



PARLIAMENT
OF THE CAYMAN ISLANDS



PARLIAMENT OF THE CAYMAN ISLANDS

OFFICIAL HANSARD REPORT

First Meeting 2023-2024 Session

Fourth Sitting

Friday

22 September, 2023

(Pages 1-15)

Hon. Katherine Ebanks-Wilks, MP

Speaker

Disclaimer: The electronic version of the *Official Hansard Report* is for informational purposes only.
The printed version remains the official record.

PRESENT WERE:

Hon. Katherine A. Ebanks-Wilks, MP
Speaker

MINISTERS OF THE CABINET

Hon. G. Wayne Panton, JP, MP	<i>Premier</i> , Minister of Sustainability & Climate Resiliency <i>and</i> Finance & Economic Development
Hon. Juliana Y. O'Connor-Connolly, JP,	<i>Deputy Premier</i> , Minister of Education <i>and</i> District Administration & Lands
Hon. Kenneth V. Bryan, MP	Minister of Tourism & Ports
Hon. Sabrina T. Turner, MP	Minister of Health & Wellness <i>and</i> Home Affairs
Hon. Johany S. "Jay" Ebanks, MP	Minister of Planning, Agriculture, Housing & Infrastructure
Hon. Dwayne S. Seymour, JP, MP	Minister of Border Control & Labour
Hon. André M. Ebanks, MP	Minister of Financial Services & Commerce <i>and</i> Investment, Innovation & Social Development

EX OFFICIO MEMBERS OF THE CABINET

Hon. Franz I. Manderson, MBE, Cert Hon, JP	<i>Deputy Governor</i> , ex officio Member responsible for the Portfolio of the Civil Service
Hon. Samuel W. Bulgin, KC, JP	<i>Attorney General</i> , ex officio Member responsible for the Portfolio of Legal Affairs

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

Ms. Heather D. Bodden, OCI, Cert. Hon., JP, MP	Parliamentary Secretary to Tourism <i>and</i> Social Development, Elected Member for Savannah
Hon. Isaac D. Rankine, <i>Deputy Speaker</i> , Elected Member for East End	
Hon. W. McKeeva Bush, JP, MP	Elected Member for West Bay West

OPPOSITION MEMBERS

Hon. Roy M. McTaggart, JP, MP	<i>Leader of the Opposition</i> , Elected Member for George Town East
Mr. Joseph X. Hew, MP	<i>Deputy Leader of the Opposition</i> , Elected Member for George Town North
Hon. Sir Alden McLaughlin, KCMG, MBE, KC, JP, MP	Elected Member for Red Bay
Mr. Moses I. Kirkconnell, JP, MP	Elected Member for Cayman Brac West and Little Cayman
Ms. Barbara E. Conolly, JP, NP, MP	Elected Member for George Town South
Mr. David C. Wight, JP, MP	Elected Member for George Town West

INDEPENDENT OPPOSITION MEMBER

Mr. Christopher S. Saunders, MP	Elected Member for Bodden Town West
---------------------------------	-------------------------------------

APOLOGIES

Hon. Bernie A. Bush, MP	Minister of Youth, Sports, Culture & Heritage
-------------------------	---

OFFICIAL HANSARD REPORT
FIRST MEETING OF THE 2023/24 SESSION
FRIDAY
22 SEPTEMBER, 2023
2.01 P.M.
Fourth Sitting

[Hon. Katherine A. Ebanks-Wilks, Speaker, presiding]

The Speaker: Good afternoon. I will now call on the elected Member for East End to grace us with prayers.

PRAYERS

Hon. Isaac D. Rankine, Deputy Speaker, Elected Member for East End: Good afternoon. Let us pray:

Almighty God, from whom all wisdom and power are derived: We beseech Thee so to direct and prosper the deliberations of the Parliament now assembled, that all things may be ordered upon the best and surest foundations for the glory of Thy Name and for the safety, honour and welfare of the people of these Islands.

Bless our Sovereign, King Charles III; William, Prince of Wales; and all the Royal Family. Give grace to all who exercise authority in our Commonwealth, that peace and happiness, truth and justice, religion and piety may be established among us. Especially we pray for the Governor of our Islands, the Premier, the Speaker of the Parliament, the Leader of the Opposition, Ministers of the Cabinet, ex officio Members, Members of the Parliament, the Chief Justice and Members of the Judiciary that we may be enabled faithfully to perform the responsible duties of our high office. All this we ask for Thy great Name's sake.

Let us say The Lord's Prayer together:

Our Father, who art in Heaven, Hallowed be Thy Name. Thy Kingdom come, Thy will be done on earth as it is in Heaven. Give us this day our daily bread, and forgive us our trespasses, as we forgive those who trespass against us. Lead us not into temptation, but deliver us from evil. For Thine is the Kingdom, the power and the glory, forever and ever. Amen.

The Lord bless us and keep us. The Lord make His face shine upon us and be gracious unto us. The Lord lift up the light of His countenance upon us and give us peace, now and always. Amen.

The Speaker: Proceedings are now resumed. You may be seated.

**ADMINISTRATION OF OATHS
OR AFFIRMATIONS**

The Speaker: None.

**READING BY THE HONOURABLE
SPEAKER OF MESSAGES AND
ANNOUNCEMENTS**

The Speaker: None.

PRESENTATION OF PETITIONS

The Speaker: None.

**PRESENTATION OF PAPERS
AND OF REPORTS**

The Speaker: None.

**QUESTIONS TO HONOURABLE
MINISTERS AND MEMBERS
OF THE CABINET**

The Speaker: None.

**STATEMENTS BY HONOURABLE
MINISTERS AND MEMBERS
OF THE CABINET**

The Speaker: I've given leave to the Honourable Minister of Border Control and Labour to make a statement.

Hon. Dwayne S. Seymour

**Proposed Amendments to the
National Pensions Act (2012 Revision)**

Hon. Dwayne S. Seymour, Minister of Border Control & Labour, Elected Member for Bodden Town East: Thank you, Madam Speaker.

Madam Speaker, I would like to address the proposed amendments to the Cayman Islands National Pensions Act (2012 Revision) which has been a subject of much discussion and deliberation in our community. As I said publicly, Madam Speaker, by way of the September 18th media release under the National Pensions (Amendment) Bill, 2023, our mission is crystal clear, empower every Caymanian to own a piece of land they call home. We recognise today's struggles, but with this Amendment we're paving a pathway for our people to

pay off or reduce their mortgages, or purchase or build homes.

I have always been and will always be about helping our people. This Government is unwavering in its commitment to ensure that every Caymanian has a brighter, more secure future. Based on the appeals that have been made to me, I know that Caymanians are hurting and are most keen on these pension withdrawals. However, let me be clear from the outset, the proposed pension withdrawals *are not, I repeat, not emergency withdrawals for immediate cash in hand*. Instead, these are strategic withdrawals aimed at specific life milestones. These include facilitating Caymanians in paying off their mortgages, making down-payments, and purchasing land. These are significant financial commitments and by allowing such withdrawals, we aim to empower our citizens to make decisions that are in the best interests of their long-term financial health. However, these provisions come with a set of well thought out checks and balances.

In most cases, the withdrawals must be repaid through increased contributions. The amendments ensure that citizens can access funds when needed and remain committed to their long-term financial wellbeing and retirement planning. To further strengthen this commitment, our Bill contains additional safeguards to ensure these withdrawals are repaid. The amendments are not just a short-term relief measure, it's a restructuring of how our pensions regime can serve the broader needs of our citizens while ensuring the systems remain robust. We remain committed to preserving the integrity of our pension system so that each person can live out their golden age in dignity.

Another significant point of clarity which is necessary, is that the proposed amendments do not apply to the Public Sector, Parliamentary or Judicial Pension Plans. These plans are mostly administered by the Public Service Pension Board and are governed by different laws which are not in my area of constitutional responsibility as Minister. We earnestly look forward to the support of Parliament in passing this Bill; it's successful passage will not only address immediate concerns, it will pave the way for a more holistic review of our pension system.

In that light, I am pleased to announce that the Department of Labour and Pensions is commissioning an actuarial study of all private sector pension plans. The actuarial study is a significant step in understanding our pension landscape, health challenges and opportunities. Once the results of this actuarial study are in hand, the National Pensions Board and the Department of Labour and Pensions will collaborate to make recommendations to further refine our pension investments regulations.

Madam Speaker, once the actuarial study results are in, it is essential for this House to convene a select committee of the whole House on pensions.

One of the things we must consider was raised by the Member for Bodden Town West, which is

increasing the pension contribution rates from the current 10 per cent. Increasing the contribution rate offers numerous long-term advantages. It ensures a larger retirement account for each pensioner, accommodating longer life spans and providing retirees financial security; reducing dependence on government welfare, which means fewer financial burdens on our future generation. Furthermore, a well-funded pension system can better manage investment risk, benefit from compound interest and invest in diverse portfolios for higher returns. This approach promotes social cohesion, encourages formal employment and instills a savings culture. However, the potential challenges of reduced take-home salaries and increased employer costs must be weighed against these benefits.

Addressing the broader social-economic perspective, many of our fellow Caymanians are grappling with financial challenges, some even approaching the poverty line. Rest assured, Madam Speaker, we have and will continue to devise other interventions to assist them.

In addition to these amendments, I want to offer some more general financial advice to help bring long-term relief. Let us adopt more prudence in our financial decisions. Let us only purchase what we need, not necessarily what we want. Let us choose what is essential, rather than what is excessive or extravagant, especially on major purchases such as homes and cars. We can also forego that long vacation in favour of a shorter one. Every dollar saved today will compound to ensure a comfortable future.

Madam Speaker, I urge employers and employees to shop for pension plan providers. It's a competitive market out there. Look for pension plan providers with low administrative fees and decent returns on their pension investments. Consolidation can also be a smart move if you have multiple pension plans, particularly with providers who charge larger administrative fees, consider consolidating them under one provider. These steps can lead to significant savings in the long run.

In conclusion, Madam Speaker, our pension system is a bedrock of financial stability for retirees and by extension, our country. The proposed amendments are a testament to our commitment to evolve, adapt and ensure it continues to serve the best interests of all Caymanians today and in the future.

I thank you, Madam Speaker.

The Speaker: I've given leave to the Honourable Deputy Premier to make a statement.

Hon. Juliana Y. O'Connor-Connolly

Section 11(5) Appropriations for the Ministry of Education

Hon. Juliana Y. O'Connor-Connolly, Deputy Premier, Minister of Education and District Administration & Lands, Elected Member for Cayman Brac East: Thank you, Madam Speaker.

Madam Speaker, as required by section 11(6) of the Public Management and Finance Act (2020 Revision) (PMFA), I make this statement to Members of this honourable House with respect to "exceptional circumstances" that Cabinet approved for the Ministry of Education for the period 1st January to 15th September, 2023. Such transactions were approved pursuant to section 11(5) of the PMFA. The statement provides details of the aforementioned transactions.

EGA 1 - Policy Advice, Governance and Ministerial Support Services

Madam Speaker, the education regulations 2017 requires that all staff and volunteers in public and private educational institutions complete the child protection safeguarding training. Since 2021, the Ministry of Education developed a training programme specifically for the Cayman Islands. The training has an online module and an in-person workshop. To date, over 2,700 persons have completed this training administered by our Inclusion Unit Team. In order to enhance the online module, the team has decided to have the module professionally animated [and] narrated. The cost was \$10,000.

Approval is being sought under section 11(5) of the PMFA to increase EGA 1 - Policy Advice, Governance and Ministerial Support Services by the \$10,000 and concurrently decreasing NGS 79 - Cayman Islands Protective Services Canine Services by the said \$10,000.

EGA 5 - Primary Education Services

Madam Speaker, when my team reviewed the results of Key Stage 2 Standard Assessment Tests that were administered in May of last year, it was duly noted that only 27 per cent of Year 6 students received the expected level of reading, writing and mathematics. A number of strategies were developed and a roadmap was defined with the aim of improving overall student outcomes. One strategy, Madam Speaker, was the implementation of a summer school programme to support Year 6 students transitioning from primary schools to Year 7 in our secondary schools. The cost of running the summer school programme in the selected primary schools in Grand Cayman and Cayman Brac was \$125,650.

Therefore, approval is required under section 11(5) of the PMFA to increase EGA 5 - Primary Education Services by \$125,650, thereby decreasing NGS 91 - Public School Meals Programme by the said \$125,650.

EGA 6 - Secondary Education Services

Madam Speaker, this year the registration levels for transfers and new students were 15 per cent about the average of the previous four years. In order for our secondary schools to accommodate this increase, additional resources in terms of staff and educational materials were required. Staffing was anticipated to cost \$1.9 million and educational material \$100,000.

Therefore, approval is being sought under the PMFA to increase EGA 6 - Secondary Education Services by \$2 million, thereby decreasing the wider CIG budget under [section] 11(5).

The rising costs of fuel, Madam Speaker, has also affected the utility charges for this Appropriation and as such, the funding originally budgeted was deemed not adequate to cover the cost for the year. As an interim measure in August 2023, the Cabinet approved \$500,000 to be reallocated to cover the utility bills for that month. It is anticipated that additional funding will be required to cover the charges for the remainder of the year.

Therefore, approval is being required under section 11(5) of the PMFA to increase EGA 6 - Secondary Education Services by \$500,000, thereby decreasing TP 93 - Public School Grants and COVID-19 Recovery Programme by the said \$500,000.

EGA 10 - Education for Early Childhood and Support Services

Madam Speaker, we realised that there was no early provision in the eastern districts, namely North Side and East End. This service is normally contained in a nursery class or early childhood centre. In January of this year, the leadership of the East End Primary School expressed a willingness to adjust the usage of one section of the institution to facilitate a nursery provision. The cost of teachers, care workers and educational materials was \$81,697.

Approval is therefore being sought via section 11(5) of the PMFA to increase EGA 10 - Education for Early Childhood and Support Services by \$81,697 and decrease EGA 1 - Policy Advice, Governance and Ministerial Support Services by the said \$81,697.

TP 30 - Local and Overseas Scholarships and Bursaries

Madam Speaker, funding gaps were identified in order to cover the cost for the fall 2023 semester. The total projected costs for scholarship related activities in 2020 fiscal year was \$25,150,162. This resulted in a funding deficit of \$15,150,162 for the 2023 fiscal year. To commence disbursement in August as is customary, an initial top up of \$4 million was approved by Cabinet.

Therefore, approval is now being sought via section 11(5) of the PMFA to increase TP 30 - Local and Overseas Scholarships and Bursaries by \$4

million, decrease NGS 91 - Public School Meals Programme by \$3 million, decrease TP 83 - Scholarships – Medical by \$770,000, decrease TP 93 - Public School Grants and COVID-19 Recovery Programme by \$230,000.

The funds that were reallocated, Madam Speaker, quickly ran out and a further \$4 million was requested and approved by Cabinet in the first week of September.

Therefore, approval is now being sought via section 11(5) of the PMFA to increase TP 30 - Local and Overseas Scholarships and Bursaries by \$4 million. The decrease was taken from the general CIG budget for 2023.

CCO 1 - Teaching of Tertiary Level, Professional and Vocational Programmes

Madam Speaker, the Board of Governors for the University College of the Cayman Islands (UCCI) has various operational functions as a part of its remit under the law. In line with the fees provided to the board members of other statutory authorities, in December of 2021 the board fees were increased. The increase was not included in the allocation for UCCI's 2022-2023 budget period. The additional cost to meet the increased fees paid to the Board of Governors at UCCI were \$199,236.

Approval is now being sought via section 11(5) of the PMFA to increase CCO 1 - Teaching of Tertiary Level, Professional and Vocational Programmes by \$199,236, and thereby decreasing TP 93 - Public School Grants and COVID-19 Recovery Programme by the said sum of \$199,236.

TP 51 - Other Educational and Training Assistance

Madam Speaker, the Triple C School has been undergoing some serious financial challenges which were brought about by a number of factors. These include but are not limited to: giving all parents a reduction of fees between 10 and 30 per cent during 2020 the COVID period, as well as a further compassionate payment discount for struggling parents; loss of school fee income due to students leaving the Island during the COVID-19 pandemic, loss of school fee income due to students leaving the school because of weak inspection grading from the OES (Office of Education Standards); costs to be incurred by an enactment of section 19 of the Education Act, 2016 due to consecutive weak inspections from the OES; unexpected capital cost. Although, Madam Speaker, the school will be increasing tuition and other fees, there is still a significant shortfall in order to continue the Triple C School operation.

Due to the extenuating circumstances that Triple C School found itself in, and considering the social impact on the families served by this important school, it is befitting to assist in whatever way that the

government could. The assistance was in the form of a one-time grant of \$383,518.

Therefore, Madam Speaker, this approval was given via section 11(5) of the PMFA by increasing TP 51 - Other Educational and Training Assistance by \$383,518, and the decrease was taken from the wider CIG budget for 2023.

EI 12 - Ministry of Education

Madam Speaker, in order to achieve better outcomes for children with autism spectrum disorder, we thought it beneficial to establish a KS1 (Key Stage 1) autism spectrum class at the John A. Cumber Primary School. This was done with a view of broadening the educational experience of these students and mainstream school while in a class of their own community.

Approval is therefore being sought, Madam Speaker, under section 11(5) of the PMFA to increase EI 12 - Ministry of Education by \$27,000, and decrease NGS 91 - Public School Meals Programme by the said \$27,000.

The Edna Moyle Primary School is in its initial stages of planning and early fees are required to be paid. This project was not an approved project under the 2022-2023 budget for the Ministry of Education and as such, there was no funding available for the payments required which amounted to \$50,000.

Approval is being sought under section 11(5) of the PMFA to increase EI 12 - Ministry of Education by \$50,000, and thereby decreasing EI 161- Submarine Cable by \$50,000.

In addition, Madam Speaker, as mentioned earlier with the provisions of early year services in the eastern district of North Side and East End, there was also a need to renovate and repurpose the available space at the East End Primary School. This was estimated to cost \$163,360.

Approval is hereby being sought by virtue of section 11(5) of the PMFA to increase EI 12 - Ministry of Education by \$163,000, and decrease NGS 91 - Public School Meals Programme by the said \$163,300.

In conclusion, Madam Speaker, I thank you for allowing me to explain the various exceptional circumstances that have resulted in the supplementary appropriations being requested by the Ministry of Education for the period of 1st January to 15th September 2020 [sic].

I wish to thank my colleagues for their support, and the Ministry's staff and departments for their technical expertise and advice accordingly.

Section 11(5) Appropriations for the Ministry of District Administration & Lands (DAL)

I also have a statement which you've given permission for, for DAL.

Thank you once again, Madam Speaker.

Madam Speaker, I continue by indicating that I wish to thank you again for this opportunity and for your indulgence for allowing me to make this statement as required under the PMFA as it relates to my other Ministry, the Ministry of District Administration and Lands for 2023, to date.

Madam Speaker, Cabinet was asked to consider and approve the following requests for section 11(5) Appropriations in accordance with the Public Management Finance Act (2020 Revision) by the Ministry of District Administration and Lands in order to satisfy the expenditure needs as follows:

Land acquisition: Madam Speaker, Cabinet approved the increase to EA 4 - Land Acquisitions in the Ministry of District Administration and Lands by \$1,805,000 to facilitate the acquisition of various properties for public use via transfers between Appropriations, in accordance with [section] 11(5) of the PMFA. The aforementioned amount of \$1,805,000 is comprised of a decrease of \$285,000 of EI 87 - Ministry of District Administration and Lands, a decrease of \$420,000, EA 161 - Ministry of Planning, [Agriculture,] Housing and Infrastructure; a decrease of \$1,100,000, EA 161 - Ministry of Planning, Agriculture, Housing and Infrastructure.

Sister Islands Beaches and Community Clean Up Programme

Madam Speaker, the Sister Islands Beaches, Community Clean Up Programme engages unemployed Cayman Brac and Little Cayman residents with a few from Grand Cayman, with gainful and meaningful employment to maintain the beauty and the pristine nature of the Sister Islands. This programme is vital as it allows unemployed Caymanians in the Sister Islands to obtain gainful occupation while also undertaking the vital tasks of a full work week. Three hundred thousand dollars was approved by Cabinet via section 11(5) of the PMFA for this purpose.

Madam Speaker, I thank you for allowing me to explain this exceptional circumstance which has resulted in the supplementary appropriations initiated by the Ministry of DAL by virtue of section 11(5) of the PMFA.

Those are my submissions as it relates to the 11(5)'s. Thank you.

The Speaker: Elected Member for West Bay West.

Hon. W. McKeeva Bush, Elected Member for West Bay West: Thank you, Madam Speaker.

Madam Speaker, in accordance with Standing Order 30(2) I crave your indulgence to ask a short question in relation to the first statement by the Honourable Minister.

The Speaker: So ordered.

SHORT QUESTION

Hon. W. McKeeva Bush: Madam Speaker, I wonder if the Minister could say what is happening with the request we made with regard to the Wesleyan Christian Academy. I think what was...

Madam Speaker, we made a request and the needs are not much different from the need that the Triple C High School has and is experiencing. There was a first part of the grant which was \$60,000; so I'm asking and I have asked for the other \$60,000, and I am wondering where and when that would be attended to?

Hon. Juliana Y. O'Connor-Connolly, Deputy Premier: Thank you, Madam Speaker. Also, thanks to the Honourable Member for West Bay West.

As he indicated, a request to the best of my knowledge, came into the Ministry for \$60,000 which we fulfilled. I believe I am correct in saying that there was an additional \$60,000. When that reaches my attention, I would follow the normal procedure where I will look at the budget to see whether we had it, prepare a draft Caucus paper, seek to get the green light of Caucus; if that is given, take it to Cabinet either by a section 11(5) or section 12, subject to the support of colleagues, of course.

The Speaker: Honourable Members, I have also given leave to the Honourable Premier to make a statement.

[Pause]

The Premier, Hon. G. Wayne Panton Housing for Caymanians

The Premier, Hon. G. Wayne Panton: Madam Speaker, thank you very much. I appreciate the opportunity to make this statement this morning to this honourable House.

Madam Speaker, I rise to discuss a real and heavy burden on the shoulders of many Caymanian families today. Some of this, Madam Speaker, we have heard through discussions on other matters this week. Madam Speaker, I am talking about their inability to purchase a home in their own country.

Madam Speaker, as a Member of Parliament and Premier, I hear their stories every day. While each story is unique and each family is different, they all share a single common struggle. Lately, it seems almost impossible for the average Caymanian to buy property for themselves or their families to call home. For some Caymanians, it feels next to impossible to buy a piece of land for themselves or to leave it for the next generation.

Madam Speaker, in Cayman's boom years in the 1980s and 1990s, the parents of many of today's young adults were able to purchase, or if they were lucky to inherit, land and build their own version of the Caymanian dream as a standalone concrete block home. However, time moved on, Madam Speaker, and as Cayman's economy continued to grow and flourish,

real estate prices in our country continued to rise, real estate development, marketing and sales became its own, booming industry.

While this has had a positive impact on the value of property in the Cayman Islands and for many Caymanians, it had the punitive effect of placing homeownership further beyond the reach of many young Caymanians. Eventually the government of the day had the prudence to introduce a stamp duty exemption for first time Caymanian homebuyers. This single action, Madam Speaker, paved the way for many more Caymanians to afford to take their first steps on the property ladder. Over time, the thresholds for the stamp duty exemptions were tweaked and adjusted to accommodate inflation and steadily rising real estate prices. However, Madam Speaker, since 2020, real estate prices across our Islands have seen dramatic increases coupled with rising calls from the wider public for more generous stamp duty concessions for first-time Caymanian buyers to make it possible for Caymanians to afford a place of their own, a place to call home.

This challenge, Madam Speaker, which we face, is ironically a consequence of galloping, unmanaged growth; as our economy and population grew, the demands for housing grew along with it. Look around Madam Speaker, we all see it, houses and properties in the lower to middle price range are being snapped up quicker than you can blink. If we are being honest, Madam Speaker, and we must be honest, with the heightened interest in higher priced properties by largely foreign buyers, many of whom see the excellent investment opportunities of buying property in a country where you pay stamp duty once and that is it, where there is no annual property tax, no capital gains tax and no income tax; it means that most of the newly built properties are priced far, far beyond the reach of lower to middle income Caymanian families.

Madam Speaker, with the increasing cost of borrowing and the inflation on cost of goods since the pandemic, and the geopolitical issues we had in early 2022, the costs to property developers have also gone up, leading again to higher prices. If you are a Caymanian couple or a single young professional hoping to buy property, it seems as if there is hardly anything you can afford. This leads, Madam Speaker, to despair. These obstacles diminish the hopes of our people. They shatter the Caymanian dreams.

Consider the plight of single income families of which there are many in our communities. A middle-aged single mother of three beautiful children told me how she started trying to save for a down payment for a property for a home for her family. Most banks and lending institutions nowadays, want a down payment of 20 per cent for a mortgage, and with two boys and one girl on her way to becoming a teenager, this single mother needs a three bedroom property to comfortably shelter her family. Prices for modest three bedroom homes in the eastern districts have been steadily rising for years. Today, we're lucky if you can manage to find

a home in the \$485,000-\$500,000 range; and that's at the lower end of the spectrum, Madam Speaker. Even at that price range, a single mother would still need a 20 per cent down payment of \$97,000 to access a mortgage. That is, if her income, age and debt ratio allow her to qualify for that amount in the first place.

Madam Speaker, all of us in this House can grasp the magnitude of the task trying to save nearly \$100,000 for a down payment. Can you imagine how hard it is, Madam Speaker, to find that amount of money as a single mother with three young children on her own. Even if she managed, Madam Speaker, to scramble together the money for the down payment, who is going to help her come up with even more money to pay the thousands of dollars in stamp duty?

Madam Speaker, we intend to help that young mother. This Government will, Madam Speaker. We have and we will. Madam Speaker, on the 18th September, 2023, Cabinet approved the Paper prepared by the Ministry of Finance and Economic Development for drafting instructions to revise the current stamp duty concessions for perspective Caymanian homeowners by increasing the property values eligible for a full waiver of stamp duty. These amendments, Madam Speaker, will help prospective Caymanian homeowners by:

1. Increasing the value of property prices eligible for a full waiver of stamp duty for first time Caymanian buyers;
2. Introducing a new tier of stamp duty concessions for Caymanians purchasing their second properties; and
3. By way of amendments to the Stamp Duty Act (2019 Revision), to seek to enshrine both of these concessions in law, thereby providing Caymanians with the certainty they need in order to plan for their future.

For clarity, Madam Speaker, I will outline the new stamp duty waiver and discount regime for first and second-time Caymanian buyers.

Madam Speaker, for a Caymanian purchasing their first parcel of raw land, there will be no stamp duty assessed on values up to \$250,000. Where the property value is above \$250,000, but less than \$350,000 stamp duty will be assessed at 3.75 per cent on the difference above the \$250,000 only. For a Caymanian purchasing their first home or developed residential property, there will be no stamp duty assessed on values up to CI\$550,000. Where the property value is above \$550,000 but less than \$650,000, stamp duty will be assessed at 3.75 per cent on the difference above the \$550,000 only.

Madam Speaker, for a group of between 2 and 10 Caymanians purchasing their first parcel of raw land together, there will be no stamp duty assessed on values up to CI\$450,000. Where the property value is above \$450,000 but less than \$550,000 stamp duty will be assessed at 3.75 per cent. That is on the difference

only, above the \$450,000. For a group of 2 to 10 Caymanians purchasing their first home or developed residential property together, there will be no stamp duty assessed on values up to CI\$600,000. Where the property value is above \$600,000 but less than \$700,000 stamp duty will be assessed at 3.75 per cent on the difference above the \$600,000 only.

Madam Speaker, the changes also formalise an avenue for Caymanians purchasing their second property, to qualify for a discounted stamp duty rate to be assessed. For a Caymanian purchasing a second parcel of raw land, stamp duty will be assessed at 3.75 per cent on values up to \$300,000. For a Caymanian purchasing their second home or developed residential property, stamp duty will be assessed at 3.75 per cent on values up to \$600,000.

For a group of 2 to 10 Caymanians purchasing a second parcel of raw land together, stamp duty will be assessed at 3.75 per cent on values up to \$550,000. For a group of 2 to 10 Caymanians purchasing a second home or developed residential property together, stamp duty will be assessed at 3.75 per cent on values up to \$700,000.

In real terms, Madam Speaker, these revised concessions will provide significant financial relief to Caymanians who are purchasing homes or land. A young couple, Madam Speaker, purchasing their first home for CI\$600,000 would normally have to pay \$45,000 in stamp duty. This revised concession saves almost all of that \$45,000 which they can use to help provide for their children's education or save for their own retirement. With the concession, Madam Speaker, that young couple can pay stamp duty at the reduced rate of 3.75 per cent on the \$50,000 difference between the upper limit of the zero stamp duty property value and the purchase price. That stamp duty Madam Speaker, would amount to \$1,875. Thus, we will save that young family \$43,125.

A single person, Madam Speaker, purchasing a lot of raw land for CI\$175,000 will therefore be able to keep \$13,125 in their pocket, as a result of this concession structure. Without this concession, Madam Speaker, they'd have to pay that \$13,125; with it, that single Caymanian man or woman pays nothing. Madam Speaker, that husband and wife with children and another baby on the way who are trying to purchase a larger property at a cost of CI\$700,000 for their growing family will save \$48,700. Without these concessions, Madam Speaker, the stamp duty payable on their \$700,000 second property would be CI\$52,500. With these concessions, the stamp duty they have to pay is significantly reduced to only \$3,750. Madam Speaker, that is a very significant saving, without which, they may well not have been able to purchase that larger home.

Madam Speaker, further, a group of 2 to 10 Caymanians who were pooling together to purchase an investment property or their second property for CI\$700,000 will save CI\$26,250 with these proposed new

concession enhancements. Without them, the stamp duty payable would be \$52,500. Thus, they will only end up paying in stamp duty CI\$26,250.

Madam Speaker, this is very welcome news for that young, single mother with three children who I mentioned earlier; and if she hasn't heard it, I can't wait to be able to tell her about the benefits she'll be able to get. Under this new proposal, Madam Speaker, she qualifies for a full waiver of duty on her new home that she'd be seeking at current values, Madam Speaker. Under the proposed enhancements, one Caymanian buyer purchasing their first property with a value up to \$550,000 does not have to pay stamp duty on that property at all. That's right, Madam Speaker, zero. That translates into thousands of dollars that they can use to otherwise improve their quality of life, real benefits for that mother and her children.

Madam Speaker, in order to bring these enhanced stamp duty benefits to Caymanians immediately, in my capacity as Commissioner for Stamp Duty, I will exercise the powers under section 20(6)(a) of the Stamp Duty Act (2019 Revision) to implement or grant this important stamp duty relief to Caymanians. The process for the legislative amendments is a thorough but lengthy one, but when completed will ensure that these valuable benefits are available for all Caymanians purchasing their first or second properties without being subject to the discretion of anyone, without having to wait a period of time and ensure that they have all of their required documentation in place.

Madam Speaker, these stamp duty concessions will increase the number of Caymanians who are able to afford their first or second homes and make it easier for hardworking Caymanian families to be able to purchase property and to own their own homes. These concessions will similarly increase the number of Caymanians who can afford to buy raw land on which to build their own home or just hold it for the future, hold it for their children.

Madam Speaker, we all understand that homeownership is such a critical component in quality of life, financial security and creating generational wealth. It will undoubtedly bring far greater peace of mind to many Caymanians thinking about their own future as well as that of their children and grandchildren.

Madam Speaker, I would like to give some background and context to these important changes in stamp duty concessions. Since taking Office, Madam Speaker, this Government has had one guiding principle at the forefront of what we do; that is, to improve the quality of life for our people. As I mentioned at the start of this statement, all of us, all Members of Parliament have heard the people's concerns and woes regarding housing and property ownership. It has taken much of our discussions in the past couple of days. Madam Speaker, from the very start of our Administration, we have made it a point to do as much as we can do to alleviate these pressures and concerns.

In March 2022, this Government created an inter-ministerial task force to assess and address the housing issue in the Cayman Islands. We also made it a priority to grant what we determined were valid applications for discretionary stamp duty waivers that were primarily from Caymanians, purchasing property outside of the current concession thresholds.

Madam Speaker, if we look at the discretionary stamp duty abatements granted under section 20(6)(a) of the Stamp Duty Act (2019 Revision), we see that in 2020 the total amount waived was just under CI\$346,613. However, in 2021, the total amount waived was CI\$1,603,016. Madam Speaker, in 2022 the total amount waived by discretionary approvals was CI\$2,900,367. Madam Speaker, these amounts clearly show that as we looked at this issue and worked on reforming the relevant policies of legislation, we were certainly not idle. We were proactively alleviating the problem as best as we could within the existing parameters. Hence, Madam Speaker, when this issue was brought to this honourable House and dealt with through Private Member's Motion No. 4 on the 9th June, 2022, it was passed unanimously. We all supported and understood the issues. We were doing much of this ourselves already but there is clear merit and there is clear justification and reason particularly around certainty and speed in having these amendments in the Stamp Duty Act.

Madam Speaker, this Government has since continued its work to provide and produce a broader, more inclusive policy mechanism to help Caymanian homebuyers get a leg up on the real estate ladder and provide for their families. Indeed, Madam Speaker, we were focussed on creating a scheme that directly addresses the challenges of Caymanian property buyers that includes more Caymanians in the spectrum of offering concessions.

While that work was being done, that broadening, that refining that polishing, Madam Speaker, this Government did not sit idly by, but instead we continued the work of the housing task force; continued to assess and grant deserving discretionary applications for exemptions beyond the existing thresholds. While we polished and expanded the proposed stamp duty concessions, while we made sure it included as many Caymanians as possible, we were still working to solve the overall problem and to give as much relief as we could within the existing parameters, because Madam Speaker, we see and understand the need and demand for this programme right now in September 2023 through our year-to-date statistics.

As at August 31st, 2023, there have been 97 applications approved under the current concession for Caymanians purchasing their first properties, providing recipients with CI\$1.72 million in stamp duty relief. A further 53 applicants have been granted discretionary waivers of stamp duty on the purchase of properties with those waivers totalling CI\$1.16 million.

Madam Speaker, as I mentioned multiple times in this sitting, in July of this year the technical working group of the inter-ministerial housing task force presented its recommendations to solve the intricate and multifaceted housing crisis related issues that Caymanians have been dealing with. This technical working group recommended to the taskforce that we continue but increase the value of properties eligible for stamp duty waivers or reductions. Their recommendation and their conclusion was that this was one of the fastest ways that we could utilise to help eligible Caymanians afford their first property.

This proposal, Madam Speaker, that I have outlined to you and to this honourable House has been doing that and intends to continue to do precisely that and more. There will be more announcements to come, Madam Speaker, as we continue to implement the task force recommendations. Rest assured, Madam Speaker, that today's proposal is just one step. We had the discussion yesterday and discussed other steps including the proposed resuscitation of the GGHAM (Government Guarantee Home Assisted Mortgage) initiative. This is just one step in this ongoing holistic approach to help us get closer to solving what social scientists refer to as a "wicked problem". That is the problem of housing affordability in our beautiful Cayman Islands for our wonderful people.

In fact, Madam Speaker, this Government recognises home ownership as such a vital issue that we included it in our Strategic Policy Statement presented in April of this year. We included a commitment by this Government to provide affordable housing and to create new opportunities for Caymanians to access capital for home ownership. Today, Madam Speaker, in outlining this, we have taken another step forward in fulfilling [Broad] Outcome 3 of our Strategic Policy Statement in which we commit this Government to seeking solutions to improve the wellbeing of our people and to help them and their families reach their fullest potential.

Today, Madam Speaker, in this proposal, we demonstrate our commitment to enabling wealth generation through homeownership.

This Government, Madam Speaker, realises that access to affordable stable housing is essential to the health of the people and families across this country. The fact of the matter is, when our people don't have access to stable, affordable housing, they are unable to fully participate in the development of this country and their communities. Madam Speaker, we owe it to our people and to future generations to create access to affordable, stable and sustainable housing for all Caymanian families. We know that like the single mother I mentioned earlier in my presentation, far too many Caymanians are struggling to find affordable homes that meet their needs and the needs of their families. The truth is, Madam Speaker, when the cost to keep a roof over your head becomes too high, it limits the ability of our people to spend on other things they need to improve their quality of life. Not having access

to affordable housing is a burden on the quality of life of our people and families.

Meanwhile, Madam Speaker, our population as we noted previously, continues to grow. Recent findings from the *Cayman Islands Labour Force Survey Report Spring 2023*, tells us that the country's overall population increased by 6.5 per cent in the past year to reach 83,671 as of June 2023.

Housing in the context of a growing population is a challenge that we must continually tend to and address. There is no magic wand to fix this, Madam Speaker, it requires ongoing painstaking attention to detail and updated data on housing trends and costs in our country, but it must be done. From the very beginning, Madam Speaker, this Government has always recognised the vital importance of housing and homeownership in improving the wellbeing of our Caymanian families. We are also improving the application process for first and second-time Caymanian property buyers. The Ministry of Finance and Economic Development will have a dedicated team processing applications electronically, allowing for the issuance of decisions within five to seven days of receipt of a completed application. It is important, Madam Speaker, to have speed in delivering these decisions because our Caymanians are competing in a very active marketplace for properties that they can lose very easily.

Once the amendments to the Stamp Duty Act (2019 Revision) are brought to this honourable House and hopefully adopted, the applications will be processed administratively removing the need for the Minister to be involved in the approval of each application. Looking forward, we intend to further improve processing by use of an online portal which will allow applicants to submit and track their applications and receive approvals via the online portal.

Madam Speaker, we are working hard not only to expand the concessions to include more Caymanian buyers, to include the higher range of values reflecting the market, but we are making it easier and faster to be able to access this. This, Madam Speaker, is another one of our broad outcomes, modernising government.

Now, let me be abundantly clear, Madam Speaker, this is just one step that must be taken, there are more things to do to solve this problem. Some have been discussed, some we will be rolling out further on behalf of the Caymanian people and their families. I want Members and the public to know this: these enhanced concessions for Caymanians who dream of owning a home, who dream of having a place to call their own, the place that shelters and protects them and their family, these Caymanians will be directly benefited by the recommendations that we Tabled here today.

We are fully aware, Madam Speaker, that we're living in an unprecedented time of high interest rates and high cost of living. We are also aware that since these are the result of global shocks and disruptions, there's not a lot we can do except to help our people to weather the storm and provide the alleviation

where we can. However, Madam Speaker, we believe that by enshrining these increased concessions for Caymanians in law, we can provide greater protections from future economic shocks, give our Caymanian people, prospective Caymanian buyers and prospective lenders, the certainty needed to help Caymanians in this competitive market. Housing is one of those key areas, Madam Speaker, where we must invest to produce the most positive impact and to build a stronger and more secure economy for the people and families of the Cayman Islands. Yes, we can do this while continuing to be fiscally prudent and responsible.

For those who are concerned about the financial implications, we do not expect there to be any material negative impact on the government's financial position. In addition, the benefits which accrue to Caymanian families and the greater economy from increased home and property ownership will have longer term positive impacts for us all. Madam Speaker, there are many factors which drive the demand for property purchases and requests for these concessions. These include: the purchasing power of Caymanian buyers, market prices, available inventory, mortgage interest rates and the availability of financing. All of these, Madam Speaker, we seek to be addressing through the recommendations and implementation of them from the housing task force.

Madam Speaker, in the New Testament the Bible instructs us to never become weary in doing good. I know that doing good and doing what we can do to make homeownership available and affordable for Caymanians does good for all Caymanians and their families in this country. Madam Speaker, this Government listens to the people [and] bit by bit, step by step, we find solutions to help Caymanians solve their problems.

On behalf of every Caymanian dreaming of owning a house, owning a piece of land; on behalf of that hard-working single mother and her children and so many others, Madam Speaker, I ask everyone in this honourable House to join us, join me in supporting this new stamp duty regime for first and second time Caymanian buyers particularly when the (Amendment) Bill, is brought Madam Speaker. In the meantime, those benefits will be available to our people.

I thank you very much.

Hon. Sabrina T. Turner
Appropriation changes for the Ministry of
Home Affairs in accordance with section 11(5)
of the Public Management and Finance
Act (2020 Revision)

The Speaker: I have given leave to the Honourable Minister of Health and Wellness to make a statement.

Hon. Sabrina T. Turner, Minister of Health & Wellness and Home Affairs, Elected Member for Prospect: Madam Speaker, thank you for allowing me the opportunity to bring to the attention of this honourable

Parliament the details of Appropriation changes approved by Cabinet for the Ministry of Home Affairs in accordance with section 11(5) of the Public Management and Finance Act (2020 Revision).

Madam Speaker, I would like to report on the following approval made by Cabinet, supplementary funding for the Cayman Islands Fire Service in 2023. However, I humbly seek your indulgence to say a special thank you to the firefighters who responded to a destructive structural fire at a home in Windsor Park around five o'clock this morning. Thank God, the seven occupants are safe. Madam Speaker, it is another example of a selfless act of emergency response being delivered by our very own Cayman Islands Fire Service Officers and I want to publicly thank them for their service.

HAF 5 – Domestic and Aerodrome Fire Services

Madam Speaker, Cabinet approved supplementary funding pursuant to the Public Management and Finance Act (2020 Revision) section 11(5) in the 2023 operational Appropriations to the Cayman Islands Fire Service by increasing output group HAF 5 - Domestic and Aerodrome Fire Services in the amount of \$522,261.76. This approval was for supplementary funding in accordance with the 11(5) of the PMFA and meets expenses incurred as a result of critical and necessary recruitment and promotions of the Cayman Islands Fire Service personnel.

Madam Speaker, the Fire Service provides 24-hour emergency fire and rescue services as well as domestic operational response 365 days a year to the Cayman Islands. The strategic priority of the Fire Service is to build and maintain necessary capacity as well as capability to ensure safe, efficient and professional response to a broad range of fire rescue services. In line with this priority, Madam Speaker, the Fire Service successfully identified 22 Caymanian trainee firefighters during this annual recruitment drive in 2022. However, in the current 2023-2024 budget allocations, the Fire Service was unable to complete the hiring process due to a lack of funding for new posts.

Madam Speaker, consequently, the Fire Service has continued to operate into the current year with a deficit of approximately 30 firefighters which is compounding particular risks to firefighter safety, health and wellness, emergency response effectiveness, overtime costs and career promotion opportunities for Caymanians. Firefighters represent the largest group of personnel being utilised on overtime basis with approximately \$357,591 in overtime costs accumulated as of April, 2023. Moreover, Madam Speaker, the demand for fire rescue services is anticipated to increase, especially considering the current environmental context, expanding infrastructure and increasing population of the Cayman Islands.

In order to maintain its capacity in these exceptional circumstances, the Fire Service critically needed

the requested funding to complete the recruitment of the additional personnel. Therefore, Madam Speaker, recruiting the 22 additional firefighters will not only drastically improve operational firefighting and rescue capacity but also significantly address the organisation's resilience on overtime as the continuous operational demand for fire rescue services combined with the current staffing deficit has resulted in high overtime costs.

In addition, Madam Speaker, another key strategic priority for Fire Service relates to ensuring succession planning for our firefighters, so as to continually professionalise and build excellence across the entire organisation. Therefore, the Fire Service identified 21 Caymanian firefighters suitably experienced and qualified for promotion to the rank of sub officer. However, the existing budget was unable to facilitate these critical promotions, thereby limiting development and stability of the Fire Service as well as opportunities for Caymanian advancement throughout the organisation.

Madam Speaker, considering the context of the Cayman Islands environment and the increasingly unpredictable demand for services, there has been an over reliance on fire fighters to serve on an overtime basis or in acting capacities for extended periods of time at all levels of the organisation.

As such, Madam Speaker, in these exceptional circumstances, Cabinet approved the supplementary funding as required to ensure the Fire Service is able to meet the expenses associated with necessary recruitment and promotions needed to continue providing 24-hour emergency coverage. As previously stated, Madam Speaker, this request was made and approved pursuant to section 11(5) of the Public Management and Finance Act (2020 Revision).

Hon. Sabrina T. Turner **HAF 06 – Cayman Islands Regiment**

Madam Speaker, I would again like to thank you for this opportunity to report on the following approval made by Cabinet for supplementary funding of the Cayman Islands Regiment in 2023.

Madam Speaker, Cabinet approved supplementary funding pursuant to the Public Management and Finance Act (2020 Revision) in the 2023 operational Appropriations to the Cayman Islands Regiment by increasing output group HAF 06 - Cayman Islands Regiment in the amount of \$809,846. This approval was for supplementary funding in accordance with section 11(5) of the PMFA to meet the expenses incurred as a result of operational expenditure. This was to increase HAF 06 - Cayman Islands Regiment in the amount of \$809,846.

Madam Speaker, Members will recall that in October 2019, the Government, in conjunction with His Excellency, the Governor at the time, announced a policy to form a regiment for the Cayman Islands. Notably,

this policy continues to be supported by Her Excellency, the Governor and the current administration.

Madam Speaker, since its formation in October 2019, the Cayman Islands Regiment has become an essential part of public safety and national security in times of emergency, disaster and crisis. As required for delivery of the government's policy for its continued strategic development, supplementary funding was requested to continue to build capacity and capability within the Regiment to advance the country's national resilience.

Madam Speaker, the Regiment has seen an increase in demand for service in the last few years including the delivery of critical operational support to the Police Service, Fire Service, Prison Service, Coastguard, and Customs and Border Control (CBC) amongst others. For example, Madam Speaker, the Regiment has been called upon to provide necessary support to CBC in managing the national humanitarian crisis of immigrants arriving from Cuba. Moreover, the Regiment has also been called on to deliver critical operational support in response to that serious propane gas explosion in the residential neighbourhood of Newlands.

The Regiment is also a key component of the National Emergency Operations Centre, what we know as NEOC, providing disaster response services before, during and after natural disasters. As such, Madam Speaker, although it is difficult to predict the diverse threats and risk that arise suddenly across our communities, such increases in operational support activity and the delivery of government's policy to grow, the Regiment requires continued investment in personnel, specialist training and development services.

Madam Speaker, in these exceptional circumstances, the Regiment critically needed funding to support continuity of existing full time staff, specialised training, operation deployment costs, supplies and consumables, lease and other operational expenses in order to carry out its remit of strengthening the resilience of the Cayman Islands during times of crisis. As previously stated, Madam Speaker, this request was made and approved pursuant to section 11(5) of the Public Management and Finance Act (2020 Revision).

Hon. Sabrina T. Turner

Appropriation changes for the Ministry of Health and Wellness in accordance with sections 11(5) and 12 of the Public Management and Finance Act (2020 Revision)

Madam Speaker, as Minister for Health and Wellness, I thank you for allowing me the opportunity to bring to the attention of this honourable Parliament, the details of the Appropriation changes approved by Cabinet for the Ministry of Health and Wellness in accordance with section 11(5) of the Public Management and

Finance Act (2020 Revision) during the 2023 financial year.

Madam Speaker, the Ministry had two section 11(5) requests and two section 12 requests. They are as follows.

Section 11(5)

NGS 55 – Tertiary Medical Care at Various Local and Overseas Institutions

Madam Speaker, Cabinet approved supplementary funding under section 11(5) of the Public Management and Finance Act (2020 Revision) in the amount of \$9 million in July of 2023. This funding was to supplement additional expenses incurred under output NGS 55 which covered medical care for indigents, seafarers and veterans with local and tertiary care. This continues to be a challenge to fund as there is a high demand for these services. The Ministry received an initial budget allocation for the 2023 financial year in the amount of CI\$21,593,371 which was insufficient to meet the demands.

HEA 2 – Medical Care for Indigents

Additionally, Madam Speaker, the Minister received supplementary funding under section 11(5) of the Public Management and Finance Act in the amount of \$4,400,000 in July 2023. This funding was to supplement additional expenses incurred under HEA 2 output which covers medical care for indigents and is supplied by the Health Services Authority. This output continues to be a challenge to fund as there is high demand for these services. The Ministry received the initial budget allocation for the 2023 financial year in the amount of \$12 million which was insufficient to meet the demands.

Section 12

NGS 55 – Tertiary Medical Care at Various Local and Overseas Institutions

Madam Speaker, currently the amount of \$21,826,000 is being sought under section 12 of the PMFA to cover projected expenditures to the end of the fiscal year 2023 for NGS 55 - Tertiary Medical Care at Various Local and Overseas Institutions.

HEA 2 – Medical Care for Indigents

Finally, Madam Speaker, the amount of \$9,368,000 is being sought under section 12 of the PMFA to cover projected expenditures to the end of the fiscal year 2023 for HEA 2 - Medical Care of Indigents which is serviced by the Health Services Authority.

Again, the allocated budget is insufficient to cover the demands of this output. An approximate total CI\$5 million is collected via segregated insurance fund to offset some of the expenditures incurred by indigents. Madam Speaker, the funding for these

programmes continues to be inadequate to meet the growing number of indigents and escalating costs of health care, but the Ministry continues to review and explore solutions collaborating as well—and I will put that in—with other Ministries to explore solutions for the demands being experienced by these outputs and seeks to implement measures which may help to better manage these costs. More will be forthcoming in this regard, Madam Speaker, in the very near future.

Hon. Sabrina T. Turner
Updates from the Ministry of
Health and Wellness

Finally, my last submission for the importance of delivery to this honourable House is the final statement of updates from the Ministry of Health and Wellness. Again, thank you, Madam Speaker, for this opportunity.

It has been a very busy time for me and my team, Madam Speaker, as there have been numerous initiatives that we have undertaken, many of which are bearing fruit. I would like to concentrate my remarks Madam Speaker, on five key topics that I believe are of interest and importance to our people.

STEPS 2023 National Health Survey: I will begin, Madam Speaker, with the much-anticipated update on the STEPS 2023 National Health Survey. As you may remember, Madam Speaker, the Cayman Islands has very limited data to determine the national prevalence for key non-communicable diseases or their risk factors. Given my team's commitment to make a data-driven approach to decision making, this project became one of our priorities over a year ago, especially in light of the fact that this survey had not been undertaken since 2012.

I am pleased to report, Madam Speaker, that after 10 months of planning, 13 weeks in the field across all three of our Islands and with the assistance of 37 enumerators, 24 nurses and five supervisors, all of which was managed by a team of four persons from my ministerial team, we were able to engage over 1,900 participants for Step 1 of the survey which consisted of the questionnaire that asks participants about their lifestyle and behaviour. Over 1,700 participants for Step 2 which was made up of in-home physical measurements including height, weight, hip and waist circumference; and over 1,000 participants for Step 3, the finger prick blood measurement conducted by a nurse to measure blood glucose and cholesterol. These numbers, Madam Speaker, mean that we have nationally representative data on the risk factors for non-communicable diseases in the Cayman Islands. This data, Madam Speaker, will be invaluable in planning public health interventions and services for the future.

I would like to thank not only those who made this happen, whether behind the scenes or in the community, but also those who were randomly chosen to

participate and who agreed to be part of this. Thank you. You have done your country a great service. I look forward, Madam Speaker, to sharing the results of the survey in this honourable House and with the people of the Cayman Islands during the second quarter of next year.

Pharmacy Bill, 2023 - Public Consultation: Next, Madam Speaker, I am very pleased to announce that the public consultation for the Pharmacy Bill, 2023 will begin on September 29th.

Many people are not aware, Madam Speaker, that we are still operating under the Pharmacy Act, 1979, a piece of legislation which is over 40 years old. The Pharmacy Bill, 2023 will repeal and replace the Pharmacy Act, 1979 and the Pharmacy (Poisons and Restricted Pharmaceuticals) Regulations (2017 Revision). The new Bill will facilitate the monitoring and regulation of the pharmacy practice and will help to introduce international best practices into our local practise.

It is important, Madam Speaker, to stress that this Bill is not only important for pharmacists and pharmacy technicians, every resident in the Cayman Islands will be impacted by the Bill. For example, Madam Speaker, did you know that at present there is no requirement for medicine leaflets or the instructions that come with your medication that provide you with important information about the medication that you are about to take to be provided in English? Madam Speaker, when it comes to empowering our people and having them take charge of their health and wellness, we have to ensure that basic gaps such as giving them information in a language that can be read and understood are enclosed. This is but one example of what the new proposed Bill is trying to address and how it's looking to ensure better quality, safety and efficacy of medicines. I would encourage all of our people to engage with the public consultation process, learn about this Bill and ask questions and make suggestions as well. Your feedback is important to us. More details on the public consultation process will be released shortly.

Blood donor eligibility: I would like to turn my attention now Madam Speaker, to some very good news which will strengthen our local healthcare system, and that is the recent approved changes in Cayman's blood donor eligibility policy.

As most may remember, Madam Speaker, our former eligibility policy excluded persons who lived in the United Kingdom for more than three months between 1980 and 2001 from donating blood locally due to bovine spongiform encephalopathy, as we commonly refer to as mad cow disease. An assessment of the current risk along with existing controls of blood donors allow many countries to revisit their exclusionary policies. I am happy to report that Cayman has done the same.

A clinical subgroup of the Health Services Authority considered the evidence before them and made the recommendation for the exclusion to be lifted. Our chief medical officer who also engaged our other two

main blood and blood product users on Island, mainly Health City and Doctor's Hospital were also in favour of the change. Thus, I am happy to report our blood donor eligibility criteria has been updated and has been put into effect with the Cayman Islands Blood Bank effective immediately. This change, Madam Speaker, will significantly increase our local blood donor pool which, in turn, will reduce our dependency on importing blood from the US and strengthen our resilience especially in times of disasters.

This is a significant win for our nation and I thank those residents who have been keen in being able to assist our community with this gift of life.

Poinciana update: Lastly, Madam Speaker, I want to touch on Poinciana Rehabilitation Centre, formerly Poinciana Mental Health Facility, name change being approved by Cabinet in August 2023; in which I know the public and Members of this honourable House have great interests.

My team has received the following update from the project management team at Public Works Department on the status of completion of the centre:

Despite the best efforts to hand over the facility as originally expected by end September, the final inspection phase has proven to be more time consuming than anticipated. The Public Works Department Project Management Team continues to work collaboratively with the Department of Planning to complete all final inspections to bring the project to successful fruition and handover.

While my Ministry awaits the handover of the facility, I am happy to report that significant work is taking place behind the scenes as our centre's director has hit the ground running.

Since taking up Office in July, Poinciana's director has been assessing the local mental health needs and gaps, reviewing and assessing the needs of patients currently housed abroad, gaining a better understanding of Cayman's mental health landscape, and creating the operational framework for Poinciana.

The director has also met and started engaging the Mental Health Commission and is in the process of hosting a series of stakeholder meetings with service providers, Cayman Islands Government partners, NPOs (Non-Profit Organisations) as well as individual families and advocates. As part of the preparation to return residents to the Cayman Islands, the director recently visited the residents at the facility in Jamaica and conducted a brief assessment of their level of functioning, medical and social support needs to accommodate them at the Poinciana Rehabilitation Centre. There are currently 13 Caymanian residents in Jamaica, 9 males and 4 females. The relevant plans will be put in place for their return which will be on a phased basis in the upcoming year.

Dengue outbreak: Madam Speaker, before wrapping up, I would like to bring to the public's attention that my Ministry, the Public Health Department and the Mosquito Research and Control Unit are working

diligently and effectively to monitor the dengue outbreak in neighbouring nations within the region and in Central and South America. To be clear, we continue to investigate any cases of dengue-like illness that are reported to us here. There is currently no evidence of an outbreak of dengue fever in the Cayman Islands. All of the current confirmed cases of dengue on our Islands identified this year are imported, meaning these were travellers infected before traveling to the Cayman Islands.

In light of this, my Ministry is working to provide some additional guidance aimed at residents traveling to places where mosquito borne illnesses such as Dengue, Zika, Chikungunya and Malaria are posing a public health hazard in an effort to better safeguard our people wherever they may go.

Finally, Madam Speaker, I would like to express my thanks to the team at the Ministry for their hard work and continued dedicated efforts to bring about the needed changes across various aspects of healthcare here in the Cayman Islands.

Thank you, and that concludes my submissions for today.

PERSONAL EXPLANATIONS

The Speaker: I have given leave to the Honourable Minister of Border Control and Labour to make a personal explanation.

Hon. Dwayne S. Seymour **Resignation**

Hon. Dwayne S. Seymour: Madam Speaker, thank you so much.

As a matter of courtesy, Madam Speaker, and respect to this honourable House, I will be submitting my resignation from the PACT Government and I will be delivering a copy to the acting Governor today. May I lay a copy of this on the Table of this honourable House?

The Speaker: Yes, you may, Honourable Member. Do you intend to speak further?

Hon. Dwayne S. Seymour: Thank you, Madam Speaker.

Madam Speaker, the letter addressed to Her Excellency, the Governor Mrs. Owen:

"Resignation from the PACT Government.

"Your Excellency,

"It is with extreme regret that after much prayer and consideration, I hereby tender my resignation as a Minister in the PACT Government, effective immediately.

"Since being elected in 2009 never have I experienced such disorganisation and lacklustre leadership.

"I honestly crossed the Floor in November 2021, in order to assist this Government and to lend my experience. Further, it was an attempt to give the country some calm and assurances.

"In my opinion, the autocratic way and manner in which the Premier of this country leads its Caucus leaves me much to be desired. It is my experience that it is his way or no way. The Premier's failure to adequately engage and empower the Civil Service, his inability to keep his PACT group cohesive and focused, his inability to get the 2024-2025 budget completed in a timely and consultative manner, his inability to listen and his inability to show fairness to all of his Caucus are untenable.

"In my respectful opinion, our country needs leadership that has its entire Caucus' support and one that our constituents can feel proud and inspired. The Premier must ensure a people-centred government and provide hope for people during these challenging times.

"Please accept my assurances that in spite of this resignation, I am fully and deeply committed and remain passionate about serving my country as a Member of Parliament, and I am willing to continue to serve faithfully in a similar capacity for the benefit of our country and beloved people. May God continue to bless these Cayman Islands."

Madam Speaker, I want to assure the people of Bodden Town East that my normal way of [handling] any major happenings, I would call a public meeting. Some of these things are emergency in nature and I apologise I was not able to come to you and ask for your honourable support. I know and I ask for your forgiveness.

Madam Speaker, I want to thank my committee for their support and encouragement. I've searched my heart and I am confident that this is the right decision. I came over here with great intent. I came over here and immediately had a confidence vote to ensure that the Government remained intact and that they had a chance to prove that they were the hope that the people wanted.

I contribute, I'm not silent. The country needs the breath of fresh air. The most unlikely, the most unassuming 'John John'. I am most disappointed of all the things that I thought that this Government could have achieved. Putting a bunch of independents together is what the country at the time thought that they wanted. It is for the country to decide how we move forward in the next election, whether it is parties or independents; I ran as independent twice now.

So much we could have achieved: housing, cost of living, *et cetera*. This is nothing personal, it's always about country for me. I have some great friends on this side; there are some great people on this side. There are some people who are new to politics, but some who could mature in the position of premiership, and I say that with great respect.

Madam Speaker, we have so much to do for our people but it's taking a toll on everything, taking a toll on me, Madam Speaker, and I have to divorce myself from it.

Madam Speaker, what happened last night was the final straw. I just want to say that the Civil Service, they are people too, and they deserve respect as they not only do an awesome job but they are our Caymanians. If you start wrong, Madam Speaker, you will end wrong. This is not my first rodeo with this and it is never easy. Our people want hope and we need to inspire them to believe we are the right one for this time.

Madam Speaker, I prayed about this very hard. Some will be happy, some will be sad; but I believe that God is in our midst. As I said, I've searched my heart and believe this is the right decision to move this country forward. The country deserves this breath of fresh air.

I thank you for your time. I thank you for allowing me to make this contribution. God bless these Cayman Islands.

Hon. W. McKeever Bush: Madam Speaker. Madam Speaker.

The Speaker: Elected Member for West Bay West.

Hon. W. McKeever Bush: As the Father of this House, may I ask for a suspension? I think matters at hand dictate a suspension.

[Pause]

The Speaker: Honourable Members, we will suspend this honourable House for a few moments.

Proceedings suspended at 3.49pm

Proceedings resumed at 6.33 p.m.

The Speaker: Honourable Members, please be seated. This honourable House is now resumed.

Honourable Members, I will call on the Honourable Premier to move an adjournment.

Honourable Premier.

ADJOURNMENT

The Premier, Hon. G. Wayne Panton: Thank you Madam Speaker.

Madam Speaker, based on the activities of earlier this afternoon we are in a situation where the Government has one Minister away on official duty and we are not able to proceed.

The Members of the Opposition are not present, and we're not able to resolve to go into Finance Committee to deal with the business of the country.

As a result, I apologise and I thank the members of the Civil Service who have been patiently

waiting to participate in Finance Committee, Madam Speaker. I also apologise [to] and I thank the members of the staff of Parliament who typically work very late to serve us and serve the people of the country in this honourable House.

Madam Speaker, at this point, I would move the adjournment of this honourable House until 10.00 a.m. on Tuesday, 26th September, at which time, I hope that we will be able to resume doing the people's business and serving our country in the manner in which we have been elected to do.

Thank you, Madam Speaker.

The Speaker: The question is that this honourable House do now stand adjourned until Tuesday, 26th September at 10.00 a.m.

All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

This honourable House now stands adjourned until Tuesday at 10.00 a.m.

At 6.36 p.m. the House stood adjourned until 10.00 a.m. Tuesday, 26th September, 2023.