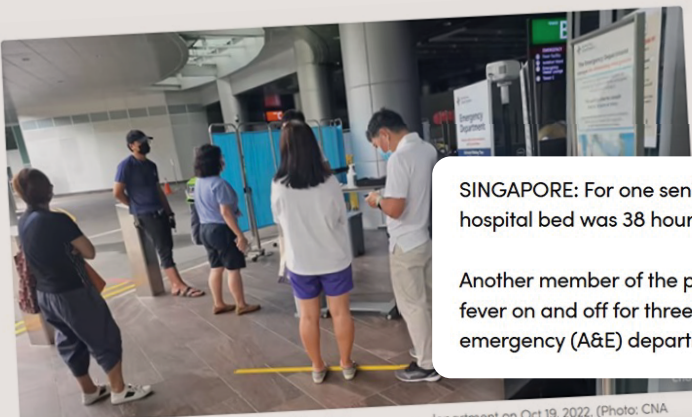
Many Singaporeans have to endure long waiting times at public hospitals – up to over a day at times.

And when we do get a bed, fees for better quality wards such as B1 wards and above are very high.

Singapore

## Longer waiting times at hospitals with some patients told to wait up to 50 hours for a bed

Ng Teng Fong and Sengkang hospitals were among those with wait times of more than two days, according to patients and healthcare workers.



People waiting outside Ng Teng Fong General Hospital's emergency department on Oct 19, 2022. (Photo: CNA reader)

SINGAPORE: For one senior citizen who suffered a seizure, the waiting time for a hospital bed was 38 hours, recounted her daughter.

Another member of the public had a similar story to tell: Her father, having had a fever on and off for three months, went to a public hospital's accident and emergency (A&E) department. He was admitted after close to 46 hours.

My aunt had a heart attack on a Wednesday morning - at lunchtime they told me she'd be warded. She got a bed on Thursday at about 7pm. 36 hours.

Same. My mom walked into A&E with an active myocardial infarct. Took over 12 hrs to get her warded and onto a bed.

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## Increasing Access to Quality and Affordable Healthcare for All

Besides this, we have to pay exorbitant prices for better quality medication and medical treatments that do not qualify for government subsidies.

But options for Common Singaporeans struggling to cope with high cost of living are limited.

Even if we wanted to seek treatment abroad, less than a handful of hospitals and clinics allow the use of Medisave to pay for bills.

This can be seen from a check on the Ministry of Health website.

- a. Medisave usage will only be limited to hospitalisations and day surgeries, i.e. it cannot be used for outpatient treatment;
- b. The overseas hospital must have an approved working arrangement with a Medisave-accredited institution/referral centre in Singapore;
- c. The patient must be referred through a Medisave-accredited institution/referral centre in Singapore;
- d. The local centre must provide pre-admission clinical assessment and financial counselling to the interested patient;
- e. The local centre will be accountable for patient satisfaction and the clinical outcome.

The scheme will start off with two providers: Health Management International (HMI) and Parkway Holdings Pte Ltd.

Those who want to use their Medisave to pay for treatments at institutions not on the accredited list must apply for permission.

But why should Singaporeans be denied the use of Medisave to pay for quality healthcare since it is our savings?

Meanwhile, the Health Ministry courts rich medical tourists to Singapore – a move which indirectly jacks up the prices of healthcare here.

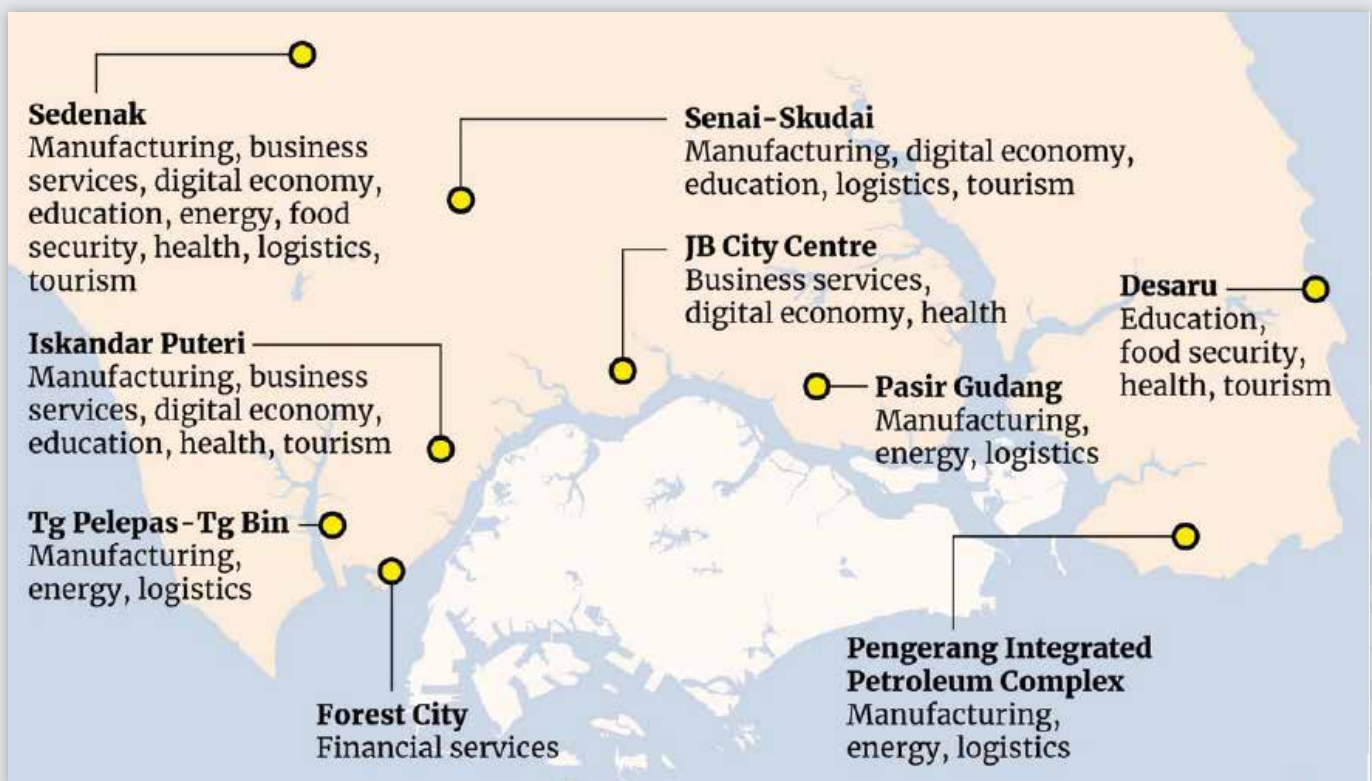
## D1. Expand the use of Medisave to more accredited healthcare institutions in ASEAN

The SDA proposes to expand the network of accredited healthcare institutions across ASEAN, and allow Singaporeans to use our Medisave at these institutions.

Countries such as Thailand, Vietnam and Malaysia have good, advanced medical facilities, and capable doctors.

It would not be a surprise to walk into a GP clinic in Malaysia and find a plaque on the wall stating that the physician graduated from the National University of Singapore.

With the Johor-Singapore Special Economic Zone, areas have already been zoned for increased collaboration in healthcare.



More options abroad for Singaporeans will lessen the strain on our local healthcare system, which is already suffering from bed and labour shortages.

Increased competition will serve to lower the overall cost of the healthcare here, which in turn opens up more choices for Singaporeans.

# MAKE CHANGE HAPPEN



## Make Change Happen The SDA's Plans to Improve Lives in Pasir Ris-Changi



### For our Children

#### **Bursaries**

Increase financial support for struggling families

#### **After-School Learning**

Enhance opportunities for after-school learning through partnerships with goodwill organisations



### For our Young Adults

#### **PC-Connect**

Not a computer, but community bonding activities for Pasir Ris-Changi to increase kinship and sense of home, and for singles to mingle

#### **Mental Wellness Counselling Centres**

Devote more community spaces for these centres so that support is easily accessible



### For our Mid-Career Residents

#### **Community Employment Networks**

Online platforms and localised person-to-person networking opportunities to increase hiring success

#### **Resident Business Support Grants and Mentorship**

For those looking to transit from employment to starting their own companies



### For our Seniors

#### **PC-Evergreen**

Foster bonds between Pasir Ris-Changi youth and seniors to strengthen communal ties, in addition to eldercare support centres

#### **Enhanced Public Safety Infrastructure**

Amongst these enhancements are mobility support railings, safety ramps and non-slip pathways

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## Conclusion

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The SDA staunchly believes that Singapore must be a home for all Common Singaporeans to live happily and prosper, and not descend into a playground for the money-hungry elite.

Our proposed reforms are effective, scalable and can be flexibly applied to address the needs of Singaporeans and improve quality of life.

What is important is the political will to enact such reforms, and parliamentarians who will serve as a good and honest check on the government.

It's time for change.

Together, we can change the lives of the many for the better.

Singapore is counting on you.

**Let's make change happen.**