



**HOUSING &  
DEVELOPMENT  
BOARD**

Sustainability by Design

# Building Greener Homes

HDB Sustainability Report 2024/2025



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# About HDB

## GRI Disclosures 2-1, 2-6

The Housing & Development Board (HDB) is a statutory board under the Ministry of National Development (MND). As the master planner and largest housing developer in Singapore, HDB plays a key role in supporting Singapore's commitment to sustainable development. We continually strive to create a quality high-rise, high-density living environment that is liveable, sustainable, and comfortable for residents. Singapore's public housing has housed a nation – today, more than 1.25 million flats have been completed in 24 towns and 3 estates across the island, with close to 80% of Singapore's resident population living in HDB flats.

HDB's work spans selling and renting residential flats, planning and developing towns and estates, upgrading and redeveloping older estates, and providing mortgage loans to eligible buyers under various public housing schemes. Additionally, we manage ancillary facilities such as commercial complexes, car parks, and amenities in our housing estates.

In our ongoing commitment to progress, HDB collaborates with partners on research and development to explore innovative materials, technologies, and processes to enhance the sustainability and efficiency of our developments. We maintain strong relationships with consultants, suppliers, and builders involved in all stages of HDB projects, from planning and design to construction, operation, maintenance, demolition, and waste management.

As we look to the future, our focus remains on building homes within vibrant heartland spaces, fostering living environments where our residents can thrive.

### Housing & Development Board

HDB Hub  
480 Lorong 6 Toa Payoh  
Singapore 310480

More information about HDB can be found on the [HDB InfoWEB](#).

## *Our Vision*

An outstanding organisation creating endearing homes all are proud of.

## *Our Mission*

We provide affordable, quality housing and a great living environment where communities thrive.

## *Our Shared Values*

In everything we do, we embrace and display integrity, learning, teamwork, excellence, and care.

### **INTEGRITY**

We perform our duties with honesty, fairness and courage, so as to uphold the public's trust in us.

### **LEARNING**

We practise life-long learning, share our knowledge, and constantly seek ways to do our work better.

### **TEAMWORK**

We share and respect different views and build on each other's strengths to achieve our vision and goals.

### **EXCELLENCE**

We take pride in what we do and deliver quality work for our organisation and customers.

### **CARE**

We care for our colleagues, the community, and the environment.



# About This Report

## GRI Disclosures 2-1, 2-2, 2-3, 2-4, 2-5

This report covers our sustainability-related performance from 1 April 2024 to 31 March 2025 (FY2024), aligned with our financial reporting period. All data presented reflects the assets and premises under HDB's operational control, including 38 commercial complexes, 22 branch offices, 3 recreational chalets, and 1 industrial building.<sup>1</sup>

The activities of HDB's subsidiary, EM Services, have also been included in this year's report. As this is the first year that EM Services' activities are reported, we have focused on the GreenGov.SG energy, emissions, and water indicators. We will continue to expand these disclosures in future years.

Data derived from internal stakeholders and third-party partners has been reviewed and verified to the best of HDB's efforts and knowledge. Some figures may be estimates or approximations, and forward-looking sustainability targets or initiatives are based on current expectations and assumptions, which are subject to uncertainties that may cause actual results to differ materially.

As this is the second iteration of our Sustainability Report, we continue to build on the foundations laid in our inaugural report. Following a review of our operational boundaries, we have identified 22 branch offices and an additional recreational chalet to be included in the scope of the report, and have restated the relevant metrics in the Environment Pillar. In addition, there are a few other adjustments resulting in restatements related to the revision of measurement units and sustainable supply chain management. The report has been prepared in accordance with the GRI Sustainability Reporting Standards, and the GRI Content Index can be found on pages 53-57. External assurance has not been sought for this report.

For a more comprehensive view of HDB's business and performance, we recommend reading this report in conjunction with HDB's [Annual Report 2024/2025](#).

For any questions or feedback on this report, please contact us via our ['Write to Us' e-Service](#).

<sup>1</sup> For the full list of HDB's assets under management, please refer to the Appendix.



# Foreword

GRI Disclosures 2-22

**Mr Benny Lim**  
Chairperson



**Mr Tan Meng Dui**  
Chief Executive Officer



HDB turns 65 in 2025. We have come a long way since our days as a young nation in the throes of a housing crisis. Over the past 65 years, we have housed generations of Singaporeans and created heartland spaces where cherished memories are formed.

HDB living is integral to the Singaporean way of life, and we remain committed to providing affordable and quality housing where communities can thrive. To deliver on this commitment, our public housing programme must evolve with the changing needs and aspirations of Singaporeans, whether they are young couples starting out, families raising children, or singles seeking independence. At a broader level, climate change necessitates more deliberate planning to ensure our homes and towns are resilient and ready for the future.

HDB's second Sustainability Report reflects the progress we have made in our sustainability journey and charts our plans to build homes and towns that are liveable, inclusive, and environmentally responsible.

## Environmental Sustainability

HDB continues to support the national sustainability agenda by aligning our efforts with the Singapore Green Plan 2030 and the GreenGov.SG initiatives. Our 10-year Green Towns Programme (GTP) drives environmentally friendly upgrades across all HDB towns, and focuses on reducing energy consumption, promoting green commute, cooling HDB towns, and optimising resources. Having reached the mid-point of GTP in 2025, we are building up on the foundation laid over the past years to intensify our sustainability efforts. For example, we will be expanding our cool coatings initiative to all HDB estates following a successful pilot in Tampines, which demonstrated a reduction in ambient temperatures by up to 2°C and saw households experiencing lower electricity consumption due to reduced heat absorption.

Beyond making existing towns more eco-friendly, we also build new homes to meet housing demand. We take great care in developing new homes responsibly, conducting Environmental Impact Assessments to identify and minimise ecological risks, and engaging a range of stakeholders to seek feedback. In line with our Biophilic Town Framework, our Build-To-Order (BTO) projects are designed to help residents foster strong connections with nature and enjoy its intrinsic benefits.

One of our newest housing estates, Bidadari, exemplifies our efforts to integrate housing in nature. Envisioned as a 'Community in a Garden', homes in Bidadari are situated in a garden-like setting. The estate features a preserved hillock for migratory birds, a Heritage Walk, and a lake inspired by the former Alkaff Lake Gardens which doubles as a stormwater retention pond. In recognition of our efforts to harmonise urban development with ecological conservation and cultural heritage, Bidadari's masterplan clinched the World Gold award in the Master Plan Category at the FIABCI World Prix d'Excellence Awards 2024 – the first time that a Singapore developer has won World Gold in the Master Plan category.

## Social Sustainability

Public housing was always meant to fulfil a social mission. The cornerstone of our public housing programme is home ownership, which offers Singaporeans a concrete stake in the country.

To keep home ownership affordable and accessible, we introduced the New Flat Classification Framework which categorises new BTO flats based on their locational attributes. Standard flats form the largest category of HDB flats offered at every BTO sales launch. Plus and Prime flats, which typically command higher market values due to their attractive locations and attributes, are priced with additional subsidies to keep them affordable. To ensure fairness, Plus and Prime flats also come with tighter resale and rental conditions. This framework reflects our commitment to ensure public housing in different parts of Singapore remains affordable and accessible to a wide range of Singaporeans across different incomes, over time.

Beyond the home, we are also ensuring that estates remain liveable for residents of all ages. In line with the national Age Well SG programme, we launched the Silver Upgrading Programme (SUP) to upgrade existing precincts with higher densities of seniors. At the pilot SUP precincts in Chong Boon within Ang Mo Kio town, we organised a 'Community Involvement Walk' for seniors living in the town to gather their feedback and suggestions on areas that could be improved. With their feedback, features such as therapeutic gardens, rest points, as well as improved wayfinding, will be included in the upgrading works.

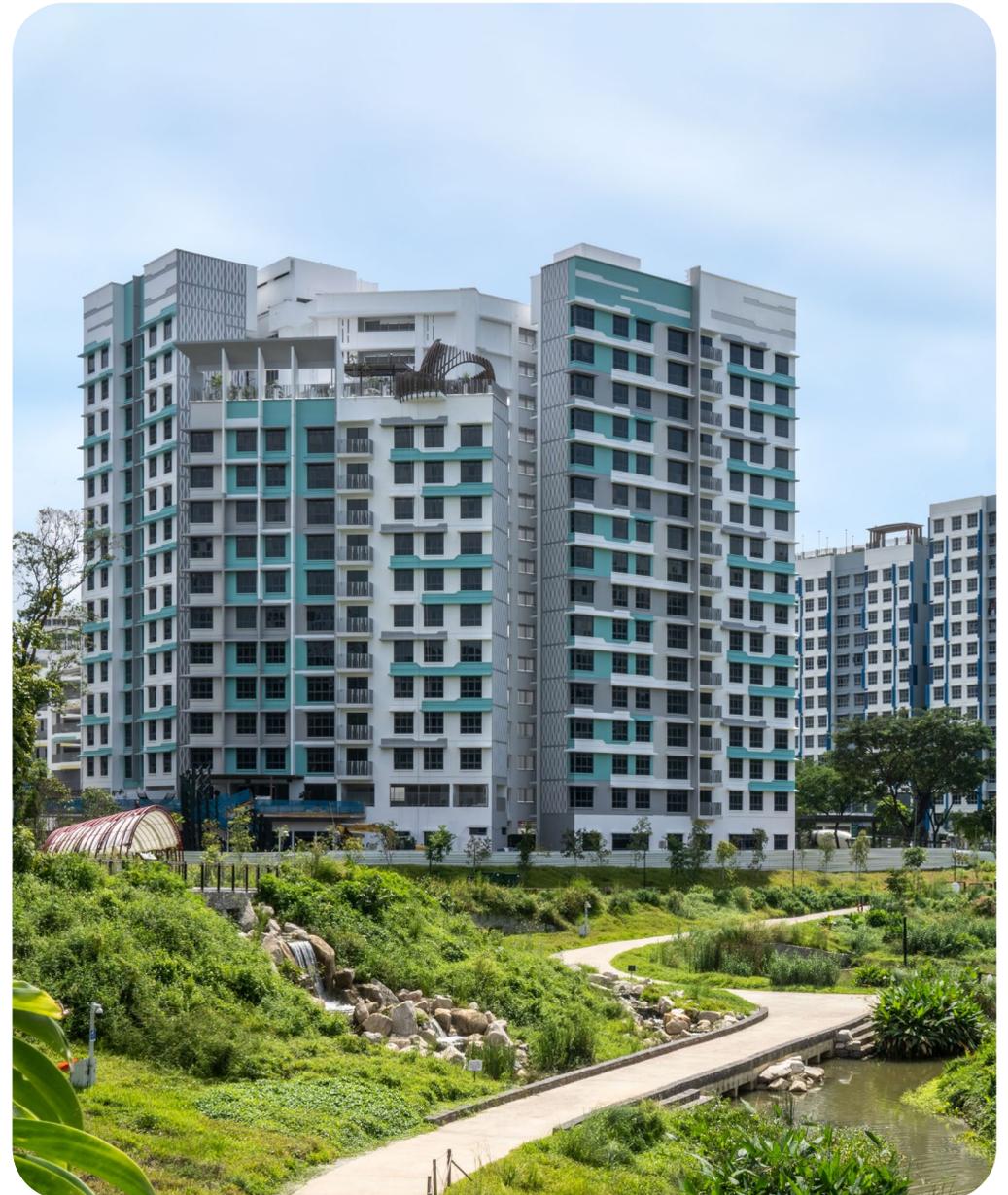
## Governance

HDB's programmes are underpinned by our strong governance practices. We uphold the highest ethical standards, maintaining a zero-tolerance stance on corruption and ensuring that all employees, governance members, and business partners are aligned with our anti-corruption policies.

As Singapore's largest housing developer, we are acutely aware of our impact on the built environment sector and the importance of maintaining a sustainable supply chain. Our green procurement framework for all new BTO construction tenders exceeding \$50 million includes sustainability criteria in the evaluation process, such as green accreditation, implementation of sustainable initiatives, and decarbonisation plans. These criteria encourage our industry partners to enhance their environmental performance and adopt sustainable practices.

## Looking Forward

HDB recognises both the scale of our responsibility, as well as the opportunities available, to shape a resilient, inclusive, and sustainable future for Singaporeans. We will continue to work in partnership with our stakeholders to build future-ready homes and vibrant communities for generations to come.



# Sustainability Governance

## Governance Structure and Management of Sustainability

**GRI Disclosures 2-9, 2-11, 2-12, 2-13, 2-14, 2-17**

HDB's Board, which is appointed by MND under the Housing and Development Act 1959, stewards HDB's sustainability efforts. The Board provides strategic oversight and direction, advising senior leadership on key sustainability matters. It reviews and endorses major plans, proposals, and initiatives, including those related to sustainability. The Board's effectiveness in governing economic, environmental, and social issues is reflected in the strategies deployed by HDB to achieve our sustainability targets, and HDB's performance against its sustainability key performance indicators (KPIs).

HDB conducts quarterly briefings to the Board on sustainability issues, which include updates on the management of material topics, and provides additional updates on significant initiatives where needed. We conduct a dedicated briefing on the Sustainability Report, where we also obtain the Board's consensus on material topics, sustainability targets and key initiatives. The Sustainability Report is approved by the Board before publication.

Leadership and oversight of HDB's operations, including sustainability matters, are provided by the senior leadership and management team, led by the Chief Executive Officer (CEO). This team includes Deputy CEOs overseeing the Building and Estate clusters, the Assistant CEO for the Corporate cluster, the Chief Sustainability Officer (CSO), and Group Directors from across the organisation.

The Sustainability Working Group, headed by the CSO, is responsible for steering and executing the organisation's sustainability agenda. It monitors progress, facilitates discussions, and ensures the effective rollout of sustainability initiatives. The group includes members from the Sustainability Office as well as representatives from the Corporate, Building, and Estate clusters.

To advance the collective knowledge of our Board and Sustainability Governance, we conduct workshops and facilitate knowledge sharing by leading sustainability consultants and experts on topics such as (i) sustainability practices in the built environment sector, (ii) fundamentals of greenhouse gas (GHG) reporting, and (iii) emerging international sustainability reporting standards e.g. International Sustainability Standards Board (ISSB).



For more details on our Corporate Governance structure, please refer to our [Annual Report 2024/2025](#).

## Governance Structure

### Board of Directors

**CHAired BY**

Chairperson

**CONSISTS OF**

Board Members

**OBJECTIVE**

Provide strategic direction and guidance on sustainability matters. To play an advisory role to the senior leadership and management team.

### Senior Leadership and Management Team

**LED BY**

CEO

**CONSISTS OF**

DCEO(B), DCEO(E), ACEO(C), CSO, Group Directors

**OBJECTIVE**

Provide overall leadership, oversight and direction.

### Sustainability Working Group (SWG)

**CHAired BY**

CSO

**CONSISTS OF**

Sustainability Office, representatives from the Corporate, Building, and Estate clusters

**OBJECTIVE**

To drive, discuss, track and implement HDB's sustainability strategy and initiatives.

## Nomination and Evaluation of Board Members

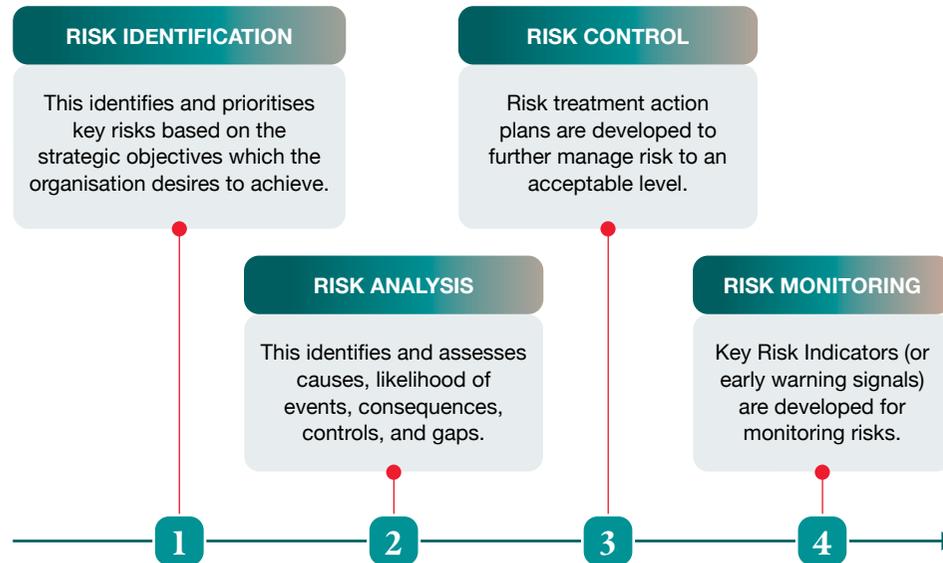
GRI Disclosures 2-10, 2-11, 2-18, 2-19, 2-20, 2-21

HDB’s Board members are selected for their diverse and complementary expertise, enabling them to effectively navigate and advise on complex and evolving challenges. Their appointment follows the procedures outlined in the Public Sector (Governance) Act, the Housing and Development Act, and the Constitution of Singapore.

Board members’ fees are paid in accordance with Public Service Division (PSD) rates of allowance.

### Risk Management

HDB’s Enterprise Risk Management (ERM) framework, which is reviewed annually by the Board, provides a structured and systematic approach to identifying, assessing, and responding to risks and opportunities that may impact HDB’s mission and strategic objectives – including sustainability-related risks. The framework is built on a 4-step methodology designed to address enterprise-wide risks:



At HDB, risk management and opportunity identification are shared responsibilities. We strive to anticipate potential risks early and put preventive measures in place.

Table 1: GRI 2-9: Governance structure and composition

| HDB Board<br>(1 October 2022 to 30 September 2025) | Executive/<br>Non-Executive | Independence    | Industry                                       |
|--|-----------------------------|-----------------|--|
| Mr Benny Lim (Chairperson) / Male                  | Non-executive               | Independent     | Government                                     |
| Mr Tan Meng Dui (CEO) / Male                       | Executive                   | Non-independent | Government                                     |
| Ar. Rita Soh Siow Lan / Female                     | Non-executive               | Independent     | Architecture                                   |
| Mr Tan Wah Yeow / Male                             | Non-executive               | Independent     | Accounting                                     |
| Ms Chia Yong Yong / Female                         | Non-executive               | Independent     | Law  |
| Mr Ong Tze-Ch'in / Male                            | Non-executive               | Independent     | Government<br>(Sustainability/<br>Environment) |
| Ms Pearlyn Phau / Female                           | Non-executive               | Independent     | Finance  |
| Mr Wendell Wong Hin Pkin / Male                    | Non-executive               | Independent     | Law  |
| Dr Wong Sweet Fun / Female                         | Non-executive               | Independent     | Healthcare                                     |
| Mr Zakir Hussain / Male                            | Non-executive               | Independent     | Media  |
| Mr Chua Eu Jin / Male                              | Non-executive               | Independent     | Law/ Business                                  |
| Ms Ho Hern Shin / Female                           | Non-executive               | Independent     | Government<br>(Finance)                        |
| Mr Jason Leow Juan Thong / Male                    | Non-executive               | Independent     | Real estate                                    |
| Colonel John Nehemiah Samuel / Male                | Non-executive               | Independent     | Government<br>(Military)                       |
| Mr Melvin Yong Yik Chye / Male                     | Non-executive               | Independent     | Union (NTUC)                                   |

# Our Sustainability Approach

## GRI Disclosures 2-23, 2-24

HDB is committed to building sustainable homes and towns that evolve with the needs of Singaporeans. Our Designing for Life roadmap places residents' well-being at the heart of our planning, addressing key trends such as climate change, demographic shifts, and changing social aspirations. Its 3 pillars – Live Well, Live Green, and Live Connected – reflect our vision of creating smart and sustainable living environments, and fostering strong community bonds.

The Designing for Life roadmap is underpinned by strong governance, policies, internal controls, and high standards of ethical conduct ensuring operational integrity, transparency, and accountability.



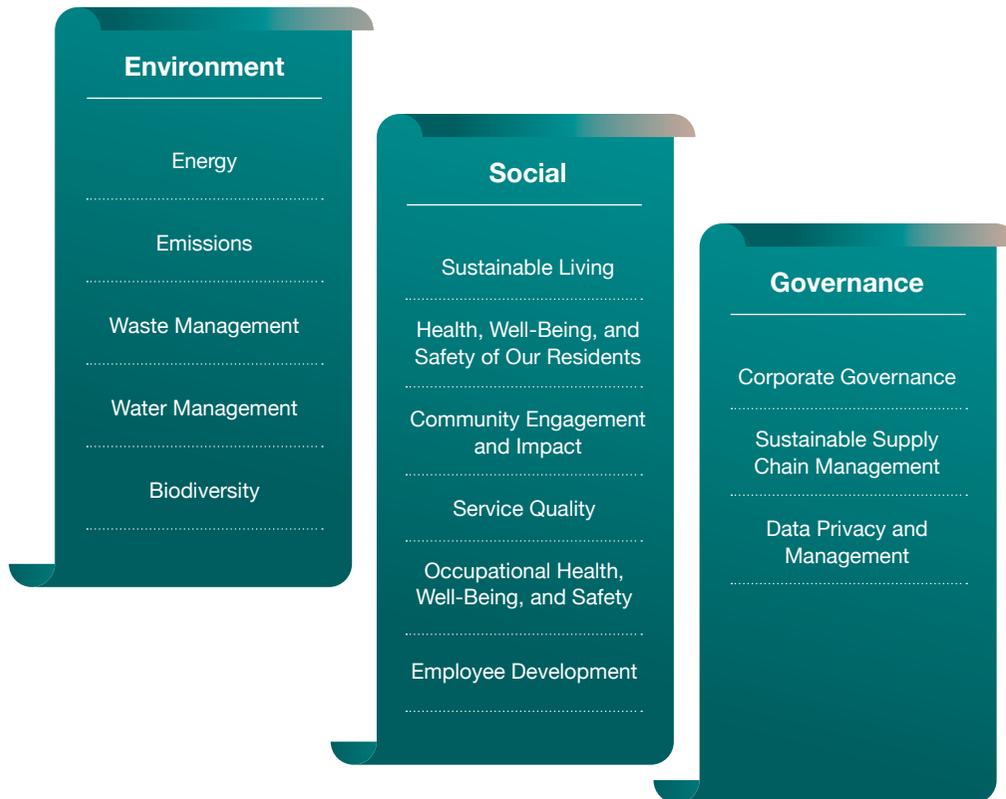
## Materiality Assessment and HDB's Material Topics

### GRI Disclosures 3-1, 3-2

We carried out an impact materiality assessment in 2024, to better understand how our operations affect people, the environment, and the economy, and to strengthen our overall sustainability strategy. Aligned with the GRI Sustainability Reporting Standards, this assessment enabled us to identify and prioritise key material topics.

We identified impacts arising from our construction, planning and design, estate upgrading and facilities management, offices, and research and innovation activities; through sector benchmarking and sector-specific sustainability reporting standards.

Our shortlisted topics were validated with HDB's CEO, senior leadership and management team, and key functional groups to ensure comprehensive evaluation of the identified impact areas and alignment with organisational priorities.



## Stakeholder Engagement

### GRI Disclosures 2-25, 2-26, 2-29

We recognise that meaningful engagement with stakeholders is essential to shaping policies and programmes that serve the needs of Singaporeans. By adopting tailored approaches for different stakeholder groups, we seek to better understand their concerns, gather insights on key issues, and identify opportunities for improvement. These collaborative efforts enable us to build enduring partnerships with our stakeholders and tap on their contributions to advance shared goals.

Table 2: GRI 2-29: Approach to stakeholder engagement

| Who We Engage (Stakeholder Groups)                              | Channels of Engagement  | Scope of Engagement   |
|---|---|---|
| <b>Customers (i.e. residents, flat buyers)</b>                  | <ul style="list-style-type: none"> <li>• Surveys</li> <li>• Interviews</li> <li>• Focus group discussions</li> <li>• Mainstream media and online platforms</li> </ul> | <ul style="list-style-type: none"> <li>• Understand their primary needs, concerns, and aspirations</li> </ul>   |
| <b>Industry and business partners</b>                           | <ul style="list-style-type: none"> <li>• Dialogue sessions</li> <li>• Workshops</li> </ul>  | <ul style="list-style-type: none"> <li>• Facilitate cross-learning, mutual exchange of knowledge and practices</li> <li>• Provide updates on the resale market and ground feedback</li> </ul> |
| <b>Government bodies and statutory boards</b>                   | <ul style="list-style-type: none"> <li>• Inter-agency meetings</li> <li>• Topic-specific taskforce</li> <li>• Dialogues and symposiums</li> </ul>                     | <ul style="list-style-type: none"> <li>• Policy formulation</li> <li>• Planning for infrastructure</li> <li>• Research and collaboration opportunities</li> </ul>                             |
| <b>Financial institutions</b>                                   | <ul style="list-style-type: none"> <li>• Surveys</li> <li>• Meetings</li> <li>• Seminars and conferences</li> </ul>   | <ul style="list-style-type: none"> <li>• Market updates (e.g. green bonds)</li> <li>• Investor outreach and collaboration opportunities</li> </ul>  |
| <b>Employees</b>  | <ul style="list-style-type: none"> <li>• Staff conferences</li> <li>• Surveys</li> <li>• Team-building activities</li> </ul>  | <ul style="list-style-type: none"> <li>• Understand their needs and concerns</li> <li>• Forge organisational identity and awareness</li> <li>• Team-building</li> </ul>                       |
| <b>Schools/ Institutes of Higher Learning</b>                   | <ul style="list-style-type: none"> <li>• Meetings</li> <li>• Learning journeys</li> <li>• Workshops</li> <li>• Talks and roadshows</li> </ul>                         | <ul style="list-style-type: none"> <li>• Mutual exchange of knowledge and practices</li> <li>• Research and collaboration opportunities</li> <li>• Student engagement</li> </ul>              |
| <b>Community stakeholders (e.g. nature and heritage groups)</b> | <ul style="list-style-type: none"> <li>• Site walks</li> <li>• Focus group discussions</li> <li>• Mainstream media and online platforms</li> </ul>                    | <ul style="list-style-type: none"> <li>• Understand public sentiments</li> <li>• Solicit ideas and feedback</li> </ul>  |
| <b>Media</b>  | <ul style="list-style-type: none"> <li>• Media briefing</li> <li>• Interviews</li> </ul>  | <ul style="list-style-type: none"> <li>• Raise awareness and facilitate understanding of policies</li> </ul>  |



Pillar 1

# Environment

# Pillar 1: Environment

With climate change, ensuring environmental sustainability in the built environment has become a key priority. As Singapore's public housing authority, HDB acknowledges its responsibility in advancing sustainable development through its operations and housing initiatives.

HDB's Environmental Policy outlines HDB's commitment to promote sustainability. We pledge to:

1. Comply with all applicable environmental laws, regulations, and other relevant requirements.
2. Contribute to environmental sustainability by:
  - Promoting conservation of energy and efficient use of resources in policy formation, planning, development, management, and maintenance of public housing and commercial buildings;
  - Considering environmental requirements in land use and procurement of goods and services; and
  - Practising 3Rs (reduce, re-use, and recycle) in resource and waste management.
3. Continually improve our environmental performance by setting and reviewing our objectives and targets.
4. Communicate with and educate all persons working for or on behalf of HDB, business partners, customers, and the public to achieve our environmental goals.

Within our office operations, HDB's Eco-Office Committee spearheads initiatives to attain the Eco-Office Label, a certification by the Singapore Environment Council that recognises environmentally responsible office practices. The committee promotes a culture of sustainability among staff by reinforcing HDB's Environmental Policy, sharing practical tips for greener living, and encouraging participation in public environmental campaigns such as Earth Hour.

In support of Singapore's broader sustainability goals, HDB launched the Green Towns Programme (GTP) to make HDB towns more sustainable and liveable. Launched in 2020, the programme targets a 15% reduction in energy consumption by 2030. The GTP focuses on 4 key areas: reducing energy consumption through technologies such as solar panels and smart lighting; cooling towns with measures like cool coatings and increased greenery; optimising resources through waste reduction and resource management initiatives such as e-waste recycling bins, beverage container return schemes, smart electric sub-meters, and urban water harvesting systems; promoting green commuting through support for electric vehicle infrastructure and cycling amenities.

With the GTP making good progress and reaching its mid-point in 2025, HDB will intensify its sustainability efforts. This includes the expansion of the cool coatings initiative to all existing HDB estates, as well as new initiatives such as smart electric sub-meters for monitoring and analysis of energy consumption at the common areas of HDB blocks.



*The Green Towns Programme is a 10-year plan to make HDB towns more sustainable and liveable.*

More information about the Green Towns Programme and its initiatives can be found on [HDB InfoWEB](#).

## Environmental Targets and Performance

| Targets  | Key Performance in FY2023   | Key Performance in FY2024   |
|--|---|---|
|  <p>10% reduction in Energy Utilisation Index (EUI) for HDB-managed premises by 2030, as compared to the baseline<sup>2</sup></p> | <p>0.80% increase in EUI compared to the baseline</p> <p>1.04% increase in EUI compared to previous FY</p>          | <p>2.65% increase in EUI compared to the baseline</p> <p>1.84% increase in EUI compared to previous FY</p>          |
|  <p>10% reduction in Water Efficiency Index (WEI) for HDB-managed premises by 2030, as compared to the baseline<sup>2</sup></p>   | <p>11.2% increase in WEI compared to the baseline</p> <p>3.41% increase in WEI compared to previous FY</p>          | <p>8.38% increase in WEI compared to baseline</p> <p>2.54% decrease in WEI compared to previous FY</p>              |
|  <p>30% reduction in Waste Disposal Index (WDI) for HDB-managed premises by 2030, as compared to the baseline<sup>3</sup></p>     | <p>1.24% decrease in WDI compared to the baseline</p>   | <p>2.90% increase in WDI compared to the baseline</p> <p>4.20% increase in WDI compared to previous FY</p>          |
|  <p>All new public housing developments to achieve Green Mark GoldPlus standard or higher</p>                                     | <p>100% of new public housing developments achieved Green Mark GoldPlus standard or higher</p>                      | <p>100% of new public housing developments achieved Green Mark GoldPlus standard or higher</p>                      |
|  <p>8 HDB-managed commercial complexes to attain Green Mark Platinum Super Low Energy (SLE) standards or equivalent by 2030</p>   | <p>1 HDB-managed commercial complex achieved Green Mark Platinum SLE standards</p> <p><b>Cumulative total 1</b></p> | <p>0 HDB-managed commercial complex achieved Green Mark Platinum SLE standards</p> <p><b>Cumulative total 1</b></p> |
|  <p>Achieve total solar capacity of 540 MWp by 2030</p>   | <p>325 MWp of solar capacity installed as of 31 March 2024</p>  | <p>400 MWp of solar capacity installed as of 31 March 2025</p>  |
|    | <p>0.1 Megaton CO<sub>2</sub>/year<sup>4</sup> reduction in GHG emissions under the GTP</p>                         | <p>0.2 Megaton CO<sub>2</sub>/year<sup>4</sup> reduction in GHG emissions under the GTP</p>                         |

<sup>2</sup> The baseline for EUI and WEI is defined as the average of FY2018 to FY2020 levels, to align with GreenGov.SG.

<sup>3</sup> The baseline for WDI is defined as FY2022 levels.

<sup>4</sup> Calculations are based on EMA's Grid Emission Factor in 2022 of 0.4168 kg CO<sub>2</sub>/kWh.



# Energy

GRI Disclosures 2-4, 3-3, 302-1, 302-3, 302-4

## Why This Matters to Us

### GRI 3-3

Singapore's built environment contributes to over 20% of the nation's carbon emissions and uses more than a third of its electricity. As a major player in this sector, HDB takes a proactive role by shaping energy-efficient and environmentally sustainable towns and estates across Singapore, and optimising energy use within our managed facilities. Through targeted upgrades in energy efficiency, renewable energy adoption, and smart infrastructure and certifications, we are actively transforming our complexes and estates into sustainable, future-ready environments that contribute meaningfully to Singapore's green goals.



## How We Manage This

### GRI 3-3

#### Within HDB-managed Premises

We are enhancing energy efficiency across our managed facilities by designing and retrofitting offices and commercial complexes to meet recognised green building standards. Many of our buildings are certified under the Green Mark Scheme by the Building and Construction Authority (BCA), incorporating clean and renewable energy sources and energy-efficient operations. Architectural features such as optimised wind flow and reduced solar exposure are integrated into our designs to lower reliance on air-conditioning and reduce overall energy consumption.

In alignment with the Singapore Green Building Masterplan, HDB is also working towards achieving the Green Mark Super Low Energy (SLE) certification for its commercial complexes. As part of our pilot efforts, we aim for 4 of our existing complexes to achieve SLE certification by mid-2026 and 8 existing complexes to attain SLE certification by 2030, pushing the boundaries of sustainable building performance.

#### At Public Housing Developments

Energy efficiency is a core consideration in the planning and construction of public housing. From June 2025, all new developments must at least meet the BCA Green Mark GoldPlus SLE standard to ensure resource-efficient building design. For BTO projects, HDB encourages contractors to adopt sustainable practices that reduce environmental impact during construction. As a result, most BTO contractors are certified under the Green and Gracious Builder Scheme, with many achieving top-tier 'Star' and 'Excellent' ratings. Many of our contractors implement energy-saving measures, such as monitoring energy use, using energy-efficient equipment, adopting alternative energy sources like solar power, and replacing diesel generators with grid electricity for site operations.

## FY2024 Key Initiatives and Case Studies

#### Within HDB-managed Premises

##### Improvements to Energy Efficiency of Air-Conditioning

To improve energy efficiency at HDB Hub, we have completed the replacement of conventional air-conditioning fans in all Air-Handling Units (AHUs) with Electronically Commutated (EC) fans. This retrofit has resulted in an estimated 25% to 30% reduction in AHU electrical consumption. EC fan adoption will be progressively implemented across other commercial complexes as part of future air-conditioning upgrading projects.

**LED Relamping**

We are progressively replacing all conventional lighting at HDB Hub with energy-efficient LED bulbs. The LED relamping programme is expected to achieve a 10% to 20% reduction in lighting-related energy consumption over the next 2 years and will be extended to other commercial complexes.

**Expansion of Solar Energy Capacity at HDB Hub**

We have also expanded the solar energy capacity at HDB Hub by installing additional panels, with a target of 10% to 20% increase in renewable energy generation on top of existing energy output. This complements HDB’s broader SolarNova programme, under which solar panel installations are ongoing across all HDB commercial complexes.

**In Existing Towns and Estates**

**Expanding Smart and Sustainable Solutions in HDB Estates**

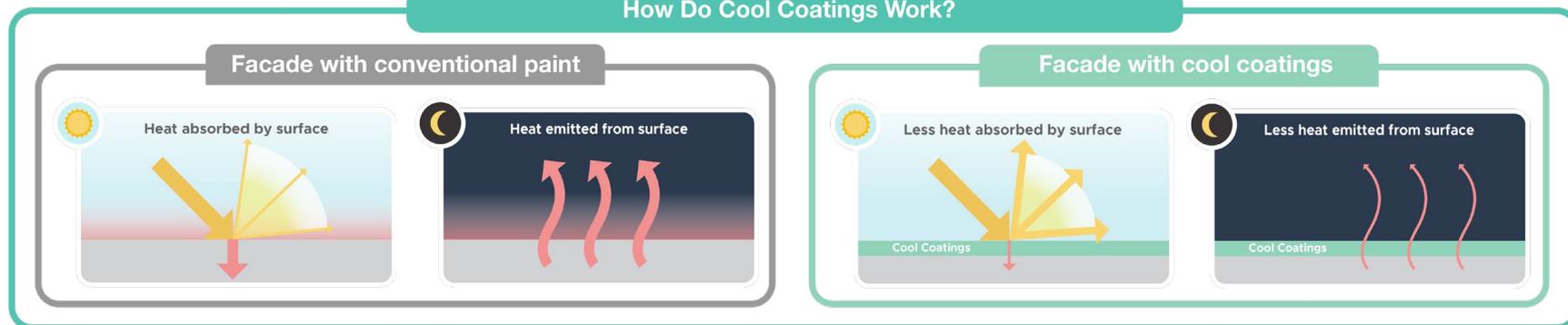
As part of the expanded GTP, we will extend our cool coatings initiative across all existing estates. In 2021, HDB and Tampines Town Council launched a joint pilot to apply cool coatings – a type of specialised paint containing additives that reflect the sun’s heat, reducing surface heat absorption and emission – to approximately 130 HDB blocks in Tampines. Findings from the pilot showed that these coatings can lower ambient temperatures by up to 2°C, effectively meeting our thermal comfort targets. Residents living in blocks treated with cool coatings also experienced a reduction in electricity consumption, as reduced reliance on air-conditioning helps to cut energy use and household energy costs. Following the successful pilot, HDB will work closely with Town Councils to extend the initiative to all existing HDB estates by 2030.

In addition, from the second quarter of 2025, smart electrical sub-meters will be installed in the consumer switch rooms of HDB blocks. These sub-meters will enable both HDB and Town Councils to monitor and analyse energy consumption patterns for common services such as lighting, water pumps, and lifts. With this data, Town Councils will be able to compare energy usage across blocks, track demand and supply trends, and optimise maintenance schedules. The system will also support early detection of anomalies to improve operational efficiency.



*Additives in cool coatings reflect the heat of the sun to reduce surface heat absorption and emission, which in turn reduces ambient temperature.*

**How Do Cool Coatings Work?**



### Our Performance and Moving Forward (Within HDB-managed Premises)<sup>5</sup>

Total energy consumption increased to 73,798,540 kWh in FY2024, 5.56% higher than the previous FY. This was primarily driven by the opening of 2 new HDB-managed commercial complexes (Anchorvale Village and Plantation Plaza), along with higher activity levels and footfall across HDB-managed premises.

Table 3: GRI 302-1: Energy consumption within and outside of the organisation<sup>6</sup>

| Total Energy Consumption                                      | Baseline <sup>7</sup> | FY2021     | FY2022     | FY2023     | FY2024                                |
|---|-----------------------|------------|------------|------------|---------------------------------------|
| <b>Non-renewable sources</b>                                  | 67,375,465            | 64,816,956 | 68,581,536 | 69,295,545 | 73,010,812                            |
| <b>Renewable sources</b>                                      | N/A                   | 647,030    | 624,331    | 619,173    | 787,728                               |
| <b>Total energy consumption within the organisation (kWh)</b> | 67,375,465            | 65,463,986 | 69,205,867 | 69,914,718 | 73,798,540<br>(↑ 9.53% from baseline) |

The Energy Utilisation Index (EUI) increased to 91.64 kWh/m<sup>2</sup>/year in FY2024, 1.84% higher than the previous FY. Looking ahead, HDB remains committed to achieving a 10% reduction in EUI by 2030 as compared to the baseline, through initiatives such as the expansion of our SolarNova programme, LED relamping, and the adoption of energy-efficient air conditioning systems in HDB-managed premises.

Table 4: GRI 302-3: Energy Intensity

| Energy Intensity Type   | Baseline | FY2021 | FY2022 | FY2023 | FY2024                           |
|---|----------|--------|--------|--------|----------------------------------|
| <b>Total Electricity Intensity (kWh/m<sup>2</sup>/year)<sup>8</sup></b> | 89.27    | 84.77  | 89.05  | 89.98  | 91.64<br>(↑ 2.65% from baseline) |



HDB aims to reduce our EUI through initiatives such as the SolarNova programme. (Photo credit: EDP Renewables)

<sup>5</sup> Data reported within the Energy material topic refers to energy consumed within HDB-managed premises (i.e. 38 commercial complexes, 22 branch offices, 1 industrial building and 3 recreational chalets).  
<sup>6</sup> There is no fuel use in HDB and it does not sell any energy. Energy harvested (e.g. from solar panels installed at HDB-managed commercial complexes) is used to power our facilities. With the addition of data from 22 branch offices and 1 recreational chalet, HDB has restated the baseline, FY2021, FY2022, and FY2023 data for the “Total energy consumption from non-renewable sources”, “Total consumption within the organisation” and “Total Electricity Intensity” metrics, resulting in an increase across these metrics. “Total energy consumption from renewable sources” has not been restated, due to limited data available from the additional premises.  
<sup>7</sup> The baseline is defined as the average of FY2018 to FY2020 data, to align with GreenGov.SG.  
<sup>8</sup> Total Electricity Intensity data presented in this report accounts solely for electricity consumption and do not include other forms of energy use. The baseline is defined as the average of FY2018 to FY2020 data, to align with GreenGov.SG.

# Emissions

GRI Disclosures 2-4, 3-3, 305-1, 305-2, 305-5

## Why This Matters to Us

### GRI 3-3

As a major contributor to the built environment sector, HDB understands that its operations have significant environmental impact. Our efforts to reduce greenhouse gas emissions go beyond meeting national climate goals – these efforts ensure that future generations can enjoy sustainable homes that keep pace with changing environmental conditions.



*Under the SolarNova programme, solar energy that is harnessed is first used to power common services in estates, with surplus energy channelled to the grid. (Photo credit: Sembcorp Industries Ltd)*

## How We Manage This

### GRI 3-3

HDB actively monitors both direct emissions from sources under its operations and indirect emissions arising from electricity consumption at HDB-managed facilities. We implement energy-saving measures to manage these emissions and closely track the progress of our reduction efforts to inform target-setting and guide further research and development in emissions mitigation.

Embodied emissions, arising from construction materials and methods, are mitigated by prioritising low-carbon materials and adopting more resource-efficient construction technologies. In addition, we collaborate with contractors to reduce dependence on diesel and other fuels for machinery while promoting the adoption of cleaner energy for the construction of buildings.

Across housing estates, HDB continues to drive the installation of solar photovoltaic (PV) panels through its SolarNova programme. These solar PV panels provide power for lifts, lighting, and water pumps during the day, with any surplus energy being channelled to the electrical grid.

## FY2024 Key Initiatives and Case Studies

### Green Finance Framework

First published in 2022, the HDB Green Finance Framework aims to facilitate green finance transactions, including green bonds and green loans, to finance the development of Eligible Green Projects under the project category of Green Buildings. This includes new residential and non-residential developments which are planned to achieve BCA's Green Mark certification. The framework was updated in June 2025, and reviewed by DNV Business Assurance Singapore Pte Ltd. The framework was developed in accordance with the following principles and standards:

- Green Bond Principles (2021, with June 2022 Appendix 1) by the International Capital Market Association;
- ASEAN Green Bond Standards (2018) by the ASEAN Capital Markets Forum;
- Green Loan Principles (2025) by the Loan Market Association, Asia Pacific Loan Market Association, and Loan Syndications & Trading Association; and
- Singapore-Asia Taxonomy for Sustainable Finance (2023) by the Monetary Authority of Singapore.

In addition, the framework is developed in alignment with the Singapore Green Bond Framework (January 2025).

As of 31 March 2025, HDB has 9 outstanding green bonds totalling \$8.455 billion and the bond proceeds have been fully allocated to the Eligible Green Projects on a portfolio basis. For more details, visit [HDB InfoWEB](#).

### Green Construction Practices

To reduce reliance on diesel-powered machinery, since March 2025, all new BTO projects have incorporated Battery Energy Storage Systems (BESS) and/or Synchronised Gensets, which can reduce carbon emissions by up to 50% per month. While these systems may incur higher rental costs, they offer lower operational expenses due to reduced diesel consumption and electricity use, resulting in estimated monthly operational savings of 15% to 30%. HDB will ensure these systems meet safety standards and receive the necessary regulatory approvals.

We also strive to reduce embodied carbon by adopting low-carbon materials. This adoption is supported by a Carbon Calculator, which tracks the carbon intensity of commonly used construction materials.

At the same time, we advance prefabrication and precast technologies to reduce material waste and the associated embodied carbon. In recent years, we have standardised the dimensions of precast components to enable interchangeability of mould use across projects and support automation in production. This approach improves mould utilisation, minimises waste, lowers the carbon emissions generated from construction activities, as well as reduces noise and dust pollution on site.

### Our Performance and Moving Forward<sup>9</sup> (Within HDB-managed Premises)

Total Scope 1 and Scope 2 emissions decreased to 29,847.83 tCO<sub>2</sub>e in FY2024, 2.42% lower than the previous FY. This was mainly due to the lower emissions intensities from power generation companies in 2024 as compared to 2023, arising from the greater use of lower-carbon fuels such as municipal waste and biomass, and reduced use of more carbon-intensive fuels such as coal, resulting in a more efficient Grid Emission Factor. As a property developer, the majority of our emissions arise from Scope 2 sources, while Scope 1 emissions are limited and primarily associated with refrigerant and liquefied petroleum gas use.

Most of our GHG emissions arise from our supply chain and the operations of residential and commercial units sold or rented. As such, we have initiated a study into Scope 3 indirect emissions, including the development of carbon accounting methodologies and data pipelines to support more robust reporting in the future.

Table 5: GRI 305-1: Direct GHG emissions, GRI 305-2: Energy indirect GHG emissions, GRI 305-4: GHG emissions intensity<sup>10</sup>

| GHG Emissions (tCO <sub>2</sub> e)                                | FY2020 (Baseline) | FY2021    | FY2022    | FY2023    | FY2024                                |
|---|-------------------|-----------|-----------|-----------|---------------------------------------|
| <b>Scope 1<sup>11</sup> (Direct Emissions)</b>                    | N/A               | N/A       | N/A       | 497.02    | 497.49                                |
| <b>Scope 2<sup>12</sup> (Indirect Emissions from Electricity)</b> | 25,496.18         | 26,481.04 | 28,586.20 | 30,090.75 | 29,350.35                             |
| <b>Total Scope 1 + 2 emissions</b>                                | 25,496.18         | 26,481.04 | 28,586.20 | 30,587.77 | 29,847.83<br>(↑ 17.07% from baseline) |



<sup>9</sup> In line with GreenGov.SG, GHG emissions calculated and reported within this report are measured in carbon dioxide equivalent in tonnes (tCO<sub>2</sub>e). Additionally, we have set our organisational boundary based on the GHG Protocol's 'Operational Control' approach.

<sup>10</sup> With the addition of data from 22 branch offices and 1 recreational chalet, HDB has restated the baseline, FY2021, FY2022, and FY2023 data for the "Scope 1", "Scope 2" and "Total Scope 1 + 2 emissions" metrics, resulting in a decrease across these metrics. While these figures were reported in kgCO<sub>2</sub>e in our 2023/2024 Sustainability Report, we have since restated these figures in tCO<sub>2</sub>e.

<sup>11</sup> Scope 1 emissions include HDB's refrigerant gas top-up and liquefied petroleum gas use, using emission factors from the Intergovernmental Panel on Climate Change (IPCC).

<sup>12</sup> Scope 2 emissions are indirect emissions that result from the generation of purchased or acquired electricity by HDB. Emissions factors used are taken from Singapore Energy Statistics published by the Energy Market Authority (EMA).

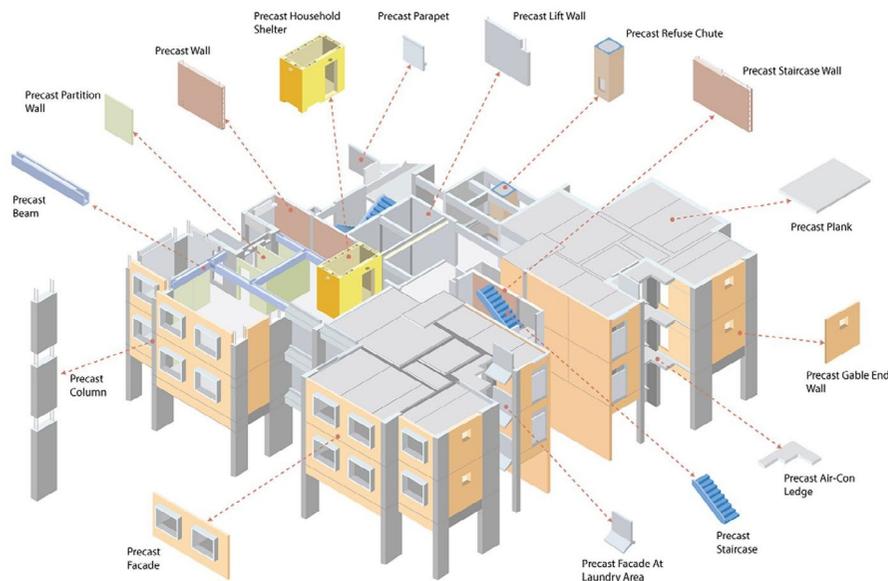
# Waste Management

GRI Disclosures 2-4, 3-3, 306-1 to 306-5

## Why This Matters to Us

### GRI 3-3

Waste can be generated through the construction of public housing, at HDB-managed premises, as well as by residents. As a property developer, it is crucial for us to actively manage both construction and operational waste. To support Singapore's broader sustainability goals, we implement measures to minimise waste and promote recycling within HDB estates.



*HDB adopts prefabrication technology to reduce on-site construction waste and improve resource efficiency.*

## How We Manage This

### GRI 3-3

#### Within HDB-managed Premises

We take active steps to promote recycling and reduce waste across the premises under our care, such as moving towards digital processes to cut down on paper usage. Our Eco-Office Committee shares eco-friendly tips and encourages staff involvement in recycling and waste reduction efforts.

To reduce landfill waste and promote recycling, we ensure that recycling bins are available in our offices and commercial complexes and require proper segregation of waste. This includes a new food waste segregation initiative within our offices at HDB Hub, with dedicated bins for food waste that are collected for further processing (e.g. by food waste digester).

#### At Public Housing Developments

Singapore's built environment sector recycles over 99% of construction and demolition waste. As Singapore's largest developer, HDB plays its part by supporting responsible waste management practices across our projects and facilities.

More than 70% of the concrete structure in a typical HDB block is built using prefabrication technology, where building components are manufactured off-site and assembled on-site. Combined with Design for Manufacturing and Assembly (DfMA), these approaches enhance efficiency and reduce material waste by minimising rework.

HDB permits the use of recycled material within its projects, such as in the construction of concrete kerbs, drop inlet chambers, and drain benching. The proportion of Recycled Concrete Aggregate (RCA) in structural elements adheres to BCA specifications. For up to 65% of components where early-age strength is non-critical, Ground Granulated Blast Furnace Slag can be used as a replacement for Ordinary Portland Cement (OPC), supporting circularity in construction.

During construction, demolition waste is recorded and the records are submitted to BCA in accordance with their Demolition Protocol. Contractors may choose to recycle or reuse demolition waste. If waste is to be disposed, we require our contractors to comply with the Environmental Public Health (General Waste Collection) Regulations, which govern the proper disposal of general construction waste at approved facilities or incineration plants. In the event of hazardous waste, we follow the Environmental Public Health (Toxic Industrial Waste) Regulations 1988, which set out protocols for safe handling, transport, and disposal.

In line with the Green and Gracious Builder Scheme, HDB regularly meets contractors to review waste management practices, working with them to identify opportunities to minimise waste generation and improve disposal practices.

## FY2024 Key Initiatives and Case Studies

### Within HDB-managed Premises

#### Advancing Food Waste Management

To support sustainable waste management, 2 food waste digesters have been installed at HDB Hub to treat food waste on-site. This contributes directly to GreenGov targets by converting food waste into grey water or fertiliser.

We monitor key performance indicators such as the volume of food waste processed and the reduction in disposal volumes, and review metrics annually to assess the initiative's effectiveness. In FY2024, a total of 184,100 kg of food waste was processed at HDB Hub, accounting for approximately 8% of general waste reduction.

The initiative is being expanded in phases, with plans to install food digesters across all HDB commercial complexes. Future efforts will focus on raising awareness among staff and F&B tenants about food waste segregation, with a possible expansion of the initiative to take in food waste generated by residents or coffee shops within HDB estates.



Food waste is segregated at the source, before being transported to the food waste digester located at the refuse collection centre. Using oxygen and heat, the food waste is then “digested” into useful by-products such as organic fertiliser.

## Our Performance and Moving Forward (Within HDB-managed Premises)

HDB monitors waste generation to strengthen our waste management practices and ensure transparency through regular reporting to regulatory bodies such as GreenGov.SG. We require our waste contractors to collect and report waste data monthly, or when needed.

Total waste generated increased to 21,581,278 kg in FY2024, 5.69% higher than the previous FY. The Waste Disposal Index (WDI) also increased to 0.248 in FY2024, 4.20% higher than the previous FY. This increase was largely driven by the opening of 2 HDB-managed commercial complexes (Anchorvale Village and Plantation Plaza), and greater activity and visitor traffic across our managed premises.

We are targeting a 30% reduction in WDI by 2030 as compared to the baseline, through continued implementation of measures that promote recycling and minimise overall waste.

Table 6: GRI 306-3: Waste generated, GRI 306-4: Waste diverted from disposal and GRI 306-5: Waste directed to disposal<sup>13</sup>

|  | FY2021 | FY2022     | FY2023     | FY2024     |
|--|--------|------------|------------|------------|
| <b>Total Waste Generated (kg)<sup>14</sup></b> | N/A    | 20,621,536 | 20,419,165 | 21,581,278 |
| <b>Waste Diverted from Disposal (kg)</b>       | N/A    | 244,967    | 249,264    | 314,045    |
| <b>Waste Directed to Disposal (kg)</b>         | N/A    | 20,375,058 | 20,169,901 | 21,267,233 |

|                            | FY2022 (Baseline) | FY2023 | FY2024                           |
|----------------------------|-------------------|--------|----------------------------------|
| <b>WDI (kg/person/day)</b> | 0.241             | 0.238  | 0.248<br>(↑ 2.90% from baseline) |

<sup>13</sup> With the addition of data from 22 branch offices and 1 recreational chalet, HDB has restated the FY2022 and FY2023 data for “Total Waste Generated”, and “Waste Directed to Disposal”, resulting in an increase across these metrics. We have also restated the FY2022 and FY2023 data for “WDI”, resulting in a decrease across this metric. “Waste Diverted from Disposal” has not been restated, due to limited data available from the additional premises.

<sup>14</sup> Data reported includes operational waste generated at HDB-managed premises, but excludes construction and demolition waste.

# Water Management

GRI Disclosures 2-4, 3-3, 303-1 to 303-3, 303-5

## Why This Matters to Us

### GRI 3-3

Water security has always been a national priority. By embedding water management initiatives in our premises and developments, we make our homes and towns more climate resilient while safeguarding resources for future generations of Singaporeans.

## How We Manage This

### GRI 3-3

#### Within HDB-managed Premises

We have implemented water-saving systems across our managed premises to reduce overall consumption. These include upgrading to water-efficient toilet fittings, installing rainwater harvesting systems for irrigation and cleaning, and enhancing the Cycle of Concentration (CoC) in cooling towers within commercial complexes that use chilled water systems. We have also adopted a Water Efficiency Management Plan for premises with an annual consumption of above 60,000m<sup>3</sup>.



<sup>15</sup> These regulations include the Environmental Protection and Management Act (Part V – Water Pollution Control) 2008, Environmental Protection and Management (Trade Effluent) Regulations 2008, Sewerage and Drainage Act 2001, and Sewerage and Drainage (Surface Water Drainage) Regulations 2007.

#### At Public Housing Developments

In developing public housing projects, we incorporate assessments of water-related impacts in our Environmental Impact Assessments (EIAs) and Environmental Monitoring and Management Plans (EMMPs). We also engage stakeholders such as nature groups during the EIA process, especially for projects with high ecological complexity or significance. Stakeholder input may be sought during the development of tender specifications, review of findings, and formulation of mitigation measures.

During construction, we enforce strict compliance with environmental regulations<sup>15</sup> to mitigate environmental and health risks associated with water discharge. As part of our green procurement practices and the Green and Gracious Builders Scheme, contractors working on BTO projects are also encouraged to adopt water-saving technologies and recycling systems, including the use of recycled water for activities such as vehicle washing and toilet flushing.

To future-proof our developments, we have begun incorporating climate-adaptive measures to strengthen resilience against extreme weather events, such as landscape features that temporarily hold stormwater runoff during heavy rain and help regulate discharge to public drains.

## FY2024 Key Initiatives and Case Studies

#### Within HDB-managed Premises

##### Rainwater Harvesting Initiatives at HDB Commercial Complexes

We are piloting rainwater harvesting systems at Dawson Place and Fajar Shopping Centre as part of these commercial complexes' upgrading works. These systems enable the collection and reuse of rainwater for non-potable purposes such as washing, horticulture, and sanitary use. If successful, we plan to implement rainwater harvesting systems across all HDB commercial complexes.

##### Upgrading to Water-Efficient Sanitary Fittings

We have installed 3-tick water-efficient sanitary fittings as part of toilet upgrading works at HDB Hub and aim to achieve a 10% reduction in water consumption. This standard is also being applied across all upgrading projects in our commercial complexes.

##### Condensate Recovery Pilot at HDB Hub

As part of our chiller plant replacement project at HDB Hub, we are piloting a condensate recovery system that repurposes clean condensate water from AHUs as make-up water for cooling towers. This initiative is expected to reduce water consumption by 20%, and improve energy efficiency by introducing cooler water into the system, thereby lowering the energy demand of the chiller plant.

## At Public Housing Developments



### Tengah's Active, Beautiful, Clean (ABC) Water Features

In Tengah, HDB's newest town, we continue to push boundaries in sustainable development. For example, we require all BTO projects in Tengah to achieve PUB's ABC Waters Gold Certification, which recognises developments that integrate active community spaces, beautiful landscapes, and clean and sustainable features.

In 2024, 4 projects – Parc Clover @ Tengah, Parc Residences @ Tengah, Garden Terrace @ Tengah, and Garden Court @ Tengah – achieved Gold status. These BTO projects incorporate water-sensitive urban design features such as rain gardens, vegetated swales, and bioretention lawns, which serve to slow down and cleanse surface runoff. Across the 4 projects, these features treat stormwater runoff from at least 45% of each site's footprint, exceeding the certification requirement of 40%.

*Parc Clover @ Tengah integrates nature-based stormwater management elements with vibrant community spaces.*

## Our Performance and Moving Forward (Within HDB-managed Premises)

Total water consumed decreased to 887,159 m<sup>3</sup> in FY2024, 1.29% lower than the previous FY. The Water Efficiency Index (WEI) decreased to 10.35 in FY2024, 2.54% lower than the previous FY. This decrease was primarily driven by various water efficiency initiatives implemented at HDB-managed premises.

In line with our long-term sustainability goals, we aim to achieve a 10% reduction in our WEI<sup>16</sup> by 2030 as compared to the baseline.

Table 7: GRI Disclosures 303-5: Water consumption<sup>17,18</sup>

|   | FY2021  | FY2022  | FY2023  | FY2024  |
|---|---------|---------|---------|---------|
| <b>Total water consumption (m<sup>3</sup>)<sup>19</sup></b> | 787,444 | 869,404 | 898,782 | 887,159 |

|                           | Baseline <sup>20</sup> | FY2021 | FY2022 | FY2023 | FY2024                           |
|---------------------------|------------------------|--------|--------|--------|----------------------------------|
| <b>WEI (l/person/day)</b> | 9.55                   | 9.55   | 10.27  | 10.62  | 10.35<br>(↑ 8.38% from baseline) |

<sup>16</sup> WEI refers to water use in terms of water used per person per day.

<sup>17</sup> With the addition of data from 22 branch offices and 1 recreational chalet, HDB has restated the FY2021, FY2022, and FY2023 data for "Total Water Consumption", and "WEI", resulting in an increase across these metrics.

<sup>18</sup> The amount of water consumed is the same as the amount of water withdrawn. The source of water withdrawn mainly stems from potable water. NEWater has been supplied for a few sites as well. The water consumption data provided combines the consumption amount for both potable water and NEWater.

<sup>19</sup> No water consumption in areas with water stress was involved. According to the WRI water risk atlas, Singapore is considered low in water stress.

<sup>20</sup> The baseline for WEI is defined as the average of FY2018 to FY2020 data, to align with GreenGov.SG.

# Biodiversity

GRI Disclosures 3-3, 101-1, 101-2, 101-5 to 101-8

## Why This Matters to Us

### GRI 3-3

HDB plans and develops public housing with nature and biodiversity in mind. Through research, planning, and innovation, we have established holistic and evidence-based approaches to weave greenery into our estates and towns while mitigating negative impacts from development and construction activities.

## How We Manage This

### GRI 3-3

To keep undeveloped areas untouched for as long as possible, HDB explores alternative approaches to land use such as optimising housing densities and redeveloping urban brownfield sites. Where it is necessary to develop greenfield sites, we adopt a science-based approach to guide development.

Development works involve site clearance, earthworks and superstructure construction, landscaping, installation of temporary infrastructure and subsequent site reinstatement. Products and services that form part of the supply chain for these works can impact biodiversity, including manufacturing and sourcing, delivery and installation of construction materials and machinery, and logistics for debris and clearance materials transport to disposal or recycling facilities. Water is also used during construction, such as during the use and manufacturing of construction equipment and materials. Without proper management, development works may result in loss of habitat, accidental injury or mortality to fauna, sedimentation risk, trade effluent discharge, introduction of invasive species, as well as noise, air, and groundwater pollution.

To ensure development works are carried out sensitively, for development sites close to sensitive nature areas, HDB may commission EIAs, which guide the mitigation measures implemented throughout our planning, design, and construction. For example, high value habitats are retained as much as possible. Restoration and compensation measures, including the enhancement and creation of new habitats for eco-connectivity, are also explored within the landscape design. HDB's efforts to minimise biodiversity loss take reference from global scientific consensus and international frameworks, such as the Kunming-Montreal Global Biodiversity Framework.

To guide us in balancing housing needs with nature conservation, a wide range of stakeholder feedback is sought on published EIA reports, including views from ecologists, academia, and local nature groups, as well as from the public. Insights from these engagements, along with input from government agencies like the Urban Redevelopment Authority (URA) and the National Parks Board (NParks), are carefully considered before any project proceeds.

HDB also adopts leading practices in integrating nature and greenery in our projects. Since 2018, we have applied the Biophilic Town Framework to all new housing projects. Centred around 5 key elements – soil, flora and fauna, outdoor comfort, water, and people – the framework enables residents to better connect with nature and enjoy its intrinsic benefits.



## FY2024 Key Initiatives and Case Studies

In FY2024, HDB completed and published EIAs on 3 sites with significant biodiversity impacts. Beyond the broad impacts of development works highlighted earlier, the EIAs also identified the site-specific impact of development activities considering the current site conditions, which are highlighted in the case studies below. While there is potential risk of invasive species attraction through biodiversity features, no invasive species are expected to be introduced through the development works, and no harvesting of wild species is expected during the construction process.

EMMPs were put in place for these sites where relevant, including protocols for environmental incidents, pre-felling wildlife inspections, directional vegetation clearance, and boundary hoardings to guide fauna safely out of the site. We also monitor the air, noise, and water quality on site, and ensure biodiversity awareness training is implemented.

Beyond impacts on biodiversity and nature, the development works may have the potential to disrupt the delivery of ecosystem services for surrounding residents, namely water flow regulation provided by ecosystems that absorb and store water, flood mitigation provided by natural floodplains and vegetation, and microclimate regulation that enhances the liveability of spaces. To mitigate these effects, the new developments are designed with over 40% green cover and with integrated landscape features which enhance ecological connectivity and resilience. This includes features such as rain gardens and vegetated swales, which serve as habitats for native wildlife, absorb and purify rainwater, and support flood management.

Collectively, these measures ensure that development is carried out responsibly, with minimal impact on surrounding ecosystems. Refer to the full EIA reports published on [HDB InfoWEB](#).



## Environmental Impact Assessments Published in FY2024



### Chencharu A Vibrant Village Connecting Communities and Heritage

A new housing area will be developed within Yishun to meet housing demand – including from families who wish to live near their parents in the area to provide mutual care and support.

By 2040, Chencharu in Yishun will offer around 10,000 new homes, of which at least 80% will be set aside for public housing. The first BTO project in Chencharu was launched in 2024.

#### EIA study area, type, and condition in the base year

The 18m-wide earth drain running through the brownfield site requires diversion and upgrading works to support the drainage needs of upcoming developments.



#### Planned mitigations

To protect water quality during drain diversion works, erosion and sediment control measures will be put in place. Water will be safely redirected using temporary channels and barriers, with continuous monitoring to prevent overflow or leakage. Construction and diversion activities will be carefully managed to control and treat the discharge of trade effluent and avoid accidental pollutant spills.

Wildlife protection protocols will be established to prevent harm to fauna during site preparation, such as trapping and relocating aquatic fauna prior to backfilling works. On-site personnel will be trained to manage wildlife encounters appropriately.

To enhance biodiversity in future developments, Active, Beautiful, Clean (ABC) Waters features such as rain gardens and vegetated swales will be integrated into the precinct design. These features will serve as habitats for native wildlife such as birds and butterflies.

## Environmental Impact Assessments Published in FY2024



### Sembawang North Sembawang's Newest Housing Area

HDB will develop a new housing area at Sembawang North to provide more homes for Singaporeans. When fully developed, Sembawang North will offer close to 10,000 homes, which include 8,000 BTO flats.

The Sembawang N4 site in Sembawang North is a predominantly brownfield site with around 10% forested land.

#### EIA study area, type, and condition in the base year

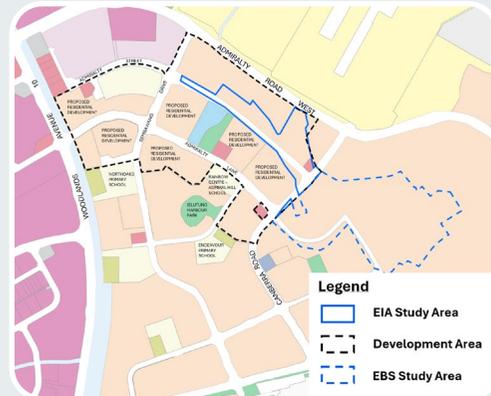
7ha, which is predominantly made up of exotic-dominated secondary forest and scrubland.

#### Planned mitigations

The study identified 5 plant and 8 bird species of conservation significance within the N4 site, which has low to medium ecological value. In response, conservation-significant saplings such as *Lindera lucida*, *Adenia cordifolia*, and *Callicarpa longifolia* will be transplanted to suitable locations.

Future developments will feature 45% green cover, incorporating native plant species to attract biodiversity and enhance ecological resilience. Rain gardens will be introduced to manage and cleanse stormwater runoff, while canopy trees will be planted to help mitigate urban heat. A new neighbourhood park will provide recreational space and facilitate fauna movement through naturalistic planting.

To ensure environmental safeguards are upheld throughout the construction process, a specialist will be appointed to develop and implement an EMMP. These efforts reflect HDB's commitment to sustainable town planning.



### Woodlands Preserving Nature in Urban Development

The Woodlands N1 site, located near Marsiling Park, has been zoned for residential use since 1980 under URA's Master Plan. Given its proximity to ecologically sensitive areas such as Mandai Mangrove Mudflat and the Central Catchment Nature Reserve, an EIA was carried out and an Area of High Ecological Value (AHEV) was identified, which is made up of native dominated secondary forest. 90% of the AHEV was retained.

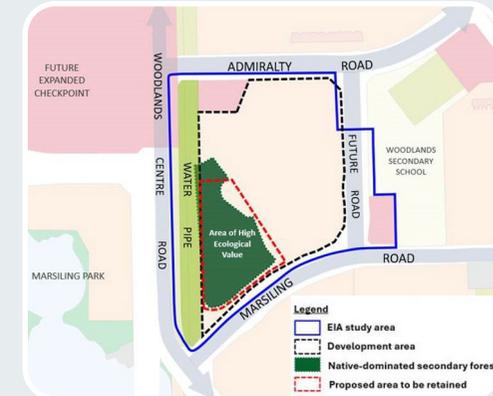
#### EIA study area, type, and condition in the base year

10.2ha, where about 53% of the study area is forested, about 30% consists of urban vegetation and scrubland, and the remaining 17% is used for non-vegetated uses.

#### Planned mitigations

The study identified 195 plant species and 95 animal species, including 10 plant and 4 animal species of conservation significance. In response, HDB will retain approximately 90% of the AHEV, with a 15m buffer zone from the last line of native trees. This preserved area accounts for roughly 25% of the site and helps protect rare flora, minimise habitat disruption, and maintain ecological connectivity with surrounding green spaces.

To mitigate environmental impact, HDB will transplant key plant species such as Sick-leaved Aporosa, *Baccaurea polyneura*, and *Bouea oppositifolia*. Butterfly gardens will be introduced to support pollinator populations, with native landscaping designed to attract conservation-significant fauna and strengthen ecological resilience.



## HDB's Award-Winning Design of Bidadari Estate

In planning Bidadari estate, HDB drew inspiration from the estate's original rolling terrain with its elevated northeast and lower southern areas. Today, the design of Bidadari estate reflects its heritage through a lush, garden-like landscape.

Bidadari Park was developed in harmony with the site's natural topography, incorporating 6km of trails that encourage residents to engage with nature. A total of 350 conserved trees were retained and thoughtfully integrated into the park's design, with features such as a lake, playgrounds, and viewing shelters sensitively integrated around them.

In consultation with nature groups such as the Nature Society Singapore, HDB and partner agencies preserved a 1 ha hillock in the estate's north as a stopover site for migratory birds. A land bridge was also constructed across Bidadari Park Drive to connect the hillock to the main park, enhancing ecological connectivity.

Beyond ecological conservation, the estate design also pays tribute to its heritage. Key features such as the Heritage Walk (Sang Nila Utama Boulevard), Memorial Garden, and Alkaff Lake were introduced to reflect the site's historical identity. The new Alkaff Lake, inspired by the former Alkaff Lake Gardens, offers a tranquil setting for residents while serving as a stormwater retention pond. Water-sensitive urban design elements throughout the park channel runoff into the lake, supporting flood management and water quality.

Beneath the park lies Singapore's first underground service reservoir within a residential estate, which supplies water to the surrounding neighbourhood. This multi-functional use of land exemplifies how thoughtful planning can optimise space while enhancing liveability.

Bidadari's masterplan demonstrates how careful design, stakeholder engagement, and environmental sensitivity can achieve a harmonious balance between urban development and nature. In recognition of these efforts, the masterplan received the World Gold award in the Master Plan Category at the FIABCI World Prix d'Excellence Awards 2024; the first time a Singapore developer has earned this distinction.



*Bidadari's masterplan received the World Gold award in the Master Plan Category at the FIABCI World Prix d'Excellence Awards 2024.*

## Our Performance and Moving Forward

HDB will continue to assess development sites to reduce environmental impact as well as implement strategies that enhance greenery and biodiversity across our housing estates. HDB will also continue to assess the effectiveness of its design strategies on the environment and its benefits to residents. Ongoing research with Institutes of Higher Learning includes studies on the relationship

between landscape and well-being, the development of a biodiversity assessment tool for residential towns, and the evaluation of landscape performance across residential precincts. These research outcomes will guide HDB's efforts to integrate nature more holistically within our housing estates, and to enhance ecological connectivity and ecosystem services provision for the benefit of our residents.



Pillar 2  
**Social**

# Pillar 2: Social

Providing affordable housing is our founding mission, as well as a key tenet of sustainable development under the United Nations' Sustainable Development Goals. For 65 years, HDB has built quality homes for Singaporeans and fostered vibrant communities in our towns.

Social sustainability is at the heart of HDB's town planning approach. Our BTO projects are not just meant to provide affordable housing but are also designed as highly liveable spaces where

residents can thrive. By integrating homes with thoughtfully planned amenities, green spaces, and communal facilities, we aim to create environments that support well-being, encourage neighbourly interaction, and strengthen social resilience. These efforts require meaningful collaboration with residents, staff, and various stakeholders.

To measure our progress in social sustainability, we have set specific targets and KPIs:

## Key Performance and Achievements in FY2024

|  |  |
|--|--|
|  <p>Launched 20,543 BTO flats</p>                                     |  <p>Over 3,000 active volunteers within the Friends of Our Heartlands network</p>   |
|  <p>Issued 17,633 keys to homeowners</p>                              |  <p>96.51% occupancy rate of commercial properties in HDB-managed commercial complexes</p> <div style="float: right; border: 1px solid black; padding: 2px;"> <b>Target</b> &gt;95% occupancy rate         </div> |
|  <p>90% home ownership rate among HDB dwellers</p>                    |  <p>4.5 (average) actual training days per staff</p>  |
|  <p>4,469 interim/ rental housing units provided</p>                  |  <p>0 staff work-related fatality</p> <div style="float: right; border: 1px solid black; padding: 2px;"> <b>Target</b> 0 fatalities         </div>  |
|  <p>256 projects (cumulative) supported under Lively Places Fund</p> |  <p>100% of operations have implemented local community engagement and impact assessments to understand communities' needs</p>   |

### Ensuring Affordable Home Ownership, a Good Social Mix, and a Fair System with the New Flat Classification Framework

In October 2024, HDB introduced a new framework, which classifies BTO projects into Standard, Plus, and Prime projects based on their locational attributes (e.g. proximity to the city centre, transport connectivity, and availability of amenities).

Plus and Prime flats, which have more favourable locational attributes, typically command higher market values. To keep these flats affordable, Plus and Prime flats are priced with additional subsidies, on top of the significant market discounts applied to all BTO flats. The additional

subsidies ensure more Singaporeans over a wider range of incomes can afford these flats, not just those with more means.

To maintain parity with other BTO flat buyers who are not accorded these additional subsidies, a subsidy recovery commensurate with the extent of the additional subsidies provided is payable upon resale. At the same time, Plus and Prime flats come with stricter resale and rental conditions to ensure that they are purchased primarily for owner occupation.

Taken together, the New Flat Classification Framework ensures affordable home ownership and a good social mix in HDB neighbourhoods, while keeping the public housing system fair.

# Sustainable Living

## Why This Matters to Us

### GRI 3-3

Beyond providing homes, HDB aims to create enduring and inclusive towns for all Singaporeans. By fostering vibrant public spaces, encouraging social interaction, and preserving the unique identity of each town, we hope to foster a strong sense of belonging and enhance the long-term liveability of our estates.



## How We Manage This

### GRI 3-3

#### Our Planning Principles

HDB's town planning is guided by key principles that ensure self-sufficiency, with towns designed as complete living environments where residents can live, work, play, and learn. Facilities at the precinct, neighbourhood and town levels complement one another, offering residents convenient access to a mix of amenities that meet daily needs. A comprehensive transport infrastructure – including bus stops, MRT/ LRT stations, pedestrian and cycling networks – facilitates connectivity within the town and across Singapore. To provide visual relief and create a more pleasant living environment, low-rise developments like schools and parks are interspersed between high-rise housing.

For more information on HDB's approach to town planning, please visit [HDB InfoWEB](#).

#### Smart Towns for Better Living

Technology and innovation are key to HDB's vision for liveable and sustainable towns. HDB launched the Smart HDB Town Framework in 2014, which aims to optimise town planning through data simulations, monitor environmental conditions with sensors, enhance estate maintenance and services using data insights, design homes that support smart home solutions, and strengthen community ties via digital platforms. More information on the Smart HDB Town Framework is available on [HDB InfoWEB](#).

#### Strengthening Heritage and Identity

When planning new housing sites, HDB considers the site's history and existing buildings or structures that may have historical value. For sites with heritage significance, detailed heritage studies are conducted to assess the site's heritage value, evaluate the potential impact of development, and propose appropriate mitigation measures. These studies are complemented by engagement with relevant stakeholders, whose feedback is considered before redevelopment plans are finalised.

#### Rejuvenating Towns and Estates

HDB continually rejuvenates our towns through initiatives like the Neighbourhood Renewal Programme (NRP) and Remaking Our Heartland (ROH). In particular, ROH helps towns adapt to evolving community needs while preserving their unique character. To guide upgrading plans, we gather resident and stakeholder feedback through surveys and focus groups. Towns selected for ROH will benefit from refreshed Town Centres, enhanced connectivity, more green spaces, and heritage elements that celebrate their history.

### Bukit Merah Town Centre Placemaking Challenge – The Tale of the Swordfish & The Seven Hills

As part of the Bukit Merah ROH programme, HDB partnered the Singapore Institute of Architects (SIA) to launch the Bukit Merah Town Centre Placemaking Challenge. Under this initiative, HDB invited practising designers and students in architecture and landscape design-related fields to submit creative proposals to revitalise Bukit Merah Town Centre.

The competition received over 60 design entries, with more than 2,000 public votes cast online to select the winning concept. The selected design drew inspiration from Bukit

Merah's rich history, with unique features such as swordfish-themed art installations. The design also includes elements to enhance community bonding, such as a playground with walking nets, and modular green shelters with accessible seating.

HDB will work with agencies to study how best to incorporate design ideas from the winning entry into the upcoming revitalisation plans for Bukit Merah. This initiative reflects HDB's ongoing efforts to engage residents in co-designing and co-creating spaces in their neighbourhood, fostering a deeper sense of community ownership and identity.



*The winning design of the Bukit Merah Town Centre Placemaking Challenge, "The Tale of the Swordfish & The Seven Hills", draws inspiration from Bukit Merah's rich history.*

### Town Design Guides (TDGs)

Introduced in 2018, TDGs aim to enhance the distinctiveness of each HDB town by documenting its history, planning vision, and design intent. These guides inform both new developments and rejuvenation efforts across agencies and Town Councils. HDB has completed 15 TDGs so far, and remaining TDGs will be completed progressively.

Since September 2024, TDGs have also been made publicly accessible on the HDB InfoWEB, enabling residents to better understand their town's identity and development context.

### Our Performance and Moving Forward

HDB is committed to improving the way towns are planned and managed, to keep pace with the evolving needs and aspirations of Singaporeans.

We will continue to conduct heritage studies and engage stakeholders to preserve the distinctive identities of each town. These efforts ensure that the unique character of each neighbourhood is retained even with rejuvenation.

# Health, Well-Being, and Safety of Our Residents

GRI Disclosures 3-3, 416-1, 416-2

## Why This Matters to Us

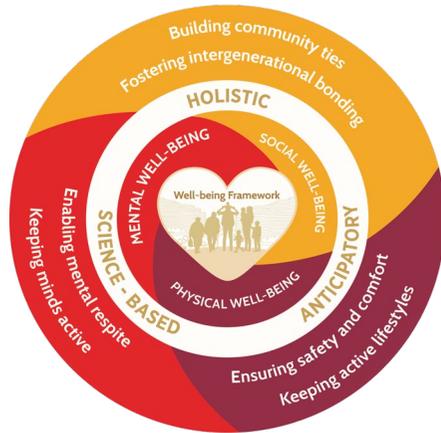
GRI 3-3

As we design and build HDB homes and towns, the health, well-being, and safety of our residents remain front and centre of our work. Through the planning and designing of new projects, and upgrading and rejuvenation of existing estates, we ensure residents’ physical, mental, and social well-being.

## How We Manage This

GRI 3-3

HDB adopts a well-being framework to create healthy towns for all ages. This framework anchors the planning and design of our towns, addressing residents’ needs holistically across 3 key dimensions – Physical Well-Being, Mental Well-Being, and Social Well-Being.



*Our people-centric well-being framework guides the planning and design of our towns.*

HDB also engages residents to gather feedback that informs the design and planning of future public housing. For example, HDB conducts Post-Occupancy Surveys 1 to 2 years after residents move into new developments. These surveys assess residents’ satisfaction with various aspects of their living environment, including flat design, estate amenities, construction quality, and overall living conditions. The insights gathered from these surveys are used to refine future housing projects, ensuring continuous improvement.

Once every 5 years, HDB conducts the Sample Household Survey (SHS) to obtain a broader understanding of the public housing experience. The SHS surveys residents on a wide range of topics, such as residents’ satisfaction with their flats, neighbourhood and estate facilities, housing

preferences, well-being, as well as their family, neighbourly, and community ties. Survey findings provide insights into residents’ changing needs and expectations, and guide HDB in formulating resident-centred housing policies as well as the planning and design of HDB estates. Where relevant, findings are shared with other government agencies.

To guide new initiatives that enhance residents’ quality of life, URA and HDB have commissioned a study by the Agency for Science, Technology and Research (A\*STAR) to explore the relationship between the built environment and mental well-being. This study will examine how factors such as urban density, facility provision, and design features influence mental health, and provide data-driven analysis to guide future planning and design.

## FY2024 Key Initiatives and Case Studies

### Upgrading Homes and Neighbourhoods

#### Home Improvement Programme (HIP)

The HIP addresses common maintenance issues in older flats, such as spalling concrete and ceiling leaks. Essential works include the repair of spalling concrete, replacement of pipe sockets with new clothes drying racks, and upgrades to electrical load capacity.

Residents are also offered optional improvements, which include upgrading of bathrooms and toilets, installation of new entrance doors and grille gates, and replacement of refuse chute hoppers.

To further support seniors, the Enhancement for Active Seniors (EASE) programme provides features such as slip-resistant treatment for bathroom and toilet floor tiles, grab bars, and ramps for wheelchair access where technically feasible. From 1 April 2024, EASE was expanded to include additional senior-friendly items such as wall-mounted foldable shower seats and rocker switches. These enhancements aim to improve safety and support seniors in ageing comfortably at home.

HIP essential improvements are fully funded by the Government for Singapore Citizen households. The optional HIP and EASE improvements are either fully or heavily subsidised, ensuring these enhancements remain affordable for residents.



*Under EASE, senior-friendly items such as grab bars are installed.*

### Neighbourhood Renewal Programme (NRP)

Beyond individual homes, HDB enhances block and precinct amenities under the NRP. This programme is fully funded by the Government and includes upgrades to common areas such as Residents' Corners, seating areas at void decks, drop-off porches, covered linkways, and playgrounds.

As all eligible blocks built up to 1995 have already been selected for the NRP, the programme has been expanded to include blocks built up to 1999. In line with the national Age Well SG programme, future projects under the NRP will incorporate more senior-friendly amenities such as therapeutic gardens with planter boxes that are accessible at wheelchair height, fitness trails linking senior-centric facilities, and wayfinding features along routes frequented by seniors. These enhancements aim to promote active ageing, support independent living, and enable seniors to age safely and comfortably within their communities.

### Wayfinding Design Guides

To improve navigation for seniors and persons with dementia, HDB has implemented 2 design guides:

- The Dementia-Friendly Wayfinding Design Guide which was introduced for all new BTO projects launched from October 2023, provides guidelines tailored to the needs of people with dementia. Examples include differentiated motifs and colours for each block, and a simple looped wayfinding path within the precinct.
- The Senior-Friendly Wayfinding Design Guide launched in September 2024 was developed in consultation with healthcare experts, caregivers, and seniors living with dementia. This guide provides Town Councils and NRP consultants with principles for improving wayfinding in existing estates. Key design elements include distinct block identities, colour-coded zones, and signage with larger fonts, clear icons, high-contrast colours, and consistent placement at eye level.

HDB will continue to engage subject matter experts, including Dementia Singapore and the Agency for Integrated Care, as well as persons living with dementia and their caregivers, to refine these guides through post-implementation reviews and feedback sessions. Regular evaluations will ensure that wayfinding features remain effective and responsive to residents' needs.

### Our Performance and Moving Forward

In FY2024, HDB recorded 0 cases of non-compliance with health and safety regulations. All residential developments and commercial properties under HDB's purview are regularly assessed to identify opportunities for improvement in relation to health and safety impacts.

### Silver Upgrading Programme (SUP)

To support the national Age Well SG programme, HDB launched the SUP to help seniors age in place more comfortably. This programme upgrades existing HDB precincts with higher densities of seniors by introducing senior-centric features.

Senior-friendly enhancements under the SUP will be fully funded by the government and tailored for each precinct. Enhancements could include active ageing facilities such as therapeutic gardens and fitness trails, barrier-free access, rest areas along pathways, as well as dementia-friendly elements to aid navigation. The SUP will first be launched in 4 precincts within Ang Mo Kio Town. It will be progressively extended to another 22 precincts in Ang Mo Kio, Bukit Merah, Queenstown and Toa Payoh, with all works estimated to be completed by 2029.



Key design elements include distinct block identities, colour-coded zones, and signage with larger fonts, clear icons, high-contrast colours, and consistent placement at eye level. (Photo Credit: Singapore Good Design 2025)

Moving forward, HDB will continue to implement initiatives that ensure the health, safety, and well-being of our residents.

# Community Engagement and Impact

GRI Disclosures 3-3, 413-1, 413-2

## Why This Matters to Us

GRI 3-3

HDB's mission extends beyond building homes and towns – we aim to foster thriving communities where people belong. Through active resident engagement and community participation, we create an environment where everyone, including vulnerable members of society, can flourish together.

## How We Manage This

GRI 3-3

HDB actively supports community-led initiatives that aim to enliven neighbourhoods, strengthen social bonds, address local issues, and uplift vulnerable groups such as seniors. Initiatives like the Lively Places Programme provide training, partnerships, and funding support to empower residents to implement community projects that bring neighbours together.

As an organisation, HDB also supports underprivileged residents through our 'Bringing Cheer' events, where we organise grocery distributions through home visits with HDB Staff Union. Additionally, HDB contributes to the Community Chest's Social Help & Assistance Raised by Employees (SHARE) programme, with about 80% of HDB staff making monthly donations that benefit social service agencies and charities.

## FY2024 Key Initiatives and Case Studies

GRI 413

### Lively Places Programme

The Lively Places Programme empowers the community by providing funding and training for resident-led initiatives. As of March 2025, HDB has disbursed \$1.38 million under its Lively Places Fund to support 256 community-led projects, ranging from pet parks which help foster bonds among pet owners and community gardens that cultivate green fingers among residents, to youth-led sustainability workshops and arts and craft sessions that engage seniors and the wider community.

### Friends of Our Heartlands (FOH)

The FOH network provides residents with opportunities to volunteer and contribute to community building. Volunteers participate in activities that promote the spirit of neighbourliness and eco-friendly living, and activate and enliven community spaces. Volunteers also help facilitate community conversations on neighbourhood improvement projects. In FY2024, more than 3,000 volunteers contributed to creating a positive and inclusive living environment in the heartlands.

## Community Participatory Projects

HDB's Community Participatory Projects encourage residents to take ownership of their shared spaces by involving them in the design and development of amenities such as playgrounds, parks, and social nodes. Residents co-create the designs and co-deliver the improvement works, fostering a sense of pride and responsibility. As of March 2025, close to 20,000 residents have participated in co-designing public spaces across HDB estates.

### Co-creating with Seniors in Silver Upgrading Programme (SUP) Precincts

To better understand the needs of seniors living in precincts selected for SUP, we organised a Community Involvement Walk (CIW) for seniors living in the Chong Boon precincts in Ang Mo Kio. The pilot CIW was conducted in collaboration with the People's Association and the local Active Ageing Centre, TOUCHpoint@AMK433. Some 30 seniors participated in a CIW, sharing their feedback and suggestions on future enhancements within the precinct.



A Community Involvement Walk (CIW) for seniors living in the Chong Boon precincts in Ang Mo Kio was organised to better understand their needs.

## Our Performance and Moving Forward

In FY2024, HDB's SHARE committee raised more than \$407,000 to support over 100 social service agencies, making a difference to vulnerable communities across the island.

Looking ahead, HDB aims to deepen its community engagement efforts by continuing to offer residents meaningful opportunities to co-design communal spaces as part of our rejuvenation and upgrading projects. In addition, HDB will expand the range of volunteer opportunities available, supported by relevant training in areas such as facilitation, senior engagement, and data collection to equip volunteers with the skills needed to contribute effectively.

# Service Quality

## Why This Matters to Us

### GRI 3-3

Our customers and residents are always at the core of HDB's work. We strive to provide a positive and seamless customer experience that is personalised, hassle-free, and intuitive to enhance trust in their interactions with HDB.

## How We Manage This

### GRI 3-3, 2-25, 2-26

Guided by our Service Master Plan, HDB takes a customer-centric approach to service, focusing on understanding the needs of our customers and engaging them meaningfully across various touchpoints.

To enhance service delivery, we tap on digital innovation to improve accessibility, efficiency, and customer satisfaction. At the same time, we retain our physical service touchpoints at HDB Hub and our Branch offices for high-touch interactions such as key collection and financial counselling.

Customers may provide written feedback via the 'Write to Us' e-Service on HDB InfoWEB. Each case is logged and routed to the relevant departments for prompt follow-up. HDB actively monitors service performance for written correspondences against our service standards through metrics like reply timelines, and regularly assesses negative feedback received on service experience to identify areas for improvement.

HDB's hotlines consistently meet their performance target of at least 75% customer satisfaction, based on ratings from post-call surveys. To further improve the customer journey, HDB regularly reviews and enhances its Integrated Voice Response system to support self-help and streamline access to services.

If customers have any service-related concerns, they may escalate them to the Quality Service Manager (QSM) Office. Where a potential service lapse is identified, the QSM Office collaborates with the operations teams to investigate and recommend improvements and/ or service recovery efforts.

These service quality metrics are regularly reviewed by senior leadership to identify and address areas for improvement at a Board-wide level.

Feedback received through other government agencies or channels (e.g. OneService app and LifeSG app) may also be routed to HDB for appropriate follow-up. For inter-agency matters, HDB works closely with the relevant agencies to address the feedback.

## FY2024 Key Initiatives and Case Studies

### Resale Flat Listing Service on the HDB Flat Portal

The HDB Flat Portal serves as an integrated platform where users can apply for an HDB Flat Eligibility (HFE) letter and find HDB flats.

In 2024, HDB introduced the Resale Flat Listing (RFL) service on the HDB Flat Portal, which aims to provide a transparent, reliable, and trusted marketplace for HDB resale flats. The RFL service allows verified sellers and eligible buyers to transact directly with one another or through their appointed agents.

## Our Performance and Moving Forward

HDB continues to make significant progress in its digital transformation journey, to enhance both customer experience and operational efficiency. In FY2024, HDB achieved a digital transaction completion rate (TCR) of 93.6%, surpassing the Whole of Government TCR target of 70%. This achievement reflects HDB's efforts to streamline processes and improve accessibility through digital platforms.

Customer satisfaction with HDB's digital services reached 87%, exceeding the Whole of Government target of 75%. At the same time, HDB maintained high satisfaction levels at its physical service touchpoints, with more than 80% of survey respondents reporting positive experiences.

Looking ahead, HDB aims to continue providing a seamless customer experience that leverages both digital and physical channels. This approach ensures the delivery of high-quality service while optimising our resources and contributing to improved employee productivity.



HDB's customer-centric approach to service leverages both digital and physical touchpoints.

# Occupational Health, Well-Being and Safety

GRI Disclosures 3-3, 403-1 to 403-10

## Why This Matters to Us

### GRI 3-3

As a responsible housing developer and employer, we are committed to occupational health and safety for everyone involved in our operations – from staff to contractors and site personnel. Through a culture of care, respect, and accountability, we create a safe and supportive environment where people can thrive.

## How We Manage This and Key Initiatives

### GRI 3-3

#### Occupational Safety and Health

HDB strives to uphold the highest standards of workplace safety and aims for 0 accidents across all its operations. All staff are required to adhere strictly to relevant government regulations, including the Ministry of Manpower's (MOM) Workplace Safety and Health (WSH) Act.

HDB's WSH Policy Statement outlines the organisation's goals, commitments, and strategies for occupational health and safety. The WSH Steering Committee regularly updates the WSH Policy and Standard Operating Procedures (SOPs), sets risk assessment protocols, conducts audits, and reviews risk management plans. All HDB staff are covered by an Occupational Health and Safety (OHS) management system, which is a systematic process to ensure workplace safety and health.

HDB staff are to report workplace incidents via an incident report. These reports are captured and sent to Human Resources (HR) for follow up. Workplace injury reports are tracked quarterly and submitted to MOM in compliance with the Work Injury Compensation Act (WICA), as well as reported at WSH Steering Committee meetings where preventive measures are discussed.

Both HDB staff and all workers at HDB worksites can participate in consultation on matters of occupational health and safety. For HDB staff, the WSH Steering Committee, chaired at the Group Director level, meet on a quarterly basis to discuss WSH matters and provide a platform for staff to provide feedback. For non-HDB staff, the HDB Project Director chairs formal monthly on-site meetings with the site contractor, consultants, WSH officer and construction workers to discuss project-related matters, including site incidents and ways to strengthen workplace safety and well-being. Based on HDB's knowledge and engagements with site contractors, there are no construction workers that are excluded from representation.

#### Workplace Safety at Construction Sites

Construction activities are physically demanding and involve activities that pose higher risks to health and safety. Safety is a top priority in all our construction projects. Comprehensive safety standards are embedded in all contracts. Examples include mandatory use of personal protective equipment, certification requirements, and regular safety refresher courses.

To proactively manage risks, the Design for Safety process is applied during the design stage, with review meetings held for projects exceeding \$10 million. A multi-layered inspection system – comprising WSH technology, daily checks, and independent audits – ensures compliance. Non-compliance results in immediate rectification, work stoppage, and potential penalties under the Safety Disqualification Framework.

Suggestions from the contractors' site personnel such as Project Managers, WSH Officers, as well as feedback provided by workers through HDB's open reporting channels, were taken into consideration when developing WSH measures.

All workers are covered by a Workplace Safety & Health Management System (WSHMS) that is aligned with the guidelines set by MOM's WSH Act. The WSHMS provides a framework to identify hazards at worksites, assess risks and implement control measures to prevent accidents and injuries. Activities at HDB worksites that are covered by the WSHMS include construction of new BTO flats, infrastructure works, demolition, upgrading works, reclamation processes, addition and alteration works to existing buildings. The WSHMS is externally audited to meet the bizSAFE STAR standard. Projects above \$30 million are required to engage an external auditor to carry out a Construction Safety Audit Scoring System audit every 6 months.

Once work commences, HDB works closely with contractors to uphold high standards of workplace safety and worker welfare. All workers are required to undergo safety induction training and attend safety courses certified by MOM, including specialised training for high-risk tasks such as work-at-height. Full-time WSH Officers deployed on-site provide safety advice to the contractor's Project Manager and work closely with HDB to ensure the safety provisions and measures are in accordance with the WSH Act and its subsidiary legislation, as well as HDB's specifications.

To further incentivise strong safety performance, we have introduced a WSH Bonus Scheme for contracts above \$50 million, offering financial rewards to contractors who demonstrate exemplary safety standards.

At the same time, we empower workers to stop work immediately if site conditions are deemed unsafe. Whistleblower channels are available to workers at all our worksites, and workers can anonymously report unsafe acts or conditions directly to HDB.

To support holistic well-being, HDB encourages contractors to participate in MOM's Total WSH Programme, which addresses occupational safety, physical and mental health, and infectious disease control. As part of this initiative, Total WSH partner clinics conduct on-site health screenings and deliver talks on healthy living.

HDB also collaborates with contractors to improve living conditions for site personnel by enhancing welfare facilities and maintaining hygiene across workspaces. Contractors are actively encouraged to organise health screenings, wellness activities, and company outings to promote access to health services and support overall well-being.

## Partnering Contractors to Prepare for Adverse Weather

In response to increasingly erratic weather patterns linked to climate change, HDB will work with contractors to enhance workplace safety under adverse conditions in line with updated guidelines from MOM and WSH Council. This includes assessing site-specific weather risks and formulating detailed contingency plans.

### Strong wind and heavy rains

Across all construction sites, automated lightning alert systems have been deployed. For projects exceeding \$3 million, electronic Permit-To-Work systems and Vehicular Safety Technology have been implemented to improve operational safety. Further measures under review include reinforcing temporary structures to withstand stronger winds, and stabilising ground conditions during heavy rainfall through appropriate shoring techniques.

These interventions will be tailored to operational requirements, with ongoing engagement with contractors and periodic checks to ensure readiness.

### Heat stress

HDB issued an advisory to contractors on implementing measures to mitigate heat stress, including:

- Acclimatising workers who have newly arrived in, or returned to Singapore by gradually increasing daily heat exposure.
- Ensuring the availability of cold drinking water near work areas and requiring workers to hydrate hourly when temperature exceeds 31°C.
- Providing adequate breaks under shaded areas and implementing hourly rest breaks of at least 10 minutes when temperature exceeds 32°C.
- Monitoring workers' health conditions and re-deploying vulnerable workers to non-outdoor tasks.
- Establishing an emergency response plan and reporting procedure, and ensuring readiness of cooling aids such as cold water, ice packs, water sprays, and cooler boxes.

HDB encourages contractors to adapt these measures based on local site conditions to ensure effectiveness.



## Enhancing Construction Site Safety Through Smart Crane Technologies

The Autonomous Tower Crane integrated with Skyjuster® and Crane Machine Guidance technology showcase how innovations are revolutionising construction site safety. These systems enhance traditional crane operations by leveraging automation to improve safety, while boosting construction productivity.

The Autonomous Tower Crane leverages Artificial Intelligence (AI) and Building Information Modelling to specify the placement of each precast component before they are hoisted and automate the hoisting process, which in turn helps minimise operator fatigue. The integrated Skyjuster® reduces manual rope guidance and component swaying, which is especially beneficial for large and heavy precast modules that require significant effort to manoeuvre. The entire installation process from hoisting to final placement is monitored live through a Digital Twin model, ensuring accurate and safe installation.



*The Skyjuster® reduces manual rope guidance and the swaying of precast components, which helps enhance overall safety.*

The Crane Machine Guidance technology also provides multiple safety enhancements. GPS systems create defined operational zones to ensure safe movement, whilst sensors on the crane's boom ensure safe distances between operating cranes are maintained. LiDAR sensors provide crane operators with feedback on the vertical accuracy of hoisted components and detect potential obstructions in the object's path, facilitating precise and safe component installation without the need for an on-site spotter. The Crane Machine Guidance technology also provides mobile crane operators with a bird's eye view of the construction area, eliminating the need for traditional walkie-talkie communication. This enables tasks to be carried out safely with greater precision in shorter timeframes.

## WSH Programmes and Training

HDB promotes WSH through a mandatory e-learning course and regular health talks. We also organise a biennial WSH Seminar, where industry experts share insights and updates on the latest safety protocols. These efforts strengthen safety awareness and foster a proactive culture of safety across the organisation.

## Risk Assessments for HDB Offices

Risk assessments for HDB offices are conducted every 3 years. Additional assessments are carried out whenever new safety and health risks are identified, when changes are made to work areas, or following any accident or serious incident. Based on these assessments, additional risk controls are implemented where necessary.

To ensure ongoing compliance and safety, HDB Groups conduct annual internal inspections, while external auditors perform biennial audits. These measures help maintain a safe and healthy work environment for all staff.

## Occupational Well-being

HDB works closely with the HDB Staff Union, Club HDB, and various Group representatives to promote the physical and mental well-being of staff. The WSH Steering Committee and the Corporate Social Responsibility (CSR) & Work-Life Committee collaborate to ensure alignment and synergy between WSH, CSR, and work-life initiatives.

## Healthcare Access and Insurance

HDB employees enjoy medical and dental benefits that are in line with public service policies. Staff have access to a network of clinics across the island, where 85% of consultation fees are subsidised by HDB, with the remaining amount deducted from monthly payroll.

All staff are covered under Work Injury Compensation Insurance, as required by MOM regulations. In addition, HDB employees are entitled to the Public Officers Group Insurance Scheme (POGIS), which provides Term Life coverage for death, accidental death, terminal illness, total and permanent disability as well as partial and permanent disability.

To promote overall health among employees, HDB organises biennial health screenings at HDB Hub and its Branch Offices and offers a fully subsidised annual influenza vaccination for all staff.

## Ensuring Mental and Emotional Well-being

To support mental well-being, HDB implements a training strategy focused on self-care, supervisory support, and peer support.

To empower our staff to take charge of their emotional health, we curate courses to help staff build resilience, enhance personal effectiveness, and develop a growth mindset. All staff also have round-the-clock access to professional and confidential counselling services, as well as

an 'Emotional Support Wellness Guide' which offers self-help resources on identifying signs of emotional distress and tips on how to respond effectively.

To champion mental well-being within the Board, we have appointed 78 ambassadors as part of the larger Public Service Division Wellness Ambassadors programme. These ambassadors provide peer support, encourage help-seeking behaviour, and act as mental well-being advocates.

## Our Performance and Moving Forward

In recognition of our workplace health and wellness efforts, HDB received the Organisational Champion Achievement Award at the Singapore HEALTH Award, which is the highest-tier recognition from the Health Promotion Board (HPB). HDB has also maintained its bizSAFE Partner status, with the latest renewal valid until February 2026.

Sports-related injuries were identified as the most commonly reported work-related injuries among HDB staff in FY2024. To address this, convenors at HDB sports events have stepped up preventive efforts by reinforcing safety protocols, educating staff on proper techniques to reduce injury risks, and issuing e-newsletters that highlight common causes of sports injuries along with effective prevention strategies.

Despite measures in place to ensure worker safety, there were 2 occupational fatalities at HDB worksites in FY2024 due to vehicular-related accidents. We take fatalities seriously and take active steps to investigate the cause and ensure remediation measures are taken by our contractors. HDB enforced safety timeouts at the affected locations and ensured contractors reviewed and strengthened their work processes before work resumed. Safety alerts were issued to stakeholders to share key learnings, and sharing sessions were held to reinforce the importance of worksite safety.



*HDB collaborates with our contractors and consultants to maintain stringent WSH standards, and foster a culture of safety at worksites.*

Table 8: GRI 403-8: Workers covered by an OHS management system

|   | Covered under OHS system |        | Covered under internally audited system |        | Covered under externally audited system |        |
|---|--------------------------|--------|---|--------|---|--------|
|   | FY2023                   | FY2024 | FY2023                                  | FY2024 | FY2023                                  | FY2024 |
| <b>Number of employees</b>  | 5,395                    | 5,436  | 5,395                                   | 5,436  | 5,395                                   | 5,436  |
| <b>Number of workers who are not employees</b>  | 52,600                   | 55,500 | NA                                      | NA     | 52,600 <sup>21</sup>                    | 55,500 |
| <b>Percentage of workers who are not employees but whose work and/or workplace is regulated by the organisation</b> | 90.70%                   | 90.26% | NA                                      | NA     | 90.70%                                  | 90.26% |

<sup>21</sup> Construction companies with a worksite contract sum of \$30 million or more need to use the Construction Safety Audit Scoring System (ConSASS) to audit their workplace's safety and health management system. The audit scores and the supporting audit documents are required to be submitted to the Ministry of Manpower.

<sup>22</sup> All HDB employees and workers who are not employees are included in the calculation and disclosure of work-related injuries.

<sup>23</sup> The rates of work-related injuries are below the national average (601 per 100,000 workers), based on the Workplace Safety and Health Report 2024.

Table 9: GRI 403-9: Work-related injuries<sup>22</sup>

| Work-related Injuries   | For all employees                                  |                         | For workers who are not employees but whose work and/or workplace is controlled by the organisation   |   |
|---|--|-------------------------|---|---|
|   | FY2023   | FY2024                  | FY2023  | FY2024  |
| <b>Number of fatalities from work-related injuries</b>                      | 0  | 0                       | 1   | 2   |
| <b>Rate of fatalities from work-related injuries (per 100,000 workers)</b>  | 0  | 0                       | 1.9   | 3.6   |
| <b>Number of high-consequence work-related injuries</b>                     | 0  | 0                       | 0   | 0   |
| <b>Rate of high-consequence work-related injuries (per 100,000 workers)</b> | 0  | 0                       | 0   | 0   |
| <b>Number of recordable work-related injuries</b>                           | 20   | 27                      | 91  | 50  |
| <b>Rate of work-related injuries (per 100,000 workers)<sup>23</sup></b>     | 370.7  | 496.7                   | 173.0   | 90.1  |
| <b>Main types of work-related injury</b>                                    | Slips, trips and falls and sports-related injuries | Sports-related injuries | <ul style="list-style-type: none"> <li>• Unsafe use of handheld/electrical tools – 40%</li> <li>• Inappropriate method of manual handling of materials (e.g. poor posture) – 26%</li> <li>• Work-at-height (e.g. falling from an unsafe work platform or ladder) – 16%</li> </ul> | <ul style="list-style-type: none"> <li>• Inappropriate method of manual handling of materials (e.g. poor posture) – 31%</li> <li>• Slips and falls (e.g. falling from stair access or uneven ground) – 23%</li> <li>• Unsafe use of handheld/ electrical tools – 17%</li> </ul> |

# Employee Development

GRI Disclosures 2-7, 2-8, 2-26, 2-30, 3-3, 401-1 to 401-3, 404-1 to 404-3, 405-1, 406-1

## Why This Matters to Us

### GRI 3-3

We believe that investing in our staff is essential to organisational excellence. By providing diverse learning and development opportunities, a range of employee benefits, and fostering an inclusive workplace, we empower our staff to thrive in a changing world and contribute meaningfully to Singapore's public housing mission.

## How We Manage This

### GRI 3-3

#### Attracting, Hiring and Retaining Talent

Diversity and inclusion are central to HDB's recruitment practices. All candidates are assessed based on merit, with equal opportunities provided regardless of age, gender, or background.

We also support staff transitioning into retirement through a structured re-employment framework. Retiring employees may continue contributing through re-employed roles, often retaining their previous position and salary grade. This approach preserves institutional knowledge and ensures continuity, given the valuable experience of long-serving staff.

#### Supporting Learning and Development

Employees are supported through a wide range of learning and development initiatives, including competency-based training, secondments, and participation in cross-functional teams. Exposure to international best practices is facilitated through overseas conferences, study trips, and seminars.

Competency frameworks and annually updated learning roadmaps guide development in areas such as functional expertise, personal effectiveness, and emotional resilience. Annual performance appraisals support the creation of Individual Learning Plans, enabling staff to take ownership of their growth. Learning needs are regularly reviewed to ensure alignment with emerging organisational priorities.

All HDB employees receive regular performance and career development reviews, to support their professional growth and long-term career planning. Training opportunities, including access to career coaching, are available to help staff prepare for retirement and potential re-employment.

HDB's workforce transformation plan identifies emerging capabilities critical to future growth, such as data literacy and Artificial Intelligence (AI). Resources are provided through the Learning & Development Ecosystem, with additional support available via the Public Service Division's network of career coaches.

To further develop professional, technical, and managerial competencies, HDB offers postgraduate scholarships and sponsorships. Full-pay study leave is granted for full-time studies, while unrecorded leave is available for part-time academic pursuits.

## Providing Staff Benefits

HDB offers a comprehensive range of staff benefits to support well-being, work-life balance, and continuous learning. We offer parental leave in compliance with statutory requirements, as well as childcare, study, and exam leave. Staff can also access the sports and recreational facilities at Club HDB to maintain a healthy lifestyle.

## Fostering an Inclusive Workplace

HDB values a diverse, multi-generational workforce and upholds a zero-tolerance policy towards racism and discrimination. Staff are trained to work effectively across age groups, fostering inclusivity and collaboration.

We maintain strong staff-management relations through regular engagement with the HDB Staff Union based on principles of open communication, mutual respect, and trust. We value collaborative problem-solving and work to align goals with our stakeholders. We regularly seek feedback to drive improvement. A fair dispute resolution process and a flexible, adaptive approach further support strong, resilient working relationships.

HDB maintains a formal grievance procedure to address employee concerns at the earliest possible stage. We maintain an open-door policy, allowing staff to raise issues or complaints directly to management. When issues arise, both HDB and the Staff Union make reasonable efforts to resolve them constructively. No incidents of discrimination were reported in FY2024, reflecting HDB's efforts in fostering a respectful and inclusive workplace.

## FY2024 Key Initiatives and Case Studies

### Building Capabilities in Data Literacy and AI

Recognising the increasing importance of data and prompt engineering for AI, HDB has introduced initiatives to build a data-savvy workforce. For example, we held our inaugural 'Prompt Royale x HDB' competition, where participants honed their prompt crafting capabilities while learning to use language models to generate effective content for various applications. HDB will continue to elevate our work through Generative AI, applying prompt engineering techniques to enhance the efficiency of daily tasks and increase productivity.



At the inaugural Prompt Royale x HDB competition, participants honed their prompt crafting skills to help them use Generative AI more effectively.

## Our Performance and Moving Forward

In FY2024, HDB maintained a stable workforce of 5,436 employees, with a turnover rate of 6.3% and a hiring rate of 7.0%. We remain committed to attracting, developing, and retaining talent within an inclusive and supportive work environment. No incidents of discrimination were reported during the year.

Approximately 61.5% of staff are members of the HDB Staff Union and covered by collective agreements, exceeding the national unionisation rate. Non-union employees also benefit from employment terms aligned with industry standards.

All staff received regular performance and career development reviews. On average, employees underwent 4.5 days of training during the year, reflecting our continued investment in upskilling to support adaptability in a changing economy.

Table 10: GRI 2-7: Employees<sup>24</sup>

|                                   | Male   |        | Female |        | Total  |        |
|-----------------------------------|--------|--------|--------|--------|--------|--------|
|                                   | FY2023 | FY2024 | FY2023 | FY2024 | FY2023 | FY2024 |
| <b>Permanent</b>                  |        |        |        |        |        |        |
| Full-time                         | 1,604  | 1,609  | 2,614  | 2,608  | 4,218  | 4,217  |
| Part-time                         | 1      | 0      | 13     | 12     | 14     | 13     |
| <b>Contract<sup>25</sup></b>      |        |        |        |        |        |        |
| Full-time                         | 543    | 560    | 613    | 638    | 1,156  | 1,198  |
| Part-time                         | 2      | 3      | 5      | 6      | 7      | 9      |
| Temporary employees <sup>26</sup> | 52     | 60     | 108    | 100    | 160    | 160    |

<sup>24</sup> No assumptions were made in the calculation of employees and workers who are not employees. The reported figures are based on actual headcount, compiled according to contract type and employment type. All data reflects the status as at the end of the reporting period, 31 March 2025. There were no significant fluctuations in the number of employees between the 2 reporting periods.

<sup>25</sup> Contract workers are typically engaged on a 2-year term, with opportunities for renewal or conversion to permanent status.

<sup>26</sup> Temporary employees are hired for short-term assignments to provide operational or administrative support and are not entitled to the benefits provided to full-time employees.

Table 11: GRI 2-8: Workers who are not employees

|  | FY2023  | FY2024 |
|--|---|--------|
| <b>Total number of workers who are not employees</b>                                 | 52,600  | 55,500 |
| <b>Most common type of workers who are not employees</b>                             | Construction worker   |        |
| <b>Type of contractual relationship with the organisation</b>                        | Contractor/ subcontractors  |        |
| <b>Type of work performed</b>  | Construction and renovation works and management of building sites  |        |
| <b>How numbers are reported (headcount/ full-time equivalent/ other methodology)</b> | Periodic reports (e.g. on headcount, resource usage, workplace safety, and incidents) submitted by contractors to HDB |        |

Table 12: GRI 401-1: New employee hired and employee turnover

| Breakdown of New Employee Hires and Employee Turnover by Age Group | Number of New Hires |        | Rate of New Hires |        | Number of Turnovers |        | Rate of Turnover |        |
|--|---------------------|--------|-------------------|--------|---------------------|--------|------------------|--------|
|  | FY2023              | FY2024 | FY2023            | FY2024 | FY2023              | FY2024 | FY2023           | FY2024 |
| <b>Breakdown by age group</b>                                      |                     |        |                   |        |                     |        |                  |        |
| Under 30   | 177                 | 165    | 3.28%             | 3.04%  | 53                  | 44     | 0.98%            | 0.81%  |
| 30-49 years  | 207                 | 210    | 3.84%             | 3.86%  | 181                 | 117    | 3.35%            | 2.15%  |
| >50 years  | 12                  | 17     | 0.22%             | 0.31%  | 174                 | 182    | 3.23%            | 3.35%  |
| <b>Breakdown by gender</b>   |                     |        |                   |        |                     |        |                  |        |
| Female   | 199                 | 209    | 3.69%             | 3.84%  | 225                 | 195    | 4.17%            | 3.59%  |
| Male   | 180                 | 169    | 3.34%             | 3.11%  | 183                 | 148    | 3.39%            | 2.72%  |

Table 13: GRI 401-3: Parental leave

|  | Male             |                  | Female |        |
|--|------------------|------------------|--------|--------|
|  | FY2023           | FY2024           | FY2023 | FY2024 |
| Total number of employees that were entitled to parental leave   | 65               | 71               | 89     | 84     |
| Total number of employees that took parental leave   | 63 <sup>27</sup> | 67 <sup>28</sup> | 89     | 84     |
| Total number of employees that returned to work in the reporting period after parental leave ended                                       | 63               | 67               | 89     | 83     |
| Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work | 60               | 65               | 87     | 81     |
| Return to work rate of employees that took parental leave  | 100%             | 100%             | 100%   | 98.8%  |
| Retention rate of employees that took parental leave   | 95.2%            | 97.0%            | 98%    | 96.4%  |

Table 14: GRI 404-1: Average hours of training by employee category

| Employee Category (by Level and Function)   | Management |        | Professionals |         | Paraprofessionals |        |
|---|------------|--------|---------------|---------|-------------------|--------|
|   | FY2023     | FY2024 | FY2023        | FY2024  | FY2023            | FY2024 |
| Total number of employees by employee category  | 371        | 409    | 2,313         | 2,522   | 2,711             | 2,628  |
| Total number of training hours provided to employees by employee category   | 20,331     | 27,564 | 126,752       | 102,722 | 75,230            | 54,493 |
| Average hours of training provided to employees by employee category  | 54.8       | 67.4   | 54.8          | 40.7    | 27.8              | 20.7   |
| Percentage of total employees by employee category who received a regular performance and career development review | 100%       | 100%   | 100%          | 100%    | 100%              | 100%   |

| Employee Category (by Gender)   | Male   |        | Female |        |
|---|--------|--------|--------|--------|
|   | FY2023 | FY2024 | FY2023 | FY2024 |
| Total number of employees by employee category  | 2,150  | 2,172  | 3,245  | 3,264  |
| Total number of training hours provided to employees by employee category   | 85,025 | 86,228 | 98,446 | 98,573 |
| Average hours of training provided to employees by employee category <sup>29</sup>                                  | 39.5   | 39.7   | 30.3   | 30.2   |
| Percentage of total employees by employee category who received a regular performance and career development review | 100%   | 100%   | 100%   | 100%   |

<sup>27</sup> 2 staff did not apply for paternity leave.

<sup>28</sup> 4 staff did not apply for paternity leave.

<sup>29</sup> Female employees are predominantly represented in the executive and administrative executive categories, as well as among longer-serving and senior staff. Executive and administrative roles are typically operational in nature and rely heavily on on-the-job or informal training, which may not be captured in documented training hours.

| Employee Category<br>(by Age)   | Under 30 years old |        | 30-50 years old |         | Over 50 years old |        |
|---|--------------------|--------|-----------------|---------|-------------------|--------|
|   | FY2023             | FY2024 | FY2023          | FY2024  | FY2023            | FY2024 |
| Total number of employees by employee category  | 470                | 471    | 3,047           | 3,068   | 1,878             | 1,897  |
| Total number of training hours provided to employees by employee category   | 25,170             | 23,880 | 113,928         | 121,800 | 44,373            | 42,113 |
| Average hours of training provided to employees by employee category  | 53.6               | 50.7   | 37.4            | 39.7    | 23.6              | 22.2   |
| Percentage of total employees by employee category who received a regular performance and career development review | 100%               | 100%   | 100%            | 100%    | 100%              | 100%   |

Table 15: GRI 405-1: Diversity of governing bodies

| Governance Body Members by Gender                           | Male   |        | Female |        | Total  |        |
|---|--------|--------|--------|--------|--------|--------|
|   | FY2023 | FY2024 | FY2023 | FY2024 | FY2023 | FY2024 |
| Management  | 171    | 171    | 200    | 207    | 371    | 378    |
| Percentage of management by gender                          | 46.1%  | 45.2%  | 53.9%  | 54.8%  | 100%   | 100%   |
| Professionals and Paraprofessionals                         | 1,979  | 2,013  | 3,045  | 3,069  | 5,024  | 5,082  |
| Percentage of professionals and paraprofessionals by gender | 39.4%  | 39.6%  | 60.6%  | 60.4%  | 100%   | 100%   |

Table 16: GRI 405-1: Diversity of governing bodies

| Governance Body Members by Age Group                           | <30 years |        | 30-50 years |        | >50 years |        |
|--|-----------|--------|-------------|--------|-----------|--------|
|  | FY2023    | FY2024 | FY2023      | FY2024 | FY2023    | FY2024 |
| Management   | 0         | 0      | 206         | 206    | 165       | 172    |
| Percentage of management by age group                          | 0%        | 0%     | 55.5%       | 54.5%  | 44.5%     | 45.5%  |
| Professionals and Paraprofessionals                            | 470       | 475    | 2,841       | 2,882  | 1,713     | 1,725  |
| Percentage of professionals and paraprofessionals by age group | 9.4%      | 9.4%   | 56.5%       | 56.7%  | 34.1%     | 33.9%  |

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Pillar 3

# Governance

# Pillar 3: Governance

Integrity is one of HDB's shared values. As a public agency, we strive to create positive and sustainable impact by embedding transparency, accountability, and regulatory compliance into our operations. We monitor our progress in governance sustainability through clear targets and KPIs:

| Targets Moving Forward   | Key Performance and Achievements in FY2023 | Key Performance and Achievements in FY2024 |
|--|--|--|
|  <p>100% of new suppliers screened using social criteria</p> <p><b>Target</b> 100%</p>  | 100%                                       | 100%                                       |
|  <p>0 substantiated complaints concerning breach of customer privacy and loss of customer data</p> <p><b>Target</b> 0</p>                               | 0  | 0  |
|  <p>0 incidents of non-compliance with laws and regulations pertaining to fraud, corruption, and anti-competitive behaviour</p> <p><b>Target</b> 0</p> | 0  | 0  |
|  <p>100% of staff received training on anti-corruption policies and practices</p>   | 100%                                       | 100%                                       |

# Corporate Governance

GRI Disclosures 2-15, 2-16, 2-25 to 2-27, 3-3, 205-1 to 205-3, 206-1

## Why This Matters to Us

GRI 3-3

Strong corporate governance is the foundation of public trust. We are committed to upholding the highest standards of integrity, transparency, and accountability. These principles guide our decision-making, safeguard institutional credibility, and ensure that our operations serve the public interest responsibly.

## How We Manage This and Key Initiatives

GRI 3-3, GRI 2-15, 2-16, 2-24, 2-25, 2-26 and 2-27

### Robust Governance Framework

HDB implements a robust governance framework aligned with the Singapore Public Service's standards for responsible conduct, which are embodied within the Government Instruction Manual. All of HDB's activities adhere to the Government Instruction Manual, prevailing financial regulations, and internal policies such as HDB's Admin Manual and Code of Conduct. The Government Instruction Manual and Code of Conduct are accessible to all staff via our internal intranet, reinforcing alignment and shared purpose.

Regular audits are conducted by the Internal Audit Group (IAG) to ensure compliance and continuous improvement. Audit findings and learning points are actively shared across the organisation to strengthen operational controls.

### Conflicts of Interest

GRI 2-15

In line with the Public Sector (Governance) Act (PSGA), HDB Board members must declare any interests related to the organisation. New Board members complete a declaration form detailing their directorships and interests, and are required to submit ad-hoc disclosures.

To support transparency, the Board Secretariat circulates the list of declared interests 4 to 5 times annually. Where a conflict of interest exists, Board members must notify HDB and recuse themselves from the decision-making process.

Board members are also required to declare any direct or deemed holdings of HDB bonds. These holdings are disclosed in the Financial Statements, reinforcing accountability and transparency.

## Communication of Critical Concerns

### GRI 2-16

HDB has established structured channels to ensure critical concerns are escalated to the Board in a timely and transparent manner:

#### Audit & Risk Committee (ARC)

The ARC oversees the governance of key enterprise risks and internal controls. These controls help ensure the robustness of the auditing process and maintain auditor independence. The ARC also provides assurance over financial reporting, reviews risk management policies and recommends significant risk-related matters for the Board's attention. It also considers any issue the committee deems necessary to escalate.

#### Board Approval for Compulsory Acquisition Cases

Cases involving the compulsory acquisition of flats are submitted to the Board for deliberation and approval.

#### SOPs for Critical Concerns

The Board Secretariat has implemented an SOP requiring Groups to update the Board on critical concerns, which include:

1. **Financial and audit matters:** These include the HDB budget, financial statements, amendments to financial regulations, audit reports from the Auditor-General's Office (AGO) or external auditors, and annual briefings on enterprise risk management.
2. **Legal matters:** These cover matters such as statutory updates under the PSGA and Housing and Development Act, and delegations of authority from the Board to HDB Management or other approving bodies.
3. **Major proposals and projects:** As required by the Housing and Development Act. These include new or revised policies on housing and commercial properties, major development plans, and strategic reviews.
4. **Strategic issues:** These cover long-term organisational direction, Committee of Supply announcements, and major structural changes.
5. **Reputational and public interest incidents:** Such incidents include media coverage on sensitive developments, worksite fatalities, critical audit observations, and IT incidents affecting customer experience.

Updates on critical concerns may be communicated through Board meetings, site visits, email updates, electronic submissions, or media reports. In FY2024, 2 critical concerns relating to worksite fatalities were communicated to the Board.

Correspondence addressed to the Chairperson – such as appeals, feedback, or complaints – must

be followed up by the relevant HDB Group. Once the matter is resolved, the reply is forwarded to the Chairperson for information.

## Anti-Corruption and Anti-Competitive Behaviour

HDB maintains a zero-tolerance stance on corruption and ensures that anti-corruption policies and procedures are clearly communicated to all staff, business partners, and governance body members.

Ethical conduct is further supported by HDB's Fraud and Wrongful Practices Reporting Channel (FWPC), a confidential platform for reporting suspected misconduct (e.g. mismanagement and misuse of resources, inappropriate conduct and behaviour) directly to the ARC Chairman. Guidance on the FWPC's purpose and use is accessible via HDB's intranet and is regularly communicated through platforms such as corporate governance seminars.

HDB staff also have access to a dedicated whistleblowing policy and reporting mechanism to raise concerns involving mismanagement, misuse of resources, or inappropriate conduct. Staff may send a wrongdoing report to alert the appropriate authority (i.e. ARC Chairperson, Chairperson or the Ministry of National Development) to any actual or suspected misconduct within HDB or the HDB Board.

Beyond these dedicated platforms, our stakeholders may tap on existing channels to raise concerns. Staff may directly approach management under the open-door policy, and union members may surface issues to the HDB Staff Union. Members of the public may share feedback via our existing channels, such as the HDB InfoWEB.

To uphold the integrity of its services, HDB implements comprehensive risk mitigation strategies and internal controls. These include mandatory annual staff declarations of financial embarrassments and investments, as well as Mandatory Block Leave (MBL) for roles identified as fraud-prone.

HDB's internal control framework safeguards organisational assets, ensures accurate accounting records, and supports the reliability of financial reporting. This framework includes clearly defined authority and delegation limits, alongside an annual budgeting and monthly financial reporting system for all operating units.

Regular internal audits are conducted to assess compliance with government regulations and HDB policies. Audit findings are reported to the Chairman, ARC, and HDB Management. Insights from these audits are shared to strengthen governance, transparency, and accountability across the organisation.

#### Communication and Training on Anti-Competitive Behaviour

In FY2024, 100% of HDB's business partners including contractors, managing agents, and consultants were informed of our anti-corruption policies. These are embedded within the Conditions of Contract, which grant HDB the right to terminate agreements in the event of offences under the Penal Code or the Prevention of Corruption Act. Business partners are also made aware of these obligations during registration on GeBIZ, where the consequences of non-compliance, such as debarment, are clearly outlined.

Additionally, 100% of HDB’s governance body members and employees received training on anti-corruption, reinforcing our commitment to ethical conduct at all levels of the organisation. This training is delivered through multiple channels:

- Employment contracts include specific clauses on anti-corruption obligations.
- All new staff attend a mandatory Good Governance seminar and anti-corruption talks conducted by the Corrupt Practices Investigation Bureau.
- Annually, all employees receive a circular outlining guidelines for declaring investments, indebtedness, property purchases, and casino visits. Staff are also required to complete a Code of Conduct quiz.
- Periodic email reminders are sent to reinforce professional behaviour in line with HDB’s Conduct and Discipline Rules, including guidance on handling gifts and entertainment.

These measures ensure that anti-corruption awareness is embedded across the organisation from onboarding through ongoing engagement.

### Our Performance and Moving Forward

In FY2024, there were 0 incidents of corruption, employee dismissals, disciplinary actions related to corruption, contract terminations with business partners due to corruption-related violations, and public legal cases involving HDB or its employees in relation to corruption. 100% of HDB’s operations were also assessed for risks related to corruption. No fines, non-monetary sanctions, or other penalties for non-compliance with laws and regulations pertaining to fraud, corruption, and anti-competitive behaviour were incurred during FY2024, reflecting HDB’s continued commitment to regulatory compliance and sound governance. We aim to maintain 0 cases of non-compliance with laws and regulations pertaining to fraud, corruption, and anti-competitive behaviour.

Table 17: GRI 205-1: Operations assessed for risk related to corruption

|   | FY2023 | FY2024 |
|---|--------|--------|
| <b>Total number of operations</b>   | 104    | 104    |
| <b>Percentage of operations assessed for risks relating to corruption</b> | 100%   | 100%   |

Table 18: GRI 205-2: Communication and training about anti-corruption policies and procedures

|  | FY2023 | FY2024 |
|--|--------|--------|
| <b>Total number of governance body members</b>   | 14     | 14     |
| <b>Total percentage of governance body members that have received anti-corruption training</b> | 100%   | 100%   |

Table 19: GRI 205-2: Communication and training about anti-corruption policies and procedures

|  | Executives and Above |        | Non-executives |        |
|--|----------------------|--------|----------------|--------|
|  | FY2023               | FY2024 | FY2023         | FY2024 |
| <b>Total number of employees in each employee category</b>   | 2,684                | 2,808  | 2,711          | 2,628  |
| <b>Total percentage of employees that the organisation’s anti-corruption policies and procedures have been communicated to, and have received anti-corruption training</b> | 100%                 | 100%   | 100%           | 100%   |

Table 20: GRI 205-2: Communication and training about anti-corruption policies and procedures

|  | FY2023 | FY2024 |
|--|--------|--------|
| <b>Total number of business partners</b>   | 1,986  | 1,955  |
| <b>Total percentage of business partners that the organisation’s anti-corruption policies and procedures have been communicated to</b> | 100%   | 100%   |

# Sustainable Supply Chain Management

GRI Disclosures 2-6, 3-3, 204-1, 308-1, 308-2, 414-1, 414-2

## Why This Matters to Us

### GRI 3-3

HDB's responsibility extends beyond our own operations to the broader value chain we influence. By fostering accountability, ethical conduct, and long-term resilience among our partners and suppliers, we help shape an industry that supports Singapore's sustainability ambitions while safeguarding public trust.

## How We Manage This and Key Initiatives

### GRI 3-3

HDB's operations are supported by a wide network of external partners across Singapore, engaged through contracts and project-based arrangements. These partnerships span the full lifecycle of public housing – from planning and construction to maintenance and community engagement. Key stakeholders include material suppliers, contractors, managing agents, and consultants.

Best practices are applied throughout the procurement and evaluation of construction and consultancy tenders to ensure compliance with performance standards. We also enforce strict supply chain policies and guidelines, with environmental and social screening conducted to manage risks effectively and maintain adherence to applicable regulations.

### Procurement Practices

As a Government Procuring Entity (GPE), HDB adheres strictly to the Ministry of Finance's Instruction Manual on Procurement and its Financial Regulations. HDB's procurement policy upholds open and fair competition by treating all suppliers equally and providing consistent information. Our procurement process is transparent, with requirements and evaluation criteria clearly stated on the GeBIZ platform. HDB selects suppliers based on overall value, considering factors such as cost, quality, risk, timeliness, and reliability.

To uphold our procurement principles, HDB enforces several key practices: tenders are evaluated using like-for-like comparisons with quantifiable methods for high-value projects to reduce subjectivity; negotiations are allowed only in limited competition scenarios with safeguards to ensure fairness; evaluation and approval roles are clearly separated through independent committees; and officers must declare any conflicts of interest to maintain integrity and transparency.

All vendors are informed of anti-corruption measures and potential consequences, such as contract termination or debarment, during GeBIZ registration. These clauses are also embedded in HDB's Conditions of Contract. HDB maintains full compliance with procurement, financial, Information and Communication Technology (ICT) management, and administrative regulations.



## Integrating Sustainability into Procurement Practices

HDB actively incorporates sustainability into its procurement practices. We partner with environmentally responsible vendors and prioritise venues with recognised sustainability certifications, such as the Green Mark Platinum rating.

Our green procurement framework for construction tenders includes sustainability criteria in the evaluation process. Tenderers are assessed on their green accreditation and implementation of sustainable initiatives, and are encouraged to develop decarbonisation plans. These criteria encourage industry partners to enhance their environmental performance and adopt sustainable practices.

To align with BCA requirements, HDB has implemented mandatory sustainability criteria as a quality component in the Price-Quality Method for construction tenders exceeding \$50 million. These sustainability criteria are reviewed periodically to ensure continued relevance and effectiveness.

Social considerations are also a key component of HDB's supplier evaluation process. In alignment with international standards such as the World Trade Organisation's Agreement on Government Procurement (WTO-GPA) and Free Trade Agreements (FTAs), HDB may require suppliers to submit their track record for review where relevant to the procurement requirements.

Through the GeBIZ portal, HDB may also require suppliers to hold relevant qualifications, such as WSH certifications, to ensure service quality and safety compliance.

To uphold accountability, HDB enforces strict penalties for non-compliance. Suppliers found guilty of contract abandonment, false declarations, corruption, or safety violations may be debarred from future government contracts for 1 to 5 years, depending on the severity. HDB may also impose liquidated damages for failure to meet contractual obligations, ensuring responsible use of public funds and effective risk mitigation.

At the same time, we build capabilities within HDB to support sustainable procurement. HDB provides training for new employees and periodic refresher courses for procurement officers. Staff are also equipped with resources on procurement workflows and are kept informed of updates through circulars and sharing sessions. These efforts ensure that sustainability and integrity remain central to HDB's procurement operations.

## Managing Environmental and Social Impacts of Construction Activities

HDB recognises the environmental impact of its operations, including carbon emissions, noise pollution, and air quality concerns. To mitigate these effects, we enforce stringent environmental assessments for our suppliers, particularly in construction projects. We work closely with contractors to ensure full compliance with regulatory requirements, implementing measures such as:



### Construction Noise Control

Real-time monitoring devices are installed near residential areas to track noise. Quieter machinery, such as silent-type generators, are deployed in sensitive zones. Noise barriers and speed restrictions within sites help further reduce construction-related disturbances.



### Earth Erosion and Dust Control

Temporary drainage systems and Earth Control Measures (ECMs) are implemented to prevent flooding and sediment discharge. Dust is managed by watering surfaces and covering exposed soil, with all measures complying with regulatory standards.



### Vector and Dengue Control

Regular pest control and housekeeping are carried out at construction sites. Contractors appoint Environmental Control Officers (ECOs) to enforce safety and health measures at worksites and workers' quarters.



### Site Control and Traffic Management

Access to construction sites is managed through gated biometric systems, supported by a Safety Management System overseeing traffic and site operations. Warning signs, barricades, and traffic controllers are deployed to guide the public and prevent unauthorised entry.

Through these comprehensive measures, HDB aims to safeguard both the environment and public health.

## Our Performance and Moving Forward

In FY2024, HDB engaged a total of 1,955 suppliers, all of whom were screened using environmental and social criteria. No incidents of non-compliance were reported during the year, reflecting the effectiveness of our supplier assessment processes.

Looking ahead, HDB will continue to strengthen sustainability across its supply chain. Efforts are underway to develop more comprehensive green procurement strategies, with a particular focus on building and construction. These initiatives aim to reinforce responsible sourcing and environmental stewardship throughout our operations.

Table 21: GRI 204-1: Proportion of spending on local suppliers<sup>30</sup>

| FY2023   | FY2024  |
|--|---|
| 99.94% of our procurement budget is spent on local suppliers   | 99.99% of our procurement budget is spent on local suppliers                                  |
| <b>Of the 216 suppliers identified to have actual/potential negative environmental impact</b>  | <b>Of the 160 suppliers identified to have actual/potential negative environmental impact</b> |
| 100% have made efforts to minimise impacts   | 100% have made efforts to minimise impacts  |
| 0% have had relations with HDB terminated  | 0% have had relations with HDB terminated   |
| <p><b>Significant actual/ potential negative environmental impacts identified in the supply chain</b></p> <ul style="list-style-type: none"> <li>• Land clearing and land preparation works can significantly impact ecological systems.</li> <li>• The transportation of materials and manpower to construction sites generates emissions that contribute to environmental impact.</li> <li>• Building and construction activities lead to energy and water consumption, as well as the generation of waste and emissions.</li> </ul> |   |

Table 22: GRI 414-2: Negative social impacts in the supply chain and actions taken

| FY2023   | FY2024  |
|--|---|
| 100% of new suppliers screened using social criteria <sup>31</sup>   | 100% of new suppliers screened using social criteria <sup>32</sup>                      |
| <b>Of the 216 suppliers identified to have actual/potential negative environmental impact</b>  | <b>Of the 160 suppliers identified to have actual/ potential negative social impact</b> |
| 100% have made efforts to minimise impacts   | 100% have made efforts to minimise impacts  |
| 0% have had relations with HDB terminated  | 0% have had relations with HDB terminated   |
| <p><b>Significant actual/ potential negative environmental impacts identified in the supply chain</b></p> <ul style="list-style-type: none"> <li>• Building and construction works generated noise and dust.</li> <li>• Building and construction works and on-site management measures (e.g. temporary closure of estate amenities/ infrastructure) led to inconveniences to residents and the public.</li> </ul> |   |

<sup>30</sup> HDB defines local suppliers as suppliers based in Singapore. The percentage of procurement budget spent on local suppliers in FY2023 was restated due to more accurate data obtained from centralised sources, which has led to an increase.

<sup>31</sup> Criteria used for screening include those mentioned in our write-up above.

<sup>32</sup> Criteria used for screening include those mentioned in our write-up above.

# Data Privacy and Management

GRI Disclosures 3-3, 418-1

## Why This Matters to Us

GRI 3-3

Trust is central to HDB's role as a public agency, and safeguarding data is a key part of maintaining that trust. Managing data responsibly helps us protect both our systems and our stakeholders. By upholding strong data governance and privacy practices, we ensure that the information entrusted to us is handled with care, integrity, and accountability, thus reinforcing public confidence in HDB and our digital transformation journey.

## How We Manage This and Key Initiatives

GRI 3-3

HDB carries out risk assessments for its ICT systems, covering areas such as cybersecurity, data protection, and project-related risks. These assessments help identify any remaining risks after appropriate mitigation measures have been applied.

We also implement robust data privacy and digital risk management policies across all operations. This includes an ICT and Data Incident Response SOP, aligned with the Government Instruction Manual on data management, and supported by validation exercises that aim to:

- Ensure timely incident detection and reporting
- Familiarise all responders with reporting protocols and consequence management procedures
- Outline communication strategies to maintain public confidence

At the same time, HDB has established an Intellectual Property (IP) policy that sets out guidelines for the management, use, and commercial development of IP. Effective IP protection enables HDB to realise the value of its innovations and brand, creating new opportunities for both the organisation and its partners.

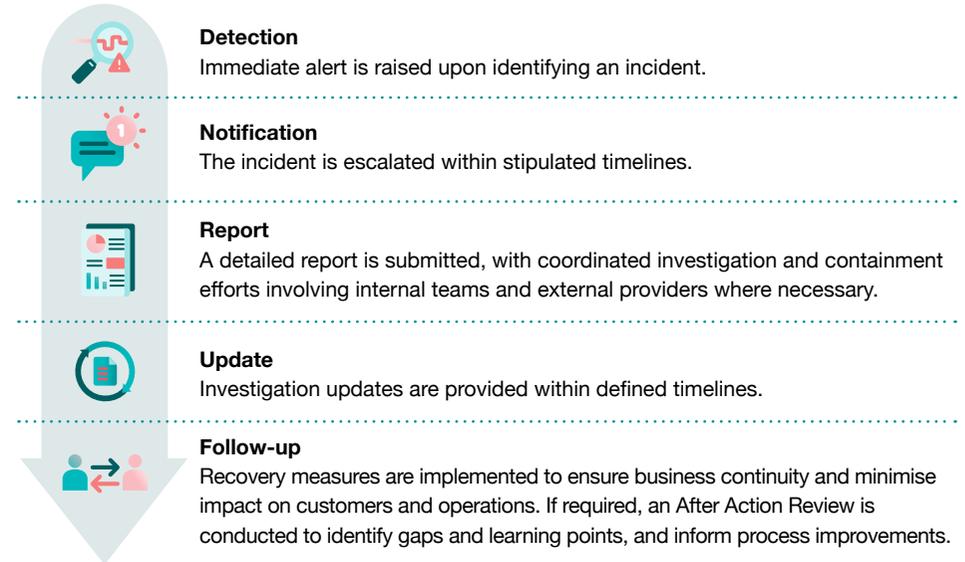
## Safeguarding Data

In administering public housing programmes and services, HDB collects stakeholder data to support service delivery, policy development, and research. This data is managed with care. Consent is obtained prior to collection, with clear communication on intended use, and individuals may withdraw consent subject to legal or contractual constraints.

Once collected, data is protected through stringent safeguards to prevent unauthorised access or misuse, including encrypted storage systems. Access to sensitive data is restricted on a need-to-know basis, requiring high-level approval and subject to annual review. Additional controls are applied when sharing data with non-government entities to ensure stakeholder protection and compliance with government guidelines.

## Managing ICT and Data Incidents

To manage ICT and data incidents, HDB adopts a 5-phase Incident Management SOP to guide crisis responders, including third-party service providers, in timely reporting, escalation, and consequence management:



## Upholding Cybersecurity Awareness

At HDB, cybersecurity is regarded as a shared responsibility. All employees complete mandatory training to enhance awareness of emerging threats and learn appropriate risk mitigation strategies. Staff are educated on protocols for managing cybersecurity risks and must update their passwords at regular intervals.

To promote good data hygiene, periodic e-newsletters provide practical tips such as creating strong passwords, and securing laptops and storage devices. Additional initiatives, including phishing simulations and cybersecurity advisories, are carried out to reinforce collective vigilance and awareness across the organisation.

## Our Performance and Moving Forward

In FY2024, HDB recorded 0 substantiated complaints relating to breaches of customer privacy or data loss, and we strive to maintain the highest standards of data protection and privacy.

# EM Services

## About EM Services

Established in 1988, EM Services began as a joint venture between HDB and Keppel Land Limited. Currently, it is jointly owned by HDB and Keppel Management Limited. The company provides managing agent services for the daily operations and estate management of 10 Town Councils. Its subsidiaries, EM Engineering and EM Real Estate, deliver lift engineering and facilities management services across residential and commercial properties in Singapore.

As a group, EM Services and its subsidiaries employ approximately 1,500 staff and operate from 3 offices.

This marks the first time EM Services' sustainability efforts have been included within HDB's Sustainability Report. The reporting period covers 1 April 2024 to 31 March 2025, and disclosures include baseline measurements of emissions, and energy and water consumption, in line with GreenGov.SG indicators. The data presented in this report covers operations and activities within the 3 office buildings under EM Services' management.

EM Services subsidiary companies and waste management are excluded due to incomplete information. Efforts are being made to improve the data collection processes and expand on the disclosures in future years.

## EM Services' Environmental Approach

As a key partner in the management of Singapore's public housing estates, EM Services recognises its role in supporting sustainable development across the built environment and is committed to managing environmental impacts responsibly and systematically.

EM Services regularly monitors performance across energy use and water conservation, in line with the internationally recognised environmental management system ISO 14001. To minimise environmental impacts beyond its operations, EM Services' procurement policy prioritises products and services that meet environmental certifications, such as the Singapore Green Label and Energy Star Label.

<sup>33</sup> Total Electricity Consumption calculated is within the organisation.

<sup>34</sup> Scope 1 GHG emissions were calculated based on carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), and nitrous oxide (N<sub>2</sub>O). Biogenic CO<sub>2</sub> emissions were excluded from the calculation. The emission factors applied follows the 2006 IPCC Guidelines for National Greenhouse Gas Inventories.

<sup>35</sup> Scope 2 GHG emissions were calculated using a location-based method and include only carbon dioxide (CO<sub>2</sub>). Biogenic CO<sub>2</sub> emissions were excluded from the calculation. The emission factors applied follows the 2006 IPCC Guidelines for National Greenhouse Gas Inventories.

## Energy

### Key Initiatives

EM Services implements measures to improve operational efficiency and reduce energy consumption. This includes the use of LED lights, switching off lights during lunch hours, turning off air-conditioning and mechanical ventilation systems when not in use, and enabling energy-saving settings on office equipment.

### Performance

| Energy Intensity  | FY2024    |
|---|-----------|
| Total Electricity Consumption (kWh)                                   | 670,101.6 |
| Total Electricity Intensity (kWh/m <sup>2</sup> /year <sup>33</sup> ) | 115.3     |

## Emissions

### Key Initiatives

EM Services adopts energy tracking and energy efficiency measures to contribute towards reducing carbon emissions. The majority of emissions generated come from Scope 2 electricity consumed at its offices.

### Performance

| GHG Emissions   | FY2024 (tCO <sub>2</sub> e) |
|---|-----------------------------|
| Scope 1 (Direct Emissions) <sup>34</sup>                    | 6.5                         |
| Scope 2 (Indirect Emissions from electricity) <sup>35</sup> | 276.1                       |
| Total Scope 1 + 2 emissions                                 | 282.6                       |

## Water Management

### Key Initiatives

EM Services promotes the efficient use of water across its operations through internal policies and practices aimed at preventing wastage.

Most of EM Services' water consumption occurs through normal usage within its offices. To manage water-related impacts, EM Services has implemented awareness initiatives and operational controls. Water-saving posters remind staff to be mindful of their water usage, and employees are encouraged to report faulty taps promptly to ensure timely repairs and minimise water loss. These policies are meant to prevent potential negative impacts and reinforce the company's commitment to responsible water use.

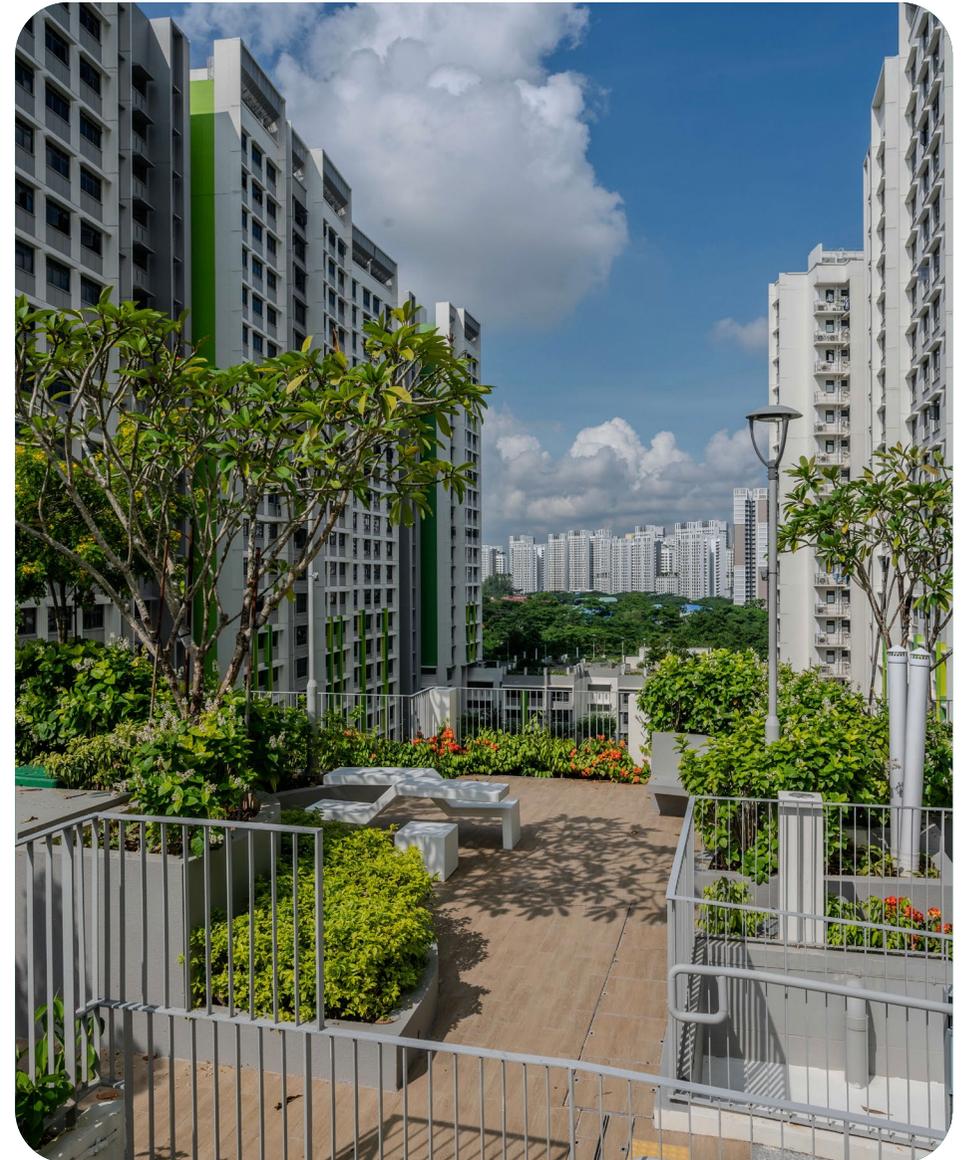
### Performance

| Water Consumption <sup>36</sup>           | FY2024  |
|---|---------|
| Total Water Consumption (m <sup>3</sup> ) | 2,396.6 |
| WEI (l/person/day)                        | 27.9    |

### Looking Ahead

In the next reporting period, EM Services intends to adopt best practices from HDB and the wider public sector, including initiatives focused on waste reduction. The company also plans to expand the scope of its sustainability reporting in the future to include its subsidiary entities and additional material topics such as waste management and safety management. Through these efforts, EM Services aims to strengthen its environmental performance and contribute meaningfully to Singapore's sustainability goals.

<sup>36</sup> Water consumption data was obtained from the utility bills for the respective properties that EM Services operates from.



# Appendix

## GRI Content Index

For the Content Index – Essentials Service, GRI Services reviewed that the GRI content index has been presented in a way consistent with the requirements for reporting in accordance with the GRI Standards, and that the information in the index is clearly presented and accessible to the stakeholders.



|   |  |
|---|--|
| <b>Statement of use</b>                   | Housing & Development Board (HDB) has reported in accordance with the GRI Standards for the period [1 Apr 2024 to 31 Mar 2025] |
| <b>GRI 1 used</b>                         | GRI1: Foundation 2021  |
| <b>Applicable GRI sector standards(s)</b> | N.A.   |

| GRI Standard/ Other Source      | Disclosures   | Page Reference/Direct Answers                                    | Omissions   |        |             |
|---------------------------------|---|--|---|--------|-------------|
|                                 |   |  | Requirement(s) omitted  | Reason | Explanation |
| GRI 2: General Disclosures 2021 | <b>The Organisation and its Reporting Practices</b> |  |   |        |             |
|                                 | 2-1   | Organisational details   | About HDB, Page 3<br>About this report, Page 4  |        |             |
|                                 | 2-2   | Entities included in the organisation's sustainability reporting | About this Report, Page 4   |        |             |
|                                 | 2-3   | Reporting period, frequency and contact point                    | About this Report, Page 4   |        |             |
|                                 | 2-4   | Restatements of information                                      | About this Report, Page 4<br>Pillar 1: Environment - HDB's Environment Targets and Performance, page 13<br>Pillar 1: Environment - Energy, page 14-16<br>Pillar 1: Environment - Emissions, page 17-18<br>Pillar 1: Environment - Waste Management, page 19-20<br>Pillar 1: Environment - Water Management, page 21-22<br>Pillar 3: Governance - Sustainable Supply Chain Management, 47-49 |        |             |
|                                 | 2-5   | External assurance   | About this Report, Page 4   |        |             |
|                                 | <b>Activities and Workers</b>                       |  |   |        |             |
|                                 | 2-6   | Activities, value chain and other business relationships         | About HDB, Page 3<br>Pillar 3: Governance – Sustainable Supply Chain Management, page 47-49   |        |             |
|                                 | 2-7   | Employees  | Pillar 2: Social - Employee Development, Page 39-42   |        |             |
|                                 | 2-8   | Workers who are not employees                                    | Pillar 2: Social - Employee Development, Page 39-42   |        |             |
|                                 | <b>Governance</b>                                   |  |   |        |             |
|                                 | 2-9   | Governance structure and composition                             | Sustainability Governance - Governance Structure and Management of Sustainability, Page 7-8   |        |             |
|                                 | 2-10  | Nomination and selection of the highest governance body          | Sustainability Governance - Nomination and Evaluation of Board Members, Page 8  |        |             |
|                                 | 2-11  | Chair of the highest governance body                             | Sustainability Governance - Governance Structure and Management of Sustainability, Page 7-8   |        |             |

| GRI Standard/ Other Source      | Disclosures | Page Reference/Direct Answers  | Omissions   |                             |  |
|---------------------------------|-------------|--|---|-----------------------------|--|
|                                 |             |  | Requirement(s) omitted  | Reason                      | Explanation  |
| GRI 2: General Disclosures 2021 | 2-12        | Role of the highest governance body in overseeing the management of impact | Sustainability Governance - Governance Structure and Management of Sustainability, Page 7-8 |                             |  |
|                                 | 2-13        | Delegation of responsibility for managing impact                           | Sustainability Governance - Governance Structure and Management of Sustainability, Page 7-8 |                             |  |
|                                 | 2-14        | Role of the highest governance body in sustainability reporting            | Sustainability Governance - Governance Structure and Management of Sustainability, Page 7-8 |                             |  |
|                                 | 2-15        | Conflicts of interest  | Pillar 3: Governance - Corporate Governance, Page 44-46                                     |                             |  |
|                                 | 2-16        | Communication of critical concerns   | Pillar 3: Governance - Corporate Governance, Page 44-46                                     |                             |  |
|                                 | 2-17        | Collective knowledge of the highest governance body                        | Sustainability Governance - Governance Structure and Management of Sustainability, Page 7-8 |                             |  |
|                                 | 2-18        | Evaluation of the performance of the highest governance body               | Sustainability Governance - Nomination and Evaluation of Board Members, Page 8              |                             |  |
|                                 | 2-19        | Remuneration policies  | Sustainability Governance - Nomination and Evaluation of Board Members, Page 8              |                             |  |
|                                 | 2-20        | Process to determine remuneration  | Sustainability Governance - Nomination and Evaluation of Board Members, Page 8              |                             |  |
|                                 | 2-21        | Annual total compensation ratio  |   | Confidentiality constraints | As HDB is a statutory board of the Singapore Government, HDB is not disclosing this information due to its sensitive nature. |

| GRI Standard/ Other Source            | Disclosures                          | Page Reference/Direct Answers   | Omissions  |        |             |
|---------------------------------------|--------------------------------------|---|--|--------|-------------|
|                                       |                                      |   | Requirement(s) omitted   | Reason | Explanation |
| <b>Strategy, Policy and Practices</b> |                                      |   |  |        |             |
| GRI 2: General Disclosures 2021       | 2-22                                 | Statement on sustainable development strategy   | Foreword, Page 5-6   |        |             |
|                                       | 2-23                                 | Policy commitments  | Our Sustainability Approach, Page 9-10   |        |             |
|                                       | 2-24                                 | Embedding policy commitment   | Our Sustainability Approach, page 9-10<br>Pillar 3: Governance - Corporate Governance, page 44-46  |        |             |
|                                       | 2-25                                 | Processes to remediate negative impact  | Our Sustainability Approach, page 9-10<br>Pillar 2: Social - Service Quality, page 34<br>Pillar 3: Governance - Corporate Governance, page 44-46   |        |             |
|                                       | 2-26                                 | Mechanisms for seeking advice and raising concerns                                      | Our Sustainability Approach, page 9-10<br>Pillar 2: Social - Service Quality, Page 34<br>Pillar 2: Social - Employee Development, Page 39-42<br>Pillar 3: Governance - Corporate Governance, page 44-46  |        |             |
|                                       | 2-27                                 | Compliance with laws and regulations  | Pillar 3: Governance - Corporate Governance, Page 44-46  |        |             |
|                                       | 2-28                                 | Membership associations   | <u>Local</u><br><ol style="list-style-type: none"> <li>Contact Centre Association of Singapore (CCAS)</li> <li>Singapore Green Building Council (SGBC)</li> <li>Singapore Institute of Architects</li> <li>Singapore Institute of Management (SIM)</li> <li>Singapore National Employers Federation (SNEF)</li> <li>Singapore Productivity Association (SPA)</li> <li>The Institute of Internal Auditors Singapore</li> <li>Singapore International Facility Management Association (SIFMA)</li> </ol> <u>International</u><br><ol style="list-style-type: none"> <li>Council on Tall Buildings and Urban Habitat (CTBUH)</li> <li>Town Centre Management (TOCEMA) Worldwide Scientific Committee</li> <li>The Urban Land Institute (ULI)</li> </ol> |        |             |
|                                       | <b>Stakeholder Engagement</b>        |   |  |        |             |
| GRI 3: Material Topics 2021           | 2-29                                 | Approach to stakeholder engagement  | Our Sustainability Approach - Stakeholder Engagement, Page 10  |        |             |
|                                       | 2-30                                 | Collective bargaining agreements  | Pillar 2: Social - Employee Development, Page 39-42  |        |             |
| 3-1                                   | Process to determine material topics | Our Sustainability Approach - Materiality Assessment and HDB's Material Topics, Page 10 |  |        |             |

| GRI Standard/ Other Source  | Disclosures | Page Reference/Direct Answers                              | Omissions   |        |                                    |   |
|-----------------------------|-------------|--|---|--------|------------------------------------|---|
|                             |             |  | Requirement(s) omitted  | Reason | Explanation                        |   |
| <b>MATERIAL TOPICS</b>      |             |  |   |        |                                    |   |
| GRI 3: Material Topics 2021 | 3-2         | List of material topics                                    | Our Sustainability Approach - Materiality Assessment and HDB's Material Topics, Page 10 |        |                                    |   |
| <b>Energy</b>               |             |  |   |        |                                    |   |
| GRI 302: Energy 2016        | 3-3         | Management of material topics                              | Pillar 1: Environment - Energy, Page 14-16  |        |                                    |   |
|                             | 302-1       | Energy consumption within the organisation                 | Pillar 1: Environment - Energy, Page 14-16  |        |                                    |   |
|                             | 302-2       | Energy consumption outside of the organisation             |   | 302-2  | Information unavailable/incomplete | HDB does not track such data.   |
|                             | 302-3       | Energy intensity   | Pillar 1: Environment - Energy, Page 14-16  |        |                                    |   |
|                             | 302-4       | Reduction of energy consumption                            | Pillar 1: Environment - Energy, Page 14-16  |        |                                    |   |
|                             | 302-5       | Reductions in energy requirements of products and services |   | 302-5  | Not applicable                     | Reductions in energy requirements of products and services are not applicable to HDB.   |
| <b>Emissions</b>            |             |  |   |        |                                    |   |
| GRI 305: Emissions 2016     | 3-3         | Management of material topics                              | Pillar 1: Environment - Emissions, Page 17-18   |        |                                    |   |
|                             | 305-1       | Direct GHG emissions (Scope 1)                             | Pillar 1: Environment - Emissions, Page 17-18   |        |                                    |   |
|                             | 305-2       | Energy indirect GHG emissions (Scope 2)                    | Pillar 1: Environment - Emissions, Page 17-18   |        |                                    |   |
|                             | 305-3       | Other indirect GHG emissions (Scope 3)                     |   | 305-3  | Information unavailable/incomplete | HDB is still in the process of collecting data for Scope 3 emissions, with a focus on emissions from our contractors' activities.         |
|                             | 305-4       | GHG emissions intensity                                    |   | 305-4  | Not applicable                     | There are no organisation specific metrics used across statutory boards of the Singapore Government to calculate GHG emissions intensity. |

| GRI Standard/ Other Source        | Disclosures | Page Reference/Direct Answers   | Omissions  |        |                                    |   |
|-----------------------------------|-------------|---|--|--------|------------------------------------|---|
|                                   |             |   | Requirement(s) omitted                               | Reason | Explanation                        |   |
| <b>Emissions</b>                  |             |   |  |        |                                    |   |
| GRI 305: Emissions 2016           | 305-5       | Reduction of GHG emissions  | Pillar 1: Environment - Emissions, Page 17-18        |        |                                    |   |
|                                   | 305-6       | Emissions of ozone-depleting substances (ODS)                                   |  | 305-6  | Not applicable                     | HDB does not track such data.                                       |
|                                   | 305-7       | Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions |  | 305-7  | Not applicable                     | HDB does not track such data.                                       |
| <b>Waste Management</b>           |             |   |  |        |                                    |   |
| GRI 3: Material Topics 2021       | 3-3         | Management of material topics   | Pillar 1: Environment, Waste Management, Page 19-20  |        |                                    |   |
| GRI 306: Waste 2020               | 306-1       | Waste generation and significant waste-related impact                           | Pillar 1: Environment, Waste Management, Page 19-20  |        |                                    |   |
|                                   | 306-2       | Management of significant waste related impact                                  | Pillar 1: Environment, Waste Management, Page 19-20  |        |                                    |   |
|                                   | 306-3       | Waste generated   | Pillar 1: Environment, Waste Management, Page 19-20  |        |                                    |   |
|                                   | 306-4       | Waste diverted from disposal  | Pillar 1: Environment, Waste Management, Page 19-20  |        |                                    |   |
|                                   | 306-5       | Waste directed to disposal  | Pillar 1: Environment, Waste Management, Page 19-20  |        |                                    |   |
| <b>Water Management</b>           |             |   |  |        |                                    |   |
| GRI 3: Material topics 2021       | 3-3         | Management of material topics   | Pillar 1: Environment - Water Management, Page 21-22 |        |                                    |   |
| GRI 303: Water and Effluents 2018 | 303-1       | Interactions with water as a shared resource                                    | Pillar 1: Environment - Water Management, Page 21-22 |        |                                    |   |
|                                   | 303-2       | Management of water discharge-related impacts                                   | Pillar 1: Environment - Water Management, Page 21-22 |        |                                    |   |
|                                   | 303-3       | Water withdrawal  | Pillar 1: Environment - Water Management, Page 21-22 |        |                                    |   |
|                                   | 303-4       | Water discharge   |  | 303-4  | Information unavailable/incomplete | HDB has not started tracking quantitative data for this disclosure. |
|                                   | 303-5       | Water consumption   | Pillar 1: Environment - Water Management, Page 21-22 |        |                                    |   |

| GRI Standard/ Other Source  | Disclosures | Page Reference/Direct Answers                  | Omissions   |        |                                    |  |
|-----------------------------|-------------|--|---|--------|------------------------------------|--|
|                             |             |  | Requirement(s) omitted                            | Reason | Explanation                        |  |
| <b>Biodiversity</b>         |             |  |   |        |                                    |  |
| GRI 3: Material Topics 2021 | 3-3         | Management of material topics                  | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
| GRI 101: Biodiversity 2024  | 101-1       | Policies to halt and reverse biodiversity loss | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
|                             | 101-2       | Management of biodiversity impacts             | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
|                             | 101-3       | Access and benefit sharing                     |   | 101-3  | Not applicable                     | This disclosure mainly applies to organisations that use generic resources to conduct research and development and is thus not relevant to HDB's scope of activities and material topic. |
|                             | 101-4       | Identification of biodiversity impacts         |   | 101-4  | Information unavailable/incomplete | Information to determine the biodiversity impacts of products and services in our supply chain is currently unavailable.   |
|                             | 101-5       | Locations with biodiversity impacts            | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
|                             | 101-6       | Direct drivers of biodiversity loss            | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
|                             | 101-7       | Changes to the state of biodiversity           | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
|                             | 101-8       | Ecosystem services                             | Pillar 1: Environment - Biodiversity, Page 23-26  |        |                                    |  |
| <b>Sustainable Living</b>   |             |  |   |        |                                    |  |
| GRI 3: Material Topics 2021 | 3-3         | Management of material topics                  | Pillar 2: Social - Sustainable Living, Page 29-30 |        |                                    |  |

| GRI Standard/ Other Source                             | Disclosures | Page Reference/Direct Answers  | Omissions  |        |   |
|--|-------------|--|--|--------|---|
|  |             |  | Requirement(s) omitted   | Reason | Explanation   |
| <b>Health, Well-Being, and Safety of Our Residents</b> |             |  |  |        |   |
| GRI 3: Material Topics 2021                            | 3-3         | Management of material topics  | Pillar 2: Social - Health, Well-Being, and Safety of Our Residents, Page 31-32   |        |   |
| GRI 416: Customer health and safety 2016               | 416-1       | Assessment of the health and safety impact of products and service categories                | All HDB residential developments and commercial properties are assessed for improvement.<br><br>Pillar 2: Social - Health, Well-Being, and Safety of Our Residents, Page 31-32 |        |   |
|  | 416-2       | Incidents of non-compliance concerning the health and safety impact of products and services | Pillar 2: Social - Health, Well-Being, and Safety of Our Residents, Page 31-32   |        |   |
| <b>Community Engagement and Impact</b>                 |             |  |  |        |   |
| GRI 3: Material Topics 2021                            | 3-3         | Management of material topics  | Pillar 2: Social - Community Engagement and Impact, Page 33  |        |   |
| GRI 413: Local Communities 2016                        | 413-1       | Operations with local community engagement, impact assessments, and development programmes   | Pillar 2: Social - Community Engagement and Impact, Page 33  |        |   |
|  | 413-2       | Operations with significant actual and potential negative impact on local communities        |  | 413-2  | Not applicable<br><br>This is not applicable to our material topic. |
| <b>Service Quality</b>                                 |             |  |  |        |   |
| GRI 3: Material Topics 2021                            | 3-3         | Management of material topics  | Pillar 2: Social - Service Quality, Page 34  |        |   |
| <b>Occupational Health, Well-Being and Safety</b>      |             |  |  |        |   |
| GRI 3: Material Topics 2021                            | 3-3         | Management of material topics  | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38  |        |   |
| GRI 403: Occupational Health and Safety 2018           | 403-1       | OHS Management system  | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38  |        |   |
|  | 403-2       | Hazard identification, risk assessment & incident investigation                              | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38  |        |   |

| GRI Standard/ Other Source                   | Disclosures                 | Page Reference/Direct Answers  | Omissions   |   |             |  |
|--|-----------------------------|--|---|---|-------------|--|
|  |                             |  | Requirement(s) omitted  | Reason  | Explanation |  |
| GRI 403: Occupational Health and Safety 2018 | 403-3                       | Occupational health services   | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-4                       | Worker participation, consultation & communication on OHS  | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-5                       | Worker training on OHS   | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-6                       | Promotion of worker health   | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-7                       | Prevention & mitigation of OHS impact directly linked by business relationships                    | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-8                       | Workers covered by an OHS management system  | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-9                       | Work-related injuries  | Pillar 2: Social - Occupational Health, Well-Being and Safety, Page 35-38   |   |             |  |
|  | 403-10                      | Work-related ill health  | As contractors are required to report work-related ill health cases to MOM, HDB currently does not require contractors to submit these figures directly to us. However, we are considering whether to collect this data in future to enhance our oversight of workplace health risks and support more targeted interventions where necessary. |   |             |  |
|  | <b>Employee Development</b> |  |   |   |             |  |
|  | GRI 3: Material Topics 2021 | 3-3  | Management of material topics   | Pillar 2: Social - Employee Development, Page 39-42 |             |  |
| GRI 401: Employment 2016                     | 401-1                       | New employee hires and employee turnover   | Pillar 2: Social - Employee Development, Page 39-42   |   |             |  |
|  | 401-2                       | Benefits provided to full-time employees that are not provided to temporary or part-time employees | Pillar 2: Social - Employee Development, Page 39-42<br><br>All of HDB's staff are employed within Singapore. Full-time employees enjoy additional benefits that temporary or part-time staff do not, such as life insurance, healthcare coverage, family care leave, and contributions to their CPF accounts.                                 |   |             |  |
|  | 401-3                       | Parental leave   | Pillar 2: Social - Employee Development, Page 39-42   |   |             |  |

| GRI Standard/ Other Source                    | Disclosures | Page Reference/Direct Answers  | Omissions   |        |  |
|---|-------------|--|---|--------|--|
|   |             |  | Requirement(s) omitted                                  | Reason | Explanation  |
| <b>Employee Development</b>                   |             |  |   |        |  |
| GRI 404: Training and Education 2016          | 404-1       | Average hours of training per year per employee                                      | Pillar 2: Social - Employee Development, Page 39-42     |        |  |
|   | 404-2       | Programmes for upgrading employee skills and transition assistance programmes        | Pillar 2: Social - Employee Development, Page 39-42     |        |  |
|   | 404-3       | Percentage of employees receiving regular performance and career development reviews | Pillar 2: Social - Employee Development, Page 39-42     |        |  |
| GRI 405: Diversity and Equal Opportunity 2016 | 405-1       | Diversity of governance bodies and employees   | Pillar 2: Social - Employee Development, Page 39-42     |        |  |
|   | 405-2       | Ratio of basic salary and remuneration of women to men                               |   | 405-2  | Confidentiality constraints<br>HDB is not disclosing this information due to the sensitive nature of remuneration information. |
| GRI 406: Non-discrimination 2016              | 406-1       | Incidents of discrimination and corrective actions taken                             | Pillar 2: Social - Employee Development, Page 39-42     |        |  |
| <b>Corporate Governance</b>                   |             |  |   |        |  |
| GRI 3: Material Topics 2021                   | 3-3         | Management of material topics  | Pillar 3: Governance - Corporate Governance, Page 44-46 |        |  |
| GRI 205: Anti-Corruption 2016                 | 205-1       | Operations assessed for risks related to corruption                                  | Pillar 3: Governance - Corporate Governance, Page 44-46 |        |  |
|   | 205-2       | Communication and training about anti-corruption policies and procedures             | Pillar 3: Governance - Corporate Governance, Page 44-46 |        |  |
|   | 205-3       | Confirmed incidents of corruption and actions taken                                  | Pillar 3: Governance - Corporate Governance, Page 44-46 |        |  |
| GRI 206: Anti-Competitive Behavior 2016       | 206-1       | Legal actions for anti-competitive behaviour, antitrust, and monopoly practices      | Pillar 3: Governance - Corporate Governance, Page 44-46 |        |  |

| GRI Standard/ Other Source                      | Disclosures | Page Reference/Direct Answers  | Omissions  |        |             |
|---|-------------|--|--|--------|-------------|
|   |             |  | Requirement(s) omitted   | Reason | Explanation |
| <b>Sustainable Supply Chain Management</b>      |             |  |  |        |             |
| GRI 3: Material Topics 2021                     | 3-3         | Management of material topics  | Pillar 3: Governance - Sustainable Supply Chain Management, Page 47-49 |        |             |
| GRI 204: Procurement Practices 2016             | 204-1       | Proportion of spending on local suppliers  | Pillar 3: Governance - Sustainable Supply Chain Management, Page 47-49 |        |             |
| GRI 308: Supplier Environmental Assessment 2016 | 308-1       | New suppliers that were screened using environmental criteria                                | Pillar 3: Governance - Sustainable Supply Chain Management, Page 47-49 |        |             |
|   | 308-2       | Negative environmental impact in the supply chain and actions taken                          | Pillar 3: Governance - Sustainable Supply Chain Management, Page 47-49 |        |             |
| GRI 414: Supplier Social Assessment 2016        | 414-1       | New suppliers that were screened using social criteria                                       | Pillar 3: Governance - Sustainable Supply Chain Management, Page 47-49 |        |             |
|   | 414-2       | Negative social impact in the supply chain and actions taken                                 | Pillar 3: Governance - Sustainable Supply Chain Management, Page 47-49 |        |             |
| <b>Data Privacy and Management</b>              |             |  |  |        |             |
| GRI 3: Material Topics 2021                     | 3-3         | Management of material topics  | Pillar 3: Governance - Data Privacy and Management, Page 50            |        |             |
| GRI 418: Customer Privacy 2016                  | 418-1       | Substantiated complaints concerning breaches of customer privacy and losses of customer data | Pillar 3: Governance - Data Privacy and Management, Page 50            |        |             |

## Premises under HDB's Management

### Commercial Complexes

|    |                               |    |                            |    |                      |    |                                    |
|----|-------------------------------|----|----------------------------|----|----------------------|----|------------------------------------|
| 1  | 888 Plaza                     | 11 | Elias Mall                 | 21 | Loyang Point         | 31 | Sunshine Place                     |
| 2  | Admiralty Place               | 12 | Fajar Shopping Centre      | 22 | New Bridge Centre    | 32 | Taman Jurong Shopping Centre       |
| 3  | Anchorvale Village            | 13 | Gek Poh Shopping Centre    | 23 | Northshore Plaza 1   | 33 | Tampines Central Community Complex |
| 4  | Bras Basah Complex            | 14 | Greenridge Shopping Centre | 24 | Northshore Plaza 2   | 34 | Vista Point                        |
| 5  | Buangkok Square               | 15 | HDB Hub                    | 25 | Oasis Terraces       | 35 | Woodlands Civic Centre             |
| 6  | Canberra Plaza                | 16 | Hougang Rivercourt         | 26 | Pasir Ris West Plaza | 36 | Woodlands Mart                     |
| 7  | Choa Chu Kang Centre          | 17 | Joo Chiat Complex          | 27 | Pioneer Mall         | 37 | Woodlands North Plaza              |
| 8  | Connection One                | 18 | Kampung Admiralty          | 28 | Plantation Plaza     | 38 | Yew Tee Square                     |
| 9  | Dawson Place                  | 19 | Kitchener Complex          | 29 | Rivervale Plaza      |    |                                    |
| 10 | Depot Heights Shopping Centre | 20 | Limbang Shopping Centre    | 30 | Sembawang Mart       |    |                                    |

### Branch Offices

|   |   |    |   |    |   |
|---|---|----|---|----|---|
| 1 | Ang Mo Kio Branch<br>Block 715 Ang Mo Kio Ave 6 #02-4002<br>Singapore 560715                          | 9  | Geylang Branch<br>Block 118 Aljunied Ave 2 #03-100<br>Singapore 380118                      | 17 | Sims Drive Branch<br>Block 61 Sims Drive #01-130<br>Singapore 380061  |
| 2 | Bedok Branch<br>Block 201A Bedok North St 1 #02-563<br>Singapore 461201                               | 10 | Jurong East Branch<br>Block 255 Jurong East St 24 #02-303<br>Singapore 600255               | 18 | Tampines Branch (ServiceSG Centre)<br>1 Tampines Walk #01-21 Our<br>Tampines Hub Singapore 528523                       |
| 3 | Bishan Branch<br>Block 512 Bishan St 13 #02-524<br>Singapore 570512                                   | 11 | Jurong West Branch<br>Block 518A Jurong West St 52 #02-01<br>Singapore 641518               | 19 | Toa Payoh Branch<br>Block 190 Lorong 6 Toa Payoh #04-<br>510 Singapore 310190   |
| 4 | Bukit Batok Branch<br>Block 630 Bukit Batok Central #01-144<br>Singapore 650630                       | 12 | Pasir Ris Branch<br>Block 443 Pasir Ris Drive 6 #02-02<br>Singapore 510443                  | 20 | Woodlands Branch (ServiceSG Centre)<br>900, South Woodlands Drive #03-01A<br>Woodlands Civic Centre Singapore<br>730900 |
| 5 | Bukit Merah Branch (ServiceSG Centre)<br>Block 166 Bukit Merah Central<br>#03-3529A Singapore 150166  | 13 | Punggol Branch (ServiceSG Centre)<br>1 Punggol Drive #01-01 One Punggol<br>Singapore 828629 | 21 | Yishun Branch<br>Block 934 Yishun Central 1 #03-51<br>Singapore 760934  |
| 6 | Bukit Panjang Branch<br>Block 422A, Fajar Road, #07-01<br>Singapore 671422                            | 14 | Queenstown Branch<br>Block 38A Margaret Drive #03-21<br>Singapore 142038                    | 22 | Hougang Branch<br>(Hougang Branch has been<br>permanently closed since 1<br>September 2025.)                            |
| 7 | Choa Chu Kang Branch<br>Block 309 Choa Chu Kang Ave 4 #07-01<br>Choa Chu Kang Centre Singapore 680309 | 15 | Sembawang Branch<br>Block 355 Sembawang Way #03-01<br>Singapore 750355                      |    |   |
| 8 | Clementi Branch<br>Block 453 Clementi Ave 3 #02-01<br>Singapore 120453                                | 16 | Sengkang Branch<br>Block 118 Rivervale Drive #02-01<br>Rivervale Plaza Singapore 540118     |    |   |

### Industrial buildings

HDB Centre of Building Research, 10  
Woodlands Avenue 8, Singapore 738973

### Recreational chalets

|   |  |
|---|--|
| 1 | 48 Pasir Ris Avenue, Singapore<br>519715                               |
| 2 | 110 Pasir Ris Road, Singapore<br>519113                                |
| 3 | Unit B2 Indra Maya Villa, Nirwana<br>Gardens Resort, Bintan, Indonesia |

*Fulfilling **Dreams**, Building **Homes**, Creating **Communities***

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