



PARLIAMENT
OF THE CAYMAN ISLANDS



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OFFICIAL HANSARD REPORT

First Meeting of the 2023-2024 Session
Third Sitting

Thursday
21 September, 2023
(Pages 1-94)

Hon. Katherine Ebanks-Wilks, MP
Speaker

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PRESENT WERE:

Hon. Katherine A. Ebanks-Wilks, MP
Speaker

MINISTERS OF THE CABINET

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

EX OFFICIO MEMBERS OF THE CABINET

Hon. Gloria M. McField-Nixon, JP	<i>Acting Deputy Governor, ex officio Member responsible for the Portfolio of the Civil Service</i>
Hon. Samuel W. Bulgin, KC, JP	<i>Attorney General, ex officio Member responsible for the Portfolio of Legal Affairs</i>

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

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

OPPOSITION MEMBERS

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

INDEPENDENT OPPOSITION MEMBER

Mr. Christopher S. Saunders, MP	<i>Elected Member for Bodden Town West</i>
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APOLOGIES

Hon. Bernie A. Bush, MP	<i>Minister of Youth, Sports, Culture & Heritage</i>
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OFFICIAL HANSARD REPORT
FIRST MEETING OF THE 2023/24 SESSION
THURSDAY
21 SEPTEMBER, 2023
10:45AM
Third Sitting

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

The Speaker: Good morning, Honourable Members. This morning we will be graced with prayers by the Honourable Member for West Bay West.

PRAYERS

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

Let us pray: *Almighty God, from whom all wisdom and power are derived. We beseech thee, so to direct and prosper the deliberations of Parliament all 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—And oh Lord, we pray, that you would deliver us from ourselves as a people, and the wrong we do, with the right things we do let it be right, and for those times that we don't have patience, put those patience [sic] as you did for Job.*

Now, 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: You may be seated. Proceedings are now resumed.

ADMINISTRATION OF OATHS OR AFFIRMATIONS

The Speaker: Ms. Gloria McField-Nixon, please stand.

Oath of Affirmation

The Acting Deputy Governor Hon. Gloria M. McField-Nixon: I, Gloria Michelle McField-Nixon, do swear that I will be faithful and bear true allegiance to His Majesty, King Charles III, His heirs and successors, according to Law so help me God.

Oath of Due Execution

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: I, Gloria Michelle McField-Nixon, do swear that I will well and truly serve His Majesty, King Charles III, His heirs and successors, and the people of the Cayman Islands in the Office of Ex-Officio Member of Parliament. So, help me God.

The Speaker: On behalf of this honourable House, I welcome you as Honourable temporary ex-officio Member, and invite you now to take your seat.

Members, you may be seated.

READING BY THE HONOURABLE SPEAKER OF MESSAGES AND ANNOUNCEMENTS

The Speaker: Good morning again, Members. I just have a short announcement.

As many of you know, Miss Susan Burke recently changed roles and is now our Communications Officer; many of you may also have seen that we recently launched our social media platforms. Later this month we will [also] be launching our [new] website. As she will be working closely with the Department of Communications whenever they request photographs of Members, there may be occasions where she will take photographs of Members while they are on their feet. Thank you.

PRESENTATION OF PETITIONS

The Speaker: None.

PRESENTATION OF PAPERS AND OF REPORTS

MINISTRY OF TOURISM & TRANSPORT – CAYMAN ISLANDS GOVERNMENT – ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

The Speaker: The Honourable Minister for Tourism and Ports.

Hon. Kenneth V. Bryan, Minister of Tourism & Ports, Elected Member for George Town Central: Thank you, Madam Speaker. I rise to lay before this honourable House the Annual Report for the year ended 31st December 2022 for the Ministry of Tourism and Ports.

The Speaker: Does the Honourable Member wish to speak thereto?

Hon. Kenneth V. Bryan: Yes, Madam Speaker, very shortly.

In accordance with section 44(6) of the Public Management and Finance Act (2020 Revision) it gives me great pleasure this morning to place before this honourable House the Annual Report and audited financial statements for the Ministry of Tourism and Transport for the fiscal year ended the 31st December, 2022. Madam Speaker, you may have heard me refer to it as Ministry of Transport, recognising that the Ministry is now called Ministry of Tourism and Ports but this report is for the year 2022.

Madam Speaker, the audited financial statements show that the total income for the year ended the 31st December, 2022 was \$25,606,000 while total expenditure was \$25,042,000. This resulted in a surplus of \$565,000. The Ministry had current assets of \$7,585,000 and non-current assets of \$252,000. Total assets amounted to \$7,837,000 as of the 31st of December, 2022. The current liabilities of \$5,976,000 reflected the total liabilities for the Ministry. The total net worth was \$1,861,000 which consists only of contributed capital. There was no re-evaluation reserves or accumulated surpluses for this financial year.

Madam Speaker, this was an unqualified audit opinion by the Auditor General signed off on the 30th April, 2023. The Auditor General stated, "In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Ministry as of the 31st December, 2022, and its financial performance and cash flows for the year ended 31st December, 2022, in accordance with international public sector accounting standards."

Madam Speaker, the Ministry is pleased to yet again receive an unqualified opinion, and is proud of the continued hard work undertaken by the Ministry's team led by my capable Chief Officer and Chief Financial Officer. To receive this opinion is welcomed, so I

take this opportunity to thank the Ministry staff and the Office of the Auditor General for the hard work that has gone into producing the audited financial statements for my Ministry of Tourism and Ports for the fiscal year ended the 31st December, 2022.

I now invite the Members of this honourable House, and the public, to review the report in detail.

Thank you, Madam Speaker.

QUESTIONS TO HONOURABLE MINISTERS AND MEMBERS OF THE CABINET

QUESTION NO. 9 TO WHAT EXTENT ARE OPIOIDS LIKE FENTANYL AND OTHERS THOUGHT TO BE ILLEGALLY AVAILABLE THROUGHOUT THE ISLANDS, AND DOES GOVERNMENT INTEND TO INTRODUCE NEW LEGISLATION OR TOUGHER SENTENCES FOR THEIR IMPORTATION AND SALE?

The Speaker: The Honourable Leader of the Opposition.

Hon. Roy M. McTaggart, Leader of the Opposition, Elected Member for George Town East: Thank you, Madam Speaker. Good morning.

Madam Speaker, I rise to ask Question No. 9 standing in my name, to the Honourable Minister of Health & Wellness and Home Affairs. It reads: Can the Honourable Minister advise the extent to which the drug Fentanyl and other opioids are thought to be illegally available throughout these Islands; and whether the Government intends to introduce any new legislation, or tougher sentencing guidelines for the importation and selling of these drugs in our Islands?

The Speaker: Honourable Minister of Health and Wellness.

Hon. Sabrina T. Turner, Minister of Health & Wellness and Home Affairs, Elected Member for Prospect: Thank you, Madam Speaker. The answer:

It is my understanding that intelligence on these issues is primarily a matter for the Royal Cayman Islands Police Service and the Customs and Border Control unit. In consultation with the Royal Cayman Islands Police Service, we believe that there is a growing recreational market for prescription opioids containing Oxycodone, Percocet and Fentanyl tablets which are highly addictive.

We also believe that the Benzodiazepine tranquilizer and Alprazolam, otherwise known as Xanax, are being regularly used as a recreational drug as well. Medicines containing Oxycodone and Benzodiazepines tranquilizers are very commonly prescribed in the Cayman Islands and therefore, readily available. These

drugs are believed to being sold illegally on the Island, and often used alongside cocaine powder, and ganja.

The Misuse of Drugs Act, 2017, is the primary controlling legislation for all of these drugs; however, the Schedule of Substances that it controls, is not comprehensive. Madam Speaker, I can advise that the Ministry intends to bring forward amendments to the Misuse of Drugs Act to update Schedule 1 Parts I and II, to address the hallucinogenic substances and amphetamine derivatives currently not included in that Schedule. At that time, the penalties for offences will also be reviewed to ensure that they fit the circumstances of the case.

Madam Speaker, I am further advised by the Chief Medical Officer (CMO) that significant quantities of controlled drugs are currently imported into the Cayman Islands as prescription medicines. The CMO is accountable for the permission to import medicines containing controlled drugs that are identified in the Single Convention on Narcotic Drugs and International Treaty that is binding on the Cayman Islands. Currently, no monitoring of the prescribing of such medicines is undertaken, nor are there any national standards on the safekeeping of such medicines and to assure destruction of unused medicines.

Section 14 of the Misuse of Drugs Acts also allows the CMO to make rules for inspection, keeping of inventories, and the general control and distribution of controlled drugs by authorised persons such as doctors, pharmacists, dentists and veterinary surgeons.

Madam Speaker, to ensure that there is national monitoring of the use of such medicines, and that there are common standards on the safe management of such, the CMO will shortly issue a written notice to all registered practitioners notifying them of the implementation of the rules for prescribing, dispensing, record keeping, safe storage and destruction of unused medicines. The reporting rules will apply to all types of opioids and amphetamines; amphetamine derivatives; cannabinoids and cannabinoid derivatives; cannabis resin; barbiturates and methylphenidate, and codeine-containing medicines. These reports are to be made to the CMO quarterly, and will comprise aggregate numbers of prescriptions by the type of medicine and by prescriber. These reports will not contain patient-identifiable information.

Similar requirements will be placed on wholesale pharmacies to ensure that the importation supply and the use of control medicines can be reconciled across the Cayman Islands.

The Speaker: The Leader of the Opposition?

Hon. Roy M. McTaggart, Leader of the Opposition: Just to thank the Member for her very thorough response, Madam Speaker. No further questions.

STATEMENTS BY HONOURABLE MINISTERS AND MEMBERS OF THE CABINET

The Speaker: None.

PERSONAL EXPLANATIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: None.

RAISING OF MATTERS OF PRIVILEGES

The Speaker: None.

OTHER BUSINESS

MOTIONS

PRIVATE MEMBERS' MOTIONS

PRIVATE MEMBER'S MOTION NO. 1 OF 2023-2024 Cost of Electricity

The Speaker: The Elected Member for West Bay West.

Hon. W. McKeeva Bush: Thank you, Madam Speaker.

Madam Speaker, I have a short amendment to the motion. I don't have the copy in my hand and I don't know if it has been distributed to Members as yet, but the short amendment is in the resolve section and includes Island Energy Ltd. I hope you have it in your hand now, Madam Speaker?

The Speaker: Elected Member, I have approved it and I am about to get a copy at this time.

Hon. W. McKeeva Bush: I think I will hold on until you get it distributed.

The Speaker: Elected Member for West Bay West, while the amendment is being circulated, do you want to go ahead and move the motion and have it seconded; then we can deal with the amendment after?

Hon. W. McKeeva Bush: Well, I do have the amended version... Do you want me to proceed and then move the amended version?

The Speaker: Yes, sir, please.

Hon. W. McKeeva Bush: Thank you, Madam Speaker.

Madam Speaker, I rise to move Private Member's Motion No. 1 of 2023-2024, entitled The Cost of Electricity standing in my name. It reads:

WHEREAS the cost of electricity is extremely high in our Islands;

AND WHEREAS there have been many complaints from the public in regards to their costs;

BE IT RESOLVED that Government considers commissioning an independent investigation by knowledgeable persons who would be charged with examining how the Caribbean Utilities Company do their meter readings and how the results are computed.

The Speaker: Is there a Secunder to the motion?

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: Madam Speaker, I rise to second the motion.

The Speaker: The motion has been moved and seconded and is now open for debate.

Hon. W. McKeeva Bush: Thank you, Madam Speaker.

Madam Speaker, as I mentioned earlier, in accordance with the provisions of Standing Order 25 (1) and (2), I, the Elected Member for West Bay West, seek to move the following amendment to Private Member's Motion No. 1 2023-2024 by:

1. deleting the resolve section and inserting a new resolve section.

The new resolve section will read: "**BE IT RESOLVED that Government considers commissioning an independent investigation by knowledgeable persons who would be charged with examining how the Caribbean Utilities Company and Island Energy Limited do their meter readings and how the results are computed.**"

The Speaker: The amendment has been moved. Can I have a seconder for the Amendment?

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, I rise to second the amendment.

The Speaker: The Amendment has now been seconded and is open for debate.

Hon. W. McKeeva Bush: Madam Speaker, I'm getting the new lectern, but I'm reminded, perhaps because of my tenure, that a good working old thing is better than a none-working young thing.

[Laughter]

Hon. W. McKeeva Bush: I heard that yesterday.

Madam Speaker, in speaking to the motion, I would rather do it all in one, and when you move the resolution I guess it will be for the motion as amended. I do that, Madam Speaker and hope that it is okay with the Chair.

Madam Speaker, this is not my first time rising on a matter to do with the electrical company. I have Hansards, Madam Speaker, going back to my first year in the House, until my last year in Cabinet and after that and dealing with various cost of living factors.

Madam Speaker, we can't ever say we don't have good service from the electrical company; Cayman is a blessed jurisdiction in that we rarely have a shutdown in electrical service, while other territories around us have to endure many outages from their providers. We have been spared that.

Over the years, I have had the privilege of serving on the board for a number of years as government representative there, and Madam Speaker, we cannot say we don't have good service from Caribbean Utilities Company (CUC), but Madam Speaker, there is the matter of extremely high electrical bills that bears some kind of independent oversight of the operation there which affects the public.

[Inaudible interjection]

Hon. W. McKeeva Bush: I moved the amendment, though.

[Inaudible interjection]

Hon. W. McKeeva Bush: That is why I asked the Chair. I was seeking to dispense of some of that rigmarole, but it doesn't seem that I can get through that, Madam Speaker, so you better take the amendment so that there will be two votes on it.

[Inaudible interjection]

Hon. W. McKeeva Bush: As I said, I was trying to dispense of that and move right into the discussion on the motion all in one, but—

The Speaker: Since the matter has been raised, for completeness we will go into voting for the amendment. The question is that the motion be amended—

Hon. Kenneth V. Bryan: Madam Speaker.

[Inaudible interjection]

Hon. Kenneth V. Bryan: Madam Speaker, my apologies. You have to close off the debate and take the vote on it after, because he already opened it.

[Inaudible interjection]

The Speaker: Does any other Member wish to speak? If no other Member wishes to speak, I will put the amendment to vote.

Hon. W. McKeeva Bush: As I indicated earlier, Madam Speaker, in fact I moved into it, I would just move to the full debate, rather than on the amendment.

The Speaker: Thank you. Okay, so we will just put the amendment to vote and then we will open the debate on the amended motion. The question is that the motion be amended as follows:

The new resolve section will read: **BE IT RESOLVED that Government considers commissioning an independent investigation by knowledgeable persons who would be charged with examining how the Caribbean Utilities Company and Island Energy Limited do their meter readings and how the results are computed.**

All those in favour please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it.

Agreed: The amendment passed.

The Speaker: The motion, as amended, is now open for debate.

Hon. W. McKeeva Bush: Madam Speaker, in that break then, let me repeat that we do have an electrical company that gives us good service as far as having electricity to our homes and businesses nearly all the time. There are times when there are interruptions, but mostly we know there is good reason. The only time that I can think of, Madam Speaker, that I had to wonder about the shutdown of services was the opening of my campaign meeting last election. When it got to me, everything went down. No radio, nothing. Everybody else spoke, it was my time to close— as usually, I am the last speaker and it shut down and I kept wondering, “Why in the world did it shut off at this point in time?” Anyway...

[Inaudible interjection]

Hon. W. McKeeva Bush: It happened. For all that Madam Speaker, we have had good service; bills are another thing.

Madam Speaker, as I said, there is the matter of extremely high electrical bills that affects the public which bears some kind of independent oversight of the operation. The public, Madam Speaker— you, Members of this House, and me.

I think, Madam Speaker, that we have a young Minister who wants the benefit of CUC to be recognised, as well as to see his people not overburdened

with high electrical costs that they can't pay; and so we do have a body that is supposed to be the regulatory body called OfReg so he appointed a very determined lawyer to be Chairman of OfReg, whom I think has already started to show just how determined he is in dealing with utility companies, when he took on Cable and Wireless.

I hope that my motion asking for an investigation into such matters as a dramatic rise of the cost in a month's bill will help to bring to light, and satisfy some minds, that something can be done about what we are facing. As I said, these very high electrical bills, Madam Speaker, have caused damaging situations to a family's monthly expense budget. I have had many complaints, as have other Members I know, over the years.

I even sought to bring competition to the electrical services, and Madam Speaker, that didn't work. They had thrown me out of office by then and so nothing was done about it, a new contract was signed; and so, Madam Speaker, OfReg has some responsibilities. I wonder why is it that they were allowed to continue the service under the licence, when you had an opportunity to test matters on the licence, but you had to give some notice and that is stipulated in their licence agreement and why it has not been done.

Madam Speaker, that is a serious matter, and I hope Members of this House are paying attention to what I am saying, because it is a serious matter that nothing was said to them, and they have been allowed to renew their licence, as I understand it— and if I am wrong, maybe somebody cares to correct me, but I certainly don't understand why that has happened.

We only have one company. Not enough has been done; and as I said, nobody [can] test me on it, because the Hansards over the years are full of my arguments, motions and statements about this situation, and my attempts to bring competition. I believe that competition is good in this country of ours; I think that when you have competition, then the people can at least expect to get justice, to get prices right, because of competition. That is why I also worry about this new thing called... the new energy thing that they want to bring in. Liquefied Natural Gas (LNG), is it?

[Pause]

Hon. W. McKeeva Bush: Well, I hope Members are listening because they are not answering...

[Inaudible interjection]

Hon. W. McKeeva Bush: Madam Speaker, I worry about it. Solar, costly as they say it is, when you look, countries are doing what they can to assist households with it— and I know it works; that I know, because I have it on my little farm and I don't have electricity towards the farm. What I have cannot do all that I need to do because I couldn't afford it, but it does some so solar works.

The cost of it people cannot meet. Maybe it is something that we have to do in the new planning processes that people can build in solar to their new homes. We are talking about government homes, maybe that is one way that we are able to help the people, by ensuring that these new homes are at least powered to that extent, but I am concerned because if CUC has to be the one that provides it, then... the regulatory body needs to be on the ball. It needs to be on the ball.

Madam Speaker, as I said, in keeping with this matter of cost and how it comes about, I—and I use myself as an example, but many people have come to me about it — am sure that Members of this House know how much, particularly so in the summer months and yes, the world has gotten hotter, we know that, so that too rises the cost, but by God as a Government, we have to take note. Every month we, each one of us in this House as Elected Members, have to shell out money because of various families coming to us and if they think that the constituency dollars that they give you can meet the demands of the people who come to you asking for hand-outs and help and assistance and when you check in, Madam Speaker, there are many people who are in need!

Now, some you have to watch out for... We know that, and if you are here long enough, and they live long enough, you know who they are, thank God. Some of them will play their tricks on you, but by and large, the vast majority of families are under attack because of costs in this country, and [electricity] is one of the higher costs. The Premier who is responsible for sustainability, and maybe energy, I don't know whether or how it is shared between him and the Minister of Planning and electricity— yes, responsible for OfReg, but he just took that over too. Maybe they are going to have to find ways; and all the things that we want? Some of these things are the most important.

How do we bring down the cost in the country? Seeing the type of economy we have [where] you don't even have tax reports that you can say, "*Yeah, you are making too much*". You know, the kind of economy we have with free enterprise; but our people, our families, are under attack and if any Member here can say that I am not talking facts when I say that each Member of this House, as far as I know, and I hear, if they come to me and I can only give \$200 then they go on to the Premier; they go on to the Leader of the Opposition; they go on to backbench Members in the Opposition, they come to backbench Members of the Government.

They are coming because they need help; and oh, you got to be careful with them who come and get from me and then get from you too and then they have more than they need, because we give. People think, and they lambast us in this House, they think that we don't do anything, they lambast every one of us. We have to give, because we know our people and we know when children are involved, how much that, especially, tugs at our hearts— and senior citizens who can't meet their demands; and I tell you this: It is taking

more than \$1,250 to help a senior citizen in this country Today. I am telling you. Some of them got maids and not all of them are qualified to get from CINICO, although it is a huge bill on the government already.

Madam Speaker, we can speak from our hearts and the facts about what is happening with our people with costs. In the past I have had to complain two times about the substantial rise in my electrical bill at my house. Those two times, CUC admitted that the rise in my bill was due to faulty meter reading, and they cut it down. Just recently though, my bill increased from \$1400, thereabouts, to \$2,090 and the next one, \$4,231. That's mine. They say, "*Oh, you got a big MLA salary*". Oh, yeah? To be able to withstand that kind of shock you would have to be Rockefeller. No.

Through this and that period, they never accepted my complaint about the faulty meter reading although, when they examined it, they did say that the Bill was way beyond, very high, very unusual. Then they were into a bunch of technicalities asking me about this, about that. Very technical things that you would not... the simpler things, like losing air. You lose it through your windows, you keep your doors [closed]. You know, if you are ironing a lot, you are using your heater a lot. If you have electrical heater, and electrical stoves. You know those. Thank God, I think they must have nearly gone out of vogue now, electrical stoves, but gas has gone up too.

Anyway, Madam Speaker, the fact is that we don't know, because we are lay people. We don't know. I know that in my house we conserve as much as possible. Every one of my outside doors are double doors because I am a good sea scout, be prepared, so I have double doors. My ceiling is completely foam covered and still you get these kind of bills. On top of that, you are away for two weeks and no reduction in your costs. Even then! There is no ironing, there is no washing, there is no cooking, there is no bathing, but yet the bill not just remains the same, you know— increases!

They say, "Oh, it is the government's fault because it is the fuel factor", and when you look at the bill, of course, it is a huge amount of your bill, but when you don't use other things and all these other things go up and the fuel factor has not risen too? Fuel was here in that period of time, no boat came in. These are things that we have to look at. We have to find a way. In dealing with the CUC, when I had to go there was a very kind and professional staff— the two members that dealt with me— professional staff that guided me through a process. They said, "No, it's not our fault. You have to pay the \$4,231", so for the first time in my life, not even when I was staying with my mother that we had to go into a payment plan. First time in my life; never in my life, from the time we moved into our home. For so long— forty-seven years now, did I have to be given a payment plan.

Think of what is happening to people out there who are in worst condition— less salary, more children to cope with. Think of what happens with them. When

you add their grocery bill and do not ask about insurance, do not ask about that. Mine increased too. Plenty, and here we are, saying that we can't do anything. We are a free enterprise country. Free? It is not free for us, you can believe that. While I am not satisfied with what I heard from Caribbean Utilities Company, I am appreciative of their assistance, because they give you a payment plan at least. I don't know what would happen because I didn't have no \$4,231 to pay them. I didn't.

Madam Speaker, that kind of bill is no joke, and I just want to repeat that it came after I have been off Island for a week on official parliamentary business when nothing was going on. All lights off, no use of the water heater. No ironing, no bathing. I don't even have dogs now, but not even them could get water because I didn't have any dogs to give, so not even them could have run up the electrical bill, but yet that kind of increase. More than 100 per cent. After all of that, and now paying the bill on a repayment plan, the bill has gone back down. It has gone back down now, to the May figure when it started out, at \$1,500 of \$1,400 or whatever it was, but I know how much of a headache it is. It nearly threw my wife, who does the bills, into a heart attack when she received that, and I could only imagine, only imagine, what families are going through and what this very high cost of electrical bills is doing and has done to families in these Islands.

Madam Speaker, I am not satisfied. I know that OfReg— and I don't know completely, whether the law is ineffective or what has happened. I don't know; but certainly, OfReg has not been effective in this regard and now worse! To find out that the opportunity has passed by, flown away. I don't know what the Government is going to do. I believe that the Minister will want to take action and I believe he will get support from his colleagues. I know it is an unholy situation. It's an unholy situation for that to have happened.

Madam Speaker, for some families these bills have become bigger than their loan payment and for others, bigger than their mortgage, and so the only bill facing and causing much lamentations to families and homeowners is the house. Insurance costs. Those two.

Madam Speaker, we as a House must come to grips with the cost of living in these Islands and that's part of it and I cannot agree that there is not some kind of solution that can be utilised for businesses and for homes. Every summer, we know we go through some increases. When summer hits, cost increases, and since COVID—which has been blamed for everything except somebody getting pregnant— cost has gone more than a gentle increase. Cost has gone out of reach of families and no one needs to think that we as a House don't care, because I know we do. We don't have to speak to each other every day, (and some might pass you and knock you down and not speak either but that's alright too); but we all know what each one of us goes through. I have never, and I will never the degrade a Member of the House, and I know this House is helping people. I know that.

Cost has reached our families and we need to do something about it. The big thing that I see, Madam Speaker, in trying to come to grips with cost, and I think there is a motion dealing with something like that, but this is the reality. I think the Government has made if not every, nearly every food item duty free. I would think there are some things that are not, and we could do something with it, but when you check, there is not much left, there isn't much left to take duties from. It cannot be much, if there is anything. So, Caymanians can work in this kind of arena of life as it is today, but coping with cost of living, is a reality that takes away from them. We have to find ways, and I repeat that, to assist Caymanians who are least able to cope with these high costs that we are experiencing.

Madam Speaker, the amendment to the Motion is that we include the electrical company that services the Sister Islands and I would hope that the Government will move quickly on this. Someone asked me, "Well, how can the Government do it?" I said Government is a policy maker. There is a Caucus, there is a Cabinet, and they have various authorities and whenever a matter strikes for which that authority has responsibility, then Government in Cabinet— especially if the House has passed and made recommendations on it— should take up the matter and let, make, force or legislate again their authority that they have, with the responsibility to do something about it, and that is what I am asking, Madam Speaker.

Madam Speaker, I have probably drifted a bit far, but I think it is all what we are talking about— cost that we can't do much about as laymen; but let's get some people who are knowledgeable, who are independent of the situation, and if OfReg does not have anybody, Madam Speaker, then go abroad and find people unconnected to do that kind of research, that kind of examination.

Thank you very much.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
Elected Member for West Bay West, can you please turn off mic? Does any other Member wish to speak?
[Pause]

The Honourable Premier.

The Premier, Hon. G. Wayne Panton, Minister of Sustainability & Climate Resiliency and Finance & Economic Development, Elected Member for Newlands: Madam Speaker, thank you very much, and thanks to the Member for West Bay West for his Motion.

I don't think there is any doubt, Madam Speaker, that the issue with the high cost of utility bills for the average Caymanian family is both high and an issue. Madam Speaker, we have had this issue further exacerbated following the invasion of Ukraine by Russia in early 2022 triggering volatility in energy markets, commodity prices, and significant rises in fuel costs.

Madam Speaker, I think the reality is, if we look at the list of entities across our region in the Caribbean and look at the base rates just by way of comparison because each Island, each state, will have different issues around fuel cost for example, which is a big part of the cost as we know, but if we just compare the base rates we have a clear idea that while our local electricity companies— well, let me confine it to CUC for the moment, because I haven't actually seen a comparison of Island Energy. For certain, from a base rate perspective CUC is not one of the highest in the Caribbean. It may not at best be lower than the median, but it is certainly not one of the highest.

Madam Speaker, as I was saying, from a base rate perspective is not one of the highest and the mover of the motion prefaced his expression of concern, both on behalf of himself and constituents in his constituency and the whole country, by saying that they do provide a good service [and that] there is, from an objective perspective, a very high level of reliability, so I do not think that is where the concern lies. It is in relation to the cost of the bill.

Madam Speaker, there is a reality as well: That we live in a climate that is warm and which, unfortunately, is getting warmer. I can tell you, Madam Speaker, that a few weeks ago, maybe a month ago now, I compared last year's average temperature for May and June— it might have included July, I don't remember exactly or specifically— with this year's May and June, and on average the difference was 1.5 degrees higher, so when I heard people saying, "I don't understand what is going on; my Bill has gone up drastically and I have not done anything different", they were right, they had not done anything different.

However, the problem is, if the outside temperature is 1.5 degrees higher or to any extent higher, the air conditioning (A/C) system is going to work harder to maintain the same level of temperature that you normally set inside to keep the house cool at the level that you feel is comfortable so that is a part of the reality that, as it gets warmer, we all know that too. We don't have to think about climate change to prove it. We know that during the wintertime our electricity bills go down. From October on, the bills typically go down until probably February, March. They are much lower than the period of, say, May to September and it typically peaks around July and August, so we know that. We know when it's warmer, the bills go up.

The difficulty is, as it gets warmer, the bills are going to go up more all year round, not just during the summertime, so I think we can accept that the level of service that is provided is good, it is reliable. I think we can accept that, comparing base rates, CUC is not the most expensive, but people are still feeling these high costs, Madam Speaker, and part of it is fuel cost. In fact, if we look at our bills, and look at the fuel factor, that's the majority of it. The majority of our electricity bill is the fuel factor, which varies with the market and therefore is unpredictable as a result. So, Madam

Speaker, with the best will in the world, even if we turn up our thermostat a little bit, have our house a little less cool, you know, put it on 79, 80, we still may have relatively high bills and maybe even increasing bills.

Madam Speaker, maybe because the outside temperature is warmer and the A/C system has to work harder to maintain that level. It may just be because the fuel cost has gone up and we all know that that is a straight pass-through, Madam Speaker. Well, that is what has been explained to us— it is what the licence requires, as I understand it, that it is a straight pass through. CUC does not mark it up, they pass the cost directly through. Now, they have to go through some kind of calculation as to how much fuel it takes to produce the energy that is being consumed by a particular household. However, Madam Speaker, I think one of the issues for us is that with all of this change, with the high level of inflation, the high fuel cost and the volatility that has happened around that, it creates doubt. It creates concern, and—every one of us, the Member is right—every one of us who deals with our constituents understands that concern.

We understand that they are concerned, that they have doubts. That they feel there is an issue with the way the bill is calculated; the way the consumption is evaluated; the way the meters are read; how much fuel has been burnt or utilised in order to create the energy that CUC's—or in Island Energy's case, Island Energy's bill—says is relevant to the energy created by that.

Those issues are real, Madam Speaker and yes, our major challenge is to pursue our actions through the National Energy Policy, which was adopted by this honourable House in 2017 and has now just gone through its mandated five-year review which has at its core, Madam Speaker, an aspiration, a desire, a target to achieve a shift, a transition, to renewable energy. One which is not going to generate volatility, because we are not paying for the sun, we are not paying for the wind. We have one cost associated with that. If we can transition to that as quickly as possible, all of the volatility of pricing goes away; the volatility fuel goes away, and you only have what is typically stable, the cost of maintaining the transmission and distribution system— and of course, the cost of operating the solar facilities, the wind facilities. Those are all going to be relatively stable costs with more or less predictable types of maintenance required, Madam Speaker.

Madam Speaker, that is something that as a country we must focus on, and I want to see the National Energy Policy, which has gone through this review, adopted, implemented and the targets pursued and we have been trying since it was adopted in its original form in 2017 to achieve but we set ourselves a target of 70 per cent renewable energy by 2037. I think the new draft policy will increase that target, perhaps extend the time a little bit, but that is something that is very, very important to us.

That, Madam Speaker, ladies and gentlemen, is going to bring stability to our energy costs, and as we increase the level of adoption of renewable energy that is going to have a tamping down effect on any kind of volatility related to generation of electricity by fossil fuels. Of course, Madam Speaker, that is going to have many other benefits including eliminating the pollution and the creation of greenhouse gases by the use of fossil fuel in order to generate energy.

I think, Madam Speaker, what that reflects is what is really important and very significant, is how or what we use to create the energy. It's not so much a question of the base rate or the rate at which the energy itself is sold. It's more a question of how we create the energy. That's where we have the volatility, the high prices. That's where we have the opportunity to lower those costs, to bring about stability, to eliminate the volatility and to do it in an environmentally sound manner, Madam Speaker.

The National Energy Policy has these aspirational targets; that is something that is entirely in the national interest of this country and is entirely in the interests of all of our people, all of the consumers in this country who pay electricity bills; it is going to be in their interest for us, as policy makers, for us as the leaders in the country to try to promote and push that as quickly and as hard as possible, because they are going to benefit greatly from that, but Madam Speaker, we know this is not going to happen overnight.

We know there will be the transition period and it is going to be an extended transition period. It is not going to be next year, it is not going to be the year after that, but we are moving along, you know. We will be getting more and more of the benefits, but we still have to deal with the fuel cost and there will still be the concerns. As we move along, they will be less and less, I believe, but there will still be, certainly for the next six months, certainly for the next year, certainly for the rest of this term, there will still be concerns from our constituents; from our people in this country as to whether or not the bills are accurate.

The mover mentioned that a technical issue with his meter had been identified in one of his bills. That may be the case, Madam Speaker, nothing mechanical is infallible, but I think what the Member also noted was that in that case CUC worked with him, engaged with him, helped him work through some of the issues. I believe he said he wasn't entirely satisfied, but I believe he also said that he was very grateful for the work and the assistance that they provided.

Hon. W. McKeeva Bush: Thankful, yes.

The Premier, Hon. G. Wayne Panton: Yes; grateful, thankful, I think kind of means the same thing, but yes, certainly we are not going to void that, Madam Speaker; and certainly, I am not here carrying water for any energy company. I am here because I am as concerned, on behalf of the people of this country, as is the mover

of the motion that our people get the kind of treatment, the kind of assistance that he talks about when these types of issues happen. And, with the best will in the world they will but also, that they can have a level of understanding and a level of confidence that absent some of these glitches or mechanical or technical issues with a meter, that what they are paying for is a fair and accurate reflection of what they consumed and that the fuel cost is relevant to what they consumed and that there is a straight pass through.

Then of course, there is the issue of the fuel costs and all the volatility around that; but Madam Speaker, I think that is the gist of what this motion is trying to achieve. I think what we should be trying to seek for our people if there is this, and I believe that there is, and I think the experience of all of us pretty much in this House is that we have constituents who are expressing these concerns, so that is what we should be seeking to achieve for them.

We should be seeking to provide, through the process contemplated in this motion, a level of trust and confidence. That they understand the way this works, that they understand that if they consume more they have to pay more, but they want to make sure that it is right. They want to make sure that it is accurate, Madam Speaker.

Madam Speaker, I think there is just no way to avoid the real issue at the moment, which is the questions and concerns around how much fuel is being utilised, how it is allocated to a particular bill how the pass through is occurring, in terms of the cost. Thus, Madam Speaker, in recognition that it is a significant part of the issue and, as I said earlier, it is more than half the bill, I believe that this Motion would benefit from further amendment to include utilising the same knowledgeable people to review the cost of fuel and related matters.

Therefore, Madam Speaker, under Standing Order 25 (1) and (2) I would seek your permission to amend this Motion to deal with the latter issue of fuel I referred to, and I will await your indication that I may proceed to read the amendment if I may.

The Speaker: You may proceed.

The Premier, Hon. G. Wayne Panton: Madam Speaker, the Motion has been amended already to include a revised resolution effectively to include Island Energy Ltd. along with Caribbean Utilities Company, and in this case, Madam Speaker, under Standing Order 25 (1) or (2), I seek to move, with your permission, an amendment which is relevant to the motion in accordance with Standing Order 25 (3), which would read as follows:

BE IT FURTHER RESOLVED that the Government considers including a review of the fuel factor and related issues, including the cost of fuel, to be carried out by the same knowledgeable persons referred to in the preceding resolution and

provide a report to Cabinet to be Tabled in Parliament.

[Inaudible interjection]

The Premier, Hon. G. Wayne Panton: If you can read my scribble, Madam Speaker.

[Inaudible interjection]

The Premier, Hon. G. Wayne Panton: Better training might have been a doctor, but...

The Speaker: The question is:

BE IT FURTHER RESOLVED that the Government considers including a review of the fuel factor and related issues, including the cost of fuel, to be carried out by the same knowledgeable persons referred to in the preceding resolution and provide a report to Cabinet to be Tabled in Parliament.

All those in favour of this Amendment please say Aye—

Hon. W. McKeeva Bush: Madam Speaker, I think it would be beneficial for us to see a written copy. It is not deleting anything, am I right? Not deleting anything?

The Speaker: Not deleting anything.

Hon. W. McKeeva Bush: I know, Madam Speaker, too many slips between the cup and the lip.

The Speaker: That is fine, Honourable Member. I was doing it as a matter of expediency, as I do know we have a number of motions to be Tabled today, but we will take a five-minute suspension so that I can have my team prepare a written amendment for members to review.

Hon. W. McKeeva Bush: Yes.

Mr. Christopher S. Saunders: Sorry, Madam Speaker, sorry. Just for clarity, I need to speak on that amendment also actually. So

The Speaker: The previous—

Mr. Christopher S. Saunders: The amendment that is being made, I need to speak on it.

The Speaker: The amendment that is being made now?

Mr. Christopher S. Saunders: Yes.

The Speaker: We will put that to debate for sure. Just ask all Members to remain in your seats. We will just take a five-minute suspension.

Proceedings suspended at 12.04pm

Proceedings resumed at 12.26pm

The Speaker: Proceedings are now resumed, you may be seated.

Mr. Christopher S. Saunders: Madam Speaker.

The Speaker: The elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, before putting to the vote the amendment that is on the Floor, I want to rise on a possible Point of Order.

Point of Order

The Speaker: What is your point of order?

Mr. Christopher S. Saunders: Well, Madam Speaker, I recognise Standing Order 83(1) which reads: **“Personal pecuniary interest. A Member shall not move any motion or amendment relating to a matter in which that Member has a direct pecuniary interest or speak on any such matter, whether in the House or in any committee, without disclosing the nature of that interest, and shall in no circumstances vote on any such matter.”**

Madam Speaker, with CUC being a publicly-traded company, I want to recognise that there may be Members of this honourable House who may have a possible conflict, or if anyone is in the fuel or energy business. Just ensure that Members at least declare that interest before we vote on it.

Thank you.

The Speaker: Thank you for that, honourable Member.

I already received indications from some Members who will be declaring an interest. Unless you have concerns prior to the vote, we will wait until we get to the vote— unless anyone who has moved an amendment or someone who has moved the motion. Otherwise, we will wait until we get to the vote and see if anyone at that point would declare their interest.

The amendment has been moved and is now open... The Honourable Member for George Town Central.

Hon. Kenneth V. Bryan: Thank you, Madam Speaker. Unfortunately, I do not have my Standing Orders with me. From an administrative perspective, do Standing Orders mandate the pecuniary interest be declared before or after the debate?

The Speaker: For those Members who would like to know a bit more Standing Order 83 (1) says: **“A**

Member shall not move any motion or amendment relating to a matter in which that Member has a direct pecuniary interest or speak on any such matter, whether in the House or in any committee, without disclosing the nature of that interest, and shall in no circumstances vote on any such matter.”

An Honourable Member: Madam Speaker?

The Speaker: Please go ahead, Honourable Member.

Hon. Kenneth V. Bryan: Thank you, Madam Speaker.

In my interpretation, and obviously this House is led by your interpretation of the Standing Orders, it does not say when the disclosure of interests would have to be done. It says, “*without disclosing the nature of that interest*”, [but] does not say before or after; I just want to make sure it is clear— but it does say that you can't move a motion or speak on the motion.

The Speaker: In addition to that, 83 (2) says that anyone who has a direct pecuniary interest is not eligible to vote on the motion or the amendment.

Do we have any concerns thus far from any Members, or can we proceed? Honourable Deputy Premier.

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

I'm seeking clarification on exactly what is trying to be ascertained. There is an active motion on the Floor that has now had two amendments, one from the mover, the Member for West Bay West, and the Honourable Premier.

Is it an indication that there is a concern that either of them has shares in CUC, because if that's not the case, then we need not continue wasting the time of the House?

The Speaker: The elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, the CUC amendment was one thing, but the amendment moved by the Premier, which dealt with fuel, has in essence changed the substantial motion into something else.

I have a substantive motion on today's agenda, that deals with fuel. Now that someone [else] has moved into the fuel issue— which is the motion that I have later in the Order Paper— I would expect that any interest, et cetera needs to be declared.

The Speaker: The elected Member for West Bay West.

Hon. W. McKeeva Bush: Madam Speaker, I have been in this House nearly 40 years, and I have been in the gallery probably as long.

[Inaudible interjection]

Hon. W. McKeeva Bush: I know my rules and some thing is askance right now because the Member for Bodden Town West is making a point; but in regards to the matter raised by the Minister of Education, I want to say, and say it absolutely clear: William McKeeva Bush, does not own shares in CUC, Water Company, water nothing.

[Laughter]

Hon. W. McKeeva Bush: Nowhere. I don't even have a company since that dragon of [Duncan] Taylor destroyed my business and that was the one between me and my wife. That is all that I ever had; all that I have ever had and had ever owned. I own no shares in nothing. If I did, I have certainly dispensed of it, so if anybody else has something to declare, now is a good time to come to the altar.

The Speaker: How about we do this? At this stage, if there's anyone who has— Honourable Premier.

The Premier, Hon. G. Wayne Panton: Madam Speaker, I think based on the questions that I had put to me by other Members on the Opposition side— I won't mention names, but obviously there has been some kind of discussion over there and there was a view that I own shares in CUC—

[Inaudible interjection]

The Premier, Hon. G. Wayne Panton: —and therefore this restriction applied to me.

Madam Speaker, let me categorically state, as the Member for West Bay West has done: I own no shares in CUC— none; and I certainly own no shares in Island Energy, because that is a completely private entity. Neither do I own shares of Consolidated Water as the Member for West Bay West has noted as well, so I am beginning to resent the inference that I have some sort of conflict that I am trying to avoid disclosing.

My record of any interest I have is maintained in this honourable Parliament in accordance with the Standards in Public Life Act. It is a register that is open to the public. Whatever I have, is there. I comply with the law, Madam Speaker. I do not attempt— and I resent any suggestion that somehow there is some attempt to not declare something. I have no interest here. I have no pecuniary interest. Nothing to worry about.

It is possible that there are Members in this House who may have shares in CUC. Madam Speaker, I will say in respect to that, that I don't see this as a particular matter that would engage that provision. If

Members feel that they would want to declare that they have an interest, that is entirely up to them, Madam Speaker; but I can say categorically that I do not have any such interest whatsoever.

One thing with me, Madam Speaker, you can tell me you disagree with me, you can disagree with my view, with my opinion, whatever, but don't go down any path of suggesting that I have some sort of conflict; that I am doing something wrong. I am not. I am here doing what I think is in the best interest of the people of this country.

The suggestion about fuel being included in the resolution, yes, it is included in the resolution Madam Speaker, because I have pointed out in the discussion that the fuel issue, in respect of which CUC generates the electricity, is a big issue and what is relevant to the discussion. To leave it out is nonsense. It accomplishes nothing to do that.

Now, do I have an interest in a gas company which CUC has no engagement with? Yes, I do, it is a matter of public record; but that has nothing to do with CUC's fuel and the way in which they generate electricity, so I hope that can put this issue to rest. If Members want to declare their interests in CUC shares and abstain, it is entirely up to them; but I don't think it is necessary for them to abstain. I don't see this as an issue of pecuniary interest which would be engaged. Thank you, Madam Speaker.

Mr. Christopher S. Saunders: Madam Speaker.

The Speaker: The elected Member for Bodden Town West.

Mr. Christopher S. Saunders: I am going by an article published by the Cayman Compass on May 4th 2023, which speaks about the business interests of different MPs.

Now, the original motion dealt with CUC and CUC alone. The amendment is now asking for "whatever experts to also look at the fuel sector." The point I am making here, Madam Speaker, is that it changes the spirit of the original Motion because now you're going into the fuel sector and fuel is a regulated sector in this country and Clean Gas—which according to the Cayman Compass—is one of the Honourable Premier's business interests, is also regulated as part of the fuel sector.

If you are going into the fuel sector, then the Premier needs to understand that he is part of a company that falls under fuel. You are talking about people reviewing the fuel sector, and the Standing Orders are clear in that regard. I had no problem with him speaking on CUC, it is when he has basically attempted to move my motion into this one, because he is aware that I have a substantive motion. That's when he opened Pandora's Box.

The point I am making is he can't move it based on the Standing Order, because he has a conflict,

because he owns a company that is regulated within the fuel sector. That is my point.

[Inaudible interjection]

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

The Speaker: Honourable Premier.

The Premier, Hon. G. Wayne Panton: Madam Speaker, it is quite clear from the substance of the proposed amendment that we are talking about fuel utilised by the electricity company—by CUC—in order to generate electricity. It is not a resolution which refers to the fuel industry generally, Madam Speaker.

The Member is attempting to suggest that it is far broader than what it is. It relates to the preceding resolution which is the resolution relating to Caribbean Utilities Company and Island Energy, none of which has anything to do with liquid propane gas or any company that I have any interest in, Madam Speaker.

The suggestion that I am unable to move this Motion because I am conflicted is a total stretch. It is to the point of being, you know when you stretch a rubber band and it becomes transparent? You can see through it? That is what this is, Madam Speaker. That is what kind of stretch we are talking about here. One that doesn't exist.

Mr. Christopher S. Saunders: Madam Speaker, the Premier—sorry. The Premier clearly has the numbers.

I said it, I put my concerns in the public domain, and this honourable House is free to do what it wants; but I stand by my original objection. He has ventured into the fuel sector, and like I said, there is already a substantive motion on the Order Paper to deal with that. I will leave it at that point. Whatever they want to do at this point, they can do, but I already made my point.

The Speaker: Does any other Members wish to declare pecuniary interest at this time?

Hon. Roy M. McTaggart, Leader of the Opposition: Madam Speaker, I had intended to defer my comments until we actually got to the vote, but in accordance with Standing Order 83 (1) and (2), I do declare that I am a shareholder in CUC.

I have not participated or voted on any of the motions, and I will not vote at the end of it. I will abstain.
Thank you, Madam Speaker.

The Speaker: Thank you, Honourable Leader of the Opposition. I note that you did speak to me about this previously, and we were going to wait until the vote, but since we are here let's deal with this matter at this time. Elected Member for Cayman Brac West and Little Cayman.

Mr. Moses I. Kirkconnell, Elected Member for Cayman Brac West and Little Cayman: Thank you, Madam Speaker.

Madam Speaker, I too rise to declare an interest under Standing Order 83 (1) and (2). I have shares in CUC, and I will not be voting on this matter.

The Speaker: Are there any other Members? The Honourable Deputy Leader of the Opposition?

Mr. Joseph X. Hew, Deputy Leader of the Opposition, elected Member for George Town North: Thank you, Madam Speaker.

Madam Speaker, I rise to declare an interest under Standing Order 83 (1) and (2). The Chief Executive Officer (CEO) of CUC is my brother, and CUC shares are held in my son's name.

The Speaker: Anyone else.

Hon. Dwayne S. Seymour, Minister of Border Control & Labour, Elected Member for Bodden Town East: Madam Speaker, I stand here with shame.

[Laughter]

Hon. Dwayne S. Seymour: I will abstain from this vote.

The Speaker: The amendment has been moved.

Does any Member wish to speak to the amendment? Elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, I am not going to get too deep into this Motion because as I indicated before, I have a substantive motion on the Order Paper; but one thing I want to say, is that at this point I don't believe that we should be looking at that amendment for one simple fact, Madam Speaker.

I want to use something on page 17 of CUC's 2021 Annual Report as reference. CUC indicated, Madam Speaker, that the total fuel cost that they had for 2020 was US\$78,254,000 and for 2021 it was US\$93,900,000. Now, converted to CI dollars, Madam Speaker, for 2020 the total fuel cost for CUC as per their 2021 Annual Report was CI\$65,733,000 and for 2021, it was CI\$78,876,000.

I say that to say, Madam Speaker, and again I want to state for the record that I have much respect for the work done by the Economics and Statistics Office (ESO), that is part of the Ministry of Finance. According to their records, Madam Speaker, the total amount in terms of the value of fuel imported into this country for 2020 was \$83,000,263.65 and for 2021 it was just over \$124,000,000. I use those numbers to say, Madam Speaker, that when you consider the value of all the fuel imported into this country, CUC for 2020 used \$65,733,000 of the total value of 83 million that was

imported; and for 2021, CUC used \$78,876,000 out of a total value of \$124M. Combining those two years, Madam Speaker, the total amount of fuel— again, per page 17 of CUC's 2021 Annual Report— CUC used, a total CI equivalent of \$144,609,000; and the total value of fuel brought into this country for 2020 and 2021 was \$207,000,356.

Madam Speaker, I put those numbers out there to say, that for the 2020 and 2021 years combined, and I use those two years' together because CUC's Annual Report also indicates that they operate on a two-month lag in terms of fuel cost, so I just want to have an average. It means: for the total value of fuel that came into this country for 2020 and 2021, the fuel factor cost in this country was equivalent to 70 per cent of the value.

What it says, Madam Speaker, is that this honourable House and the public are led to believe that the remaining 30 per cent of the value of fuel that is brought into this country is used up by all the planes that come into this country, all the boats in this country, and all the cars in this country— Madam Speaker simply put, those numbers don't compute.

I want to thank the honourable Member for West Bay West, Madam Speaker, because it was when he brought his CUC Motion for me to second, and I started looking more into the issue in order to prepare my remarks to support it, that I realised that the issue here, is not CUC per se.

Madam Speaker, a report was done in 2021 that shows where CUC's average energy charge even within the Caribbean region is far more competitive than many other Islands out there; and if you look at the compendium of statistics that was prepared for the time period 1996 to 2021, you will see that the difference between CUC's production capacity and consumption capacity actually increased from 92 per cent to 98 per cent (what they produced versus what was consumed). Simply put, Madam Speaker, to give Jack his jacket, CUC is a highly efficient company in terms of industry standards, and compared to their peers.

The issue is the fuel factor, Madam Speaker; that is the substantive issue here, and as I said, there is already a substantive motion to deal with that.

Madam Speaker, I have gone through and looked at every CUC Annual Report from 2011 to 2021. I have looked at the Port Authority, that also keeps a good track record of all fuel that comes into this country whether it be diesel, gas, aviation fuel or propane, from the period 2011 to 2022— and again, those [figures] are available on their website. I did all this to get to the crux of the matter, Madam Speaker.

The point I want to make in all of this, Madam Speaker, as every Member here alluded to, the people are coming to us, not the experts or the "knowledgeable people" that they are talking about. I don't know who they are, but Madam Speaker, the people are coming to us.

Last week Tuesday morning at 4.51a.m., Madam Speaker— and I can show anyone my door's

Ring camera— I got a call from someone looking for assistance because that day their electricity was going to be cut off. So, Madam Speaker, the days of us sitting down, and handing our responsibility over to “knowledgeable people”, are done. I am not going back to the people of Bodden Town West to tell them that we carried some motion for some knowledgeable people to look into something. It is *me* they are coming to! It is us they are coming to!

Madam Speaker, the Parliament of this country needs to start working now, and this is the reason why I am calling for a parliamentary committee to deal with it.

Madam Speaker, just yesterday—

The Premier, Hon. G. Wayne Panton: Madam Speaker, on a point of clarity.

The Speaker: Honourable Premier.

POINT OF ELUCIDATION

The Premier, Hon. G. Wayne Panton: Forgive me, I am a little confused because I have been listening to the Member trying to ascertain whether he is debating the amendment or trying to debate his substantive motion that he has been referring to, which is listed at the end of the Order Paper for today.

At this point it doesn't seem to me that he is debating the amendment. He seems to be actually arguing against the substance of the very motion that he seconded, which was to appoint knowledgeable persons to review the situation with CUC and Island Energy and provide a report. I asked for the amendment because we all know, as he has said and acknowledged, that the fuels that are used to generate electricity is a very significant issue. He has acknowledged it, but he seems to be debating his motion, not this amendment— in fact, he is in danger of arguing against himself.

The Speaker: I see you on your feet, Elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Madam Speaker, I am responsible for what I say, not for what the Premier understands, so let me continue. He asked for clarity, I think this will clear what I am getting at here.

The point is this, Madam Speaker: The substantive motion on the Floor dealt with CUC and their meter readings. We have now ventured into another section which deals with fuel, which again, this is what happens when you try to play politics, and think that you can pull a fast one.

Madam Speaker, let me tell you something. You see the Honourable Member for Red Bay? He has taught me much in the six years I have been in this House, Madam Speaker; so, I see these games coming from a mile. If they want to play games, I can play them

too, but let me make it clear again so there is no ifs, ands, or buts.

We already have a substantive motion, to deal with fuel on the Order Paper. To make an amendment to include fuel is an attempt to undermine that motion, so I am saying, since you want to open this door, I am going to walk through it. I didn't open it, but I am walking through it and if that is uncomfortable for some, that is their problem, not mine.

The Speaker: Please continue.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, I am against this amendment to the motion for the simple fact that there is already a substantive motion to deal with fuel and fuel separately; and what we want is not for “knowledgeable experts” to deal with it but rather for us as the Members of this House who the public comes to, who the public voted for, to find the solutions.

Madam Speaker, just recently I saw that OfReg is looking for someone to come in and do an analysis on fuel sector efficiency. The Auditor General did a report on the effectiveness of OfReg and there are recommendations still outstanding, so to even open the door to say, “*let's go look at this and review it again*” is completely unnecessary; but this is what happens when you start to shine the light on some of these issues. All of a sudden everyone starts to scurry, Madam Speaker.

[Inaudible interjection]

Mr. Christopher S. Saunders: Madam Speaker, today we are going to find out where everyone stands on this fuel issue once and for all, because I have gone back and looked at it. As a matter of fact, if you think 2022 is the worst year, go back to previous years.

We go through this cycle every single time; as soon as people's light bill starts to snowball, the politicians need to look as if they are doing something. This is not the first time nor the last time, but you know what? We need to start doing something about it now, and my point is that this Parliament needs to start working. Anyway, I will deal with the rest of it in my motion.

Thank you, Madam Speaker.

The Speaker: Does anyone else wish to speak to the amendment? If not, the Elected Member for Bodden Town—

Hon. Johany S. Ebanks, Minister of Planning, Agriculture, Housing & Infrastructure, Elected Member for North Side: Madam Speaker.

The Speaker: The Honourable Minister for Planning.

Hon. Johany S. Ebanks: Madam Speaker, thank you.

Madam Speaker, the Motion before the House today is a very, very important Motion, and I can—

The Speaker: Minister, just one minute, please. I just want to make sure you are speaking to the amendment and not the motion, because right now we are still dealing with the amendment so if you want to debate the motion, I just want to clear the amendment before we move forward. Were you speaking on the Amendment?

[Pause]

The Speaker: Does anyone else wish to speak on the Amendment? Otherwise, I will put the vote on the amendment?

Okay, we have the Elected Member for West Bay West Standing. Go ahead.

Hon. W. McKeeva Bush: Of course, I have been here a long time. I know that I am supposed to speak on the amendment. What I know now is that I have two chances, speak now and speak again.

Madam Speaker, firstly, as I understand it, the Member for Bodden Town West is not disagreeing with the Motion he seconded; let us clear that, so that I am clear about it too. Unless I am not understanding correctly, it is the amendment he is quarrelling with because it brings in the fuel matter and fuel or no fuel, the doggone bills are high. There is something else besides the fuel.

Let me just speak to the matter of the amendment. In that case, Madam Speaker, I have questions that people are asking, for instance:

- What formula is used to determine the amount of fuel each individual home burns that justifies that fuel factor charge;
- Does the kilowatt usage justify the increase in the fuel factor on someone's bill and if so, is there a need to show a definitive method for how it is determined?
- Is there any data that shows these smart meters are 100 per cent accurate 100 per cent of the time and if not, what is being done to either compensate the customer, or fix the issues to ensure it doesn't happen consistently? and
- Are there any examples of this being monitored and recorded?

[Inaudible interjection]

Hon. W. McKeeva Bush: Not yet. I don't think so, anyhow.

- Can CUC show that where it is purchasing the fuel from is the best available price within the region and if not, then there needs to be a constant push to ensure that is the case and hence, the fuel is a 100 per cent passthrough cost to the consumer;

- Why is there a fixed contract to purchase fuel only from the local providers, knowing that fuel rates fluctuate and other vendors may have the same quality and quantity that is much cheaper?

In that case, you are unable to entertain any other options because of that obligation which, to me, is not in the best interest of the people. So, can CUC show any data that proves they are doing everything in their power to ensure that everything they are doing is in the best interest of the consumer, me and you?

We need to see all the fuel used in the last year and compared to the full factor charged to all customers and there is where I think these things would be important. You can determine the fuel burned by looking at the duty government collected in that time period to pin down the exact amount of fuel they used, then request the fuel factor charge. That will determine if it's fairly billed to the consumer.

My question is, how can a home burn three times the amount of fuel when nothing different has been done from one month to the next?! And if anyone in this House thinks that it is a joke and that I am playing politics, then let them think again because at the end of the day, the bill that comes is hurting our people, so say what *unna* like. The cost of living is partly because of this too! Whether we get somebody from the moon—and I gah' [*I am going to*] tell *unna* this, I'm a Caribbean man, and I believe in the region, but because they have a difficult time in their electrical services and I say we have good service, it doesn't stop me from recognising that the bill is far too much!

I don't care the kind of politics and good language we use here. I use plain language, sometimes it may be bad, but I use it because I know what people go through; and most of us, if not all of us, and I said it earlier, are feeling it; people coming to us, digging into our pockets, and then somebody still cussing us because we cannot give them all the time. Even accusing us! Because we cannot give them all the time, or as much as we gave them years ago. I still have the closure.

[Laughter]

The Speaker: Does anyone else wish to speak to the amendment? *[Pause]* Does anyone else wish to speak to the amendment? *[Pause]* Does the mover of the Amendment wish to exercise their right of reply?

Hon. W. McKeeva Bush: Madam Speaker, on a point procedure, I think.

This amendment I'm not having a problem with because as far as I am concerned it does impinge on the Motion that I am seconding. The Premier cleared it to a bit, that it won't because he's talking about a different kind of fuel. I'm just saying, when that motion comes

at the end of the agenda, will it still be able to go forward?

[Inaudible interjection]

Hon. W. McKeeva Bush: No, Motion No. 9, moved by the Member for Bodden Town West that I seconded. That's what I want to find out, between the two.

The Speaker: That motion is on the Order Paper, so we will still deal with it today.

Hon. W. McKeeva Bush: It is still on the Order Paper, yes, but... I just want to make sure that we can debate this and still have the chance to debate that [one] at the end of the agenda, as I said.

The Speaker: As long as we can get through the agenda.

Hon. W. McKeeva Bush: As long as... Madam Speaker, I am not here to hold an argument with you, as long as there is not going to be any story or any antics to do otherwise.

The Speaker: Elected Member for West Bay West...

Hon. W. McKeeva Bush: This amendment does not affect that motion. That is what I want to make clear.

The Speaker: The motion that you are referring to is on the Order Paper, and I will deal with it as long as we can get through it today. That is why I have asked Members to slip in and out of the Chamber to get their lunch, because I am trying to ensure that we get through all of the motions today.

Thank you.

Hon. W. McKeeva Bush: Good. I am going to deal with lunch.

[Inaudible interjection]

The Speaker: The mover of the Amendment, Honourable Premier, do you wish to exercise your right of reply before we put the amendment to vote?

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

Madam Speaker, I hardly thought that there would be this protracted back and forth on this particular issue because I thought that every Member of this House would be conscious of the fact—because we all pay CUC bills too, we all know how the billings occur, we all understand the components—that a large part of the issue is the fuel cost and the fuel factor that is then passed through.

[Inaudible interjection]

The Premier, Hon. G. Wayne Panton: In the Sister Islands, Madam Speaker, it is done in a similar way. Not exactly, but generally is a similar methodology. That was the reason for this amendment, Madam Speaker. If we have knowledgeable persons who can give us advice on the way CUC charges, the way their meters work, the way they work out how much power has been consumed, then we must also be prepared to deal with the other half of the bill at the very least, or the other two thirds, generally, which is the fuel factor, the cost of the fuel that they use to generate the power that they sell to us, Madam Speaker. It's a simple proposition.

If we have people—as contemplated in the original, even the amended Motion and the first resolution—who are knowledgeable persons who can give advice in respect of the structure of the base rates, the way the meters work and all that, then we must similarly have knowledgeable people who can give advice and provide information in the broader context around how the fuel application is done, how it is calculated, how they work out how much fuel is utilised and how much each particular customer is obligated to pay for.

It's a simple proposition, Madam Speaker, one which I thought would be accepted as imminently sensible to be included. So, I think the amendment to the Motion, as contemplated, is appropriate, and it is one which has been appropriately brought in accordance with Standing Orders without any limitations or restrictions.

Madam Speaker, I look forward to the vote in respect of this amendment.

Thank you.

The Speaker: The question is that the amended motion be amended as follows:

BE IT FURTHER RESOLVED that Government considers including a review of the fuel factor and related matters, including the cost of fuel to be carried out by the same knowledgeable persons referred to in the preceding Resolution and provide a report to Cabinet to be tabled in Parliament.

All those in favour. Please say Aye, those against no.

AYES and one audible No.

Mr. Christopher S. Saunders: Madam Speaker, may we have a division also, please?

The Speaker: Madam Clerk, can you please arrange a division?

Division No. 15

Ayes: 10

Hon. G. Wayne Panton

Hon. Juliana Y. O'Connor-Connolly

Noes: 1

Mr. Christopher S. Saunders

Hon. Sabrina T. Turner
Hon. Johany S. Ebanks
Hon. André M. Ebanks
Hon. Heather D. Bodden
Hon. Isaac D. Rankine
Hon. W. McKeeva Bush
Ms. Barbara E. Connolly
Mr. David Wight

Abstain

Hon. Sir Alden McLaughlin

Absent

Hon. Bernie A. Bush
Hon. Dwayne S. Seymour
Hon. Kenneth V. Bryan
Hon. Roy McTaggart
Hon. Joseph X. Hew
Mr. Moses I. Kirkconnell
Hon. Sir Alden McLaughlin

*Hon. W. McKeeva Bush: *He said no.*

I am voting yes, based on the fact that I have been told that this does not supersede Motion No. 9 as brought by the Member for Bodden Town West. It does not supersede it, so I will support it.

The Speaker: I have here, for Division No. 15: 10 Ayes, 1 No, 1 abstention, and 5 absentees.

The Ayes have it.

Agreed: The amendment to the motion passed.

The Speaker: The amended motion, as further amended, is now open for debate. Does any Member wish to speak on the Motion as amended?

Mr. Christopher S. Saunders: Yes.

The Speaker: The Elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, I go back and look at the motion that was filed by the honourable Member for West Bay West, and just looking back at the Resolve section, Madam Speaker, the original Resolve section says: **“BE IT RESOLVED that Government considers commissioning an independent investigation by knowledgeable persons who will be charged with examining how the Caribbean Utilities Company and Island Energy Ltd. do their meter readings and how the results are computed.”** I have no idea who would have carried it out, Madam Speaker, but I think the spirit of that Motion was clear.

Now, I look at the resolve section of the new amendment. It says: **“BE IT FURTHER RESOLVED that the Government considers including a review of the fuel factor and related matters, including the**

cost of fuel to be carried out by the same knowledgeable persons referred to in the preceding Resolution and provide a report to Cabinet to be Tabled in Parliament.”

Madam Speaker, ironically, I don't want to preempt the next motion which deals with gravesites; but we have a tendency in this country—reports being buried in all these different gravesites that have never seen the light of day. I am sure the public themselves are probably sick and tired of all the different reports that are commissioned, done, and in a nutshell end up nowhere.

Madam Speaker, there was a question filed that I don't think made the Order Paper, and let me double check just to make sure. Yep, it did not make the Order Paper. A simple question was asked, Madam Speaker, for an update on an issue that was passed unanimously by this House. I say that to say, simply, that past performance is indicative of future behaviour.

The number of things that we have passed unanimously in this House, Madam Speaker, that have gone absolutely nowhere, is a disgrace. We talk about past behaviour or past performance. Last December, we unanimously passed a resolution in this House to have a Referendum on the decriminalisation of marijuana and a national lottery. A simple question was filed, Madam Speaker, 10 days prior to the start [of the Meeting] by the Honourable Member for Red Bay and something as simple as that, could not make the Order Paper.

Madam Speaker, if this is what the behaviour is going to be, where we come here, we agree certain things and then nothing gets done, why then should we believe that another motion should be passed, where another report goes to Cabinet to be Tabled in Parliament, when simple things that Parliament has already passed cannot even make it back to the public?

Madam Speaker, I will tell you something: there are a many items on the agenda today and this is the first motion, so I am not going to spend any more time, but I do agree with what the Member for West Bay West wanted, in terms of something starting to be done. Madam Speaker, this is not the first time and it won't be the last, but something [Albert Einstein] said was, *“The definition of insanity is doing the same thing over and over, expecting a different result.”*

I agree with the Member for West Bay West in terms of the meter reading, but now we are getting into something far more substantive—the real issue; and that in itself cannot be just another “further resolved”. What we want from this House is an absolute resolve, so I will support the Motion as originally filed, and I will leave it at that. Like I said, we have enough motions on today's agenda for me to deal with and say whatever I need to say.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? The Honourable Minister for Planning and Agriculture.

Hon. Johany S. Ebanks: Madam Speaker, I guess it is well known that there have been numerous complaints from the public about the costs associated with the utility bills and it is our duty to address these concerns promptly and efficiently. Madam Speaker, today there has been much debate on this particular motion.

Madam Speaker, I would like to propose that the Government commissions an independent and comprehensive investigation, conducted by knowledgeable, impartial experts to scrutinise the meter reading practice and the methods employed by CUC. This investigation should explore the accuracy and reliability of the smart meters and the justifiability of the fuel factor charge on consumers' bills.

Madam Speaker, OfReg can be considered as a potential candidate to lead this investigation, with the investigation scope and the report's findings *[inaudible]* directly to the Ministry of Planning, Agriculture, Housing and Infrastructure. Why are these questions not already being asked of CUC? For example, the following crucial questions directed to CUC should be forming the foundation of the investigation of the fuel factor charge:

- What is the formula used by CUC to ascertain the amount of fuel each individual home consumes, to justify the fuel factor charge?
- The kilowatt usage and fuel factor increase justifications— is there a definite explanation or method to show that the kilowatt usage justifies the increase in fuel factor in someone's bills?
- Is there any data that proves the inaccuracy of the smart meters; if any were found what compensation is in place for consumers and what steps are being taken?

I think that the Member for West Bay West asked a similar question earlier, and he also talked about the fuel purchasing.

Madam Speaker, CUC needs to provide evidence that the fuel they are purchasing is at the best available price within the region. If not, why isn't there a proactive approach to ensure optimal pricing, given that the fuel is 100 per cent pass-through cost to our consumers? Why are contracts on fixed prices?

Madam Speaker, another question that I think should be on that list to is: Can CUC provide any data that demonstrates their commitment in acting in the best interests of the public ensuring that all their actions and policies are consumer friendly?

The fuel usage and the fuel factor charge comparison; a comparison between all fuel used in the last year and the fuel factor charge to all customers is crucial. We are talking about CUC, but we cannot forget the people in Cayman Brac and Little Cayman. This

would determine if the billing to the consumers is fair and justified.

Residential energy consumption, Madam Speaker. An explanation is needed on how a residential home can burn three times the amount of energy when there has been no change in consumption patterns. I have personal knowledge of CUC bills more than doubling without any increase in the consumption. How can this be?

Madam Speaker, in the last two weeks or so I saw that CUC is looking into natural gas for alternative energy and solutions. Alternative. Madam Speaker, I seek detailed information from CUC on the cost breakdown of converting to natural gas and the subsequent savings that would be passed on to the consumers.

In conclusion, in our pursuit of transparency and fairness for the welfare of the public, we seek clarity and justification for every charge on the consumer's bill, and the assurance that CUC's practices are in the best interest of the people. Madam Speaker, we are striving for innovative solutions that are economical, beneficial and environmentally sustainable.

As MPs, as the Government, it is our sole duty to ensure that our citizens are being treated fairly; not being taken advantage of. We hear the rumours, we have seen it. I personally can tell you in the last two weeks, especially Tuesdays, that day called cut-off day, how many people contacted me by WhatsApp and asked me for help with their CUC bills, Ma'am. Some of them were just in reach. Some of them may have had two months into one Bill. For some of them it was just the first month. People were saying that they were hurting; that they had to choose between paying their CUC bill or something else this week.

Madam Speaker, I think this has been a plague for several years. As the Member for Bodden Town West talked about earlier, we have heard much about it and as he said too, it's probably not the first time it has been here and I sure don't want it to be one of those things that we just come in, we talk about it, we go, and make people think that we are doing something about it. Madam Speaker, we need to do something about it; we need to do something about it. We all in this honourable House know how many people are being affected by this problem.

Madam Speaker, it is the most vulnerable who I really feel it for. When I go to a home and they ask me to help them with it, and you see three and four children inside there and the power is off. No water, nothing in the fridge.

[Inaudible interjection]

Hon. Johany S. Ebanks: Madam Speaker, those are the people who we are talking about.

Madam Speaker, when somebody cannot take care of his household, he comes to look in somebody else's household; and if he can't get help from that household, then it leads him to something else. Madam

Speaker, we need to help the people, and I am glad that the Member for West Bay West brought this Motion today so that we could actually get the opportunity to discuss this out in an open forum and not behind closed doors because the people's business cannot be done in the dark; it has to be done in the light.

Madam Speaker, I think one of the biggest national importance [issues] that any Government should be trying to resolve for their people next to food security is the people's electricity costs. In this country it is a second mortgage on their homes.

[Inaudible interjection]

Hon. Johany S. Ebanks: We know the high rise in interest rates and we hear the cry for that too. We hear the people talk about the price of fuel, where it is at right now. Madam Speaker, we know; we see what the price of fuel is right now at the pump and I know because I go there every week to fill up my car because she's a gas guzzler, she loves it. Every time I go to that pump, I pay my taxes unlike the ones with an electric car, so I put my taxes back to the government. Madam Speaker, it is high time now that the government gets together and do something about this.

I look forward to supporting the Motion today, but Madam Speaker, something that jumps into my mind—and someone always keeps saying it—is that the reason why sometimes it's hard to change a system, is because the people who became rich under that system don't want to see it change.

[Inaudible interjection]

Hon. Johany S. Ebanks: Right; and Madam Speaker, I do not throw shade at anybody with that. I am just saying that is what the people are saying. That is what they are saying out there now. They feel that if we don't do something for them, where is the next day for them? If you cannot survive today, you have no future. Madam Speaker, I think we had enough debate on this today. It is time to put pen to paper and some action and get something done about it, and I look forward to giving the Members for West Bay West and Bodden Town West my full support as a Member of the Government.

Thank you.

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? Then I will call on the mover of the Motion to exercise his right of reply.

Hon. W. McKeeva Bush: Well, Madam Speaker, I can tell you I thought it would take some debate, but I didn't think it would go into these depths that we have gone into. I tried to think what we needed to do besides thanking the House for its indulgence and thanking those Members who got involved directly with the debate. I tried to think

just where we were at with it and what we would conclude, and so Madam Speaker, I thought about Charles Dickens and *The Tale of Two Cities*:

**“It was the best of times,
it was the worst of times,
it was the age of wisdom,
it was the age of foolishness,
it was the epoch of belief,
it was the epoch of incredulity,
it was the season of light,
it was the season of darkness,
it was the spring of hope,
it was the winter of despair.”**

Madam Speaker, I think that is just where we are at. I still have hope for our country that these pains we are experiencing will go away. It won't go away by itself; there has to be determination and work by all of us together— cooperation. There will be disagreements, but all of us know what the average Caymanian is feeling, they feel that their family is under attack.

I would hope that people will not think it is politics as such, but good sense in what we are doing to go further on these issues; to continue to try to find ways and means to support the Government where we can support them and offer guidance where we can. Not all the time we can agree, we don't, but there is much being done. Unfortunately, for all of us in this House, people outside want to think otherwise— and it is natural. There are people out there who like us, [and some] who don't like us.

There are the wannabees who are looking for a seat, so we can expect what we are hearing. You can expect what we're hearing and you can expect the deceitfulness in and amongst us, and we can expect the various plays that we see because we see things perhaps differently, except when we can bring things here, iron it out and get to a point where we get some result that benefits our people.

It is time for action, as the Honourable Minister just said, and I am hoping that we can come get to some conclusion on this matter with CUC and its cost. Yes, we do know that the government's cost to CUC lays heavily on the bill. Those things have not been completely sorted out but one thing, I don't want anybody to think whether they shout it or whatever, is that I didn't ever try to do something about it because I don't know anybody that did anything, except what we tried. Not a good situation.

Finally, I will say this in closing, Madam Speaker; something has to be done with our regulator. We need to say they need to act. They need to act, Madam Speaker; we have begged, we have pleaded, there have been accusations. Let us vote. Those who can or prefer to vote, and those who prefer not to because of some conflict or another; let us vote, but let us get something done.

People— and I continue to say this, I see it in many motions that I intend to support—are hurting; people are hurting. With all that we get built up in us and we want to grab at each other and accuse each other, people are hurting in these Islands.

The Speaker: The question is:

BE IT RESOLVED that Government considers commissioning an independent investigation by knowledgeable persons who would be charged with examining how the Caribbean Utilities Company and Island Energy Ltd do their meter readings and how the results are computed;

BE IT FURTHER RESOLVED that Government considers including a review of the fuel factor and related matters, including the cost of fuel to be carried out, by the same knowledgeable persons referred to in the preceding Resolution and provide a report to Cabinet to be Tabled in Parliament.

All those in favour please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it.

Agreed: The motion, as amended, passed.

**Private Member's Motion No. 2 of 2023-2024
Regulation of Grave Sites**

The Speaker: The Elected Member for West Bay West.

Hon. W. McKeeva Bush: Madam Speaker, I'm here to deal with grave sites, and if I don't eat something I could end up there.

[Laughter]

Hon. W. McKeeva Bush: I have been sitting here all morning being a good Member, have not left my seat, but I can't get to do what other Members have been able to do.

Madam Speaker, I rise to move Private Member's Motion No. 2 of 2023-2024 - Regulation of Grave Sites which reads:

WHEREAS the Constitution of the Cayman Islands acknowledges the distinct history, culture, and Christian heritage of the Islands, and how that heritage has enduring influence and contribution in shaping the spiritual, moral, and social values of the Islands;

AND WHEREAS that heritage requires us to give due respect to the burial sites in our beloved Islands;

AND WHEREAS a number of disputes have arisen in relation to certain ancestral plots;

AND WHEREAS the Ombudsman has determined that there is need to:

- a) enact legislation to regulate government gravesites;
- b) develop a policy in relation to the same; and
- c) develop proper record keeping practices

BE IT THEREFORE RESOLVED THAT within 9 months from the passing of this motion, the Government of the Cayman Islands considers bringing forth legislation to deal with the above findings of the Ombudsman, and that the necessary legislation contain, among other things, penalties for the desecration or wrongful acquisition, or otherwise dealing with grave sites.

The Speaker: Is there a seconder to the Motion?

Mr. Christopher S. Saunders: Madam Speaker, I rise to second the Motion.

The Speaker: The Motion has been moved and is open for debate. Does the Member for West Bay West wish to speak?

Hon. W. McKeeva Bush: Madam Speaker, yesterday the Honourable Minister gave a full and most helpful statement on the needs and provision for burial vaults in the country and, of course, she outlined other matters. This Motion is seeking ways to safeguard those grave plots in the various cemeteries that are owned and kept by families connected thereto.

The Honourable Minister outlined what Government's intentions are and ongoing work for cemeteries. However, Madam Speaker, there has been in the past, encroachments on plots where graves on one plot extended onto a portion of another, owned by someone else. There are people building on sites that become disputed. The Ombudsman's report seemed to have come out of a complaint in West Bay.

I would hope, Madam Speaker, that this is taken in the sense that I am bringing it. When I have been discussing it for months I never heard nothing from nobody about it, you know. Okay.

I haven't heard anything from anyone, but I know the problems that I have gone through over the years as a representative, and one whose family has plots in both the North West Point Cemetery, where my grandfather, uncles and other family members are buried, and in West Bay cemetery, the first old cemetery where my grandmother and other family members— grandfathers, great grandfathers and both grandmothers— are buried; and I know the encroachments on her plot.

We prefer not to make noise about something like that, but that's not happening with other people. As I said, there are people building on sites that are in dispute now because they said that those graves went on a plot where other graves exist, so when that was brought to my attention—and that is just one area at

one time. As I said it is not just one complaint, there are several complaints about it.

There are people with vaults who, when they need that vault, come to find out that somebody used it. That has happened. It didn't happen today, didn't happen since this Government, it has happened over a period of years and many people not wanting to bring quarrel to such a situation, try to resolve it; but when you come to where court now might be involved, then it's time, as the Ombudsman has said, that we produce legislation that is effective.

Many things happen in those cemeteries. You go put on fresh flowers on your family's grave and you come back in two days' time and they are gone. What has happened? Simply, somebody came and saw those fresh flowers or those plastic flowers or whatever they are made from and they go and put them on their family, person, whatever, whoever they are taking them for— cannot be carrying them home, but it happens.

I don't even know how government [can] regulate that aspect of it, because you don't have someone there watching every day of the week and you just can't police everything— sorry, just can't; but those things that I have just pointed out are real. They are happening. We are limited in space. I know some years ago, when Mr. Arden McLean was Minister, I moved a similar motion trying to get where you can bury people on your own in your yard if necessary. At least that is where the grave sites for me and my wife are— right underneath my Almond tree. I hope not right now, but anyhow, it's where I want to be.

We have space, however. When we look at West Bay cemetery, and I talk about things as I know them best, you look and you see many plots. One and then you check, you don't know who it is because there is no family here and in West Bay many people migrated over the years to the United States and they have one person there, it is barely kept but it's there, and it is not being used. No family to use it, you cannot find out anything about it, and there are many areas. North West Point Cemetery? A whole space they have blocked off and say they can't use it.

I had to do that with my grandmother's plot. Check it, just in case somebody over the years... So, I put people in there with shovels to check it because she had a big plot, and we now know that we have a plot that we could utilise for another three to five family members, because we checked it. Not many people in the family knew, or even remembered even who was buried there— the younger ones don't know. They are not studying that.

Those are some of the issues that we have got; that we got to find space. People say they want to build and put one on the next one. If the Hansards are correct, Mr. McLean at the time did say that it could happen and I thought it was, because since then I know a couple of people who have been buried in their property, not in a regular cemetery. These are not the big issues that we should need to worry about for the

country. The country has bigger problems, but it is a problem, and when it gets to a point when you think you got a gravesite, and you go and find that somebody built on it and you do not have one, it causes much friction.

As I said, the Minister gave a fulsome answer yesterday. I should say too, that she spoke to me in regards to the nine months— and I am saying this because I don't plan to wind up once somebody else speaks. She said that nine months is too short a period. She's working at it, working on some things trying to get it done, but nine months is too short.

While I want to see something addressed in a reasonable time, certainly, you know, it can be changed and certainly I would not press for a nine-month period because the Minister has much work going on in that area. When I say that area, [it means] dealing with cemeteries and other matters, so I would not press for that.

Madam Speaker, I hope Members can agree and pass the Motion with all the good intention that comes with it.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? The Honourable Minister for Health and Wellness.

Hon. Sabrina T. Turner: Madam Speaker, thank you for this opportunity and I want to thank the mover, the Elected Member for West Bay West for bringing this Motion forward.

I am so pleased that my detailed reply yesterday was acknowledged by the mover, and just to lend my support. I thank him as well for understanding the timeline placed or stated in his Motion. He is willing to be flexible in that request, but I am grateful to say that all of the information was imparted to the country yesterday in my response to a Parliamentary Question.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] Does any other Member wish to speak? The Honourable Minister for Financial Services.

Hon. André M. Ebanks, Minister of Financial Services and Commerce and Investment, Innovation and Social Development, Elected Member for West Bay South: Thank you, Madam Speaker.

Very briefly to say that it is an important motion. I have had constituents who run into the difficulties described; because we border each other, Madam Speaker, I think they have also come to talk to you where there are larger families that are affected.

I am pleased to see that we are able to work together today. The Member for West Bay West has acknowledged the work of the Minister, and the Minister gave a comprehensive update yesterday and continues to work assiduously with the issue, so I thank them both for addressing it. It may seem small, but

when it comes to cherishing our loved ones' memory, they deserve dignity.

Thank you, Madam Speaker.

The Speaker: Does anyone else wish to speak? The Honourable Deputy Speaker?

Hon. Isaac D. Rankine, Deputy Speaker, Elected Member for East End: Thank you, Madam Speaker.

I also rise to give a short contribution on the Private Member's Motion brought by the Elected Member for West Bay West and seconded by the Member for Bodden Town West.

In the "Whereas" of the Motion, the Members laid out the rationale for it; but the first whereas really set the stage, and I beg your indulgence to read it again, Madam Speaker. It says, "**WHEREAS the Constitution of the Cayman Islands acknowledges the distinct history, culture, and Christian heritage of the Islands, and how that heritage has enduring influence and contribution in shaping the spiritual, moral, and social values of the Islands.**"

Madam Speaker, I read that again because I believe that is what the Member was trying to highlight primarily, of what he sees as a problem with grave sites now, especially the private ones. Madam Speaker, I support the spirit of this Motion, especially how it notes our Christian heritage; it also requires us all to give due respect to the burial sites where we lay our loved ones and, in my opinion, this must be respected to the highest degree.

Madam Speaker, this Motion is timely, but in essence there is still more work to be done on how members of the public have contributed to the conditions, especially of some of the public graveyards that we have in the districts. I know that the Public Works team has the responsibility for keeping up the cemeteries and has been doing a pretty good job, but Madam Speaker, that team needs help, because they sometimes have to contract out the work.

As the mover of the Motion acknowledged yesterday, the Minister of Wellness and Home Affairs gave a comprehensive update that covered much of what this Motion covers as well, and in her response to the question she also noted that the responsibility of Department of Environmental Health (DEH) is for the cemetery management in the form of construction and sale of the vaults in Grand Cayman, where that responsibility falls under the District Administration and Lands for Cayman Brac and Little Cayman.

Additionally, the Minister noted in her response the need for bespoke legislation for the environmental health functions, which her Ministry intends to bring, and I am sure will be supported for the formalisation of cemeteries and crematoria regulations which would also cover the spirit of this Motion, and the Member assured me that the regulations would do just that.

Madam Speaker, I also want to highlight that both in East End and Gun Bay, as we are running out of space per se, construction of vaults is being planned

with, I think, some 149 in East End and 23 in Gun Bay but, even with those vaults being constructed, the DEH has given estimation of when they expect cemeteries to be closed— for East End the year is 2068, (I don't think many of us are going to be here), and for Gun Bay, 2057. These are based on historical usage, Madam Speaker.

On March 29th, 2022, Cabinet approved double stacking of the vaults to be used, and I know that there has been at least one in the main cemetery in East End. This will allow those of our constituents who so desire to do this, and will allow us to utilise the space more efficiently, Madam Speaker.

I am glad that the mover noted that he had discussions with the Minister and he is very flexible in the time period because of the amount of work that the Ministry has to do. Certainly, I see that we should also, and may have to in the not-too-distant-future, consider a national cemetery. I thank both the mover and the Minister of Health and Wellness for their support of this motion, and I support it, Madam Speaker.

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] I call on the mover of the Motion to exercise his right of reply.

Hon. W. McKeeva Bush: Madam Speaker, just to thank the Honourable Minister, the Parliamentary Secretary, and the Honourable Minister of Financial Services who participated in the debate [as well as] those Members who did not, but support what we are trying to do. Madam Speaker, I think it is clear; I don't need to add to it, and I do thank the House for their indulgence.

The Speaker: The question is: **BE IT THEREFORE RESOLVED that within nine months from the passing of this motion, the Government of the Cayman Islands considers bringing forth legislation to deal with the above findings of the Ombudsman, and that the necessary legislation contain, amongst other things, penalties for the desecration or wrongful acquisition, or otherwise dealing with grave sites.**

Hon. W. McKeeva Bush: Madam Speaker, before you move, the Motion is still reading as nine months while I said, that it could be removed. It was not an actual motion put so that is what I would be expecting— that it would not be a nine-month period, understanding how much work the Minister has got.

The Resolve section could read, "BE IT THEREFORE RESOLVED that the Government of the Cayman Islands considers bringing forth legislation to deal with the above findings of the Ombudsman, and that the necessary legislation contain, amongst—" et cetera. Just take out "within nine months from the passing of this motion."

As I said, as far as I am concerned, I quite understand what the Minister is doing and how much work is being done. With the fulsome statement she has given, and the work that I also know is being done, I would not expect that we would do so within nine months; but if you are going to talk longer than that, we might as well move a formal motion, but I understand—and maybe the Minister understands.

The Speaker: Given the agreement that you have with the Government, and with this being a consideration to the Government, it sounds like you all are on the same page.

Hon. W. McKeeva Bush: We are on the same page. I am the only back bencher.

The Speaker: I already read the resolve but I will read it again and then put it to the vote: **BE IT THEREFORE RESOLVED that within nine months from the passing of this motion, the Government of the Cayman Islands considers bringing forth legislation to deal with the above findings of the Ombudsman, and that the necessary legislation contain, amongst other things, penalties for the desecration, wrongful acquisition or otherwise, dealing with grave sites.**

All those in favour please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 2 of 2023-2024 passed.

Hon. W. McKeeva Bush: Finally, I get something to eat.

[Crosstalk]

The Speaker: As Members want to eat, we will take a 30-minute break. I really want to try to keep it as short as possible, so I am asking all Members if you could take 30 minutes and return to the Chamber so that we can start at 2.30pm.

Proceedings suspended at 2.04pm

Proceedings resumed at 2.34pm

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

**Private Member's Motion No. 3 of 2023-2024
CIG to Reintroduce the Government-Guaranteed
Home Assisted Mortgage Programme**

The Speaker: The Elected Member for George Town North.

Mr. Joseph X. Hew, Deputy Leader of the Opposition, Elected Member for George Town North: Thank you, Madam Speaker.

Madam Speaker, I rise to move Private Member's Motion No. 3 of 2023-2024 entitled, the Cayman Islands Government to Reintroduce the Government-Guaranteed Home Assisted Mortgage Programme.

WHEREAS there is a lack of affordable homes in all three Cayman Islands;

AND WHEREAS this has resulted in great pent-up demand for affordable housing;

AND WHEREAS there are currently some 700 persons on the waiting list for affordable homes from the National Housing Development Trust (NHDT). In 2021, the waiting list was reported as being 400 persons;

AND WHEREAS despite its best efforts, the NHDT cannot build homes fast enough to meet this growing demand;

AND WHEREAS there are Caymanians in the workforce able to repay a mortgage, but who struggle to find the required down-payment for a mortgage;

AND WHEREAS Governments in the past had implemented a successful Government Guaranteed Home Assisted Mortgage (the GGHAMM Programme) along with local banks;

BE IT THEREFORE RESOLVED THAT the Government considers relaunching, along with the local banks, the Government Guaranteed Home Assisted Mortgage Programme.

The Speaker: Is there a seconder? The Honourable Leader of the Opposition.

Hon. Roy M. McTaggart: Thank you, Madam Speaker. Madam Speaker, I rise to second the Motion.

The Speaker: The Motion has been moved and seconded, and is now open for the debate. Does the mover of the Motion wish to speak thereto?

Mr. Joseph X. Hew: Yes, thank you, Madam Speaker. I should not be too long. I think most of us know of the Programme.

Madam Speaker, as the Motion says, Caymanians have dreamed of owning our own home as long as I can remember. A home always took work to achieve, Madam Speaker, but it always seemed like a possible dream, especially [when] owning your own land. However, Madam Speaker, that dream seems like a mirage for too many middle-income Caymanians today: off in the distance, and though you can see it, Madam Speaker, you just can't get there.

The challenges to home ownership, Madam Speaker, are varied. That is why government home

assistance policies must consider different solutions depending on the need.

Madam Speaker, one challenge has always been to save for the down payment that the banks require to get a mortgage. Today, most banks will provide up to 85 per cent of the property's purchase or its appraised value, whichever is less. A 15 per cent down payment on a \$350,000 property is almost \$53,000 and with the cost of living being as high as it is, and wages hardly increasing for over a decade, Madam Speaker, it is not easy for many to save all of that. Many can afford to repay a mortgage and tick all the boxes, Madam Speaker, but they need help with the down payment required. That challenge is not a new one, Madam Speaker, and it was why, in 2007, during the Progressives' first term in office, the Government Guaranteed Home Assisted Mortgage "GGHAMM" Programme was started. It was a very successful programme that helped hundreds of Caymanians obtain a mortgage with their banks.

Madam Speaker, the original GGHAMM Programme was designed to help qualified middle-income Caymanians buy their first home up to a value of \$200,000, with the Government guaranteeing up to 35 per cent of the mortgage in place of the required downpayment. The GGHAMM guarantee on individual loans expired after seven years, and the Government's obligation was reduced, of course— Madam Speaker, today the loan amount would need to be increased and I will speak about that later.

Madam Speaker, six retail banks were involved at the start, and the banks themselves made the credit decision on whether to lend. They secured the mortgage with the property, and they managed their loan programmes. During the lifetime of the first GGHAMM programme, which ended in 2012, some 327 applicants borrowed \$60 million from local banks to buy their first home.

Madam Speaker, from what I understand, within the first seven years of the programme less than ten clients had default costing the government under \$300,000 in costs paid. That low default rate continued throughout the life of the programme, Madam Speaker. Given the success of the GGHAMM, banks were keen to get as much of the business as they could, so this programme has shown that it can work and is a model that we should have continued.

As colleagues on this side know, the last Progressive Government sought to renew the Programme, but circumstances overtook us and the programme was not renewed as we had hoped.

[Inaudible interjection]

Mr. Joseph X. Hew: COVID, then election. Madam Speaker, I was pleased to hear the Minister responsible for Housing commit, a year ago, to getting the GGHAMM Programme going again as a matter of urgency; but a year is almost gone since that

announcement, so I hope this Motion will rekindle the Minister's passion for this excellent programme. This is an opportunity to continue another effort started by us and to get it done, Madam Speaker. We would support him in this effort—and Madam Speaker, I, personally, would applaud him if successful.

As I said earlier, in a new GGHAMM Programme, the property value would need to be increased; \$200,000 will not buy very much these days, Madam Speaker, so property value should be increased to at least \$350,000. Given the increased value of Cayman Islands property, the guarantee could be for 10 per cent of the cost of the property up to a maximum of \$35,000 just as before; but I recognise that banks may prefer a guarantee of 15 per cent. If so, the mortgage would be fixed for the time the guarantee is in place, [and] seven years remain a reasonable time frame for the guarantee.

Madam Speaker, depending on the terms agreed with the banks, the GGHAMM could help deliver 100 homes to Caymanians with the Government guaranteeing between \$3.5 to \$5.25 million, and put new mortgages totalling \$35 million on the books of our local banks. Banks should be responsible for assessing the risk and providing the loan, Madam Speaker, but of course, if the banks and the Government can provide for more homes, then so much the better.

Madam Speaker, I look forward to hearing the Minister's thoughts on how the GGHAMM should be updated or enhanced— hopefully he is in the building, Madam Speaker.

Madam Speaker, I also feel that perhaps we should add what is known as the BOYP (Build on Your own Property) to this programme. I will speak later on in an upcoming motion on several other opportunities in that way, but the build on your own property model fits right in with the GGHAMM.

Madam Speaker, GGHAMM is one more arrow in the quiver of solutions to getting Caymanians into homes. The risk is low and the guarantee the Government would take on is acceptable given the number of Caymanians who would be helped. We intended to get started in our last term, but did not complete it. Madam Speaker, I urge the Minister and the Government not to let that happen to them, and to do whatever is needed to speak with the banks and to get this moving. In fact, Madam Speaker, I remember, even though I was not a Minister, that we were extremely close, just prior to COVID, when we had finally locked in one of the large banks in the Island into the programme.

Anyway, Madam Speaker, as I said earlier, this Motion today is simply to encourage the Minister and the Government to not let the opportunity pass them, in particular with the upcoming budget, to reintroduce a programme that has been tried and true and help our Caymanian people realise their dreams of homeownership.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak?
The Elected Member for West Bay West

Hon. W. McKeeva Bush: Madam Speaker, I rise to offer support to the Motion.

Madam Speaker, it is good when you can get up and draw reference to work that has been done in this kind of situations, and should have the feeling that nobody is going to hit you in the head with a sledgehammer because that is exactly what happened to me when I even uttered the words “a government guarantee” for— and I use the word plainly— poor people, to get homes. We might think now that it's difficult and for many reasons, it is, but do not think it was easy in 1994 for people to get homes.

[Inaudible interjection]

Hon. W. McKeeva Bush: I had the pharaohs, you mean, to deal with.

[Inaudible interjection]

Hon. W. McKeeva Bush: And I recall, Madam Speaker, getting the first Government-Guaranteed Homes Programme going. You heard every excuse in the world— “You? You got a real estate company; people are not going to pay; them people do not want homes, they want somebody to give them one” and on and on, the excuses came.

My friend Mr. Tibbetts, and Gilbert McLean, oh, they nearly beat me to pieces for it, but we ploughed ahead with a Government-Guarantee scheme. The administration before that—although Mr. Truman was in Cabinet with me at the time—got none; the administration, from '84 to '92 got none; and from '76 to '84, one was built on the road by the Anglican Church. One house, Miller, had a little house built there by Mr. Truman's administration at the time, and then we had hundreds of applications.

People just never had the down payment. Between '94 and '96 we had granted 169 or 171 loans. Some of them, I heard, defaulted, but the important thing was that we proved that such a scheme, where Government signed for the first 35 per cent of your down-payment so you could get your loan and that's what they were kicking against— Government signing a guarantee.

I was Minister of Labour and Housing and I think my friend Mr. Joel Walton called my Ministry “See this, ya”— Community Development, Youth Affairs and Culture, but that was how he pronounced it, “See this, ya”. It was a tremendous battle, and after that not much happened. We did grant some more, of course, after '96. What we did at that time, though, for the very poor and the elderly, we built many small homes for people. Not just a renovation, but we built complete homes for people we knew, and they went through the processes of the day.

Of course, the complaints of the Opposition were there. It was, “you are doing this wrong; cannot take government money and do this”— that was the '92 period. In 2000 we built some, from 2000 to 2005 and then a change with Minister Kurt [Tibbetts] leading business in 2005 up to 2009. They put in the GGHAMM, and I used to tell Mr. Kurt, the then Leader of Government, the GG was still there, but there was no gravy for the ham.

[Laughter]

Hon. W. McKeeva Bush: We took it back over, Mr. Mike Adams, in 2009-2012, I think built 70 homes and I think was after that again, in 2013, that work was done to build some more. That is just a little bit of history because the fact is that we still have hundreds of people who need housing.

When the Minister, I don't know if it was in the SPS or the budget, I cannot remember, but for certain, there was a statement of some kind that said we want to build 100 houses in this time. We know that while the outlook for us, we still feel strong, we feel hopeful for our country, we know that there are some indications that internationally, business was slow. There are those predictions and so, revenue might not be what we expect it or what we want it to be therefore government is going to have to be more...

Whether it's this one or the next one. I probably will not be by any of these desks in here, I probably will be upstairs looking down on you, God willing, but we are going to have to be careful of the revenue that we utilise. I am saying that in the sense that doing a Government Guarantee is not putting up the cash, but attacking and dealing with some of those who cannot afford a loan, because we have that to deal with. We have that to deal with and they are the worst-off cases, we are going to have to find the wherewithal and whether we address it by trying to get the hundred houses or a mixture.

Again, some of these are the things that are facing us directly. There is no better feeling as a representative, at least from my perspective, as when you know that you produced something that people can utilise and people need badly and finally get it. The Government Guaranteed Scheme did that— the one we did and the administration after that. Getting to it now, with all the bureaucracy that you have to go through, I don't know. It's a tough haul. It's a tough haul. Those who are in Cabinet now and have been there more recently than me might say, “Well, you know, we can beat this... this bureaucracy.” Well, maybe you can. I'm glad it is you not me, because I would throw the book away and start all over.

I wanted to give that history to say, do not think it is any easier or do not think it is easier or harder now than it was. I think it is harder now than it was when we put the first substantial Government investment in the 90's, because I do not think you are going to have the

establishments coming down on you like they did with me, because they came down on me. You can't take government money to do this; you can't put government guarantee; you can't do this, you can't do that, can't do the next thing.

Meantime, people are suffering, children did not have what they needed to grow up and have pride and have a good home to be in. That is what was happening. That is why we had to take the bull by the horns. Population growing... and don't speak about foreigners. Please. Let us not push that idea in here so much. These were our own people having children. Some were children themselves! And as representatives, we were faced with it and are faced with it today, and some of what we are facing now is the result of all of that. Do not blame any foreigner. Then they got money to buy land. Yeah, they buy land; but we are not talking about people who got money, we are talking about people who we need to help; our own.

While some can meet the mortgage payment, because we have that. It is a mixture of situations, we got that; but they cannot find the down payment. No different than it was in 1994. Same thing. People can pay, we had that middle-income group that could pay, but couldn't pay the down-payment. They had the poorer people who really couldn't pay... Some of them, like I said, we had to build some houses, they couldn't pay.

[Inaudible interjection]

Hon. W. McKeeva Bush: Yes, some got land and God bless them who have a plot of land.

[Inaudible interjection]

Hon. W. McKeeva Bush: Yeah, they don't have it. So, I am certainly saying that we need to support the Motion, from my perspective. And we don't want to say that the Minister is putting more emphasis on one that he is doing because I know, I have been around the table with him, that he is working hard to address the various areas. Government, through the Social Development Ministry and his Ministry, both of them are dealing with the very poorer ones. Renovating older people's homes and some middle-aged people they have to do that with, they simply do not have it, house is in bad repair. That is an area that is serious, these house repairs—and I know that's not what the Motion is about.

Let me say that I think the Minister is doing a great job and every government has ideals and plans and wants to get things done. I think it was Sir Alden who was talking to us the other day and said that you can have all the plans you want, but you just can't get everything in a four-year period because you have to deal with one crisis after the next practically on a daily basis. We are a developing country, what do you think you will find? The only way we don't find these problems is if you are dead!

I say thank God that we are still able to develop, still able to move forward— still have hope in our country. With those few words, and a little historical background, I certainly want to support the Motion from the other side of the House, Madam Speaker.

The Speaker: Does anyone else wish to speak? *[Pause]* Does anyone else wish to speak? *[Pause]* Does anyone else wish to speak? *[Pause]* Does the mover of the Motion—

[Inaudible interjection]

The Speaker: Oh. I didn't see your light. The Honourable Premier.

The Premier, Hon. G. Wayne Panton: Madam Speaker, thank you very much.

In principle, Private Member's Motion Number 3, which has been brought by the Member for George Town North and seconded by the Member for George Town East, is worth considering, Madam Speaker and [I will see that the Government has already put this plan in action.](#)

Madam Speaker, we established a Housing Committee the reports and recommendations from which we are bringing to Cabinet very shortly; but there are a number of things that we have already taken on board, that we are already working on. The Government Guaranteed Home Assisted Mortgage Programme is one such element, Madam Speaker.

We have had the benefit of a broad cross-Ministry group who has put in a tremendous amount of time on the issue of home ownership for Caymanians, in particular. How to identify the various factors that have created issues for our Caymanian people; whether it's the value of the house, whether it's the supply, whether it's financing. We have looked at a broad cross-section of issues, Madam Speaker, to ascertain how best to efficiently and effectively, improve the circumstances, improve the opportunities for our people, our Caymanian people, to be able to get onto the property market, to be able to have that Cayman dream the mover of the Motion mentioned, and the Member for West Bay West alluded to, as well.

Madam Speaker, we all understand the challenges that have existed. We have had the issue of the significant increase in value of property; we have had the cost of living increases over the last 18 to 24 months; we have had the concurrent escalation interest rates— we debated that issue in this honourable House, Madam Speaker. All of these things have had a major impact, a growing and escalating impact which has limited and put significant pressure on our people and their ability to acquire a home for themselves, for their family. Madam Speaker, though it is particularly problematic for single-parent families, it exists for other family units as well, so we must continue to bring

forward strategies, initiatives, programmes to help address it.

Madam Speaker, I hope to be able to speak further in this honourable House very shortly on another initiative, another piece of positive information, positive news, on issues which directly relate to this but the resuscitation—let me call it—of the Government Guaranteed Home Assisted Mortgage Programme is one of those initiatives that the Government has been moving forward with.

We have had discussions with some of the banks and there have been informal commitments. I can't say whether the one that the mover of the Motion referred to or had in mind was involved, but certainly what we have found is that there is interest in the retail banking market for this Programme. The retail banks are willing to support it by and large. The Credit Union is willing to support it as well, so this is something that we have had discussions about.

Madam Speaker, we are moving forward, and I am hopeful that we will be able to have something in place during the first quarter of 2024 to be able to move forward and have this available.

Madam Speaker, let us say about a couple of months ago now, we had the good news that there was a pause by the Federal Reserve in the raising of interest rates that had been occurring over the past probably 16-18 months; and yesterday, similarly, we had good news in the sense that the Federal Reserve again decided they were not going to raise rates at this time.

However, Madam Speaker, the Chairman said at that meeting, that while they were not going to raise rates at this point, there was still the likelihood that before the end of the year, there may be another increase in rates but perhaps even further than that, there is the perception that rates are unlikely to go down anytime in the near future because the sense is that the US economy is actually stronger than anticipated. That is driving the potential for increased levels of inflation. So, the sense is that interest rates at the current levels will not go down in the near term. I say that to say, that while there is good news in the sense that the rate has not been increased as of yesterday, we may be in a situation where the rates are not going to go down anytime soon; and by that, I mean certainly not within the next six, maybe even 12 months.

Madam Speaker, that gives rise to a situation where the challenges in relation to both the cost of living and the cost of mortgages for people are going to remain, but also difficulties in being able to afford that financing, being able to afford the acquisition of that home that we all want our people to be able to have the opportunity to acquire. Again, it is something that has been in the forefront of the minds of this entire Government from the time we came into Office, really, but a concerted effort has been made since last year to work on all of the different factors, and to start addressing some of those.

As I said, hopefully I will be speaking some more on this shortly, but in terms of this Government Guaranteed Home Assisted Mortgage Programme initiative, it is something that we absolutely have accepted; we will have it underway, as I said, hopefully before the end of Q1 of next year.

Clearly it will be very relevant, and will be one of the pieces, one of the solutions, that will help our people to be able to achieve the Cayman dream, to be able to acquire a home in which their family, their children can grow up in the same way that perhaps their parents were able to raise their families, their children—in their own home.

That's really important, Madam Speaker, it's important given the current situation. We talked about it earlier today, when dealing with the other motion, people are feeling; it is not even unique to Cayman, to be honest. It seems to be an issue that is going on around the world. There are many uncertainties, there is much concern, and anything we can do to help anchor our families, anchor our people with opportunities for them to have their own home, Madam Speaker, will go far to helping stabilise families, stabilise society, and create a more positive perception amongst our people. Some of it is anxiety, Madam Speaker. Some of it, as I said, is uncertainty brought about by geopolitical factors, but programmes like this help, Madam Speaker.

I remember back in 2016, there was a strong discussion with the then government and a plan at that time to resuscitate this programme, as I said, because I think there are still properties that are under this programme. It is just that we have not expanded it, we have not done anything new, and we have to. We will have to expand it. We will have to recognise that property values have gone up. We will have to recognise the opportunities, as the Member for George Town North noted, that people might have their own properties, and this can help them build on their own properties, Madam Speaker.

It can also help possibly through the NHDT, but whatever the case, this presents a positive opportunity. We will be setting those parameters which reflect current market rates and we will be agreeing the amounts and finalising the documentation with retail banks as well as the Credit Union to be able to implement this programme.

Madam Speaker, as I said, there are not many things that really make people feel like they belong, like they have strong opportunity within their community, as being able to own their own property; to have the pride and the dignity of knowing that they can own property, they can raise their families. As I said, Madam Speaker, there are so many different factors that are important in this equation. There are so many different aspects.

It is not just the acquisition costs, Madam Speaker. This is a part of the solution in terms of acquisition, but we have other challenges too. One such is how do we help people lower the cost of operating their homes to maximise their opportunity to be able to afford

their homes, and to be able to enjoy their homes with their families without having growing burdens that have a major impact on their ability to enjoy a reasonable quality of life?

I say that, Madam Speaker, in terms of making sure that homes are as efficient as possible. Making sure that their ceilings or roofs are insulated, there is foaming, there is double-glazing of windows to improve efficiencies, sealing of windows and doors, so that the efficiencies of their existing systems keep the cost of operating these homes down.

Under my Ministry, we have implemented a programme called Cheer (Cayman Home Energy Retrofit). It is a programme designed to help keep those costs under control. It is an opportunity to provide one piece, one aspect, one tool, to be able to continue to facilitate our people getting on the property ladder and being able to afford it and live reasonably well, Madam Speaker. I know that at times, discussing sustainability, discussing the need to have efficiencies, may be the last thing that people have in their mind.

People's first instinct is to say, "Yes, I want to buy this property or build on this property", but they don't think of what may be necessary. Maybe it is a renovation, maybe it is a retrofit or, if it is a new building, they need to think about those efficiencies. Madam Speaker, there are times when people think of building a house and they have a preconceived idea of how big they want the house because it fits a narrative for them; they feel, "This is what we should have, it is what we should be able to afford." Then, when they find out that the cost of building has gone up, the cost of the property has gone up significantly, they have the task of saying, well, how do I afford this? And quite often what happens is they start going through what some of the architects and quantity surveyors call...

[Inaudible interjection]

The Premier, Hon. G. Wayne Panton: Yes, sir, I know. I am just taking my time. Thank you, though.

Value engineering— thank you to the Member. That is what it is called, value engineering. Some people do without calling it a name. But too often, Madam Speaker, they do not actually deal with the important stuff that will help keep the cost of operating their house low, or within a reasonable level that they can afford. They start cutting the Air Conditioning seer rating (energy efficiency rating); because you can get a system that costs \$5000 more and you have great efficiency and you have a system that costs much less. You think you can afford it. It helps you to keep the higher square footage that you initially desire. Same with the windows, perhaps added insulation, foaming the ceilings, these types of things.

Madam Speaker, that is a false economy. It leads to a situation where people have homes that are far less efficient than they should have, and their operating costs are therefore too high. Thus, Madam

Speaker, part of the solution as well is to encourage people not to make those sort of mistakes; encourage them to seek efficiencies that impact their home's operation so that they can afford not just to acquire it, but to continue to enjoy it and live in it comfortably as well.

[Inaudible interjection]

The Premier, Hon. G. Wayne Panton: Madam Speaker, there may be other colleagues who will speak on this, but this is absolutely a part of a variety of initiatives that this Government has undertaken and we will continue to implement those in stages. As I said, in the coming week or two weeks, we will roll out additional initiatives which will help to increase the opportunities, provide chances for our people to be able to acquire homes and this is one of those that is absolutely on the agenda and it is being worked on and finalised.

Madam Speaker, the good thing is that it is not something we have to specifically address in the budget. It is not an Appropriation that we have to make specifically because it effectively involves contingent liabilities for Government. What we will need to do is basically reserve, or ring-fence, certain amounts of funds which will be sufficient to meet the anticipated contingent liability. It is not a difficult issue for us from a budget perspective, and you won't necessarily see it reflected in the budget as we go forward. Obviously, I am sure Members will ask to what extent funds are being reserved in this respect— and that is fine, we can provide those details; but you will not see a specific appropriation for this particular matter.

Madam Speaker, I want to reconfirm that this is a matter that the Government has had on its agenda. We are working through it, we are implementing it, and it is one of the important pieces as I said, one of the important tools that can be used to help our people.

Madam Speaker, I think it is the Minister for Planning's intention to provide some information around his Ministry's activities and the extent to which we are making significant progress on the provision of affordable housing in particular. I think we are on track, Madam Speaker, to have more affordable housing available to the people of this country than probably would have been done in the last two terms, so it represents a clear commitment to the people of this country.

In closing, the initiative around this, the actions to move this forward, represents another important part of that commitment to the people of this country; the young people of this country who need assistance, who need the opportunity and would welcome the opportunity to feel that they are a part of a strong, successful, community and society, and they deserve it, Madam Speaker. They deserve our ability to provide those opportunities for them.

With that, Madam Speaker, I thank you very much.

The Speaker: The Elected Member for East End.

Hon. Isaac D. Rankine: Madam Speaker and honourable Members, I rise to give a contribution to Private Member's Motion No. 3 of 2023-2024 moved by Mr. Joseph Hew, MP for George Town North, and seconded by the Honourable Roy McTaggart, MP for George Town East, regarding the reintroduction of the Government Guaranteed Assistance Mortgage Programme, otherwise known as GGHAMM. [Through] discussion with the Minister and the Ministry, I know that they are fully aware and very supportive of the position I will be presenting here.

All in all, Madam Speaker, the Government acknowledges the concerns raised by the honourable Members in regards to the acute shortage of affordable homes across the Cayman Islands and the result in demand for such housing. The NHDT also reinforces the gravity of that situation, and so I would like to inform this esteemed House that since 2021, conversations regarding reintroduction of the Government Guaranteed Home Assisted Mortgage Programme or similar programmes had started.

The dialogue involved the former Deputy Premier and other honourable Members and colleagues, and is a clear demonstration of the Government's proactive stance in this crucial matter. On June 15th, 2023, the Ministry of Planning, Agriculture, Housing, and Infrastructure submitted a Cabinet Paper reflecting a relentless commitment to alleviating the housing crisis. This Paper sought Cabinet's support for a new and modernised, Government Guaranteed Programme aimed clearly at assisting first-time Caymanian homeowners who qualify for a mortgage, but struggle with the financial requisite contributions such as deposits and collateral.

This modernised proposal, designed to be in line with the current market conditions, harboured some pivotal amendments to the initial GGHAMM Programme and is certainly not limited just to the maximum borrowing amount, but will see a substantial increment from the \$200,000 that would be more in line with market conditions providing a broader spectrum of financial aid. The programme aims to collaborate with all financial institutions, as discussed earlier by our Premier, that would be extended beyond just Class-A banks ensuring a wider reach and inclusivity. There is also a proposed alteration to the terms of years, aligning the programme with contemporary needs and circumstances.

Throughout the formulation of this proposal, Madam Speaker, the Ministry engaged in extensive consultations with the Ministry of Finance, ensuring a holistic approach incorporating their invaluable insights into the Cabinet paper. I, along with the Minister and the esteemed colleagues within the Ministry of Planning, Agriculture Housing and Infrastructure, understood the profound importance of this and the transformative impact it can have on the lives of our Caymanian people; hence, the Minister commissioned the

Ministry team to develop a national plan to continue to advocate for shelter for our people while discussions continue within the Cabinet.

In conclusion, Madam Speaker, the Government remains unwaveringly committed to addressing the housing predicament faced by the citizens of this country. Our endeavours to introduce and modernise the Government Guaranteed Mortgage Programme illustrates the dedication to providing intangible solutions to the pressing concerns of our people.

Madam Speaker, the Minister to whom I am the Parliamentary Secretary, myself, and this Government want to assure this honourable House, and the public, that we persist in our efforts to secure accessible and affordable housing for all, collaborating with all relevant stakeholders, and employing innovative strategies to navigate the complexities of the current housing landscape.

Madam Speaker, to this end, I know that the Minister would also welcome further collaboration on this vital matter working towards a future where every Caymanian has a place they can call home.

Thank you, Madam Speaker.

The Speaker: The Elected Member for George Town Central.

Hon. Kenneth V. Bryan: Thank you, Madam Speaker. I rise to give my contribution to this very important Motion brought by the Deputy Leader of the Opposition. Hopefully, I will not have to be very long, as the Honourable Premier has covered much. The Parliamentary Secretary for the Ministry of Planning, Housing, and Agriculture has covered much as well, and I do think there may be other Members who will give contributions to this debate.

Madam Speaker, I am going to start by saying that I want to thank the administration of... what is it, now? 2005 to 2009, I believe, or was it 2009 to 2013? 2005 to 2009, when the former Honourable Minister for Housing, the Honourable Kirk Tibbetts was at the helm because, Madam Speaker, I am a recipient of the first GGHAMM Programme myself.

As a young father, being a television reporter at Cayman27, not making very much but hopefully making an impact on my community, wanting to make sure that I had a safe place and a roof over my head, I was happy that the administration at the time allowed the programme through, which I merely came up with one per cent of the cost of my first apartment, and one per cent for the legal fees. Thankfully, after a couple of months of savings, I only had to come up with like \$3,000 to \$4,000 for a \$199,000 apartment at the time. So, firstly, I want to say thanks to those who started such a programme, and I say that because we know that it can work.

Madam Speaker, though I appreciate the Deputy Leader of Opposition's Motion before the House, I can understand why he would bring it because we, as

a Government, have not announced our intentions yet because we have been busy working. And, Madam Speaker, there may be a possibility that it is going to be perceived because I know the role of Opposition quite well, and how to use it to your advantage in strategic timing efforts and it's probably going to come off and be seen as if the Opposition mandates the Government to have the GGHAMM Programme instilled.

Madam Speaker, I want to take this opportunity to let those who are listening to these very important discussions in this House know, that it was always the intention of this Administration to do so. As we all know, we are just about a month and a half away from our budget discussions when the Honourable Premier has just recently said he will make further announcements; so, by all means, this Administration had every intention of bringing the GGHAMM Programme to life after its untimely passing in the last administration—I won't get into the politics of that, it is not necessary.

The Deputy Leader of the Opposition said the circumstances why it was not reintroduced and I respect that, and we can say the same as to why it has not been implemented right away within the first budget of this Administration, so, Madam Speaker, we don't have to go down that road. We all recognise that the first budget of this Administration was what we consider to be the "COVID budget", and I am glad to say that within our housing discussions the GGHAMM Programme is a priority, and will be implemented.

Madam Speaker, we all recognise that the PACT Administration is made up of a group of independent members who have come together in the interests of the Caymanian people to lead a new way forward. I try my best to remind myself that this booklet, which is my Manifesto, is what I committed to the people of this country, and on page four in this booklet, under Housing, I gave a commitment to the people of George Town Central that I would advocate for the re-introduction of the Government Guaranteed Home Assistance Mortgage Programme.

I am happy to say, that all my colleagues have agreed that it is something important, and I can go back to the people of George Town Central and say it is another tick in the commitment I gave to them. I am also happy to say, Madam Speaker, that I am well over 50 per cent of this book because it is going to be my mark, so for campaign time, you guys can be ready to hold me accountable because the PACT Administration has met many of my manifesto points.

Madam Speaker, as you heard the Honourable Parliamentary Secretary about the position of the Housing Minister, (though the Deputy Leader of Opposition highlighted for the Minister for Housing to respond), I think it was acknowledged, Madam Speaker, that the GGHAMM Programme is under the remit of housing as a whole, but will be dealt with by the Minister responsible for Finance because is a regulatory framework around a guarantee, as the Motion speaks to.

Thankfully the Honourable Premier already highlighted that, but for this honourable House and the good people of North Side and the country to know, I want to add that Honourable Minister Johany Ebanks has been working tremendously hard on the commitment for housing with the financial and time limitations that we have before us; depending on technocrats, civil servants and boards to go through the hurdles of what people sometimes call the bureaucracy and red tape of procedural matters and planning codes, et cetera.

I think he has been doing as much as he possibly can in light of the circumstances, recognising that some of the changes that we would want have financial implications; so, I want to take this opportunity to thank him. The good people of North Side should be very proud of his hard work in this area, and if we do a Google search on housing, particularly low-income housing, you will see progress. It's going well and is expected to continue.

Madam Speaker, I want to highlight that though we appreciate the Opposition bringing attention to this matter, one that we already support and we intend to vote for, this Administration is not attacking the housing situation as per the whereas clauses within the Motion in a singular approach. Madam Speaker, I know the Premier touched on this, but I think it is important that I opine on it further to say that, yes, the GGHAMM programme is one area— one area— that will be helping in this respect with the housing problems that we are having; and I think there is a collusion of discussions about different matters around housing.

Now, the GGHAMM Programme is specific to persons buying homes. There's a number of other issues that we are dealing with to ensure people maintain their homes, or to ensure that they get the opportunity to build on property, and so forth, and I know that the Deputy Leader of the Opposition is aware of the multiple approaches that we are taking. However, Madam Speaker, I would like to take this opportunity to highlight some of the different ways through which we are trying to do it— and sometimes they may not even seem specific to housing, but they do have an effect on housing costs and, therefore, have an effect on the availability of housing for Caymanians.

Madam Speaker, as an example, we are currently waiting for the minimum wage report, and it is expected, as most people know, that the minimum wage will increase. That would give opportunities for more Caymanians to have more money in their accounts to be able to qualify for the GGHAMM Programme because, Madam Speaker, one would agree that even if the GGHAMM programme was available to a first-time Caymanian homeowner who is making \$6 an hour, the chance of them qualifying would be small, so that is one issue we are trying to address; trying to make sure that there is more money in Caymanians' pockets.

Madam Speaker, another way of affecting the housing situation is trying to manage the pricing to some degree. Now, it is not expected for us to get into

the private sector and control market prices, but sometimes when market price is under control, minor changes can adjust supply and demand, and the next two issues that I will be talking about, Madam Speaker, are going to have an effect thereon.

The first one, which you are well aware of Madam Speaker, is that the Government is currently waiting for a document which speaks about reform to the points system for persons who are applying for residency. Now, Madam Speaker, I am quite familiar with this area because it was something that I campaigned heavily on in 2017. I think that as soon as [the requirement for] purchasing property and a house came into fruition, it increased the demand on housing because we all know, that when we are speaking about assistance for Caymanians owning homes we are only talking about 50 per cent of our population.

At the current 82,000, I think, with just under 50 per cent, we are talking about 40,000 people potentially eligible to get it, excluding young persons and persons who already have their homes; and with the point system referring to buying property, homes, and land as an investment to get points for Permanent Residency (PR) it basically doubled the number of people who want homes.

I am not suggesting, Madam Speaker, that once the points' system has been reformed, and we make adjustments to that particular section of it, there will not be PR applicants who will want to buy homes, but they are not going to be incentivised to buy a home only as a way to try to get PR. Therefore, I think the demand will decrease. By what percentage, I cannot tell you, but simple economics tell us that the demand will drop and therefore chances are prices will decrease, which will put housing within a reasonable reach for Caymanians today.

Madam Speaker, the other area of demand and supply that we were speaking about was the availability of housing. Obviously, Madam Speaker, we cannot speak about housing without speaking about land, and we know that land prices have also increased tremendously over the last four to five years and, particularly, within the last two to three years.

Now, Madam Speaker, I said it before in this honourable House, but it is worth reiterating that I was a strong proponent for the East West Arterial going as far as Frank Sound, not only for the opportunity of traffic efficiency and the opportunity of having an interior road for emergency purposes during hurricanes but also access to more available land to get in the market. The more supply you have in the market, the more prices will come down. Simple economics— supply and demand.

Madam Speaker, this is yet another reason myself and others from the East may talk about the importance of the road. The concept has to do with housing. Again, Madam Speaker, as you heard when I started this discussion, it is about multiple approaches to eventually get to a place where the market is more

conducive for Caymanians to get the opportunity, because other things that are causing the inflation pricing are not something we can control— the price of materials, the labour costs associated with building homes right now, et cetera. We are trying to address the issues that we can, through these different points.

Madam Speaker, hopefully I will not be speaking out of turn when I speak to this, but we have even had discussions about suitable structures that are safe enough— from container homes, whether they would meet Cayman's standards, from aesthetics to safety standards withstanding hurricane winds. These are things that we are talking about. I know that we haven't been able to make a specific announcement, but I want the Cayman Islands people to know that the PACT Administration is conscious.

I want the Cayman Islands people to know that the Minister for Housing, the Honourable Johany Ebanks is concerned, and is talking about these things. Madam Speaker, if they had the opportunity to see this Minister in Caucus, they would be so proud because he is constantly on this argument.

Madam Speaker, the budget is coming up very soon and I know that the Minister's budget will reflect the importance of housing to this country because housing is one of the top three issues for Caymanians.

Madam Speaker, as I said, I was not intending to talk for very long, but just to give context to the discussion about housing, because I do support this Motion and I thank the Deputy Leader of the Opposition. It is always good to have dialogue so that people can hear, that though we have not announced it yet it is on the agenda, it is on our minds.

We have a plan and we have a strategy and it is coming, so I want to not only let the country know, but let the Opposition know: You have every right to be concerned about the housing issue and every right to bring this Motion, and we as the Government have every right to support it because it is a part of our plan—and we will prove it when its budget time.

Madam Speaker, those are my contributions, thank you so much.

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? The Honourable Leader of the Opposition.

Hon. Roy M. McTaggart, Leader of the Opposition: Thank you, Madam Speaker. Very briefly.

Madam Speaker, I rise in support of the Motion moved by my colleague, the Member for George Town North and seconded by myself, calling on Government to reintroduce the housing programme known as the Government Guaranteed Home Assisted Mortgage Programme, or GGHAMM, as we refer to it.

I believe my colleague, the Deputy, has done an excellent job putting forth the case to reintroduce the GGHAMM Programme, and I believe I heard it said on the Government benches that they support or accept

the Motion. The programme is a no-brainer, Madam Speaker; that is the best way I can describe it.

It was hugely successful when we did it in the past. I know that previous programmes that we put in place were fully subscribed. The banks like it because they are getting a Government guarantee for a portion of their loan to a borrower; borrowers like it because it favours and targets a borrower who, being unable to come up with a down payment to purchase a home, can now qualify. It therefore, Madam Speaker, widens the scope, the pool of people, who can qualify for a mortgage in this country.

Madam Speaker, we have seen from prior programmes that several hundred people are in homes today as a result of this programme. I do acknowledge, as I have heard from the Premier and others, that this is but one facet of it; but this is one that I think can be done very quickly and very easily, and I am pleased to hear the Government say that they have done much leg work to get the programme going. Madam Speaker, the Premier said he hoped to introduce the programme in early 2024, so I welcome that.

Madam Speaker, the beauty of a programme like this is that it does not require any upfront payment, money or commitment in terms of financial resources on the part of Government. Money will only be required when there is a default and a bank has exhausted all of its remedies and abilities to try and rectify, or cure a default and get a loan or mortgage performing once again. Government will only be called on to pay, in the event that a mortgagee defaults on his mortgage, and the loan has not been paid down to the point where the guarantee disappears. So, what happens, and has happened with these programmes in the past, is that the calls on Government to pay under the programme mirror the default rate of the commercial banks. It is no worse.

That means, Madam Speaker, that any loan that is granted under this programme, will go through the same risk management and same scrutiny that any loan that a bank makes to a customer. This would be caught up in there, so it would be no different just because of a government-guarantee because the bank is still on the hook— remember that; so, this has all the hallmarks of success and we know it from experience.

I know that the pay-outs were very modest under the previous programmes that we operated and, as the Premier rightly pointed out, there are still some legacy loans on the books from the previous Programme because, as I said to you it was fully subscribed, but I am not aware of any particular significant defaults or calls on Government resources under the programme. It's just not happening. People are paying and their mortgages are current, so it is hugely successful.

I am delighted to hear that they are moving forward. I am delighted to hear that they can accept this Motion. To me, it is a win-win situation all around, Madam Speaker, and there is really nothing further I can add. My colleague has done an excellent job of

making the case, and I have also heard all the Government has had to say with regard to their views on a programme like this and that they are moving forward with it. With those words I thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? The Elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

Madam Speaker, earlier on in a previous debate, I mentioned the definition of insanity is doing the same thing over and over expecting a different result. I think it is safe to say that this is one initiative that we can do over and over and actually expect a good result. As the Honourable Leader of the Opposition said this is a no-brainer.

Madam Speaker, as the Leader of the Opposition mentioned, banks love this. A part of the reason is that when banks are lending money, banks have to set aside a certain percentage of their capital for certain loans that they grant, and each loan has a different regulatory requirement for them to set aside. Just to put this in context, Madam Speaker: a commercial loan requires the bank to set aside basically 15 per cent of capital so for every \$100 lent, the bank has set aside \$15. For a residential mortgage, it is roughly \$5.25— but Madam Speaker, if the loan is guaranteed by the Cayman Islands Government, the portion that they have to set aside is zero. Banks love that because at the end of the day it also brings down their regulatory requirement.

The real gist of this Motion, Madam Speaker, is not the one that we are debating now, but the one later on in the Order Paper— and I understand the rules of anticipation so I will not get into that, but the Honourable Member for George Town Central touched on it when he mentioned that it is one thing for us to look at the buying side, but we also have to look at the supply side.

Madam Speaker, I say that to say that earlier in the year, while I was on the other side...

[Pause]

[Laughter]

The Speaker: Elected Member for Bodden Town West, I want to remind all Members that [the lectern] is not a leaning post.

Mr. Christopher S. Saunders: I recognise that now, Madam Speaker.

Madam Speaker, as I said, the Honourable Member for George Town Central touched on the supply side and that is one of the most important things. Early in the year, while I was on the other side, the Honourable Minister for Housing and I looked at the January results for planning fees, which normally sets the

trend for the entire year, and they were actually the lowest compared to the last four years.

Madam Speaker, to put that into context, while the Honourable Deputy Leader of the Opposition was presenting I looked at the Government's half-year results as of 2023, and looked at planning fees for the first half of the year. For June 2023, the total amount for planning fees was \$870,000; in June 2022, it was \$919,000; in June 2021, it was just over \$2 million at the half-year mark; in June 2020, as a result of COVID it was \$643,000; and in 2019, it was actually just over \$1.4 million at the half-year mark.

When the Honourable Minister and I went and had the discussion with the Director of Planning, we were basically told that the shortfall in the planning fees was largely from the residential housing in stock. In other words, there were fewer houses being built. When you also consider that with the rising interest rate costs, and also the inflation that is going on, the cost of building a house plus the cost of borrowing to build a house, have gone up significantly.

Madam Speaker, I say all of that to remind the House of what I said before: We need to change the structure how mortgages in this country are managed. When you look at the United States, Madam Speaker, the largest capitalist country on God's green earth, 50 per cent of the mortgages in the United States are backed by what you refer to as GSE—Government Sponsored Entities. Between Fannie Mae and Freddie Mac and, I think, maybe two or three other programmes, the United States Government sponsors 50 per cent of the mortgages in the United States to the tune of over four trillion something, almost \$5 trillion.

Madam Speaker, housing itself is a basic human right; food, clothing, and shelter. We are talking about basic stuff that is required. Madam Speaker, we need to recognise and I have said it before, when you look at other places where their mortgages are not tied to the banks, but rather to the capital markets so that when interest rates are going up, in many cases it does not affect the long-term standing loans because in many of those countries, people have mortgages for 15 and 30 years where the rate is actually fixed; so even if interest rates are going up, their payments are not going up, and I use my very cousin in Florida as an example. Despite how interest rates went up, her mortgage rate did not move.

Madam Speaker, while the GGHAMM Programme is a good step, we still need to look at the long-term because at the end of the day, Madam Speaker, I can say this much to you: I, too, used to sit down and question, you know, when you are younger you want to build a bigger home. I needed my comfort, so I am one of them who wanted a larger home; and there are times my wife and I sit and wonder if we made the right decision. However, I can tell you right now, Madam Speaker, that I can say to my children that I don't know what the land prices will be, I don't know what the building prices will be, but I am glad that I built a big enough

home that at least, if they want to stay there, they don't have to move out. They can stay on one side, I can be on the other side and I don't have to see them.

[Inaudible interjection]

Mr. Christopher S. Saunders: As bad as it may sound, Madam Speaker, that is the reality. I have accepted that my kids may not have the certain quality of life that I have, just as I have also accepted that my parents, as much as they may not have had the same opportunities that I did, probably had a better standard of life than I did because, Madam Speaker, you know what? As rough as things were when we were growing up, I could look forward to that little family vacation; families today can't do that.

My father was a bartender, my mother used to do waitressing and a little administrative work, but you know what? We still could afford a family vacation—with five kids. The quality of life was there, the opportunities were there. A bartender and a waitress cannot say the same thing today, and that's why I have always said to my colleagues in this House that in the end, we are not going to be remembered for what we inherited, but for what we leave behind, and we need to put the proper tools in place for our people.

Madam Speaker, the Honourable Member for George Town Central touched on this, but I am going to go a bit further. There was a time in this country, the banks used to chase Caymanians down to lend them money. I was old enough to remember when the requirement to get a mortgage was five per cent down. Do you know what has changed, Madam Speaker? There is a certain culture within our immigration system, and I will say it— if no one wants to say it, I will say it. I am 50 years of age and I realise the older I get; my filter is getting smaller and smaller to some extent.

When the bank can lend or grant someone a loan for 20-25 years, when that person is subject to roll over after 7 or 9 years, it says something either about the culture that we have in the community—

[Desk thumping]

Mr. Christopher S. Saunders: —or it says something about the culture within the banks.

Because we have made it so easy for people to stay here, the days of the banks chasing our own people down to make sure they have a home, do not exist; because you know what? There is a market out there that we have tied everything to in the sense that to stay here, you basically have to buy Caymanian property and Caymanian land.

Madam Speaker, it is one of the issues and I am glad the Member for George Town Central brought it up, because it does require some level of immigration reform to reduce the demand that we have, in terms of homes, et cetera, to start giving our young people a

chance; one island that I use as an example is Bermuda.

This year makes 10 years, I think, since Bermuda did its spending and government efficiencies—what they refer to as Sage Commission. In fairness to the government of Bermuda at the time, it was a very deep analysis of their own internal structure and they were quite honest but you know what, Madam Speaker, Bermuda also had many young people who refused to go back or were not going back to Bermuda. At one point there were more young people in the Carolinas than in Bermuda because they did not see opportunities in going back home. Madam Speaker, whether we want to accept it or not, we now have our own young people going off to school, and their parents telling them not to come back.

Madam Speaker, every one of us in this House is here because we obtained a majority of votes of the people who elected us to represent them. In the last election, the average voter's age was 51; Bodden Town West had one of the second-youngest at 49. By next election, that number is probably going to move to 52 or 53 in terms of the average age. These are people who will be 10, 12 years away from basically not being able to have a mortgage, if they do not have a house already, or it has to be paid off.

Madam Speaker, this is one of the reasons why we reached out to the Caribbean Development Bank to look at the line of credit to see where we can start sponsoring, or basically refinancing, many of the homes for our seniors, because we have people coming in close to retirement and they have seen their mortgage payments move from 5.25 per cent to more than 10 per cent. In some cases, people are now trying to refinance past the age of retirement, just to afford to stay in their homes. We have a serious problem in this country, Madam Speaker, and this initiative is a small step that will go a big way.

I fully support it, and I thank the Member for George Town North for bringing it; but I want to thank him, in advance, for the real motion that he is bringing which is number eight, in terms of incentivising the private sector. As the Member for George Town Central rightfully said, it is not just the demand that is a problem, it is also the supply. You can put in all the incentives you want to help people to buy a home, it does not mean anything if people are not building them, and that is really and truly what we need to start looking at.

Madam Speaker, the Honourable Leader of the Opposition mentioned in terms of the Government guarantee, as of June 30th, as per the Government's half-year filing, they were at 17 per cent in terms of their net debt. The maximum is 80 per cent as allowed by the FFR and the reason why I am bringing it up also, Madam Speaker, is because if we are going to seriously start looking at housing, and bearing in mind the Strategic Policy Statement (SPS) that was delivered earlier this year had that number moving to 70 per cent in 2026 because of the dump, it is going to leave us a

very little room to do something serious about housing if something goes sideways.

Thus, as the Government is putting together their numbers, I want them to also consider where that number is going to be, and what room we need to ensure is available there for our people. Everyone needs to be really serious about this, because housing is a basic human right and at the end of the day, it has to take priority over the dump and many other things that we are looking at. People need a roof over their head, and a place to call home.

Many of us, Madam Speaker, have seen kids... I have had videos of kids who have just gone off to university and they have sent me a video of them just turning a key, going into their own apartment. The look on their face saying, "I am now free from my parents. I am somebody; I can turn it into a door, and this is my little piece of real estate—*my* little piece of real estate." If they feel that good about a dorm room, can you imagine how much better they are going to feel about a home?

We need to make sure that when they come back, that feeling that they get from having that freedom of putting that key inside a door is there for them. You understand me?

I can tell you, as a parent with two kids overseas I have had that conversation with my kids. I have had that conversation with many other kids who are overseas, where they keep asking me, "Mr. Saunders—Mr. Chris—is it really worth coming home?" So, colleagues, it is a small step for a big impact.

Again, I want to thank the Honourable Deputy Leader of the Opposition and also the Leader of the Opposition for bringing this motion, for reminding us inside this honourable House, what our priorities are; and I will say it one last time: We are not going to be remembered for what we inherited, but for what we leave behind.

Thank you, Madam Speaker.

The Speaker: Thank you. Before we move on, I am going to take a quick five-minute suspension and I ask Members to just remain in your seats.

Proceedings suspended at 4.13pm

Proceedings resumed at 4.18pm

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

Does anyone else wish to speak to the Motion? The Elected Member for Bodden Town East?

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

Enough has been said that it is probably not even necessary for me to get up and say something, but as a former Minister of Housing who had great interest in this GGHAMM I thought I would say a couple

of words on Private Member's Motion No. 3 brought forward by the Member for George Town North.

I am happy that the Member brought it; it is something that people ask about all the time, constituents ask about it, and I want to remind everyone that yes, the Opposition is bringing this Motion, but as duly elected persons, all 19 of us in this Parliament share something very unique.

This cohort of 2021, and I think we ought to remember that at all times, especially when we converge on this space that we call Parliament, where everyone else has to knock, before they come in. Any and every avenue we can find, to place families in a home, Madam Speaker, is a fine moment for this country and families themselves. The pride of being able to say, "*I am going home*", is priceless, Madam Speaker— for children to not be moving around like nomads, Madam Speaker, it is priceless.

Too much talk, Madam Speaker, we need to move faster. Some 700 people are on the wait list as I have been told. This probably equates to approximately 2800 persons that it can affect. As we have heard, Madam Speaker, the risk with this programme is low, and... Well, Madam Speaker, I believe this is one of the greatest things we can do, for a family owning a home.

Madam Speaker, I personally know how hard it was to qualify 25 years ago. I had a real experience with this, Madam Speaker. I had a desire but no collateral. Madam Speaker, I know the pain of being told, "*You don't qualify.*" That is very painful. It brings tears to your eyes, and disappointed family members and children. This is why when I became a Minister in 2017, I asked the then Honourable Premier, Sir Alden, if I could specifically have Housing [Ministry] and he so graciously agreed, Madam Speaker. [With] the passion and vision that I had, I knew I would lay a great path.

Madam Speaker, under the PPM-led Government at the time, I set out to purchase land or build houses. We ended up not building as many houses as we wanted, but still a substantial number of houses were built. I think the thing about it, Madam Speaker, and I stand to be corrected, but the then PPM-led Government was able to purchase much land. I had the full support of my Caucus at the time and I think we bought over 40 acres of land. I stand to be corrected, but I think it was the largest purchase in any one term in recent times. Some 25 acres alone in George Town, because we knew that no affordable homes had been built in George Town for some time, we wanted to pay much attention to that.

Madam Speaker, I do know that the Minister, and Member for North Side, has worked really hard trying to build as many homes as possible and has had this vision that he wanted to build over a hundred homes. That was the number. I am sure that if he had the funding, he would build more, and I applaud him, Madam Speaker, and I thank him for encouraging me, even though he was not elected, to buy the 10 acres in

North Side which he is building on now— the most beautiful on the hill property.

[Inaudible interjection]

Hon. Dwayne S. Seymour: I won't say I'm jealous. Some plant and some water, Madam Speaker, we cannot do it all. The GGHAMM and BYOP are important, and we need to throw much weight, attention, and funding behind these programmes. It stalled trying to get all the banks onboard at one point and to get full support, but now that it has been had, it is a no-brainer as the Honourable Leader said.

I am very concerned, however, that as well as it has served Caymanians and as good as it has performed, not enough effort was put on the GGHAMM Programme in the last couple of years and I pray this is the push that it needed. The cost of land nowadays, is over \$100,000. You cannot buy a piece of land unless it is over \$100,000. Back in the nineties, you could possibly purchase land for \$14 to \$15,000 in Bodden Town somewhere or Savannah.

This is, Madam Speaker, one of the reasons why we need to secure as many avenues as possible, like the GGHAMM and the BYOP and all the other affordable housing programmes at the Housing Trust. It is one of the many reasons why we need to give Caymanians as many avenues as possible, Madam Speaker. It was the reason I brought the Reverse Mortgage Motion, adding another security for seniors, because we often forget about seniors in housing; and their comfort, and living their golden years with respect and dignity.

Madam Speaker, as I said, just a few words. I support the Motion, and I thank the Member for George Town North for this much-needed push, and I pray that this springboards into motivation with another avenue in owning a piece of this beloved rock, this place we call the Cayman Islands.

I thank you. God bless.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] The Elected Member for North Side.

Hon. Johany S. Ebanks: Madam Speaker, the GGHAMM is such an important topic that I just want to be very short to send my full support for this programme which should have been in place from the time we started. It is such an important topic especially to those in the National Housing Development; but also the young Caymanians who want to own their home and those who are struggling just to try to own something called their own home.

I just want to thank the Honourable Member for George Town North. I want to thank my colleagues and thank the Opposition. I am sure that the Minister for Finance, the Premier, will actually push to get this sorted

out as quickly as possible, so that we can help more individuals when it comes to getting their home. Not only will this help push the National Housing Development, as I said before,

but it will also help us get to that milestone of getting individuals into their rightful place, what they call their own home. That is my short contribution.

I thank you all.

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause]

Does the Mover of the Motion wish to exercise his right of reply?

Mr. Joseph X. Hew: Yes, thank you, Madam Speaker.

Madam Speaker, I was getting a little confused there for a while; I wasn't quite sure where we were going. I was getting a proper education on resilience, energy efficiency and economics and all sorts of things but it seems that the Government is willing to support the Motion. It matters not to me who takes the credit for it, Madam Speaker.

On a serious note, all of us in this honourable House collectively have to do everything and let me also preface this by saying that the housing crisis is not just in the Cayman Islands; it is a world-wide thing, but other governments and other countries are doing everything that they can to help and assist their citizens with achieving the goal of owning and in some cases even simply renting a home for the long term. So, I want to thank those who spoke²⁵, some very passionately.

The Member for West Bay West for his support— and I will thank the Member for West Bay West for his efforts in the past as well as he rightfully has always, and had always, promoted programmes such as these. I know that—

[Crosstalk]

Mr. Joseph X. Hew: Madam Speaker, I know that he spoke passionately about the elderly, as did the Minister for Border Control and I think there is a number of elderly people in our country who are living in substandard conditions, who could benefit from a build-on-your-own-property type scheme, and perhaps a hybrid of— and I think the honourable Member for Bodden Town West once brought a motion— what we consider reverse mortgages. Perhaps not necessarily a straight-out reverse mortgage, but the Government could provide housing on persons' land and then, when the person passes, either the state can buy out what was remaining of what the person owed on the property or, if there are no remaining family members, they could sell it or put it back into some sort of a housing programme. These are the sorts of things that we will speak about later on as well.

Madam Speaker, just to say that with a waiting list of 700 and with all the efforts of, of the Honourable Minister who I know, I know, from the very beginning has always been passionate about building, and determined to build as many homes as he can during his tenure, you can only build so much. Just a few years ago, the waiting list was 400 and even after a couple hundred homes were built, it is at 700 and it is going to continue to grow, so...

Madam Speaker, we also heard a few comments about criticisms that the Government may get for this. Let me tell you: Those of us in this room, we see it, we feel it. We don't drive through the main roads with our windows up and our NiCE music playing. We put our windows down and take the side roads and that is when we see it, Madam Speaker. When they come to our offices, or call us to come and visit them; and you have driven by slowly, with your window down all the time and waved, but you never went inside. When you go inside and you see it, you know it.

Those who will criticise programmes like these, they just don't understand. They just don't understand—

[Crosstalk]

Mr. Joseph X. Hew: They drive by their neighbour every day, or they drive by the waterfront where all the people are sleeping at night with their windows up and their heads straight forward.

They can get on their blogs and say all sorts of mean things about us and don't sign their names— that is okay; we have a job in here and the job in here is to protect all of our people and in particular, the most vulnerable.

[Inaudible interjection]

Mr. Joseph X. Hew: I had many cheeky things to say, Madam Speaker, because I did not want to make it political, but there was something said... I am just going to leave him alone, Madam Speaker; I am going to leave him alone because like I said, I don't care who takes credit.

[Inaudible interjection]

Mr. Joseph X. Hew: The Honourable Minister of Tourism, because you have to have some levity sometime, you know, spoke genuinely about his appreciation for the programme and receiving his first home under the PPM administration. He should have stayed with the PPM administration. He would have a very NiCE, comfortable home now, with us.

[Crosstalk]

Mr. Joseph X. Hew: Madam Speaker, we will support and encourage the Government for programmes like

this, and we will applaud the Government when they provide programmes like this; and you know, the Minister of Tourism said that, 'oh, you know, we brought this now because the Premier made a statement and talked about this yesterday'. Madam Speaker, we filed the Motion over a week ago.

[Crosstalk]

Mr. Joseph X. Hew: Oh, okay. Sorry, my apologies. My apologies. He clarified that he didn't mean that and that it was that they didn't have an opportunity so I accept, I accept that. I misunderstood that. Either way, again, Madam Speaker, just to wind up because I don't know, going to have to skip dinner too...

Madam Speaker, as I said, we are not going to build our way out of this, and just to put it in there: with 700 on a waiting list, and the couple hundred that is being built, none of those are in George Town, Madam Speaker, where the Honourable Minister of Tourism's constituency lies, so perhaps the GGHAMM will be an opportunity for some of our George Town people to realise their own home as well.

[Desk thumping]

The Speaker: Honourable Deputy Leader of the Opposition, we have passed the hour of 4.30. Can I ask someone to move a motion to suspend Standing Order 10(2)? Honourable Premier.

Suspension of Standing Order 10(2)

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

Madam Speaker, I move the suspension of Standing Order 10(2) in order to allow the business of the house to proceed beyond the hour of 4.30.

The Speaker: The question is that Standing Order 10(2) be suspended in order for business to continue after the hour of 4.30.

All those in favour please say Aye, those against no.

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 10(2) suspended.

Mr. Joseph X. Hew: Thank you, Madam Speaker.

Just to say again, in closing, not here to look for any credit. Certainly, I am not here to look for any credit on this. It is a programme that is absolutely needed. It has been tried; it is true; it works.

It needs updating, but our people are looking for it. I will applaud the Government all the way if they pull it off between now and election day, but if they don't, Madam Speaker, I goin' beat them to death with

it from nomination day, right up until election night, if they don't get it done.

Thank you, Madam Speaker.

The Speaker: The question is that **the Government considers relaunching along with local banks, the Government Guaranteed Home Assisted Mortgage Programme.**

All those in favour please say Aye, those against no.

AYES.

The Speaker: The Ayes have it.

Private Member's Motion No. 3 of 2023-2024 passed.

Mr. Joseph X. Hew: Madam Speaker. Division, please?

Division No. 16

AYES 17

NOES

Hon. G. Wayne Panton
 Hon. Juliana Y. O'Connor-Connolly
 Hon. Kenneth V. Bryan
 Hon. Sabrina T. Turner
 Hon. Johany S. Ebanks
 Hon. André M. Ebanks
 Hon. Dwayne S. Seymour
 Ms. Heather D. Bodden
 Hon. Isaac D. Rankine
 Hon. W. McKeever Bush
 Hon. Roy M. McTaggart
 Mr. Joseph X. Hew
 Mr. Moses I. Kirkconnell
 Ms. Barbara E. Conolly
 Hon. Sir Alden McLaughlin
 Mr. David C. Wight
 Mr. Christopher S. Saunders

Absent

Hon. Bernie A. Bush

The Speaker: I have 17 Ayes and one absentee. The Ayes have it.

**Private Member's Motion No. 4 of 2023-2024
 Supporting Caymanians into
 Full-Time Employment**

The Speaker: The Elected Member for George Town North.

Mr. Joseph X. Hew: Thank you, Madam Speaker.

Madam Speaker, I rise to bring Private Member's Motion No. 4 of 2023-2024— Supporting

Caymanians into Full-Time Employment in my name. Madam Speaker. The

WHEREAS the National Community Enhancement project (NICE) has operated for several years providing short periods of paid employment for Caymanians and spouses of Caymanians;

AND WHEREAS the Fall 2022 Labour Force Survey found that nearly half, some 48.8 per cent of unemployed Caymanians have been out of work for over a year;

AND WHEREAS the Fall 2022 Labour Force Survey found that 5.1 per cent of Caymanians unemployed in the workforce;

AND WHEREAS the Fall 2022 Labour Force Survey found labour force participation rates lowest among those with no educational attainment—38.9 per cent—and those with only primary and below levels of attainment at 54.3 per cent;

AND WHEREAS the Cayman Islands Beautification Task Force has made little progress in its mission to keep the Cayman Islands “clean and green”;

BE IT THEREFORE RESOLVED that the Government considers creating a full-time National Community Enhancement Project to give meaningful employment and work experience to Caymanians experiencing long-term unemployment or finding it difficult to access the labour market.

The Speaker: Is there a seconder, the Elected Member for Red Bay?

Hon. Sir Alden McLaughlin, Elected Member for Red Bay: Thank you.

Madam Speaker, I beg to second the Motion.

The Speaker: The Motion has been moved and seconded and is now open for debate. Does the mover wish to speak?

Mr. Joseph X. Hew: Yes, thank you, Madam Speaker, for about 20 minutes or so.

Madam Speaker, I rise to offer my contribution to the motion in my name: supporting Caymanians into full time employment.

It is my intention to make a case for a motion that will benefit both Caymanians unable to find work, and Caymanians and residents of our Islands who are as frustrated as I am, with seeing trash in our highways and by-ways and sargassum that stays in our beaches for far too long.

As you know, Madam Speaker, the National Community Enhancement Programme, or NiCE programme, for short, was developed to provide temporary employment to jobless Caymanians or their spouses during the Christmas season and just after, in early January. It was later expanded to twice-yearly to include a Summer Programme, to help those with back-to-school expenses, and to prepare for the incoming

hurricane season. In the programme’s early years, the country struggled with a sluggish economy and 10 per cent Caymanian unemployment so, as expected, we had almost 800 people sign up.

As the economy improved, the Programme’s numbers fell below 500 participants, as increasing numbers of Caymanians became employed; but the programme continued, and has been kept by the current Government because it is still much-needed and, Madam Speaker, it has been very successful as a Programme. It is time to build on that success, and enhance the community enhancement programme by moving it to a year-round operation that helps jobless Caymanians get full time employment whilst keeping our Islands beautiful.

Some in our community may think a full-time National Community Enhancement programme is unnecessary and perhaps a waste of money, but Madam Speaker, I do pray that no one in this Parliament feels that way.

This Motion is about providing an opportunity for Caymanians who, for various reasons, have been unable to get meaningful work over a protracted period, or are experiencing other significant barriers to employment including those recently released from prison and those recovering from mental illness. It is about providing Caymanians an opportunity to provide for themselves and their families while improving our communities.

It is about providing a job that instils pride and work ethic in those unemployed for far too long. Often, Madam Speaker, people only need a chance and some sort of support in order to turn their lives around. Madam Speaker, we in this Chamber interact with Caymanians from all walks of life and social conditions. We understand better than most, the concerns and struggles of Caymanians, especially those on hard times. Whether this is due to their own poor life decisions, or through life’s circumstances that they had absolutely no control over.

There will be some in the public, Madam Speaker, who will be quick to criticise programmes like we are proposing because their current situation doesn’t allow them to even think that they could one day need this type of help; but we in here, each one of us, have seen it. We have seen circumstances deal a blow to good people who, in no time, Madam Speaker, are then homeless or jobless and are unable to find other employment.

In some cases, it is because of their age, sickness, divorce, or any other number of reasons Madam Speaker. Of course, youngsters leaving school unprepared for today’s work environment is also an issue; these are the youngsters that Yolande C. Forde mentioned in her 2006 report on the *Predisposing Factors for Criminality in the Cayman Islands*.

Madam Speaker, Ms. Forde noted that ill-equipped and inadequately educated individuals often enter the wasteland of unemployment— out of school

and out of work. Some young people, perhaps too many, Madam Speaker, have difficulty finding their way out of that wasteland, but they at least have a chance if presented with an opportunity such as this motion.

Madam Speaker, we in the Opposition have a proven track record over two consecutive terms in Government have been fiscally prudent and caring about improving the lives of our most vulnerable people. Just because we are no longer in charge of the country and are now in Opposition does not mean that we stopped caring. It just means we need to work to persuade the Government to care as much as we do.

The Progressives of Opposition, Madam Speaker, have consistently argued that a priority for Government's spending needs to be support for Caymanians facing challenges that are made worse by the pandemic and today's cost of living crisis. As bad as things are now for many people, Madam Speaker, there is a real possibility that economic circumstances could worsen for more Caymanians over the next 18 months, so we must prepare for that possibility. As I have said over and over again, we hope for the best, but we must prepare for the worst.

It is hard enough for those with a job to manage in today's Cayman. Can you imagine how hard it must be for someone, young or old, who is unemployed and bouncing between Needs Assistance Unit (NAU) and the generosity of friends and family? Let us help them with a job in training that gets them off the NAU list and off their family couch.

Madam Speaker, as I prepared this debate, I recall the quote Benjamin Disraeli wrote long ago, that **"Power has one duty—to secure the social welfare of the People."** Madam Speaker, that is a sentiment that I hope we can all agree on. As an elected representative, those words have always resonated with me, and they hold true today more than ever before.

Madam Speaker, the world today is an unsettled place. We must focus our attention, energies, and money on programmes to help Caymanians get through this cost of living crisis and for those without work, to get to work. A full-time NiCE programme would not be unique to Grand Cayman, Madam Speaker, as we know Cayman Brac has had a successful roadside clean-up programme for many years that keeps several dozen people employed while keeping the Brac clean.

[Inaudible interjection]

Mr. Joseph X. Hew: I hope they get there next week to do an inspection.

Many city councils in the UK also have similar programmes with employees known as 'highway rangers', Madam Speaker; these highway rangers remove debris from roadsides and roads, they clear paths, they trim vegetation at the side of the road, they clean road signs, remove illegal posters and flyers, clean street furniture such as benches, statues and monuments, and sometimes even do simple maintenance work.

They also help keep beaches and beach paths clean and clear in coastal areas. This is precisely what the NiCE programme is designed to do Madam Speaker, so expanding it into a full-time Programme and not reducing it to once a year is a logical next step.

[Inaudible interjection]

Mr. Joseph X. Hew: I hope that means they are going to say yes

Madam Speaker, if it's worth investing in keeping UK cities clean, how much more important should it be to keep a significant tourism destination like Cayman looking at its best; and it's not just tourists who benefit. We all want to live and work surrounded by the beauty of Cayman's natural and built environments. Establishing a beautification task force is a good thing, and I recognise the Minister of Tourism's passion in that, but if the task force is to be more than a talk shop, it needs to be able to match its aspirations with actions.

Madam Speaker, this Motion would give the beautification task force some teeth. The NiCE teams, working to maintain and improve the appearances of our highways, public spaces, and beaches would, in effect, become the delivery arm that allows the vision of the beautification task force to keep our Islands clean and green, to be realised.

Madam Speaker, such a programme is needed here as much as it is needed in the UK, and having a programme such as this, that supports our people in full-time work is also required and will become even more necessary in the future. Madam Speaker, by way of example, and while I do not have any mystical power to tell the future, I can see what is obvious to anyone wanting to see—and perhaps this time next year, my friend the Honourable Minister of Tourism may remember what I am about to say.

I have mentioned it before: with scant few cruise ships stopping here, we will sadly, see more Caymanian cruise, tour, and taxi operators being put out of work as we get into the next year. Madam Speaker, regrettably, many will be ill-equipped to find other types of employment and those hit hardest Madam Speaker, will be those 50 or older who cannot easily find other work. They will need a programme like this, that gives them employment until they can get back on their feet, Madam Speaker. I have similar concerns about Caymanians in the construction sector. We heard the Member for Bodden Town West talk about the significant slowdown in planning applications; so Madam Speaker, I hope that the Government will support the programme when we vote.

To help drive the point home further, Madam Speaker, the Fall 2022 Labour Force Survey, the most recent one published, provides some startling numbers. The survey found that among unemployed Caymanians, 725 or 91.1 per cent had previously held a job and 354 Caymanians, or almost half, were unemployed for over a year. These Caymanians had jobs, so they

should be employable for all intents and purposes, Madam Speaker, yet for some reason, they cannot get or keep a job. Half have not worked in a year. Madam Speaker, this can be fixed if we care enough.

Of those unemployed, 29 per cent are below the age of 25; 18 per cent are 25 to 34 years old; 27 per cent are between 35 and 54, and the remaining 27 per cent are over 55 years. The largest group, Madam Speaker are in the 15 to 24-year age bracket. We cannot allow these young people to languish in that wasteland of unemployment, Madam Speaker; on this side, we will fight to provide them with the extra chance that this Motion will provide.

Madam Speaker, similarly, 27 per cent are older Caymanians who will likely not quickly get work because of their age, but many may be able to work if they can find it and a year-round NiCE programme can certainly fill that void.

Digging a bit deeper, Madam Speaker, about 6.4 per cent of Caymanians are under-employed and need more work. Madam Speaker, please note that the Motion has the underemployment number recorded at 5.1 per cent which is an error. It should have read as 6.4 per cent as I just mentioned, nonetheless, more than 1300 Caymanians do not have enough work to live comfortably. Madam Speaker, they too may benefit from part-time employment with the NiCE Programme if it is available.

Madam Speaker, from experience, those individuals working for a few weeks with the existing NiCE Programme also received financial assistance from the NAU. A full time NiCE programme could help transition people off of welfare and into employment.

Madam Speaker, with that in mind, whilst numbers on the programme at any one time will vary, the Government should look at the potential for a full-time NiCE Programme to become a welfare to work programme, such that the participants capable of working, but who refuse to go on the NiCE Programme without good reason would see their NAU benefits reduced. Depending on the Government's approach.

I believe the initial number of participants in the programme could be as high as 400. Madam Speaker, the recent reports indicated that the last NiCE Programme had under 500 participants sign up. The Government has said that Caymanian employment is at its highest ever and so this suggests that 400 persons is a reasonable estimate.

Of course, the Government could start with whatever number they wished, Madam Speaker. They could break it into three or six-month cohorts, but using 400 persons as a guide with some quick math, the cost would be about \$12 million per annum and provide an individual remuneration, including pension and insurance of about \$2500 monthly with take home pay of about \$2000 monthly. Madam Speaker, that assumes the programme pays \$12 per hour, but it would depend on the results of the work being done on the minimum wage. I would imagine, that if NAU is also helping with

housing and other benefits, some may likely continue; but for those able to work, the financial assistance benefit from NAU should go away.

Madam Speaker, in my book, paying able-bodied NiCE participants \$2500 to work is far better than paying them \$1250 per month through NAU not to go to work. That is money well-spent. Of course, Madam Speaker, the savings in NAU benefits would cut the NiCE Programme's total cost in half. That means, that even for a peak number of 400 participants— and as I said, they could break it into cohorts—the net cost would only be \$6 million. Remember, Madam Speaker, this programme is not just designed to directly give the participants a job, it is about preparing them for full-time work in the established employment market. If participants graduate from this programme into private sector, then the savings to NAU becomes permanent and those future savings offset the initial cost of the programme.

The route into future employment is central to the Programme. Participants will be helped into jobs because of the recent work experience gained through the NiCE and the training that they will receive as a part of the Programme. Several years ago, we included all of the agencies, Madam Speaker, including WORC and others, to collect the data; to work along with the individuals to look for those who are trainable— those who have the ability to move on to full employment.

We also gave notice weeks before the programme to the NRA, Public Works, MRCU, that we would be having it, so if they needed employees to, *"Please wait; we will assign persons to you so that you can assess them and train them during the NiCE Programme"*— and we saw many, many, participants move on to full-time employment not only in government, but also in the private sector.

Madam Speaker, to take this further, a full-time NiCE Programme should partner with other government agencies as I just said, including WORC, to better support Caymanians. Job holders will benefit from the structure and the training— including soft-skills such as understanding good work attitude and improving communication. The programme should also provide access to adult literacy and basic math classes; we know from employers that these skills are valued, and that the lack of them is often a significant barrier for persons getting jobs. Making this part of the programme would mean participants could gain critical skills that they may be lacking.

Madam Speaker, the NiCE Programme workers would be required to participate in training programmes that can lead to jobs in the private sector. A work-with-training approach, not unlike what was known as the Ready to Work Programme, can improve the lives of many of our jobless Caymanians, especially young Caymanians.

Madam Speaker, as the Government considers how best to provide training for those on the programme, we should also consider that various technical

and vocational education and training (TVET) community programmes are available, which could provide more specific training for a trade. This should all be a part of the programme; whether it is the Public Works' apprenticeship programme, or the programmes run by Mr. Michael Myles at his Inspire Cayman Training Academy, skill-based training can, not only help prepare jobless Caymanians to get back into work, but also to keep a job and improve their lot in life.

We must utilise all the avenues available to us as we transition the NiCE Programme on to more than a vehicle for short-term temporary employment. I would go further and suggest, Madam Speaker, that as we look more into the barriers to employment that some of our people face, other services could be considered along the lines of those provided by Ready to Work and Inspire, and other community-based TVET programmes.

Madam Speaker, one would ask why don't we just spend the money and send them straight to the TVET programmes? Because, not all of our young people, in particular, feel confident going into these programmes on their own. Not all of those coming out of prison feel that they have that opportunity, or feel confident enough to transition into those programmes; but through a programme like NiCE, where they are anxious and willing to work, we can work with them and encourage them, and place them in these community TVET programmes depending on their skills, their age and ability.

Of course, Madam Speaker, an enhanced NiCE Programme could also help Caymanians leaving prison to improve their chance of successful rehabilitation. They could begin the Programme before they actually leave prison on a day release, so that when they do leave, they have already developed work ethic, they have received some training, and they have a few dollars available to them so that they transition back into the community, rather than sliding back into some of the habits they had previously, that led them to go into prison. That is a major issue.

Madam Speaker, we did not pull these ideas out of a hat last week. In our previous term we were moving in this direction and yes, this is another of those if-not-for-COVID moments that hampered our good plans. Going into the last election, we included these plans in our Manifesto, promising to enhance the NiCE Programme to give unemployed Caymanians both income and valuable experience to support them into employment; and to extend the programme and the range of activities, similar to that in the Sister Islands where it started—and we saw its success there. In fact, Madam Speaker, we saw Caymanians leave Grand Cayman and go to the Brac to participate in the programme.

[Inaudible interjection]

Mr. Joseph X. Hew: Well, if we have our own programme, we can bring them back.

Madam Speaker, we have seen how beneficial and effective the NiCE clean-up programme has been over the years. NiCE workers have cleared beaches and parks of rubbish, helped remove sargassum and trash from the beaches, cleaned and painted barriers along roadsides and roadways, worked on special projects in the landfill and perform general maintenance at government facilities—not to forget, Madam Speaker, the many, many, messages of gratitude from elderly people who receive help in clearing debris from and around their properties prior to the hurricane season.

As we progress, the goal must now be to expand the programme and rather than serve as a short-term employment fix, to use it to support Caymanians into full-time employment and with training, full time jobs can be held in the private sector. With the assistance of WORC, Public Works, the NRA, this is achievable. Madam Speaker, we have done it on a short-term basis. We have done it before. Madam Speaker, to wrap up, I look forward to hearing what the Government Members say on the Motion, and I hope they will provide their support.

I close, Madam Speaker, by reminding the Honourable Members of Disraeli's comments on the duty of those elected, as we come together to discuss issues that affect our people, let us never forget the crucial obligation that we all share: To ensure the welfare and well-being of every person in our Islands.

With this in mind, Madam Speaker, and by supporting this Motion, let us work together to create better opportunities for our unemployed Caymanians.

Thank you, Madam Speaker.

[Desk thumping]

The Speaker: The Elected Member for West Bay West.

Hon. W. McKeever Bush: Madam Speaker, I rise to offer my support to the Motion.

I do so as I think it worthy to continue this type of initiative and yes, Madam Speaker, there are those who are in need not because somebody did something to them, but because circumstances of their own put them there—but for all that we cannot kill them for it; we cannot let them suffer for it; cannot let them be a drag on the community for it. And yes, there are those who, because of the circumstances of the way things happened around them, we must find help for them, put them in a position to make a dollar to keep them from begging or getting into something nefarious.

Madam Speaker, the beautification Committee is off to a good start, and I thank the Member for Savannah, whose life work is to keep Cayman sparkling clean—I think she has been trying to do that all her life and I also want to add to that the name Marjorie Ebanks who is from West Bay, actually, and is constantly talking about how and what we can do and must do to keep

Cayman clean. I see this, you know, as going deeper than just picking up trash, Madam Speaker.

[For a] long time now, I have said that the programme in Cayman Brac is a good example for Cayman, because it does what we are talking now. For a long time now I have said that, yes; and every time, there is a budget discussion— *how do you keep this going*, but we have to be innovative. We have to be innovative and keep that kind of programme going because the circumstances that I am talking about, and the circumstances that the Minister outlined exist, and so, at the same time, as I said, let us be innovative.

The Member is right, NAU and other government assistance is doled out and yes, some people will always need that assistance, but I believe there can be a reduction in NAU for those who are capable and able to perform the work that we are talking about. I was always impressed, when I went to Bermuda, to see how well-cut and trimmed their roadside always was.

The Member for George Town North made valid points on who and what areas can be used in the programme that we are talking about. Does Cayman need this? Do we need it in Cayman? Yes. We claim to be world-class and first-world, but we are lacking in keeping Cayman sparkling, and this Administration is on its way with their beautification group, but I think the Member is making the good point that this goes deeper.

It goes deeper, and how we want Cayman to come can take some tough decisions, because we have to put rules and regulations in place for vehicles and all sorts of derelict things around the place. We know how independent our people are. They want an old car and they want to keep it there forever, and they will tell you I got to get parts from it and don't worry about the sidewalk mechanic shops that we see.

No, no, no, no, no, no, don't tell me now that we must not step ahead of that or step down on it or whatever, and say we have to do something about it, because they will come right alongside you; right alongside your house and they will create this. When you see anything, you say, "*What is going on there?*" A door gone; next week the wheels gone; or the next week you see them rubbing the car with that machine, practically rebuilding it— and don't think it is just outsiders, now. Come, come, come, come. It is our people too!

I got them down there between Birch Tree Hill and Boatswain Bay. You can hardly pass there sometimes. They will tell you, "*These are my vehicles, they have been here a long time.*" I say, "*I know that. They have been here a long time*"— but what does that do for the community, all these vehicles around the place? What does it do? What does it do? Harbour rodents, harbour nefarious actions, all sorts of things happening. Stealing going on. When you check, parked off in some old car something about and we got tons of that and some of our people don't want you to do anything about it. They will tell you, "*I am in my yard*". Yeah, but how much can your yard hold? Go to some areas and you will see how many vehicles.

One place, not in my constituency now, but in my clean up in the district, I didn't just look at West Bay West, I looked all around— I do that with many things; and there were dozens of derelict vehicles parked off in the bush somewhere about. And the roadside, the roadside... Either Public Works or NAU [sic], one of the two, I don't know which one, has a truck or the machine going around and cutting, and nobody to pick it up and they will do the tourist areas in Seven Mile Beach Road— and we have to do it, but we got to live here too. We have to live here and so we want to see the place sparkling and kept clean and so we, as a House, or Cabinet, or whomever, is going to have to make the regulations to deal with this type of thing. You cannot be *fia-fia* with this kind of action, man.

[Inaudible interjection]

Hon. W. McKeever Bush: No. Cannot be afraid to deal with people. This is our country. These derelict vehicles are [to be] kept clean of rodents, mosquitoes, all sorts of things...

We got enough people and the whole country, whether it is so or not, believes that all these people who are getting [help] from NAU, we could put some of them— because it will only be some. Some are not getting from NAU; they are showing up on your door and on my doorstep, and we have to find money and they complain about the MLA funds you get for your office and say, "*It's for me you are getting that.*" Oh, yeah? Oh, yeah?

What? They think you run your office with your salary? Well, let me tell you all how long people like the Minister of Education and the Member for Red Bay and myself have done that out of our own pocket, using our own house. That was my office— my dining room table. You don't have money now to give people. Let us, as I said, be innovative. Look at the various government assistance that we are giving, see who can be employed and not for \$5 or \$6 an hour, but a fair working wage.

I could go on and on. I support this Motion because, as I said, it is worthy to do so, but I want to remind the House that the programme just didn't start with being NICE. Pride was put in place first. Now, many people like to change colours and change names.

[Laughter]

Hon. W. McKeever Bush: Cannot help them. That is part and parcel of the play, but I was there first.

[Inaudible interjection]

Hon. W. McKeever Bush: Pride! And I recall the present Minister of Labour and Mr. Mark Scotland in London with me. We were moving around and we saw all this work going on by different people doing the same kind of thing and we said "*No, no, when we go back we*

got to put our people to work". Well, of course, Ivan hit us too, and that pushed things a little faster, and probably not as organised as we would have liked it to be, but it was something that helped and assisted the people. NiCE came in, and to beat us at it they had to look more organised, but they did the same thing. Now we have an obligation...

Members, I know [that] you know but we are debating, so the points need to be made. What is happening out there, just can't continue because we cannot continue with NAU the way that money has to be doled out. I believe that the obligation first is to our senior people, our very senior people; they are the ones, they are the ones that some of this money should be going to, to fix their house. More than we can afford to do, but the money has to go to NAU, not just for financial stipend, but for food and everything else that is happening in the country with these people.

Let us take some of that money and get some of these things done. Get those employed whom we know are capable and able; those who are sick will have to prove that they are sick, and we can continue to help them because, you know, we don't come from Mars and this Island is still small. Yes, we got a population that has probably grown too fast but, nevertheless, we are where we are. We have to do it. We have an obligation. Let's deal with it.

I support the Motion.

[Pause]

The Speaker: Members...

[Pause]

The Speaker: Members, we will just take a 10-minute suspension.

Proceedings suspended at 5.24pm

Proceedings resumed at 5.58pm

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

[Pause]

The Speaker: Does any other Member wish to speak on the motion? [Pause] Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] The Honourable Premier.

The Premier, Hon. G. Wayne Panton: Madam Speaker? Thank you very much. I rise to give my contribution on Private Member's Motion No. 4, entitled Supporting Caymanians Into Full-Time Employment. Madam Speaker, let me start by saying that this Government has done exactly what the previous probably couple of governments have done in terms of the NiCE

programme, the PRIDE programme, whatever name we give it— that is providing opportunities for temporary employment usually twice a year. I think sometimes, prior to this Government, it has been perhaps once a year

Madam Speaker, I think the rationale behind it is laudable. It is, first and foremost, about assisting people who are challenged to find, and keep, full time employment. It is also about having our people do the neighbourhood clean-ups, the community clean-ups, the roadside work, painting of curbs, and even working in some government agencies. Madam Speaker, let me say, that while we have had those same NiCE programmes on a twice-a-year basis, we have also recognised, that it really should be something more than just that.

Madam Speaker, we have the benefit and the Member for George Town North, who moved the Motion quoted extensively from the Fall 2022 Labour Force survey, and one of the things he noted finding in that survey was that the Caymanian unemployment rate was 5.1 per cent. We recently had the results of the Spring Labour Force Survey, Madam Speaker, which reflects the fact that the Caymanian unemployment is now 3.7 per cent; a considerable decline from the Fall 2022 Labour Force Survey. It doesn't mean that we shouldn't try to put forth efforts to have a programme which helps our people who, for one reason or another, find it challenging to participate in the normal labour market and to have a full-time job.

Madam Speaker, we understand that there are these challenges, that not all unemployed Caymanians will be able to quickly find full time employment; and we understand that these NiCE programmes not only help our communities, not only help to beautify and clean-up, they also provide people who have difficulty participating in the full-time labour force the opportunity to work, the opportunity to earn some money. Typically, around Christmas time, for example, it's a great help to them. They all want the opportunity to earn some money, to be able to buy their significant others at least some little token of affection and appreciation, and even more so, Madam Speaker, when it comes to their kids.

I am sure all of us have had representations from our constituents when they are able to participate in those programmes, and they tell you as was noted earlier in the presentation of the Motion, they tell you how it makes them feel, They tell you how grateful they are when this happens, but Madam Speaker, what we have recognised as well, is that it doesn't serve our people to be in this cycle where they are working on a temporary basis, then they are not because they can't participate in the normal labour force and then there's another opportunity, as I said, normally it's twice a year to do this.

We need to be innovative. We need to think of ways of improving this so we have been looking at this problem, Madam Speaker, for a number of months

going back into the earlier part of the year and we have recognised a number of issues. Even if we were to create and implement a full-time NiCE programme, Madam Speaker, we would then have difficulties with the fact that we are hiring people on a full-time basis and if you do it as you normally would with the temporary approach, they would not have any pension or any insurance and that is not a tenable situation. While with a temporary programme your cost may be a question of hours x a rate, on a long-term basis, you have to factor in things like proper pension provision and insurance.

When it comes to the civil service, there are also a number of other requirements that they need to meet and Madam Speaker, we know, for some people who participate in these programmes and do so successfully on a temporary basis, it would be more difficult in some cases to do it on a full-time basis. Sometimes there are issues of, you know... sometimes there are issues of substance abuse, if we can be frank. Sometimes there are just people who have been involved in some sort of family dysfunction situation so they have emotional challenges. Sometimes it is just depression, other mental health challenges. Madam Speaker, there are a number of things.

One of the things I think we need to be able to do—this Government has recognised it and we have been working on it—is to create a programme through which we could design features where they are working full time, getting a pension and insurance but also, Madam Speaker, we might still be able to do a temporary employment situation feature as a part of this programme perhaps twice a year; but when we put a programme like this together, we recognised all of the challenges that exist.

We recognised that we needed somebody in terms of the administration side of it, who could understand and appreciate the challenges that are faced in some people being able to transition into the regular workforce. Madam Speaker, there was one particular person assisting with this who was a driving force. Unfortunately, that person became temporarily unwell—hopefully. I think we will be able to utilise the services of that person down the road, but these are the types of issues that we feel must be done.

In his narrative and presentation, I think the mover of the Motion recognises the same thing. That we need a solution. We need a way for people not to be on this treadmill constantly, year after year. We need to be able to help people, give them the dignity of employment, and give them the opportunities to be able to—say, perhaps in 12- or 18-months' time—transition out of that situation into the normal workforce. That, then, obviously creates space for others who may need those same opportunities to be able to engage fully, to be able to take the benefits of the assistance elements that the programme would offer, and they could, in turn, transition into the normal workforce, Madam Speaker.

I know the Member for West Bay West took ownership for the Pride Programme. I can't say that I know exactly what the origins were for the NiCE programme, but this programme, without any reference to that was to be called Strive Cayman and it is what we are seeking to establish, Madam Speaker; a programme which doesn't rely on us having to deal with whether a person can be a civil servant or not. The structure on this Programme, Madam Speaker, as contemplated, is that it would be a not for profit company, or entity, which would then be supported with a service level agreement from Government. That removes the issues of whether somebody could be employed or not, [or] whether they could qualify in accordance with the normal civil service rules, Madam Speaker.

Madam Speaker, we see that as a programme which could employ perhaps 200 persons a year all around and then, perhaps on a temporary basis, perhaps twice a year; maybe another 150 to 200 persons who could participate on a temporary basis and then, as soon as there is space within the Programme, those who are interested in participating on a full-time basis can do that. I think we all know, Madam Speaker, that there are some who are happy working twice a year, but there are many others who want the opportunities to be able to develop; to be able to overcome the challenges that they have been facing, and to be able to transition into the normal workforce.

Madam Speaker, this Programme would facilitate them participating in life and job skills training. Help them develop their ability to go out and interview, their ability to do résumés, get a better understanding of exactly what is required in a normal workforce that they may not have been a part of for some time—they may never have been a part of it on a full-time basis. So this is about providing real opportunities to Caymanians to both contribute, earn a normal living, earn the benefits, and also be facilitated in their ability to develop further and transition out of a programme like this into the normal workforce.

This would provide real value, Madam Speaker, not just to the government and the individuals, but to communities as well. The ability to keep those communities clean, the ability to see those people and see the pride that they might have in being able to do those jobs and then transition into the normal workforce would be invaluable. It would be priceless, Madam Speaker.

Thus, Madam Speaker, the Motion that has been brought reflects this kind of programme. Perhaps this programme may even go beyond that, in terms of being able to help people; being able to provide this temporary assistance, but a platform which goes beyond that, Madam Speaker.

For the individual, it's the potential to secure long term employment. It's that restoration of their sense of pride, their sense of dignity. It would increase morale, it would develop those employability skills so that they are far more resilient if they have to face the

challenges of not being able to readily find employment at some point in the future. The good thing is as well, Madam Speaker, that it does dovetail well with the new financial assistance legislation, provisions, and actions that are contemplated under the Ministry of Social Development. That is one of the ultimate aims.

For the Government, the benefit is that we are helping people. We are further reducing, chipping away, at those small numbers of unemployment that I mentioned the other day. Reducing the risk of negative impact with individuals [by] giving them opportunities, Madam Speaker.

For the community, it is the ability to wrap ourselves around these individuals, provide services, help these people who need extra help and watch the pride that they develop in helping their community while we are doing that for them. It would ultimately decrease reliance on financial support that the government would have to provide. It would have a plethora of other potential benefits for those who, perhaps, have fallen afoul of the law previously. It could very well and would hopefully contribute to reductions in recidivism by helping them to feel that pride and that support system around them, which would allow them to resist the temptation of being involved in anything which would cause them to run afoul of the law, and of course, Madam Speaker, we have cleaner, beautiful communities with the important work that these individuals do right now.

Madam Speaker, as you know, we have been working through the budget which will be presented shortly. We are looking to put in place a system which will accomplish all these things on a more permanent basis, but with some of the short-term benefits as well. What I have described here, Madam Speaker, very closely aligns with the [motion] by the Member for George Town North and the seconder, who has not spoken yet, but I'm sure it will be along similar lines, I guess, in support of motion No. 4.

Hence, the Government will support the Motion on the basis that we are doing a programme which is going to implement and achieve all these positive things that I have outlined and it happens that it is fairly closely aligned with what has been described in the Motion and in the words of the mover to the motion and Madam Speaker, we will have the added benefit of having had a much-improved labour force record which reflects record levels of Caymanian employment, or low levels of Caymanian unemployment.

Whatever the level, Madam Speaker, a programme like this is going to help those people who are on the margins sometimes. Those people who perhaps only want to work twice a year as well as those people who have the potential to become a part of the full-time workforce. It will help them to realise that potential, Madam Speaker, and then we will see Caymanian pride; then we will see incredible morale; and they will be setting examples, Madam Speaker. There are those

people who will be watching them thinking, "If they can do it, I can do it as well".

There are many benefits across the spectrum for this sort of approach, Madam Speaker, and we intend to move forward and implement this. On the basis of the alignment, we are happy to support the Motion.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] The Elected Member for Red Bay?

Hon. Sir Alden McLaughlin, Elected Member for Red Bay: Thank you, Madam Speaker.

Madam Speaker, I wish to speak briefly as I seconded this Motion. I am happy to hear what the Honourable Premier has said, that the Government is prepared to support this Motion because secretly they have been preparing a similar programme, which I guess they are going to unveil in due course.

The slight reservation I have, is that the Premier and his Government have a habit of accepting motions such as this, and making statements and promises which then seem to die a natural death. By way of an example, in December of last year, in an effort, I believe, to push the whole issue about changes to the Gambling Act to one side and to not have to address the promise of decriminalising the use of marijuana, the Government, with great flourish, announced that it would proceed with a Referendum on both issues. We are now at September the 21st.

I asked two Parliamentary Questions for this Meeting— one in relation to when the Referendum on the gambling issue was going to be held, and when it was going to be held on the decriminalisation of marijuana issue. Neither [question] has appeared on either Order Paper this week, and since this House now meets with such rarity...

Today is 10 days. Ten days, since the start of this year, that this House has met. In my almost 23 years here, I have never known such neglect of the Parliamentary process by any Government, however bad they were. So those two questions will not be answered, not because of the usual excuse that civil servants have not been able to prepare the answer, but because the Government has not been able to make a decision! Those are policy matters; all the Premier had to say was, "*The Referendum is going to be held next year, 15th March*"— that is all.

Therefore, Madam Speaker, my concern at the Premier's glib response just now, is that it is likely to be treated in the same way, where this critically important issue of ensuring that there is no Caymanian who is willing and able to work, even if they don't meet all of the usual employment requirements, even if they have some of the issues to which the Premier referred, will have an opportunity all year long to earn a decent wage, to be able to avoid having to stress NAU or

Members of this House, or anyone else to help them pay the basic expenses of life.

This is a critically important Motion, so if we ever get a budget to come down here (this year), I hope that it does feature prominently among the social programmes that the Government has in mind; because we cannot, we cannot in good faith, tell our constituents that Government does not have the money to run a programme like this, when you got a Billion-dollar budget with all kinds of fancy projects in it. These are the kinds of things that matter most— making sure that every Caymanian has the basics that make it possible for them to live a decent life.

This is but one. We focused the Opposition on the housing issue. I so regret that COVID came upon the world when it did, for it prevented us, a Government that had the momentum of a previous term from getting some of these things through that we would have gotten through had that not happened, but it is what it is. We left much groundwork there, not just on this issue but on other issues, which had the Government taken ownership of them, would have allowed the Government to actually have achieved some significant things in this term, but so far, so far, it has been almost two years of spectacular un-achievement. Many speeches on the radio— not down here, because we hardly come down here— 10 days in this calendar year.

Anyhow, I have a special speech about that Madam Speaker. I am going to save it for the appropriate time, but I just I want to say, that I do hope that the Premier is sincere in what he has said about this programme; for if not, he shall be reminded about it if and when the budget does come down here and Members in the Opposition have an opportunity to speak.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

Does the mover of the Motion wish to exercise his right of reply.

Mr. Joseph X. Hew: Thank you, Madam Speaker, I do. It should be short.

Madam Speaker, once again, I thank the Member from West Bay West for his support and his comments. Once again, he was spot-on with some of the issues that he highlighted during his comments.

Madam Speaker, the issue of litter is a real issue that we have to deal with. I mean, you walk down any street, any street, and 3 ft' deep into the surrounding hedges are bottles and cups and cans— 3 ft deep. The beaches are littered, littered. The one little clean-up crew that the poor DEH has, that is responsible for keeping roadsides clean, et cetera, are trying their best chasing that NRA cutter, but the NRA cutter moves at 10-times the speed, plus it has got several cutters, and when it becomes that— and I was the Minister, I know.

You say, "Don't cut it," and they say, "But, sir, the grass is starting to grow; the trees are growing into the road. It's becoming a hazard. We have to cut"; and boom! When they cut, the paper, the cans, the bottles, everything goes flying. Then it is even worse. It is exposed.

You take a walk down, I invite any of you, to go for a walk down West Bay Road. Choose either side. Choose either side, but as we say, the land side is "worse". You cannot walk two steps without seeing garbage, you cannot— and again, 3 ft' into the bush, layers and layers of garbage. Madam Speaker, our parks and our sporting facilities. We might as well do not have those little green cans because they are full and overflowing.

[Inaudible interjection]

Mr. Joseph X. Hew: Hm?

[Inaudible interjection]

Mr. Joseph X. Hew: Full and overflowing. You can drive right there on Eastern Avenue and look at the basketball court there at any given time. You have one green can, and that is full all the time with the overflowing garbage next to it. Picking it up once a week is not going to resolve that.

I am not casting blame on anyone, Madam Speaker, but it is an issue we have. We buy land, we make parks; we buy beach, we make beaches— but we don't want to spend the money to take care of them. Everybody wants to buy a park, everybody wants to buy a beach, everybody wants to build a facility—

[Inaudible interjection]

Mr. Joseph X. Hew: But the poor little five, six, people they have running around cleaning all of them are working themselves to death.

[Inaudible interjection]

Mr. Joseph X. Hew: Working themselves to death trying to keep it clean and, as good Caymanians like how we like to be, we are pounding them to death criticising them. If somebody goes Public Beach or Smith Cove one time and walks into a bathroom and sees one speck of sand on the ground, oh, jesum!

Madam Speaker, it is a real issue. You could ban every—

[Inaudible interjection]

Mr. Joseph X. Hew: Not even plastic. You could ban paper. Ban the import and let us go back to eating with our hands, and our beaches are going to be full of plastic. It is coming out of the ocean. We can't ignore it. It's now our garbage.

[Inaudible interjection]

Mr. Joseph X. Hew: It is now our garbage, we have to pick it up.

[Inaudible interjection]

Mr. Joseph X. Hew: You feel embarrassed sometimes? Many of us. Many of us.

I go to the beach sometimes or I go somewhere, "I have not been to Barker's in long time". You know what I end up doing? Sometimes I actually take the bag with me, but other than that, I walk around and look. I find a couple of T-shirts bags and start picking up garbage. The same thing when I go and exercise. I fill the bags, tie them up to a tree and when I get home then I got remember to drive down and go pick them up where I tied them up in the trees.

Madam Speaker, I thank the Premier for his contribution. Again, I don't care what we call it, I really don't care. The name is not important to me. What I know, is that I have unemployed constituents who I know are willing to work, and for whatever reason cannot get work. Sometimes it is not training. I have unemployed constituents with Group 4 licences that NRA or DEH won't hire, maybe because they had a speckled pass.

It is the beauty of being a part of a small community, if you leave your wallet home, you can still get a tank of gas or something like that; but the negative side of it is that you make one mistake, you are tarnished for life. I have constituents with Group 4 licences who apply for every job that comes up in the Government and cannot get a job. Yes, they have a past. Yes, they do— but Madam Speaker, we heard it from the Member for Bodden Town West. We can see it.

Some of the major projects are closing down. Some are starting back, but there is going to be a major lull. We will see a drop. We will see an increase in unemployment, in particular in the construction industry and so I agree with the Premier that we need to be innovative and not just do these little two-three-week spells. It is not enough time to give anyone meaningful employment but, most importantly, meaningful training, so that they have an opportunity to move on.

Not long enough. If the person needs rehabilitation, that we can work with those agencies or counselling. If you don't see, more and more these days, some of our Caymanian people— young ones too walking aimlessly with a daze in their face. If you have never seen it before, just go stand out there by the Post Office for half an hour any day. Go by the waterfront for half an hour any day and you go, "Wow." You say, "Wow."

These are the people we need. They are our people. They are ours, and these are the people who we need to stretch our arms out to. These are the people who we need to bring in and say, "Hey, we are your safety net. Hey, we are going to give you employment, we are going to give you training. What are your

problems? Let us contact this agency or that agency." Which leads me, Madam Speaker, I said it in here before or it actually might have been on the radio, because we have not been here that much.

Madam Speaker, I have had the issue of dealing with homeless people in my constituency. Straight down the road between myself and Minister Bryan. Who do I call? Are there children involved? No; so not Children and Family Services. You call the police, "Well, all I can do is move them." Well, where are they going to go? Just down the road somewhere else.

Why? Why is a healthy-looking woman living in the back of a building and drinking alcohol?

[Inaudible interjection]

Mr. Joseph X. Hew: One in the car too, I am telling you. I have a few— but why? Why? And what agency is going to pick her up? What agency is going to pick her up and help her? Who is that agency? Who do I call? I don't know who to call.

You know what we did, because we couldn't do anything else? The beat officer finally just got them to move. Three weeks later they were right back where they were. Who assesses the situation to say, "You need mental health help"? Who assesses the situation to say, "Oh my goodness, you had an abusive husband, you had to leave, you turned to alcohol." Who listens to that story and who can help? Who do I call? Which Minister? Which Minister do I call?

Madam Speaker, we hear the Premier and I agree with him on many of the things he said. Temporary programmes are not enough. Two-three weeks is not enough. I think it is an issue we are having even with our prisons now, where, because of overcrowding, prisoners are not there long enough to become properly rehabilitated. They cannot finish their programmes.

[Inaudible interjection]

Mr. Joseph X. Hew: I agree. Some just cannot be employed for more than temporary terms and that's why I said you could do cohorts, but you could still try to work with them, or you might find a niche for that person. I won't call any names, but how many of us remember the gentleman who used to take care of George Town with his little cart and his broom and his shovel? George Town was spotless, you know? Spotless.

You see Pirates Week? The next morning, spotless. Batabano? By the next morning, spotless. People otherwise may have said he was unemployable, but they gave him that one task, and, boy, did he do it well. Seven days a week there was not a leaf on the ground.

I used to drive my son to school through the waterfront, you looked out there as you reach the centre of town and there's cups and things left there from the night before, and people wash off their patios and

everything is right there on the side of the road... so even those who we say are unemployable full time, maybe, the guy lives by that basketball court I was talking about. We say to him, *“That’s your responsibility,”* and he has pride in that. Every time there’s an event he is right there with the bags and telling people, “You know, you got to put away the stuff”, and make sure he has somebody he can call, a supervisor, to say the lights are on or the lights are off or somebody broke the back board or whatever.

You would be shocked. You would be shocked. It is like your kids; when you think your kids cannot do anything. Now when you give them responsibility, or they go off and leave you and you realise, “Oh. You are more responsible than I thought you were.”. Right?

Madam Speaker, if it sounds like I’m passionate about this, it is because I am. I sponsor clean-ups in my communities, it makes no sense. The garbage is right back there. On the other side, when I sponsor the clean-up the guys who are working, put their hearts into it and I’m like, *“Why aren’t you fully employed?”*, but I can’t afford to do it more than one week every now and then.

Madam Speaker, I know— I know— that there are Members over there who certainly will say to me, that *“you may be as passionate about your people, as I am; and you may be as passionate about the situation we are facing with litter, but not more than I am”*, so join me, in voting “Yes” on this Motion.

The Speaker: The question now is, **BE IT THEREFORE RESOLVED that the Government considers creating a full-time national community enhancement project to give meaningful employment and work experience to Caymanians experiencing long-term unemployment, or finding it difficult to access the labour market.**

All those in favour please say Aye, those against, no.

AYES.

Hon. Sir Alden McLaughlin: Madam Speaker. May we have a division please?

Division No. 17

AYES: 14

Hon. Sabrina T. Turner
 Hon. Johany S. Ebanks
 Hon. André M. Ebanks
 Hon. Dwayne S. Seymour
 Ms. Heather D. Bodden
 Hon. Isaac D. Rankine
 Hon. W. McKeeva Bush
 Hon. Roy M. McTaggart
 Mr. Joseph X. Hew
 Mr. Moses I. Kirkconnell
 Ms. Barbara E. Connolly

NOES: 0

Hon. Sir Alden McLaughlin
 Mr. David C. Wight
 Mr. Christopher S. Saunders

Absent: 4

Hon. G. Wayne Panton
 Hon. Juliana Y. O’Connor-Connolly
 Hon. Kenneth V. Bryan
 Hon. Bernie A. Bush

The Speaker: Division No. 17: I have 14 Ayes and 4 absentees.

The Ayes have it.

Agreed: Private Member’s Motion No. 4 of 2023-2024 passed.

The Speaker: Honourable Members, I have been advised that our meal has arrived.

Before we take a break, I want to thank Members for agreeing to the staggered lunch arrangement today, as well as a shorter lunch period of 30 minutes. It is a way of making Parliament more efficient, especially when we have an Order Paper that has nine Motions down. As far as I know, tomorrow is Finance Committee, so I am trying to ensure that we get through the Order Paper.

With that being said, we have completed four motions and we have five left, so we will take a 30-minute break for Members to have a hot meal and we will return at 7.15. Thank you.

Proceedings suspended at 6.48pm

Proceedings resumed at 7.22pm

The Speaker: Proceedings are resumed.

Private Member’s Motion No. 5 of 2023-2024
The sale of “Pepper Spray” for Self-defence and Personal Protection

The Speaker: The Elected Member for George Town West.

Mr. David C. Wight, Elected Member for George Town West: Thank you, Madam Speaker.

I rise to move Private Member’s Motion No. 5 of 2023-2024 titled the sale of “Pepper Spray” for Self-defence and Personal Protection, which reads:

WHEREAS the incidents of robberies, and in particular, armed robberies in Grand Cayman has increased significantly in recent times;

AND WHEREAS many people are concerned about their safety and the need to defend themselves;

AND WHEREAS a similar motion had been passed unanimously by Parliament on October 12, 2011, but was not taken forward by the then Government;

BE IT THEREFORE RESOLVED that the Government considers amending the Penal Code, the Firearms Act, and any other relevant or consequential legislation, to permit the importation and sale, by duly-licensed pharmacies and drugstores, and the use of chemical sprays such as pepper spray, (also known as OC spray, OC gas, or Capsicum Spray), and maize, for self-defence and personal protection subject to appropriate restrictions relating to age and other relevant criteria.

The Speaker: Is there a seconder for the Motion?

Hon. Sir Alden McLaughlin: Thank you, Madam Speaker. I beg to second the Motion.

The Speaker: The Motion has been moved and is seconded. Does the mover of the Motion wish to speak to the Motion?

Mr. David C. Wight: Thank you, Madam Speaker. When he comes, I will go ahead.

[Inaudible interjections]

Mr. David C. Wight: I am honoured, Premier.

Madam Speaker, when I'm talking with my constituents, it is clear that there are four overwhelming priorities that they want to see the Government address. Those priorities are:

- The cost of living crisis;
- Housing;
- Crime; and
- Transport.

I believe that most, if not all Members here today, would recognise that list from feedback from their own constituents.

On most of those issues, the Government's response to the legitimate concerns of our people has been, at best, late and inadequate. It is no coincidence, therefore, that there are motions from Opposition Members on the Order Paper for this Session addressing the cost of living crisis and housing, while a question seeks to understand the reason for the Government's silence on the outcome of its transport review. The Motion that I rise to propose today, addresses the fourth [third] of those priority issues— crime.

While I might characterise the Government's response on the cost of living crisis and on housing as late and inadequate, that criticism cannot be levelled at them in the face of the challenges that rising crime rates are causing. Their response has not been late or inadequate; it has been non-existent. The Government seems content to hide behind the Governor's

responsibility for policing, and suggest there is little the elected officials can do about crime.

Madam Speaker, we cannot accept that our hands are tied; we cannot sit idly by, as Cayman's reputation as one of the safest places in the world to live, to visit, and to do business, is put in jeopardy.

Into the vacuum left by Government's inaction my colleague, the Leader of the Opposition, has put forward a comprehensive plan for reducing crime and making Cayman safer. His strategy includes short-term actions to target current problems, as well as important measures that will reduce crime in the long-term by cutting re-offending rates and by diverting young people at risk away from joining gangs. The Leader's strategy is well thought through, and based on sound evidence of action that works effectively. He acknowledges that as well as action from Government, communities have a role to play themselves and he commends activities such as neighbourhood watch that help to keep communities safer.

The Motion that I am proposing today applies the same idea at the level of the individual. We all recognise that there are steps we can take, that make it more difficult for criminals to target our homes. From getting a dog, to fitting proper locks on doors and windows, to installing home video or an alarm system. There are well-established actions that householders can routinely take. Such actions are known as target-hardening measures that do what they say: they make it much harder for criminals to target our property, and hence these measures deter criminal activities.

The RCIPS' website has detailed information about the kinds of measures that can be taken to make sure that your home is as secure as it can be. For those seeking advice, I recommend you look at the advice contained in the RCIPS webpage. Sadly, such measures are increasingly necessary, and now we also need to think about how we make individuals safer as they move about our Islands.

The RCIPS again offers some advice to individuals. While the advice is targeted specifically at runners or those out drinking, there is much more common-sense advice that we could all learn from. Again, I commend it to those looking for information, however, advice to runners not to wear earphones or to avoid poorly-lit areas or advice to those out drinking to guard their cup and not leave it unattended, seem insufficient at a time when violence in our communities is becoming more of a danger.

Madam Speaker, I want to mention that a couple of weeks ago our family business was robbed, and I have not seen the CCTV but my brother has, and he has told me that he knows that if the employee who was robbed had pepper spray not only would he have stopped the robbery, but very likely the robber would have been caught because there was not any weapon used. It was just the person came with a mask on and grabbed the money and took off, so the pepper spray would have helped in that case.

Madam Speaker, I don't want you or anybody to think that I am bringing this Motion because of that robbery. I tried to bring a motion in 2018, and it never reached Parliament; I mean, there is no way that I would bring a motion just on one case like that. This is a motion that was put in place. We have many motions in the Opposition and we bring them forward as we go along, so it's not just an off-the-cuff thing that we are bringing because of a robbery. The only advice that the RCIPS offers to those in imminent danger is to make some noise. They suggest that this will startle your opponent and hopefully create an opportunity for you to escape. Alas, in my view, we are now past the point at which a strategy of "shout and hope", as advocated by the RCIPS, is sufficient.

As the Leader of the Opposition stated, when talking about his approach to crime, we should recognise that, thankfully, Cayman is still a relatively safe place. The police statistics indicate that rates of violent crime and sexual offenses remain relatively low; but we are all concerned to hear the reports from across our Islands of violent robberies and other attacks on persons taking place in public places. Giving individuals access to pepper spray has three potential benefits:

- It will help to deter attacks on individuals, as a potential attacker may fear that pepper spray could be used against them;
- If an attack does occur, then it gives the victim a means of self-defence that is likely to be much more effective than the currently recommended "shout and hope" approach; and
- Because of those two benefits, it has a third upside of making the carrier of the spray, and potentially others, feel much safer.

Pepper sprays are legal for self-defence in many other jurisdictions across the world, notably in the USA, where it is legal to purchase and carry pepper spray in all 50 States. Other jurisdictions that allow pepper sprays include India, Thailand and much of Western Europe, therefore, while I understand that there may be concerns about the idea of legalising pepper sprays in Cayman, there is plenty of experience across the world that we can learn from.

For example, the Motion proposes that the importation and sale of pepper spray should be restricted. Sprays would only be available through licensed pharmacies and drugstores, and purchase would be restricted by age and potentially by any other criteria that the Government, in implementing this Motion would decide are appropriate. For example, some states in America restrict felons from purchasing or owning such sprays. It is also worth pointing out that many jurisdictions use legislation to define in what circumstances it is proper to use a pepper spray and to impose penalties for improper use.

Madam Speaker, improper use is likely to be already covered by assault and/or battery offenses in our Penal Code, but I would suggest that any legislation

brought forward by the Government in response to this Motion, should create specific offenses with appropriate penalties. Again, these can be modelled on provisions made in other jurisdictions across the world. My colleague, the Member for Red Bay, has spoken previously about concerns and about improper use; he may well address those issues in his remarks today. While we must address those concerns, both of us believe that the time has come to make pepper sprays available in Cayman, but we should do so in a way that minimises any potential for misuse.

There is one more issue that I wish to tackle, Madam Speaker— it is the need for training. As I have said, robberies and attacks on individuals, while a major concern, are still mercifully rare. It is likely, therefore, that anyone who does find themselves in a situation where the use of a spray is justified, is likely to be panicked, and they would be using a device with which they were not familiar and that they have no prior experience of using.

An academic study by David Strybel and Anil R. Kumar published in the International Journal of Industrial Ergonomics in November, 2020 found that the usage instructions typically contained in the packaging tend to give insufficient information for users to discharge the device safely and effectively. They found that a first-time user has a much-higher chance of misusing the spray in the moment, sometimes with significant negative consequences. In my view therefore, Madam Speaker, we need to ensure that appropriate, professionally delivered training courses are available on Island for those who intend to buy and carry a pepper spray. The Government may wish to consider whether attendance at such a course should be mandatory, but at least the benefits to the potential user should be clear and explicit at the point of purchase to encourage participation.

Madam Speaker, as noted in our Motion, it is nearly 12 years since a similar motion was passed unanimously by the then legislative Assembly of the Cayman Islands. That motion was never acted upon. I ask Parliament once again, to give this idea its unanimous support and this time, I ask the Government to act swiftly in response. Certainly, Madam Speaker, they should act more swiftly than they have in response to my previous motion on stamp duty reductions that also received unanimous support.

As I said at the outset, crime is a major concern in our communities. We know, because people have told us that the freedom to carry a spray for self-defence would help them to feel safer. We know, because the international evidence is there, that we can put in place a framework to ensure that sprays can be appropriately regulated and potential misuse minimised. This is an issue in which elected officials must be seen to respond to growing public concern.

Madam Speaker, I hope all Members will support this Motion, and I thank you.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] Does any other Member— The Elected Member for George Town South.

Ms. Barbara E. Conolly, Elected Member for George Town South: Thank you, Madam Speaker.

Madam Speaker, I rise to deliver a brief contribution to the Motion brought by the Member for George Town West and seconded by the Member for Red Bay that is, on the sale of pepper spray for self-defence and personal protection.

Madam Speaker, I suspect that every female in these hallowed Halls knows someone who carries pepper spray— illegally, I would add— in their purses. They do this, Madam Speaker, out of fear. Fear that, when living alone, someone could break into your home and attack you. We also feel fearful when returning home late at night. That walk from your car to your front door is frightening at times. You look around and hurry to the door, with your key ready— Madam Speaker, I can relate to that; all the time wondering if a stranger could be inside waiting for you to attack you, or you could be attacked just getting into your door.

I know, Madam Speaker, that I share those fears. I also share that fear when walking for exercise. When I leave my home in the mornings, as a matter of fact, before the sun comes up, I open my door and pray that I will get in my car safely. Madam Speaker, years ago, if a friend didn't meet me to walk, I would walk alone. That doesn't happen anymore. If for some reason that friend doesn't show up, I get into my car and I return home. I will not venture out on my own anymore. Too often we hear of women being attacked when walking on the road. Times have changed, Madam Speaker. The Cayman Islands have changed.

As the mover has noted, the police statistics indicate that reported violent crime and sexual offenses remain relatively low. Please note that I said reported cases, Madam Speaker, for I know of some cases that go unreported. Still, we are all concerned to hear the reports from across our Islands, of violent robberies or other attacks on persons in public places. I recall, Madam Speaker, news reports regarding the arrest of a man in George Town who stalked and harassed to women. One of those women was assaulted on South Church Street around 6 a.m. one morning. Madam Speaker, that is the very road that I walk on several mornings a week. That is scary, Madam Speaker.

We also hear about strangers attacking people leaving their cars when arriving home, and people being attacked while in their beds. Madam Speaker, the RCIPS have access to guns and tasers, yet are also given pepper spray to defend themselves. I firmly believe, Madam Speaker, that the women of Cayman also deserve the ability to defend themselves when attacked. In fact, Madam Speaker, I have received representation from many of my lady friends and, indeed, women in my constituency who support this Motion. I

would not promote gun use, Madam Speaker, but pepper spray should be made available. Our women should not be forced into importing it and carrying it illegally, when this House passed a motion many years ago that it should be legalised for defence, albeit with some restrictions.

Madam Speaker, in considering the Motion and the advantages of pepper spray, I list the following:

- Pepper spray is suitable for self-defence and personal protection;
- It is easy to carry in a pocket or in a small purse;
- It is an excellent non-lethal alternative to carrying a weapon;
- It is an economical solution for self-defence;
- It could help provide opportunities to escape a dangerous situation;
- Just having pepper spray in your hand can scare off an attacker, whether the threat comes from a person or an animal— there are times that persons are attacked by dogs too;
- Pepper spray is a highly effective deterrent that delivers immediate results.

Madam Speaker, as the mover indicated earlier, pepper spray is legal in 50 US States in some form or another, albeit with some restrictions, and it is legal for use in other countries as well. I understand that there may be concerns about legalising these substances, Madam Speaker, but as noted, women are already carrying them. I know that as a fact. I do know some women who carry pepper spray. Some also carry knives or baseball bats. I suspect some may even have or carry a gun.

Madam Speaker, if I had a choice, I would prefer to carry pepper spray rather than a knife, or some other form of weapon, for protection. Madam Speaker, if the concern is about women carrying weapons, like I said that is happening now; but self-defence with a knife means the attacker will be close to you. Pepper spray can be used at a safe distance. Knives can also kill or cause serious harm, Madam Speaker, and could be turned on the person defending themselves. Pepper spray is a far better solution for self-defence.

Madam Speaker, pepper spray could also be used by our security guards who today, not only do they do a thankless job, in many cases, but also cannot keep anyone secure, not even themselves. Pepper spray would be helpful to them as well. My colleague for George Town West has done an excellent job outlining the case for its use here, including suggesting conditions for dispensing and using it.

I therefore humbly ask my Elected colleagues in this honourable House to support this Motion. In supporting it, you will be protecting the women of our Islands.

I thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] If no other Member, wishes— The Elected Member for North Side?

Hon. Johany S. Ebanks: Madam Speaker, today I stand before you to discuss a topic of great importance: the legality and the legalisation of pepper spray.

Madam Speaker, pepper spray is a self-defence tool that I believe should be a legal and accessible to responsible individuals for a variety of compelling reasons. First and foremost, pepper spray is a non-lethal means of self-defence. It provides individuals with a way to protect themselves without resorting to lethal force. In a world where personal safety is a fundamental concern, having access to a non-lethal option is crucial.

Pepper spray allows individuals to defend themselves and their loved one's without causing serious or permanent harm to their attackers. Furthermore, Madam Speaker, pepper spray serves as an equalizer, particularly for the vulnerable. It empowers those who may be physically weaker or at a disadvantage in confrontations. This is especially important for women and the elderly, who are often the targets of physical violence. Allowing them to carry Pepper Spray can give them a fighting chance to escape danger and avoid harm.

The mere presence of pepper spray can also act as a deterrent to potential criminals. When attackers know that their victims may be armed with pepper spray, they are less likely to commit crimes. This creates a safer environment for all members of our society. Ultimately, the goal is not just to protect those who carry pepper spray, but also to discourage criminal behaviours and reduce crime rates.

Importantly, pepper spray causes temporary discomfort and without causing long term harm in most cases. It is designed to be a short-term solution to disable an attacker and allowing the victim to escape and seek help. Unlike other self-defence tools, such as firearms, pepper spray rarely results in permanent injuries or fatalities when used correctly.

Madam Speaker, furthermore, the use of pepper spray can prevent escalation in confrontations in situations where physical violence might otherwise be used. Pepper spray provides an alternative that can de-escalate the conflicts and minimise the harm. This is particularly relevant in situations involving domestic disputes or road rage incidents. Advocates of pepper spray legalisation also support implementation of responsible regulations, and these regulations can include age restrictions or mandatory training, as the Member spoke about earlier, and restrictions on where and when it can be carried. Such measures can ensure that pepper spray is used responsibly and does not fall into the wrong hands.

It is worth noting that law enforcement agents around the world, not only in Cayman, use pepper spray as a less lethal means of subduing suspects. This speaks to its effectiveness and relative safety when used properly. If law enforcement trusts pepper spray as a tool to their arsenal, it suggests that it can be safely integrated into our self-defence and personal safety practice. Legal and regulated use advocates urge that pepper spray should be legal, but subject to regulations and restrictions to ensure responsible use. These regulations can include aids as age limits, training requirements, restrictions on where and when. In conclusion, pepper spray is a non-lethal, effective self-defence tool.

Madam Speaker, I just want to read a news article. I think the Member for George Town South may have been talking about some of the incidents that this article talks about. Madam Speaker, I want to read a *Loop* article that was written on January 4th, 2022, at 8.12am:

“Reports of stalking and attacks on women

The Royal Cayman Islands Police Service (RCIPS) said that, on January 3, police responded to two reports regarding women who were allegedly approached by a man riding a bicycle in the George Town District. The RCIPS said that both alleged incidents are being treated as serious unwarranted attacks and are being investigated with urgency. First incident: In relation to the first, alleged, incident, the RCIPS said that this took place around 6am when a man on a bicycle approached a woman walking on Elgin Avenue. According to the report, the man allegedly said inappropriate things to the woman and acted suspiciously. The report said that the woman encountered the man again on South Church Street, at which time, she sought the assistance of a security officer a nearby condo and made a police report.” — Thank God that security [guard] was there. **“Based on the report, the woman did not receive any injuries during this incident.”**

Madam Speaker, the second incident that happened: **“The RCIPS said that the second, alleged, incident took place just after 6:30am on South Sound Road. In this case the police report said that another woman who was jogging and was allegedly attacked by a man of a similar description riding a bicycle. According to the report, the woman first saw the man on South Church Street and then on South Sound Road, where he allegedly grabbed her and pulled her into nearby bushes. Based on the report, the woman fought off the man and managed to get away and call for assistance. The RCIPS said that the woman was injured as a result of the incident but did not require medical assistance at the time. In connection with the incidents, the RCIPS said that a 26-year-old-man of George Town was arrested and was held in custody.”**

Madam Speaker, upon reading about it, I started to advocate that not only women but other people, should be carrying pepper spray. **“Minister of**

Infrastructure reacts. Upon learning about the incidents, Minister for Infrastructure, Jay Ebanks, told Loop Cayman that he was "disturbed" by the reports. 'We should do everything to keep our people safe. All hands are needed on deck in these cases. In particular, I will discuss with Parliament soon the consideration of new legislation or amendments to existing legislation that would allow women to use pepper spray or "mace" as a form of self-defence'."

Madam Speaker, I don't think I need to go into all of what was on the news article. Those two women had the opportunity to get away; one fought her way out, the other one was lucky that a security guard was close by.

Madam Speaker, right after the news came out about the attacks, I made a plea to colleagues to ask that we do something about legalising pepper spray to allow people; but Madam Speaker, I understand that the National Security Council at the time did not want the support of pepper spray.

[Crosstalk]

Hon. Johany S. Ebanks: Madam Speaker, I don't sit on the National Security Council. I was only telling you what I was told.

[Inaudible interjection]

Hon. Johany S. Ebanks: I was told.

Madam Speaker, we need to do something about this situation. It's not every time there is going to be a security guard there, or somebody will be able to run and get away from somebody. We see many things happening right now. It is high time; as the Member mentioned, this is not the first time this motion has come to the House and nothing was done with it. I guess it is the second time now. I pleaded for this from— what was it? January? From January, about legalising this.

Madam Speaker, I just want to say that first off, I, Johany Ebanks, the Member for North Side— before I am a Minister, I represent the people of North Side— see women walking on the roads every early in the morning when I'm leaving and late at night when I'm going home, so I want to make sure that every woman in this country is protected. It could be someone that is family to us; no matter who it is, if somebody's life is threatened by somebody else, they should have a fighting chance.

I just want to raise my contribution that I fully support this Motion in front of the House today.

Thank you.

The Speaker: The Elected Member for West Bay West.

Hon. W. McKeeva Bush: Thank you, Madam Speaker.

Madam Speaker, I rise to offer my support in a short contribution, as this matter has risen before in the

House. It has not just risen on the Floor of the House, but it has been in general discussion with Members over many years because it is not just today that it has been happening where people, and women, especially, have been concerned about their safety and welfare in moving about by themselves or sometimes even in a group.

I recall that in 2011, the Motion was brought and the House fully, unanimously, supported it. The motion was passed and when the matter was then taken to get further support, of course the Commissioner of Police had to be involved and the Commissioner of Police sits on the National Security Council and the Commissioner of Police would not support putting in place a regime for the use of pepper spray because that is what the motion had talked about in 2011.

I know this because I was the Premier, and we pushed the issue here; debated it, we got it passed, but in trying to get it through the National Security Council, the then Commissioner of Police— and of course, the Governor, who chairs the National Security Council— would not support putting any kind of regime in place for it, but our Government—

[Inaudible interjection]

Hon. W. McKeeva Bush: Sorry?

[Inaudible interjection]

Hon. W. McKeeva Bush: Well, you know Duncan Taylor was no doggone good. Every cat and dog know that by now.

They would not support it, as simple as that; and for it to get support, it has to go through that regime, the National Security Council. Well, likely to the Commissioner of Police and then likely to the National Security Council who will have a say— and probably the last say— whether we move forward or not. I think it is time. I think there is room for it, as I said back then. That is what? Eleven, twelve years ago? And it hasn't decreased. The incidents have *increased* so it is time. I hope that we get unanimous support here, and let us see where it goes from there.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] The Honourable Minister for Health and Wellness.

Hon. Sabrina T. Turner, Minister of Health & Wellness and Home Affairs: Madam Speaker, thank you for this opportunity. I would like to give a brief contribution to this Motion: "The Sale of Pepper Spray for Self-Defence and Personal Protection".

Madam Speaker, we have been elected to serve the people of our constituencies and by and large, once you are in these hallowed Halls, you are the voice of everyone. Understanding that there are some

serious pros and cons with the legalisation or being able to sell pepper spray, as self-defence, it is a delicate dance.

Being the voice of the people, and I gave that promise to the Prospect electoral district, I know of a number of incidents that have happened within the Prospect/Red Bay area. One that stands out in particular, resulted in a female getting out of her car, not so long ago, who was attacked. To this day, she recalls that encounter; as she looks in the mirror putting on her makeup, as she patches those pieces to go along her day, she lives with a scar above her eyebrow that only brings that recollection back to her every single day of her life.

Now, we do understand, with the consideration of this Motion, that without a proper legislative framework coming with it— and I agree— it can also fall in the hands of those who have ill intent, but when you look at it from a victim's standpoint, (and we are the voice of the People), who am I to not say, "*let's give it a chance*"? Are there other things that we can consider? Yes, there may be.

There could be a fob-type device that ties into our 9-1-1 system, improve our lighting, including more surveillance, but what I am saying is that at the core of what we are debating this evening, we have to understand that fear is mounting against our people and more so, our females. Our females who live alone and go out to exercise. Is our jurisdiction changing in such a way that we now have to think twice about going out to walk? To exercise? And we are promoting health *and* wellness?! That in itself is bringing mental anguish. What are we doing?

At the end of the day, we are elected to listen to and serve our people. There's a balancing act as well. Our law enforcement officers, what indirect messages are we sending? Does it mean they are going to come more equipped at us women, if they know we are carrying these mace or pepper spray, or whatever it is, to protect ourselves? Can we then encourage more self-defence classes? These are all things that we have to consider, but the key in this Motion is— and I don't want it to distract from my support of the good essence, intent, and spirit of this motion—taking us in the next direction of what we call our Cayman Islands?

Safety is first, it is priority, and I do not want our women [or] anyone who is able, to not want to exercise, come out of their cars, because they are fearful of being attacked. If it gives them that sense of security, well, it is a step.

I wish, and I pray to God, that the Cayman Islands— our beautiful Cayman Islands— was not even in the position to have to debate these kinds of things on the Floor of this honourable House, but with the spirit and intent of this Motion; for the voice, as I promised the people; for the incidents that are under-reported or not reported, I have to lend support for considering this Motion.

Thank you for this opportunity.

The Speaker: The Honourable Minister for Tourism Imports.

Hon. Kenneth V. Bryan: Thank you, Madam Speaker. I know, it is late in the day, so I'll try to be as brief as I possibly can firstly by saying thank you to the Elected Member for George Town West and the Honourable Sir Alden McLaughlin, the representative for Red Bay, for bringing the spirit of this Motion and the narrative in it.

Madam Speaker, I want to go over some of the things that crossed my mind as a human being, as an Elected Member and Cabinet Minister, and a father. First off—

[Inaudible interjection]

Hon. Kenneth V. Bryan: And a husband— thank you.

[Inaudible interjection]

Hon. Kenneth V. Bryan: As a son, as a brother— and I think about all the women in my life in respect to...

You know what, this is not even about sex because a man can be in in trouble as well, so I am not going to take it there. Obviously, much of the premise of today's discussion has been about females in difficult circumstances at the hands of men, which is quite sad; but I reflect on the fact that I have a beautiful wife and two amazing young girls whom I am very, very proud of. I can do what I can to protect them in every way I can now, but I realise that one day I am not going to be there to do so.

Yes, it is sad, like the Honourable Minister said, that we are to the point where we have to seriously give consideration to this but like the Minister, I, too, am obligated to give this a true opportunity for success, to allow those who are vulnerable in our community not to fall victim to those who would commit these heinous types of crimes.

Now, Madam Speaker, obviously, as an Elected Member and a Cabinet Minister I also recognise that security as a whole has to be analysed. We all have contributed to the discussion about the balance and the concerns of what could happen if it becomes a reactionary thing whereby a criminal tries to do something to somebody who usually does not have a weapon to respond. Unfortunately, in most cases, there is some sort of violence done, but it does not escalate to a point where weapons are so severe.

In the thinking of criminality, and this is what you will hear from officers in the enforcement arm is that you don't offer the general public more tools to fight back because then, those who want to continue to commit crime will just get an even greater tool. In a practical example, so people understand what I mean, somebody who wants to attack somebody most likely would say, "*Okay, they have pepper spray; I need to get something more severe to be able to overcome the individual.*"

That's the principle from the enforcement arm—and we have heard it many times, because the discussion has come to the Elected arm on numerous occasions; so I think it is no secret in this Parliament that the police will advise against pepper spray, but we in this honourable House are obligated to find solutions to the crimes that we constantly hear [about], to the victims who come to us and cry to us about what they have gone through.

By all means, I am not saying it is only the police's responsibility. If as a whole society we are not doing enough by way of community policing, by way of being our brother's keeper, by way of creating an environment where people do not want to undertake criminal behaviour—if we are not creating that, and criminal actions continue to happen, then we have to respond by allowing persons who may be vulnerable to protect themselves, so I have to support the Motion.

Now, granted, Madam Speaker, we all know how motions are in this Parliament. It is not a Bill. Let me make it clear to the listening audience because I know that most persons may not understand parliamentary proceedings. Due to parliamentary process and convention, [Motions] always have to end saying, “to consider.” This is a motion, and so it asks the Government to consider doing something because the Government side has the power by way of numbers and by way of ruling of Cabinet, where the process of legislation is created, to get the Governor's approval and blessing after Parliament success; so this is a motion to consider.

Now, Madam Speaker, most likely what will happen once this is passed, which I suspect that it will be, based on subtle indications so far, the police—the enforcement arm of this country that advises on the protection of our community and our borders—will have to advise why this cannot be justified. Madam Speaker, I know all Members in this House have heard the age-old story I explained earlier which is, “*Don't add to the problem by giving another weapon.*” That is kind of the story.

They say, “*You don't give them guns to fight against guns*”—but this is not really a gun, is it? This is not an apples for apples scenario. This is pepper spray, Madam Speaker, so I don't think that they may get much support in that same old story. I suspect, let me not pre-empt the vote, Madam Speaker, but there is a suspicion that the elected arm has had enough and now needs to give protection to those who are vulnerable. Madam Speaker, I think it will get to the point where it has to happen, but I think we need to go further than just pepper spray.

Madam Speaker, for a long time I know many of us in this room have heard about a Sexual Offenders' Registry—and say what you want about Ms. Sandra Hill on Cayman Marl Road, but I give her credit where credit is due. She has been on this topic as long as I have known her to be speaking publicly. We don't always agree, for sure, but she has been a strong

advocate for this topic and I think it is time that we take it seriously from a parliamentary perspective. Madam Speaker, the narrative within this Motion speaks to ‘*many people are concerned about their safety and need to defend themselves*’.

Now, Madam Speaker, defence comes in different forms; a defence can be a pre-emptive action of knowledge. In most cases, and I don't want to speak as if I have the facts before me, but most attacks that usually involve smaller defence tools—

[Inaudible interjection]

Hon. Kenneth V. Bryan: Petty crime. Well, I would not say it is petty crime because it is an assault, but I get your point.

[Inaudible interjection]

Hon. Kenneth V. Bryan: Minor offences of assault usually come from one of two places, Madam Speaker:

- Assault for robbery or theft; and the other one, which I hate to know that the words have to come out of my mouth in my country, is
- Sexual assault on a woman or even a man—believe it or not, there have actually been a few cases of rape of men recently.

[Inaudible interjection]

Hon. Kenneth V. Bryan: Madam Speaker, my point is that we also have to look at the bigger picture of criminality and safety for those who are vulnerable. So, though I support this Motion, Madam Speaker, I ask that we as a country actually genuinely look at a Sex Offenders Registry because, unfortunately, though I know it comes with many negatives, we have to have the discussion.

Just like how we are having the discussion now about pepper spray and the difficulties that it has, so we will say, ‘*you know, we have to put something in place for training of a person who has pepper spray*’; so, we try to mitigate the negatives and there are going to be negatives about registration of a sexual predator. People say it is a small community and the fact is that if you know who the predator is, chances are, you will also know who the victim is, which is not something that we want to do; but there are strategies and ways of getting around that.

It does not have to be automatic, but if you have multiple offences, we can have something more tailor made for Cayman; because unfortunately, Madam Speaker, those in the Cayman Islands who have been convicted of sexual offences against women who have already recorded a second offence are a high percentage. I think it is in the 80 percentile, Madam Speaker. That tells me that, potentially, we could have avoided more than 80 per cent of the crimes of those who committed crimes the first time.

Not saying it is a surety, but a woman or a man could have acted a little more cautiously around an individual if they were aware, particularly if they are in their neighbourhood, work or office, and so forth. And of course, yes, we know some people may push back to say, “*Okay, I made one mistake and I’m penalised for the rest of my life.*” Again, as I said, Madam Speaker, we can tailor it to Cayman, it does not necessarily have to be on the first offence.

Madam Speaker, I know I swayed a little to the left of this Motion because it speaks specifically to pepper spray, but as the Standing Orders allow, the body of the Motion talks about “safety and the need to defend themselves” and the definition of defence is not too-specific; it could be strategies, and therefore I brought up the Sexual Offenders’ Registry. I hope that my bringing it up on the Floor tonight is enough to spark the national conversation about this matter for those who have issues with it and those who support it. Maybe we can actually finally decide, as a country, whether it is necessary or not.

With that being said, Madam Speaker, I am happy that the Premier has given me a conscience vote on this Motion. Again, I thank the Member for George Town West and the Honourable Elected Member for Red Bay for bringing it, and I will be giving it my full support.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

Members, my sight is not the greatest, so if you don’t hear me call on you, put on your light and just stand up for me, please. Honourable Premier.

The Premier, Hon. G. Wayne Panton: Madam Speaker, thank you. My apologies; I know the normal practice is to just turn the light on, but I will follow your wishes, Ma’am.

Madam Speaker, I think it is undeniable that young girls and women have an absolute right to feel safe in this country. Everybody has the right to feel safe; but Madam Speaker, on this particular Motion, I think I would like to express some concerns around the notion that pepper spray is going to be the solution that helps women feel safer. Madam Speaker, I think every society, every country, goes through these types of feelings, this type of analysis, particularly, I should say, when there are incidents where women are under threat, feel under threat or are actually attacked.

It has happened in many other countries where there have been significant increases with these types of concerns, and yet Members of Parliament, having considered the matter in great detail, arrive at the conclusion that it is not necessarily going to be the solution. Now, Madam Speaker, before anybody suggests that I don’t care about the safety of women... Nobody cares

about the safety of women more than I do. It may be as much, to use a term often used in this Parliament, but not more; yet, Madam Speaker, there are realities.

As it is, pepper spray is a noxious substance. It is currently illegal. It is illegal in many other countries as well— it is illegal in Australia, in Canada, in the UK... for many good reasons, and I don’t think that we should necessarily react from a gut level and say it is something that we should implement because it’s going to make women safer.

Madam Speaker, the mover of the Motion referred to a number of studies in different parts of the world, but Madam Speaker, there are many other studies as well which indicate that this sort of action does not necessarily make women safer. I want to find any way that we can to make women feel safer, provided that we don’t have the negative effect. We don’t have a reaction and a result which isn’t what we intended.

Madam Speaker, yes, there have been concerns expressed by the Royal Cayman Islands Police around this particular issue and I think looking at a number of the studies that were done, looking at a number of countries in which these issues have been considered, it does give you reason to pause and assess whether or not it is going to be effective, whether it is the right approach. Madam Speaker, I am not aware of a significant increase in crimes which relate to threats against women.

Yes, I remember one in particular that has been referred to; it was in January, I think of last year, and we have concerns there, Madam Speaker, you know, could pepper spray have assisted that person? Perhaps, but Madam Speaker, when you think about putting pepper spray in place in terms of making it legal, all the training that the Member has acknowledged would be necessary, all of the legal regime around it, the licensing, how do you prevent children from getting access to it, these types of issues, these are legitimate concerns. Madam Speaker. What do we do?

We have had videos recently, all over social media, with young people fighting in schools. What do we do if those youngsters take pepper spray into school? Imagine what could happen there; and pepper spray is not something that is completely harmless. It actually constitutes an assault if you hit somebody with pepper spray. Suppose you are just frightened— would it not be better, for example, to have a device which issues a shrill alarm, an audible alarm at a high-decibel level that not only potentially scares someone who might be seeking to attack you in some way, but also notifies everybody around that you are under threat and they may have to come to your assistance.

[Crosstalk]

The Premier, Hon. G. Wayne Panton: The what?

[Crosstalk]

The Premier, Hon. G. Wayne Panton: Yeah, Madam Speaker, it is, it's easy. It is easy to take the position that this is an easy way to deal with it. It is not necessarily so, and many others have considered this and decided otherwise, Madam Speaker.

I just thought that it would be appropriate to make sure that we carefully consider this, because that is what we are here to do; not just to react, not just to have an emotional reaction to something. I am not even sure that we are responding to a considerable level of threat, because I am not aware of, you know, many criminal activities which are threatening women that have been reported, which have resulted in prosecutions or simply being reported to the police.

Madam Speaker, it is understandable, as I said, if that was the case, but I also wonder what kind of message are we sending about the perception locally, the views of our people, the safety in our jurisdiction, if we were to run out there and say 'yes, we can make a very significant change on something that has been in place for many, many years', and suddenly say 'yes, let us give people access to pepper spray, which is a noxious substance'. Madam Speaker, these are the types of concerns that many people have had to consider on issues like this; and I know that most people here stand in support of this Motion.

I am simply trying to point out that it is not a simple issue, Madam Speaker. Suppose the one day that you need it you are not carrying it, you've forgotten it at home in your purse. You can't find it. It is not a simple solution, Madam Speaker. That is all I am asking. That is all I want to put on record. It is not that I am not supportive of the view that it is something that could be considered, but I do not believe that it is a simple matter. I do not believe that it is a clear solution.

Madam Speaker, I don't feel that I was elected to come down there just to represent a popular view. I feel that my obligation is to give a considered view. Madam Speaker, we have the indication of the motion that was put in place and passed unanimously 11, 12, 13 years ago; there was probably a very good reason why it was never done. Madam Speaker, let's just make sure that the actions that we take, the reasons for them, and the results that we get are the intended results, and are the kinds of results that make a meaningful difference, that actually help to keep women safer.

For me, Madam Speaker, there are a plethora of other ways. Giving women pepper spray is not necessarily— and certainly I would not want to give women access to pepper spray, and then have them feel that there is no other issue that they have to be concerned about; that their safety is within their own hands. It's our obligation, Madam Speaker, as a country, as a community, to make sure that our society is safe for all of them, and from every risk. It should not just be an action that we take believing that it is going to help.

Madam Speaker, many, many academic reviews, many studies of actual records, have been carried out around the world which suggest that it may not

be. I wanted to put that on record, Madam Speaker. That is my concern in relation to this matter. I want to make sure that we are doing everything we can do, to make women safer without necessarily creating unintended consequences.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? The Elected Member for Red Bay?

Hon. Sir Alden McLaughlin: Thank you, Madam Speaker.

Madam Speaker, it has been a long, long time since I have heard such unmitigated drivel spoken into the microphones in this House as that which just proceeded from the lips of the Honourable Premier.

The Premier, Hon. G. Wayne Panton: Madam Speaker. No, Madam Speaker. This kind of response, this kind of behaviour is unacceptable.

Hon. Sir Alden McLaughlin: You want to tell me I can't say what I want to say? Sit down, Mr. Premier, sit down.

The Premier, Hon. G. Wayne Panton: No, you are being absolutely offensive—

Hon. Sir Alden McLaughlin: I have the Floor. I have the Floor.

The Speaker: Honourable Members, both of you cannot be standing at the same time.

The Premier, Hon. G. Wayne Panton: Yes, you do, but have to—

Hon. Sir Alden McLaughlin: If you have a point of order, make it.

The Premier, Hon. G. Wayne Panton: You have to represent appropriate behaviour in here.

Hon. Sir Alden McLaughlin: You are not the disciplinarian in here. Sit down.

Madam Speaker, I wonder if the Premier really listens to what he says sometimes.

[Inaudible interjection]

Hon. Sir Alden McLaughlin: No, no, no, no, no.

Madam Speaker, there are not many offences that are committed in Cayman or anywhere in the world using licensed firearms. The point I am making with that, is that criminals don't care what the rules are or what the laws are, if they intend to commit an offence. What happens time and time again, is that the law-abiding person, the innocent individual, has so many restrictions, so many hurdles to get over, imposed upon him or her, which people who wish to commit crimes couldn't care about.

Is the Premier seriously saying that people in the country, not just women, should not have the right to carry something like a little container of mace or pepper spray in the event that someone seeks to attack them?

[Inaudible interjection]

Hon. Sir Alden McLaughlin: Why? He says suppose the kids at school had had the right to carry pepper spray into the school, what would have happened in those fights.

I promise you, I know many people in this country, including young people, who have pepper spray and carry it with them. I remember coming back from Miami with a group of women, some of whom had purchased pepper spray who put it right in their handbags. All we are saying with this, Madam Speaker, no one is trying to pretend that this is going to be some panacea that resolves all the issues with violent crime— increasingly violent crime— in this country. What we are saying is give the innocent individual, not just women, the opportunity to have one measure of self-defence to at least buy some time to escape should they be attacked. How could the Premier listen to the passionate appeal of the Member for George Town South, and be entirely unmoved?

This sort of passive resistance— I cannot even think of the word I want now— that his position represents, is what is ruining the world. Not just Cayman, but the world. The criminals can get away with just about anything, and all the efforts by the lawmakers are to prevent the innocent law-abiding citizen from having access to any measure to protect themselves? That is what is happening to the world. That is why things are the way they are now. It is why people behave with absolute impunity and if he does not see that here, it is because you don't move into places that I move. I bet you if he turned to ask the Minister for Tourism or the one for Labour, and they will tell him about the many instances that we witness where honest, law-abiding, innocent people, are threatened by some bully or worse.

All this Motion is seeking to do is to give the people of this country, not just the women, one measure, that if someone rushes them, if someone tries to attack them, they can buy some time. That is all. Now it is a major issue like a firearm, that you got to apply to get a licence for it, and even if you get a licence you can't carry it anywhere. It is not a firearm.

[Inaudible interjection]

Hon. Sir Alden McLaughlin: Yes, a licencing regime for pepper spray because now people who carry it do so unlawfully; and there are people, like the Member for George Town South—

[Inaudible interjection]

Hon. Sir Alden McLaughlin: Eight years.

[Inaudible interjection]

Hon. Sir Alden McLaughlin: No, I did not suggest that at all.

I moved the initial motion in 2011. I supported it again during my term as Premier, and I presume the same blocks to it that were put in place then are going to be put in place now.

The message we are trying to send is that this House is unanimous in its view that this is an appropriate measure to enable people to defend themselves. I know the battles you are going to have to fight to get it through, but you lost before you start if the Premier says, "Well, I am not supporting it either." That is all I am saying.

[Inaudible interjection]

Hon. Sir Alden McLaughlin: Yeah, I lost, but I did not concede. That is the difference. That is the difference.

Madam Speaker, I don't think I can take this any further, but I am ashamed— I am ashamed of the contribution that the Premier made.

The Speaker: Before we continue I would like to remind all Members: If you are standing on a point of order, please wait until you are called so that we don't have two Members standing at the same time, because I don't want to have to be the person to have to tell you both to sit down.

Does anybody else wish to speak? The Honourable Minister for Labour.

Hon. Dwayne S. Seymour: Madam Speaker, it is getting late and it would be remiss of me not to say quite a few words on this. I will just use five minutes out of my two hours.

Madam Speaker, I want to thank the Honourable Member for George Town South and the Honourable Member for Red Bay for bringing this Motion. For some, it may not seem as a serious thing or serious desire for women to have— and I say women, although it can be used by both; but I want to note that, as stated, I was one of those 14 who voted 'Yes' for pepper spray some 12 years ago. If back in 2011 I saw it as necessary, now it is even worse, because back then I only had two daughters, and now it has increased.

[Laughter]

Hon. Dwayne S. Seymour: I have four now and I have ten aunts, a Mom, two sisters, and a wife— many people to protect.

Madam Speaker, it may seem like a light moment, but I am really serious about that. We are not elected for our own personal views, but by persons who want us to carry their views forward, and if it is the

desire of the electorate, if it will let them feel safer, then that is what we have to do. We have to try our best to bring it forward.

We are saying that pepper spray is dangerous but I am reminded, Madam Speaker, that there are no dangerous weapons, only dangerous people, so training would be most helpful. [Also,] Madam Speaker, in the UK they have legal pepper spray alternatives such as Farb Gel Criminal Identifier and Safehaus Criminal Identifier.

As I said, it would be short. I stood up because I thought my daughters would be proud of me for standing up, so that they could feel some comfort. I lost a good friend, many years ago, because someone attacked her in a parking lot on West Bay Road. If she had had pepper spray, she would have still been here with us, so Madam Speaker, I want to say that despite all that has been said, this Motion, once again, 12 years later, has my Yes support.

Thank you.

The Speaker: Does any other Member wish to speak? The Elected Member for East End.

Hon. Isaac D. Rankine: Thank you.

Madam Speaker, other Members of this honourable House have already spoken on this particular Motion and I stand to give a brief contribution.

I want to quote briefly, Madam Speaker, from the RCIPS' Crime Performance Tables for 2018 and 2022, which can be found online. I'm just going to use two years, '21 and '22. It says:

	2021	2022
Violent crimes	809	760
Serious violence	55	58
Sexual offences	90	78

Madam Speaker, any one of these three categories happening, is one too many. Even though it may look like it went down in '22, it was still too many.

The Motion speaks about pepper spray for defence and personal protection and that is one option, certainly. Pepper spray's contents causes burning, pain, and tears when it comes in contact with people's eyes but it also lasts about 30 minutes. That is more than adequate time for the person who feels threatened to get to a place of safety.

Madam Speaker, I won't go over much of what has been said again, but I do support some sort of official training and a certification process that has to be provided by either the RCIPS or some other competent entity; and obviously, sales would have to be licensed and regulated.

One concern I have, Madam Speaker, is if it is being used as a weapon, and not for self-defence. That is one concern.

The other concern for self-defence is one that I find even more serious. Like my colleague, I have two

daughters and females in my family, as well. The Mover also spoke about the changes that have to be made to the Penal Code— I believe you said that?

[Inaudible interjections]

Hon. Isaac D. Rankine: Certainly, it would require some changes in the Penal Code and the Firearms Law.

The Motion referred to earlier was Private Member's Motion No. 6-2011/2012—Self-Defence and Personal Protection and it was moved by the then Leader of Opposition, the Third Elected Member for George Town, (now the Elected Member for Red Bay), and was seconded by the Elected Member for Bodden Town, Mr. Anthony Eden. When you read through the Hansards, you can see there was very robust debate that went into the next day—

[Inaudible interjections]

Hon. Isaac D. Rankine: —And although there were amendments to that Motion, it passed with all Members supporting it— the 14 Members of the House who were in the House that day supported it, with one absent.

Madam Speaker, in the Government considering this, I certainly provide my support, and look forward to us working together to ensure that whatever we agree to, is something that will be for the benefit and the safety of our People.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does the mover of the Motion wish to exercise his right of reply?

Mr. David C. Wight: Thank you, Madam Speaker.

In light of the time, and knowing that we still have four more motions left for the night, it will be brief.

I would like to thank everybody who spoke on the Motion, and point out that if you look at those who contributed to the Motion by speaking, those in favour or who suggested that they will support the Motion spoke with passion. That is no coincidence; the deep passion that they had when they spoke, speaks volumes... No, I better not say that.

[Laughter]

Mr. David C. Wight: Well, I might as well say it. The one who spoke against it put me to sleep. I am saying that it is not surprising, the compassion and the passion of those who are supporting this Motion. The way they spoke.

During the break, I saw the Member for Red Bay with a bottle of Bayer aspirin, the Motion does not suggest that anybody can go into a store or a drug store

and buy pepper spray the same way that the Member for Red Bay got the aspirin. The Member for George Town South has constantly, for years, spoken about protection, even the lighting on the walking track when she goes walking in the morning. She has always advocated pepper spray. I know, if she is so concerned, and would want to get pepper spray, if the Government—and hopefully the government will vote and pass this... We are not saying just make anybody go and buy it.

I know that if it is put in place, you have to have a clean police record before you even get training. Make that be the case. Make the Government decide what has to be done. I am sure that the Member for George Town South would go through all the measures: get her police record, go do her training, just so that she can feel safe when she is going. As she said, if the colleague who walks with her in the morning doesn't show up, she goes back home; if she has a pepper spray, and she turns up and the colleague doesn't turn up I know, she would feel safer to walk by herself.

I would just like to thank you very much and that is all I have to say.

I hope that everybody will support the Motion. Thank you.

The Speaker: The question now is, **BE IT THEREFORE RESOLVED that the Government considers amending the Penal Code, the Firearms Act and any other relevant or consequential legislation to permit the importation and sale, by duly-licensed pharmacies and drug stores and the use of chemical sprays such as pepper spray (also known as OC spray, OC gas or Capsicum Spray), and mace for self-defence and personal protection, subject to appropriate restrictions relating to age and other relevant criteria.**

All those in favour, please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it.

Hon. Sir Alden McLaughlin: May we have a division, Madam Speaker.

Division No. 18 of 2023

AYES: 16

Hon. Juliana Y. O'Connor-Connolly
Hon. Kenneth V. Bryan
Hon. Sabrina T. Turner
Hon. Johany S. Ebanks
Hon. André M. Ebanks
Hon. Dwayne S. Seymour
Ms. Heather D. Bodden
Hon. Isaac D. Rankine

NOES: 1

Hon. G. Wayne Panton

Hon. W. McKeeva Bush
Hon. Roy M. McTaggart
Mr. Joseph X. Hew
Mr. Moses I. Kirkconnell
Ms. Barbara E. Connolly
Hon. Sir Alden McLaughlin
Mr. David C. Wight
Mr. Christopher S. Saunders

Absent

Hon. Bernie A. Bush

The Speaker: Division No. 18 to Private Member's Motion No. 5 of 2023-2024: I have 16 Ayes and one No. The Ayes have it.

Agreed: Private Member's Motion No. 5 of 2023 2024 passed.

Private Member's Motion No. 6 of 2023-2024 Sister Islands Inflation Relief Initiatives

The Speaker: The Elected Member for Cayman Brac West and Little Cayman.

Mr. Moses I. Kirkconnell, Elected Member for Cayman Brac West and Little Cayman: Thank you, Madam Speaker.

Madam Speaker, I rise to move Private Member's Motion No. 6 of 2023-2024— Sister Islands' Inflation relief initiatives.

WHEREAS the population of the Sister Islands equates to 3.2 per cent of the Cayman Islands population;

AND WHEREAS in 2021 population of the Sister Islands declined by 1.7 per cent since the 2010 census and has consistently dwindled compared to overall population since 1970;

AND WHEREAS the recent Consumer Price Index as of March, 2023, showed a further increase of 6.6 per cent in inflation compared to March, 2022 with this trend expected to continue;

AND WHEREAS, taken as a whole since 2021, the cost of essentials like groceries, utilities and gasoline increased in the US by over 20 per cent, and in the Cayman Islands by about 25 per cent;

AND WHEREAS due to this increased inflation the Cayman Islands Government has benefited from a windfall in additional import duty only because of significantly increased cost of goods and freight;

AND WHEREAS the cost of living crisis has dramatically increased the living cost for families, and the cost of doing business, including the cost of bank financing, property and health insurance;

AND WHEREAS most businesses in the Sister Islands, predominantly micro or small businesses, have been especially hard-hit by the cost increase is given their limited customer base.

AND WHEREAS ensuring these businesses survive, and thrive, is essential to help the Sister Islands' economy grow and provide jobs;

AND WHEREAS despite micro businesses as defined by the Trade and Business Licence, having licence fees completely waived till the end of 2023, there is no guarantee that this will be renewed in future years;

AND WHEREAS the cost of business fees generally in the Sister Islands, are not proportionate to the level of business done in the Sister Islands compared to Grand Cayman;

BE IT THEREFORE RESOLVED that in the next budget cycle, the Government considers reducing the business licensing and other fees including for all retail businesses, liquor licencing establishment, restaurants and other types of business covered under the Trade and Business Licencing Act or the Liquor Licensing Act or any other relevant Act as follows: All micro businesses as defined by the Trade and Business Licencing Act in the Sister Islands should be permanently reduced by 100 per cent of the published fee, and all other businesses in the Sister Islands would pay 10 per cent of the published fee on an ongoing basis;

AND BE IT FURTHER RESOLVED that the Government consider in the next budget cycle reducing import duty to residents and businesses of the Sister Islands by 25 per cent, to provide needed relief with reducing the cost of living on families in the Sister Islands.

The Speaker: Is there a seconder to the Motion? The Elected Member for George Town North.

Mr. Joseph X. Hew: Madam Speaker, it is my pleasure to rise and second the Motion.

The Speaker: The Motion has been moved and seconded. Does the Mover wish to speak thereto?

Mr. Moses I. Kirkconnell: Yes, Madam Speaker.

Madam Speaker, it is quite late; the Deputy Leader, the Member for West Bay West and other Members have spoken before and they have talked quite a bit about the cost of living and inflation, so my intention is to look at this and base my comments on the Sister Islands.

Sadly, Madam Speaker, we understand how difficult it is for the average Caymanian family, or small business to make ends meet with the current cost of living crisis; and all of us know, that while inflation-driven costs in Grand Cayman are high, they are even higher in the Sister Islands, therefore, I'm hopeful that I [will] receive support for this Motion.

Madam Speaker, I want to start by painting a picture of what the past two years of inflation have caused, and I want to look at the US and quote from a

CNBC article from April 14th this year. If you would like a copy of the article, I can provide it for you.

[Inaudible interjection]

Mr. Moses I. Kirkconnell: Just continue? Thank you. Thank you.

The article starts, "As of April, the pace of inflation has slowed from a year-over-year peak of 9.1 per cent to 5 per cent. That's good news for struggling consumers, but doesn't tell the whole story of how much more Americans are spending due to rising prices. That is because the year-over-year inflation only looks back one year, even though inflation has been persistently high for the last two years." Madam Speaker, "To get a more accurate sense of how prices have risen. CNBC looked at consumer price index data since April 2021 to see how much more Americans are actually paying for everyday items. In that time, the cost of essentials like groceries, utilities and gas increased by 20 percent or more. Madam Speaker, the article also noted that "wages have not kept up with the rapid rate of inflation across a broad array of goods and services."

Madam Speaker, this article could just as easily been discussing the Cayman Islands with one notable exception: If prices of essential goods in the US increased by 20 per cent since 2021, then for us, with added shipping costs, import duty, and inflation on essential items, we would have more an increase of 25 per cent— and that's not even considering the enormous increases in interest rates, insurance, and the financial impact to local families and businesses. Madam Speaker, no wonder our people are hurting, and it is worse in Cayman Brac and Little Cayman.

I take this time, Madam Speaker, to mention the US to point out that the increases we face here, are mainly due to increased costs from buying goods abroad.

If we look at the cumulative inflation here at home, over the past two years, Madam Speaker, the CPI numbers on the ESO's website, we will see that March of 2022 prices increased over 12 months by an average of 11.2 per cent; and in March of 2023, prices increased on average, another 6.6 per cent. All told, since 2021 the average inflation totalled almost 18 per cent, but if we drill down into those numbers, we will see that housing and utilities increased by 20 per cent in March 2022, and 7.6 per cent in March of 2023— a total increase of 28 per cent.

Food increased by over 16 per cent on average over two years; specific foods such as meat, eggs, fruits and vegetables increased even more, and transport increased by 21 per cent over the two-year period. I think we all get the picture— and Madam Speaker, everything that we see, indicates the prices of essential goods, insurance costs, housing costs, utilities and bank financing will continue to rise over the

next year. Again, no surprises. We know that our people are facing a very real cost of living crisis, and in the Sister Islands, many of those cost more than they do in Grand Cayman. So Madam Speaker, while this Motion asks Government to consider providing measures to help relieve the high inflation in the Sister Islands, it is also about helping people and businesses of Cayman Brac and Little Cayman to survive— and grow, in the medium and long term.

Duty reductions will inevitably lower government revenues but if the proposed changes in the Motion are implemented, the total amount lost is not significant to a revenue budget that now exceeds over \$1 billion. However, Madam Speaker, as my colleague the Leader of the Opposition has warned, there must be concerns about future governments' revenues. I would therefore propose that this measure be made revenue-neutral by offsetting the lost revenue with savings elsewhere in the Government budget, and the long-established principle that you sell more goods when they cost less, bringing in more duty for Government.

Madam Speaker, anyone who travels between our Islands will note the obvious disparity in the prices here in Grand Cayman versus those in Cayman Brac and Little Cayman. Thankfully, Cayman Brac and Little Cayman do receive various concessions, but those are based on prices and circumstances from the past.

The Speaker: Honourable Members, it's getting a little loud in here. Can you please refrain from speaking while the Member is on the Floor?

Mr. Moses I. Kirkconnell: Thank you.

Madam Speaker, this Motion is proposing additional solutions to help the people of the Sister Islands survive and thrive despite the economic challenges of our small population.

The Motion highlights, Madam Speaker, that in 2021 with the harm from COVID, the population of the Sister Islands declined by 1.7 per cent since the 2010 census, and has consistently dwindled compared to the overall population since 1970. Yes, we have had some short periods of growth, such as the years of Cayman Energy, but for the most part, it is tough to do business in a stagnant population. Most of our businesses are small, or micro businesses and the sudden increased costs have battered them, yet Brackers and Little Caymanians persevere and struggle to stay in business.

Madam Speaker, let me take a minute to explain some of the extra costs for Cayman Brac and Little Cayman— and I may be stating the obvious, but it is worth noting.

First, individuals and small businesses in the Sister Islands buy smaller quantities, so they pay more for the goods they purchase. A larger purchaser is obviously better able to get better pricing.

Shipping goods to the Sister Islands, whether by ocean or by airfreight is more expensive than shipping to Grand Cayman.

Import duty is calculated on the total cost of goods, insurance and freight, so duty on goods is higher for the Sister Islands— that is why goods and services in the Brac and Little Cayman are more expensive. Economists will explain that costs are much higher on small Islands with small populations. They will discuss economies of scale, or purchasing power disparity, to explain why Grand Cayman is less expensive; but understanding the reason, Madam Speaker, is one thing; finding realistic ways to improve the situation, is another.

We are all Caymanians, Madam Speaker. We are one country and we must find a way to bring prices in the Sister Islands closer to Grand Cayman.

I will give you an example, and I think every one of us here have touched an example like this. A family came in and had a chat. They make about \$3000 a month. Like all families, they have several monthly commitments and they still try to save a little. They own a \$250,000 home with a mortgage. When the interest rates were at 3 per cent, their monthly mortgage was \$843. With interest rates more than doubling, their mortgage is now \$1,663 per month— \$820 higher.

House insurance has gone up by \$62 a month and it will go up again next time they renew their insurance, so for housing costs alone, this family is paying almost \$900 more than last year. Add the extra costs of utilities, food, and transportation and you understand how much worse they are financially, because their salaries have not changed.

This is not the fault of the Government; it is not the fault of any Member in this House, but when you sit there and have the conversation with the families, their questions are, *What can we do? What do we do? Do we try to put our house on the market? Do we go to try to refinance?* — which is almost impossible in some of the situations.

The bottom line is, as I said before, I think our obligation, and our duty, is to find some solutions; and to give credit where credit is due, there have been solutions that have been brought out and have been implemented, but we need more and we need to do this quickly and timely together. This Motion proposes solutions that will not drastically impact the Government's budget, but they will significantly and positively impact the lives of families like the one I just mentioned.

Small businesses in Cayman Brac will also benefit. For example, a 25 per cent reduction in duty would mean an individual— and we all know this is something that has really grown since COVID— people ordering online. They order directly, they go and they pick up the goods at Border Control, they pay their duties there and when they do, everything is right in front of them. For Cayman Brac, an item that came in with 22 per cent duty on it, when the family or the person is picking it up in front of customs, at the airport in this case, what they used to pay 22 per cent on, they would now pay 16 per cent on. I think it is a savings that they will understand and appreciate and help, as one of the

items that we put in the package and continue to put in the package to fight inflation and the cost of living.

Madam Speaker, to encourage economic growth for the Sister Islands while maintaining respect for the environment, culture and traditions of the Islands, we must ensure that our residents, including our young people, have a chance to make a good living in Cayman Brac and Little Cayman and encourage suitable migration that will help grow our economy.

Madam Speaker, that task has gotten much harder given the costs in Cayman Brac and Little Cayman today. We run the risk of businesses closing because it is hard to make the same level of sales, much less a profit; and we run the risk of moving more people away from the Sister Islands to Grand Cayman. Cayman Brac relies on government jobs and other assistance, to help people survive. Tourism businesses and many small businesses provide the remainder of the jobs.

In little Cayman, tourism is the major employer, but these businesses are also being badly-hit by increased costs. If too many businesses in the Sister Islands fail over the medium to long term, then the Government will be compelled to step in and provide even more jobs than it is doing now. The Sister Islands must not become more reliant on Government than they already are.

Madam Speaker, it is vital that small Sister Islands businesses survive and families can afford to live there and support themselves. We must find a way to grow the population; encourage Brackers in Grand Cayman, and Caymanians looking for a slower pace of life, to migrate back home to the Sister Islands— to retire or have weekend homes; provide new services; create back office jobs; and yes, Madam Speaker, build a marina. Over a year ago, a marina application was turned in. We are waiting to hear the results of whether it will be approved. I have not had a sidebar with the Premier to find out. And just for clarity, this Member is in support of the school, and the completion of the sports facility as has been proposed by the Minister responsible for district administration. A project like that, from the public sector, along with a private sector project, is how we look at moving forward in partnership.

Madam Speaker, reduction of licence fees and duty into Cayman Brac and Little Cayman would basically reduce the cost of goods to the people by 7 per cent. These reductions, along with the other government programmes that I mentioned, will help fight the rising cost of living.

I ask the Government to look favourably on these considerations. It is in the interest of all of us to support this Motion as part of the solution to the cost of living. That concludes my contribution, and I hope I have made it easy for the Government to support this Motion. Thank you, Madam Speaker.

The Speaker: The Elected Member for West Bay West.

Hon. W. McKeeva Bush: Madam Speaker, I want to be brief.

When I saw the Motion, I took serious note of what is being asked and I had a chat with the Member moving the Motion.

Madam Speaker, Cayman Brac is a special place, with a very small population of 2000 people and over my years here, I have voted all the time to support things that enhance that Island and its people. It is special, Madam Speaker, in the aspect where our Islands have to import nearly everything that we use and to the Brac, it's a double-whammy. Cost for shipping to here, and then further cost, as those goods are shipped on to the Brac and we have known that to be a fact all of our lives, I guess.

We don't produce much of anything, we have to import everything, so there is no doubt that we have special cases when we have to deal with the Brac. The first Resolve section asks that all micro businesses be permanently reduced by 100 per cent. It is down like that now but it is up for renewal I think is what is being said, and I'm wondering whether the Member would agree if we did, you know, a review over the next two years or three years, rather than to stay permanently.

The next aspect of it would be in the Resolve section (b), on the 10 per cent for *all* of the businesses in the Sister Islands. We would want to be careful that big businesses that can afford the fees are not going to be given something that we should be getting revenue from, you know. As I said, we would have to be careful that such does not happen if the Government accepts this.

On the reduction of duties, I don't know how many items are left with duty on it, because there are many food items that are duty free now. I don't know... I mean, it is not the only thing that runs up the cost of living, because households have to use many, many items so I don't know, when it comes to food, just how much duty is left on how many items.

However, I would say that it is a way to help our people if reduced duty can be passed on to them.

So, I would ask that the same consideration be given to [Grand] Cayman if we go in that route. If the Government is going to agree to that kind of 25 per cent import duty reduction, that same consideration be given to [Grand] Cayman.

We do have to watch our revenue. We can talk about a billion dollars as much as we like, but we know what budgets are. They are only budgets. We are hoping we get that, and when we reduce duty, we lose revenue— but, if we are going to consider it, then I ask that [Grand] Cayman be given the same consideration. Otherwise than that, I certainly support the Motion that the Member—

[Inaudible interjection]

Hon. W. McKeeva Bush: It is asking for various things.

[Inaudible interjection]

Hon. W. McKeeva Bush: An amendment? No, I am not in the mood to move an amendment. Maybe you can move an amendment because you are a lawyer, and the Member can move the amendment and the Premier can move Amendment—he is a lawyer; and I see the Minister for Tourism is eager to jump up, he can move an amendment too.

[Inaudible interjection]

Hon. W. McKeeva Bush: I know you do, but I just do not want to move an amendment. I am asking the Premier to do that.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] I caught sight of the Minister for...

[Inaudible interjection]

The Speaker: I caught sight of the Minister first, so I call on him.

[Pause]

The Speaker: Minister, you may go ahead.

Hon. André M. Ebanks: Sorry for the delay, Madam Speaker, but I don't trust that lectern particularly, with a laptop.

Madam Speaker, just as a matter of belts and braces—and hopefully, Mover of the Motion, I can handle this point more tactfully than earlier today; but when I read the strict wording of the first resolution clause (b), it says “*all other businesses*”—and I am happy to give way as a point of elucidation. Have we treaded as carefully as we could, around any declarations that would need to be made under Standing Order 83, or is it a matter of the wording that is meant to say all other *small businesses*?

If the wording is meant to say “*all other businesses*”, I'm happy to ask the Mover of the Motion for clarification as to whether there is any pecuniary interest that needs to be declared, in terms of moving the Motion, per Standing Order 83.

The Speaker: Elected Member for Cayman Brac West and Little Cayman.

Mr. Moses I. Kirkconnell: Madam Speaker, could I have a couple of minutes to speak with you?

The Speaker: We will take a 10-minute suspension

Proceedings suspended at 9.35pm

Proceedings resumed at 9.57pm

The Speaker: Proceedings are resumed. You may be seated. Elected Member for Cayman Brac West and Little Cayman.

Mr. Moses I. Kirkconnell: Thank you, Madam Speaker.

Madam Speaker, I would like to thank the Minister for his question. Madam Speaker, in light of the hour—[it is] 10 o'clock; and the information that I want to review, I am going to ask to withdraw this Motion until I can gather some more information.

The Speaker: The question is that Private Member's Motion No. 6 of 2023-2024 is withdrawn.

All those in favour please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 6 of 2023-2024 withdrawn.

**Private Member's Motion No. 7 of 2023-2024
Cost of Living Adjustment for those receiving the
Ex-Gratia Financial Assistance & The Civil Service
Pensions Uplift**

The Speaker: The Elected Member for Red Bay.

Hon. Sir Alden McLaughlin: Thank you, Madam Speaker.

Hon. Sir Alden McLaughlin: Madam Speaker, I beg to move Private Member's Motion No. 7 of 2023-2024 Session, entitled “Cost of Living Adjustment for those receiving the Ex-Gratia Financial Assistance & The Civil Service Pensions Uplift”:

WHEREAS between 2017 and 2021, the recipients of Long-Term Financial Assistance (formerly known as Permanent Financial Assistance), the Seafarers and Veterans Ex-Gratia Benefit received a 90 per cent increase in benefits, from \$500 per month to \$950 per month, in recognition of the public duty to ensure that the service to the nation of these beneficiaries is adequately recognised;

AND WHEREAS between 2017 and 2021, qualifying civil service pensioners on meagre pensions were guaranteed an uplift in their pension, such that they would not receive less in total pension than what is provided to those receiving financial assistance from the Government;

AND WHEREAS the value of the assistance provided to those on Long-Term Financial Assistance, the Seafarers & Veteran's Grants, and the Civil Servants receiving a pension uplift has been severely eroded by inflation over the last three years, the Opposition has been calling for the

Government to increase the payment to \$1,500 monthly;

AND WHEREAS the Opposition has consistently argued that a priority for Government spending needs to be support for Caymanians facing the cost-of-living crisis;

AND WHEREAS the Government, in August 2023, agreed to increase the stipend payment from \$950 to \$1,250 in recognition of the need for an increase given the high cost of living. However, Civil Service Pensioners on low pensions did not receive a comparable uplift as done in previous years;

BE IT THEREFORE RESOLVED that the Government considers further increasing the monthly ex-gratia stipend paid to older persons and adults living with permanent disabilities who receive financial assistance, retired seafarers and veterans and their surviving spouses to at least \$1,500 effective January 1, 2024;

AND BE IT FURTHER RESOLVED that the Government considers amending the Public Service Pensions (Ex-gratia Uplift Payments) Regulations so that the “Minimum Cumulative Pension” is increased to \$1,250 effective August 1, 2023, and to at least \$1,500 effective January 1, 2024, to ensure that all civil service pensioners receive a pension of at least that paid to older persons receiving permanent financial assistance from the Government.

The Speaker: Is there a seconder? Honourable Leader of the Opposition.

Hon. Roy M. McTaggart, Leader of the Opposition: Thank you, Madam Speaker.

Madam Speaker, I beg to second the Motion.

The Speaker: The Motion has been moved and seconded, and is now open for debate. Does the mover wish to speak?

Hon. Sir Alden McLaughlin: Yes, thank you, Madam Speaker.

Madam Speaker, for some time now, the Progressives Members of the Opposition have repeatedly called on the Government to increase the financial assistance given to those receiving an ex-gratia payment from the Government— these Caymanians are often elderly retirees with little by way of a pension. Under my leadership as Premier, the ex-gratia assistance payments were increased from \$500 per month to \$950 per month, starting January 1st, 2018, over two budget cycles. The recipients included those receiving what was called “poor relief”, as well as assistance given to retired seafarers and veterans.

We recognised at the time, that these individuals with little or no pensions, were having difficulty getting by on \$500 a month, and the assistance needed to be increased. We also recognised, Madam Speaker,

that some retired civil servants were receiving only a few hundred dollars less a month in pension, than what was being paid to those on the Ex-Gratia assistance programmes, and so, we ensured that civil servants on retirement would benefit from a pension uplift to ensure that they would not receive any less than the amount paid to ex-gratia recipients. At the time, it was estimated that some 300 civil servant pensioners benefited from this increase.

Madam Speaker, those Members who were here when the 2020-2021 Budget was being debated may recall all of us recognising that, while we had almost doubled the ex-gratia assistance, more help was needed. What has happened since then is that over the past two years inflation has skyrocketed, Madam Speaker. We are experiencing what many recognise as “a cost-of-living crisis”.

As another Motion brought by the Opposition noted, the cost of essential goods in our Islands has increased by over 25 per cent since 2021. If Caymanians with regular salaries are having difficulty making ends meet, how much harder to do you think our elderly on these small fixed incomes have it? The dramatic rise in the inflation rate has long whittled away the value of the increased ex-gratia assistance. So, Madam Speaker, the Leader of the Opposition led the charge for the Government to do the right thing by our elderly Caymanians. Several times this year, in writing to the Premier, in press releases, and on social media, he continually made the case to increase the assistance to at least \$1500 monthly.

In August of this year, the Government finally relented and increased the payments to \$1250 per month for those receiving ex-gratia payments, including seafarers and veterans; but somehow, Madam Speaker, the Government failed to increase the uplift for retired civil servants to ensure they continue receiving at least the amount paid to those on long-term financial assistance. We suspect that it must have been an oversight, so this Motion also calls for correcting it.

Madam Speaker, according to news reports, the Minister responsible for Social Development, in announcing the increase, acknowledge that, **“With the current economic challenges many in our community are facing, we felt it important to provide this increase now rather than in January, which has traditionally been the case.”**

I do hope, Madam Speaker, that the Minister also recognises the need to increase the civil service pension uplift for this year, and that he will seek for Cabinet to increase it effective August 1st as was done for those receiving the ex-gratia payment. I also hope, Madam Speaker, that he will ask his colleagues to include additional funding in the upcoming budget to increase this assistance, (the \$1500 monthly), starting on the 1st January— that is, [at] the start of the next budget cycle. These elderly Caymanians are some of our most vulnerable and are deserving, and I know that the Minister understands the need.

I have noted various promises by Ministers over the past few months as to what they want to spend money on in the new budget, but caring for our elders and vulnerable is as important, if not more, important than anything else the Government does, and therefore we on this side, Madam Speaker, pray that the additional increase of \$250 per recipient comes into effect on January 1st, 2024.

The Speaker: The elected Member for West Bay West

Hon. W. McKeeva Bush: Madam Speaker, it is late so...

I think the Mover has outlined the situation well so I won't go into all of that, but the Minister and Caucus had discussed this once, and it was the first time that I heard about it. Then, the same day— and as I said, I don't know about any letters to the Premier or anything else that the Opposition may have done—that it was decided, that day, I know that the Leader of the Opposition made a statement calling for that increase.

As I said, I don't know about any at the time, I have not seen it, but the part that I got most interested in, once it was decided it was going today to where it is now, the part that I got interested in was: Many, many retired civil servants came to me and said, *"Look, I have been a teacher, I worked at the hospital, I worked at admin building"*— different places; and they said, *"I am now getting \$900 or \$950; but seamen and others at NAU are getting \$1250, so Government needs to foot the Bill and increase it at least to what the seamen and the NAU people are getting."* That's the feedback that I kept getting.

I mean, I hope it is not a conflict but anyway, my sister, who has been medically boarded, is one of them. She said to me, "Well, how this one could get and I can't?" because she is in the \$900 bracket. I do not think it amounted to years, because she had plenty years in from Computer Services, and different other places to Customs, and her pension is at \$900, so she keeps asking me that. Up until night before last, she brought it to my attention. That is what is happening with us.

Now, I went on the radio early last month to talk about the motions that I was bringing and someone sent me a message to ask me if I could say anything about it, but by that time I knew that Portfolio of the Civil Service (PoCS) and, I guess the Deputy Governor himself, and certainly Pensions, were talking about it. I don't know all the background of who was talking to whom, I only knew who was talking to me and certainly that I heard that; and I knew the position that the Cabinet had taken.

I give all of that background to say that we do have that situation. It's plain as day, there need not be any argument. You can't give Tom, Dick, and Harry and then you have people who have worked for years, and they might be getting, let's say, a minimum pension. They can't get that, although they worked for years, but

you have all these other people getting \$1250. It would be good if we could increase it. As I said, we do have to take note of our budgetary constraints, but as the Member for Red Bay yesterday, when you have a billion dollars' budget, people are going to say, *"You have a billion dollar budget; don't tell me that you cannot find \$2 million to give the uplift to whatever the payment is."*

One of my concerns is how they do the civil servants' pensions in the Pensions Office. We as Elected Officials, I don't know whether we can come here, and put it up or whether we have to continue doing what they say; if they have their ratios, if they have their system, but the person who gets \$300, certainly needs to be brought up; and if they cannot bring it to the \$1200 then bring it up to \$600, \$700. At least double it, if that's what they have to go by, but certainly the people who are getting the \$900 and \$950 need to be brought up to the \$1200.

That was something that I was concerned about, the person gathering \$300 who doesn't seem to have received, what we call it? The uplift. Anyway, that is a new word as far as I am concerned. Those who are getting the extra payment on their pension needs to be brought up. Three hundred dollars is pitiful for people who have worked so many years in the civil service and only getting \$300. They said those people, if I understand correctly, are people who only worked for five or six years— that's the minimum; but still, for all that, they need to get more than they are getting.

In this economy that we have to contend with, can you imagine, if that's all they got to live on? And most of them, it is all they have, and most of them on the \$900, it is all they have, so we in this House cannot have that kind of imbalance. It has to be increased. We have to find the funds to do so, to bring it up to an appreciable level because the people just cannot live on what they got. It is hard enough on \$1250— hard enough would be on \$1500! [With] the kind of economy we got, so as far as I am concerned, my vote is for this Motion.

As I said, I think we need to be careful to say that we can go to the \$1500. I don't know what that entire thing would be. I know that I was given a figure of \$1.9 million, or somewhere around there for what they were proposing. I'm still not completely clear on that and I see the Acting Deputy Governor here. I hope I am saying that right too, but she is there and I guess she will be speaking and we will get a fuller picture; but that's what I know.

I certainly have to support this because there are many, many, people, not just in my constituency of West Bay West, but in the entire West Bay and indeed, throughout this country, and I know other Members have been pressured; they have. They have. I think the people who are doing so have a real expectation. You cannot give one side and leave the other side far below. Cannot.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] The Elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Madam Speaker, I want to start by thanking the Honourable Member from Red Bay for bringing this Motion to the House.

Like many other Members, I have received concerns from retired civil servants and I can publicly say that one of them even visited my house when I wasn't there and had a long conversation with my wife and... she herself felt his pain.

Madam Speaker, many times in this House, we speak about closing the dignity gap and when you stop and you think about it, if people who are at their productive peak right now, in terms of fully-immersed in the workforce, are having the struggle and the challenges that they are having, when you consider that the median salary in this country is around \$3-something thousand dollars per month and people are struggling. Can you even begin to fathom what people are doing on fixed income?

I mean, \$950 a month or thereabouts, Madam Speaker, does not even equate to minimum wage in this country and this is what we are talking about for people who have served this country. We are not talking about people who are looking for something; these are people who have served this country and, as the gentleman made it perfectly clear to my wife, he is not asking for anything. He just wants to be treated fairly because he put in his years with government and he expected...

Madam Speaker, when you look at the structure of our economy, we are a consumption-based economy. This economy moves from people spending in the economy, and Madam Speaker, we have already seen money is coming out of people's pocket to pay higher home insurance rates, mortgages, et cetera. Just today, I spoke about people with a mortgage at a certain age had to refinance their mortgage because the interest rates have gone up and on top of that, we talked about people who got hit with house insurance again.

Just today, Madam Speaker, I received five messages from constituents on the very same issue. One of them in particular, Madam Speaker, is actually a retiree and whether we want to accept it, one of the silent killers in this country, Madam Speaker, is stress; the things that are keeping people awake at night. Madam Speaker, for some strange reason, it seems that we have some misplaced priorities in this country and whether we want to recognise it or not, we cannot go out there and tell people we have a billion dollars, but we can't find \$2 million for uplift? It is the same, Madam Speaker, as having \$1000 and saying you can't find \$2; that is really what it comes down to.

We are not asking to give people a hand out. These are people who have worked for us, who have built the Cayman that we have today— and this is how

we are treating them? Madam Speaker, to paraphrase from John F. Kennedy, in his inaugural speech: **"If a free society cannot help the many that are struggling it cannot save the few that are rich."**

Madam Speaker, when you look at all the different metrics of what we have in Cayman, there is no reason, none, for many of the people in Cayman to be struggling the way they are struggling; not with the resources that we have. I am not going to sit down here, Madam Speaker, and tell you that everyone in Cayman can be rich, but I can say to you that nobody in Cayman needs to be poor. Nobody in Cayman needs to be struggling. This country is too blessed for our people to be too stressed.

I can tell you, Madam Speaker— and I hope to God we get to that fuel motion tonight. When we look at the hidden cost of what people are facing on a day to day basis...

Madam Speaker, just yesterday, I had a friend of mine, whom I can safely say is a millionaire, say to me, *"Chris, I had to go through the expenses in my own house as to what my wife was doing, because she basically needed a 25 per cent raise in what I was giving her."* When you see millionaires in this country start questioning costs, and asking me how does the average person live...

Madam Speaker, as I said before, last week Tuesday, 4.51a.m., —and I have my Ring door-cam — someone came to my house and needed assistance and when a man leaves his house at that time... When the man called me, Madam Speaker, I don't even want to tell you what the man said to me, but can you imagine what that man had to say to his wife to say I am going to go look for a politician at that time in the morning? The man could not sleep; the man worried about his light being disconnected.

People who have never ever, ever, ever, asked for assistance in this country are now asking for assistance and it is almost as if we want to break our people's pride. We are proud people, Madam Speaker, and for us to sit down in this House on a billion dollars and being politically impotent is a disgrace. It is a disgrace.

Madam Speaker, the Pension Bill got gazetted. The number of civil servants who are working, not retired, working, some of the senior civil servants have messaged me asking me, *"Chris, what are we going to do about the public servants? We are in the same boat."* These are people who are working. How do you think the retirees feel on a fixed income? We should not even be having this debate.

The day my wife called me, and the Minister will tell you, she was so shaken up and I said to her, *"You are just seeing what I see on a regular basis."* I called the Minister at the same time and rightfully, Madam Speaker, he did his job. The people under his Ministry have responsibility. He did the right thing in providing that uplift; so why were the civil servants left behind? It is not okay. How can you sit down, Madam Speaker, and have a conversation to get Cabinet

approval to say we are going to give the people who are getting government assistance an uplift, and leave your own people within the civil service behind?

You ever heard the expression, "*Pastor bless their children first*"? How could that even have been an oversight? This Motion should not even have been necessary. I understand the cost is \$1.9 million or something for this uplift—\$1.9 million? Madam Speaker, we spend more than that on consultants, you know, and we cannot find \$1.9 million?

[Inaudible interjection]

Mr. Christopher S. Saunders: Thank you.

Someone just mentioned we have spent more money on EIA for a road where we say we need to build? Where is the priority? Where is the compassion? How many people do we want stressed out? Last year, Madam Speaker—think about this, and I mentioned it already—93 per cent of the people in this country, according to the census have health insurance; yet the public still had to find \$72 million for health care for our people. Madam Speaker, the World Health Organisation defines health as, "*A state of complete physical, mental, and social well-being and not just the absence of disease and infirmity.*" Mental wellbeing—the things that keep our people awake at night.

We in this House, Madam Speaker, are not paid to try. My 16-year old son can try; my 23-year old son can try. We are paid to *do*. We are paid to deliver. *Anybody* can try; and Madam Speaker, every single campaign going around, every single candidate has every solution for these problems in this country; but when we get here, it's a different story. \$1.9 million; that is just to get them to where they need to be—and I totally agree with the Member for Red Bay. Even \$1500 a month starting the 1st January is still low, Madam Speaker. It is a step in the right direction, but it is still too low.

Madam Speaker, when you look at not just the cost inflation... When I brought the Motion for the 13 per cent increase for public servants, the 10 per cent was for what already happened, and the other 3 per cent is what is to come. Has anyone inside here sat down and looked at what the oil future market looks like? What they are predicting fuel is going to be next year? Does anybody have an idea? If you think your light bill is rough now, do you know what it is looking like for next year?

The Chinese Central Bank has just lowered the reserve for banks by 25 basis points to increase demand in China, the world's second most populous country; Saudi Arabia and Russia decided going to continue their "voluntary" cuts; so here's demand going up for one thing, and supply going down. What do you think is going to happen to price?

Madam Speaker, I am going to say to you: If we cannot do right by our people, some of us in here should not even stand for re-election,

resign and go. That's what we need to do.

I am sick and tired of people sitting down and telling me they don't feel like Cayman is for them anymore. I am sick and tired of people saying they want to run off to the UK. The only thing I can say to them is, "Those in the UK want to run and come back here too", because they realise there is no safe heaven; but Madam Speaker, I will say this much: As many challenges as we have, as many problems as we have in this country, I am still a firm believer that with the right leadership, and with the right policies, we can still have our best days ahead of us.

Madam Speaker, the day I stop believing that things are going to get better, is the day I am going to walk away from politics because I will say this: The things that are wrong in this country can be fixed by the things that are right in this country. We still have many things going right, but what we need to finalise in this country is our priorities. We need to have compassion. We need to care—and it is one thing that we learn from over 50 years of doing politics: It takes cash to care.

People don't care how much you know, until they know how much you care and you cannot be sitting on a billion dollars in revenues and cannot find \$1.9 million for our people. You cannot be sitting with \$1000 in your pocket, and cannot find \$1.90 cents to help people who have worked for this country. Who have delivered for this country.

We owe them, Madam Speaker, we owe them. They are not begging us for anything and I will say it again: we are not going to be remembered for what we inherited; we are going to be remembered for what we leave behind. Let us leave behind a stronger Cayman, and a better Cayman but, more importantly, a more caring Cayman, because Madam Speaker, the thing I want to close on is the one thing that has really been eating away at me more and more and more—and I see it almost on a daily basis—it is this thing in our country called bad-mind. I have seen it.

Even since the Pension Bill has been gazetted people message me, "*Well, what happened to these people when they retire? You worrying about them 50 years from now, but you don't business with them today? Do you think I am going to take you seriously?*" It is as if people having money in their pockets is a bother to some people; it is like they don't want to see anybody happy. They don't want to see anybody prosper.

Madam Speaker, in the preamble of our own Constitution we talk about the prosperity of our people! In our own Constitution, we use the word prosperity and what do we want to do? Take our people's dignity in the process? It is a shame that we have to be in this position. It is a shame; so I hope to God that every single Member inside here votes—not just to uplift the retired civil servants, but to make it retroactive to the same day the other group of people got their assistance. It needs to be retroactive, and then we increase it again the 1st January.

Anything short of it being retroactive to what it should have been, because it is an injustice, it is an injustice, it was wrong and Harry Truman (sic) [William Penn] said it best, **“Right is right, even if everyone is against it, and wrong is wrong, even if everyone is for it.”** It was wrong to have that conversation to take care of one group of people, and leave out another group of people is wrong.

Madam Speaker, I don't know what the vote will be, but I can tell you one thing: this is one time we will call a division, because if people in this House cannot make right by people who have served this country...

I want you all to remember this: If God gives us longevity, it will be us on a fixed retirement at some point in the future; it will be us in their position and how we treat them today, is a green light for how people are going to treat us tomorrow.

Thank you, Madam Speaker.

The Speaker: Honourable Minister for Labour.

Hon. Dwayne S. Seymour: Thank you, Madam Speaker. Even though it is late in the night, I could not allow the opportunity to pass, [to speak on] Private Member's Motion No. 7 of 2023-2024: Cost of Living Adjustment for those receiving the Ex-Gratia Financial Assistance & The Civil Service Pensions Uplift.

Madam Speaker, a famous quote from Mahatma Gandhi springs to mind, **“The true measure of any society can be found in how it treats its most vulnerable members.”**

“How a society treats its most vulnerable, whether children, the infirm or the elderly, is always the measure of its humanity. When a society begins to disregard the vulnerable and their rights, instability and conflict will only grow.” [Rycroft]

Madam Speaker, we got elected to be the voice of the voiceless, the face of the faceless, and to help the helpless. The cost of living has definitely changed the world, and we need to find a way to afford it or otherwise, who are we growing for, Madam Speaker? I have had representation from many, and we cannot just close our doors or turn a deaf ear, Madam Speaker. The struggle is real and we need to be connected to what's happening, and take stock of the effects of the two-year pandemic. The haves have not.

People are wanting us, counting on us, Madam Speaker, and I want to be in the midst of people who care about people first. Our seniors built this country and we owe them, our people, our precious resources, Madam Speaker; they should feel that we truly believe this by our actions. It's not about tomorrow, Madam Speaker, it is about survival today. Let us show our people who they truly matter. If our people cannot trust us in voting unanimously in one of the highest bodies of the land—Parliament, then what else should they trust us with?

Madam Speaker, my short contribution should indicate that I support this Motion.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] The Honourable [Acting] Deputy Governor?

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Thank you, Madam Speaker.

[Laughter and cross-talk]

The Acting Deputy Governor, Hon. Gloria M. McField-Nixon: Oh, my goodness. Thank you. Thank you, sir.

Thank you, Madam Speaker; I hope that the pensions we are discussing are not as unstable as the podium I am leaning on today.

I thank you for this opportunity to rise and add my contribution to the debate on the Private Member's Motion to consider further increase in the monthly ex-gratia stipend paid to older persons and adults living with permanent disabilities who receive financial assistance, retired seafarers and veterans and their surviving spouses to at least \$1500 effective January 1st, 2024; and to consider amending the public service pensions ex-gratia uplift payments regulations so that the minimum cumulative pension is increased to \$1250 effective August 1st, 2023, and to at least \$1500 effective January 1st, 2024.

Madam Speaker, as Acting Deputy Governor I will focus my contributions on the aspects of the Motion pertaining to the public service, and it is without fear of contradiction that I acknowledge, that these Islands have benefitted tremendously from the contributions made by past generations of public servants. Many of these persons toiled during the formative years of establishing the Cayman Islands as the successful financial services and tourism hub that our society takes for granted today. Sadly, Madam Speaker, as we have heard, for some of these retirees, their pensions' income may be insufficient to meet even their basic needs in retirement.

Now, this shortfall can come about for any number of reasons. For some, the challenge of meeting living expenses did not arise for the first time in retirement, but the inadequacy of their income existed during active employment as well. I have heard many stories from those who worked years ago, and shared how their public service salaries were generally quite modest, and lagged significantly behind the private sector as Cayman's economy was being built.

These modest bases put those public servants in danger of meeting their expenses while they were still working. When that's the root cause, then, of course, the challenge of income inadequacy is only compounded in retirement as a portion of too little income before retirement is even more hardship in retirement. This is why we speak about the importance of

maintaining salaries in real time, because not doing so has long-term implications that follow individuals through retirement.

For others, the causes may have been that they spent the majority of their working years outside of the civil service. When their public service career is so short, then such thin savings are increasingly challenged to adequately support a retiree in retirement; and for others, they may have worked long years within the public service, but the majority of these years, they may not have contributed to a pension plan because for some, they may have earned pension alternatives such as contracted officers' supplement, or they were not eligible to participate at that time. This scenario will again result in condensing the number of years, where they were actively saving towards their future pension.

Now, Madam Speaker, these are just examples and are not exhaustive of the ways that many public service retirees have found themselves in a situation where they are simply not earning enough to live in retirement. Regardless of how persons arrive at this situation, I know first-hand, Madam Speaker, that there are way too many retired public servants who worked hard, built Cayman, and who are today struggling to meet their basic needs.

I know also, that many Members of this honourable House are equally aware, because at any given time, they will share requests to the Public Service Pensions Board on behalf of retirees within their constituencies. The fact is, Madam Speaker, that Members of our Parliament do their best to build safety nets for retirees, and to ensure that they benefit from the programmes funded to assist them. We are fortunate, Madam Speaker, that we have caring parliamentarians to do what they see needs to be done, and to provide relief.

Years ago, one major initiative that was introduced was the Ex-Gratia pension, which supports persons who worked with government at a time when pension eligibility was not universal, and they were not able to participate in the pension. The Ex-Gratia pension plan provides financial relief to persons who served for at least four years without receiving pension contributions or payments in lieu of pension, such as contracted officers' supplement.

In this current fiscal year 2022 and 2023, the Government is budgeted to spend some \$2.7 million on the Ex-Gratia Pension Programme. More recently, in 2017, the Government created an Ex-Gratia Uplift Programme, which guarantees that all pensioners who served at least ten years of pensionable service will, when they attain the normal retirement age of 65, receive an Ex-Gratia payment to ensure their pensions do not fall below a minimum level. When this safety net was introduced, the minimum pension guarantee for eligible persons was \$750 per month. Over the years, this was increased on two occasions to \$850 per month; and again, now, to its current sum of a guarantee of

\$950 per month. The approved budget for this Ex-Gratia Uplift Programme, during the current fiscal period 2022 and 2023, cost a combined total of \$5.4 million.

These are not one-off costs, and each year the cost grows incrementally, as the population of persons eligible to receive these benefits increase. So, as Government considers what it might do to assist public service pensioners, I understand that they have to assess this within the context of the continuing obligations these decisions create. Fortunately, the Public Service Pensions Act is itself designed to provide cost-of-living adjustments which, while they do not eliminate the risk faced by pensioners, the Act mitigates these risks in ways that are not common to most pension plans.

When persons retire and begin to receive their substantive pension, these retirees are guaranteed to receive an annuity, which even if modest, will nonetheless be paid for the remainder of the pensioner's life and their spouse's life. Pensioners are also assured inflation protection as their pension is augmented each year to counter the effects of inflation as measured by the Economics and Statistics Office (ESO). The annual augmentation is a unique benefit for pensioners within plans administered by the Public Service Pensions Board.

Sadly, this annual inflation protection is not present during active employment, when timely cost of living adjustments is not guaranteed; but in retirement, every dollar counts, and our pension plans are designed to help existing retirees live with dignity in retirement. I recognise, Madam Speaker, that things are not well for many; but through these programmes, and the grace of God, the situation could be far worse.

In addition to cash payments, the government provides indirect compensation for many pensioners as well. Many pensioners who worked with the government, or indeed some of the public sector Statutory Authorities and Government-Owned Companies (SAGCs) will, with at least ten years' continuous service before retirement, receive a most-coveted benefit during retirement— specifically, the government provides free medical coverage. The monthly value of CINICO's health premium exceeds, in many, many instances, even the value of many pensioners' monthly income, so the government aids most pensioners in numerous ways.

I have talked about how we established and fund, a well-run pension plan that is built on a total of 12 per cent contributions comprising 6 per cent employee, and 6 per cent employer contributions, both of which are not deducted from, but are instead added on top of base-pay, and which have, over the years, produced healthy returns on the investments made on behalf of pensioners.

We have established and are funding Ex-Gratia Uplift Programmes to augment the benefit offered by the substantive pension plans; we provide free healthcare for many eligible pensioners and their dependants, and, by design, pension service plans not

only provide annuities for the remainder of a retiree's life and their spouse's life, but it also mitigates the erosion of purchasing powers otherwise caused by the impact of inflation on a fixed income; so, both in the enhanced plan design of public service pensions, and the continued funding of existing Ex-Gratia payments, successive governments continue to provide relief to public service pensioners.

These relief programmes, Madam Speaker, have financial implications not only for the immediate budget, but will impact Government's financial commitments for years to come. Any measures that are contemplated, therefore, need to be considered in the long-term financial implications. As the business being considered just in this Meeting of Parliament shows, there are many demands on the public purse, so any further relief in this area has to balance these wider needs within the envelope of affordability.

Having said that, Madam Speaker, with the continued goodwill that I know exists, we are prepared to help those who built Cayman. As such, even before this Motion was brought—and I believe the Member for West Bay referred to it—we began exploring the cost implications of increasing the Ex-Gratia benefit in order to help inform the Government's assessment of the affordability of increasing the Ex-Gratia uplift to assist those in need. The Portfolio of the Civil Service and, indeed, the Public Service Pensions Board, are willing, as we ever have been, to implement the Government's policy decisions.

On the employment side, we are also working in tandem to provide relief for those on the eve of retirement. In September 2016, the Civil Service employed only 242 persons over the age of 60. That month, and with the support of this honourable Parliament, we increased the retirement age for public servants from age 60 to age 65, and today, we have almost doubled the number of persons working in the civil service beyond age 60, currently standing at 475 persons as of August, 2023.

These experienced persons make up more than 10 per cent of our workforce today, and the vast majority continue to benefit from increased pensions savings and investment returns. In 2016, we also introduced phased-retirement before entering into retirement, thereby allowing civil servants to reduce their hours, or step into less demanding roles, before entering into retirement, thereby enticing them to work longer even if they do not wish to maintain the same pace to age 65. We are providing greater flexibility in our systems for how people work, and for how they retire.

This hasn't relieved all the tensions, as we have discussed today but, as you would have seen, it has provided relief for many, even though this causes the knock-on impact—as we have heard of many occasions—that the overall size of the civil service has grown. I hasten to add, Madam Speaker, that the Cayman Islands' population has grown, and so too, have

the demands for public service; however, within the envelope of our workforce, we are continuing to look at how we can leverage the rich talent within our retiree base, and look forward to sharing further details on the ideas that are being brought to fruition.

We are committed to being part of the solution to support the retirees who paved the way forward and whom we all admire. In that vein, it is time for us to challenge the thinking that has come into us, thinking about life as being in three distinct phases:

- in the first phase is you study;
- in the second phase you work; and
- in the third phase you enter into leisure retirement.

The reality today, Madam Speaker, is that people no longer live in these distinct phases. People today are driven to be lifelong learners as change is constant. People are driven to achieve work-life balance as the 24/7 nature of being on the other end of call outs, e-mails and phone calls drives burn-out, poor health, and declining productivity.

Not surprisingly, retirement isn't all leisure anymore—many retirees are joining the “gig economy”, where they work to augment their fixed incomes by fulfilling jobs which are short-term and varied, or by participating in some micro-industry at home, like renting a room. My grandmother was one of those retirees. She went from running a shop, to running a taxi; and my husband's grandmother, when her husband died, continued to work out of her home sewing, in order to support her family's income.

We can do more to reduce the impediments and encourage such opportunities for people to supplement their income; and to contribute to, and benefit from, Cayman's economy.

The Civil Service is committed to being a part of the solution, and in doing so, we recognise that the Government may struggle to make additional financial commitments at this time, however, the 2024-2025 budget process is ongoing, and it remains to be seen what would be affordable within that timeframe.

The Member for West Bay was speaking about what was the estimated cost of bringing this programme to fruition. I can say, that in order to move from the \$950 per month to the \$1250 a month, it would come at a cost of \$1.9 million per year, but it would benefit not only the 475 people who currently receive an Ex-Gratia uplift, but an additional 117 persons and their families, who would benefit from that larger sum. So, the Civil Service will continue to work closely with the Government in the detailed planning phases of the budget, to explore what is possible to assist our pensioners and those on long-term financial assistance, as determined by this honourable House in your deliberations today.

We pledge our full assistance in delivering whatever policy decisions are made in all areas, including this one. In particular, the Public Service Pension

Board (PSPB) is on stand-by— as is the Portfolio of the Civil Service— to do our part in any decisions that Parliament may make. We owe a tremendous gratitude to the pensioners who built this country and toiled at a time when working in the civil service, particularly, was not a thing that someone did because they had any ideas that they were going to be rich or to live in a life of comfort— that has never been the expectation of our pensioners, but dignity is something that everyone should be afforded.

We are most grateful for whatever considerations can be made, and we support and understand the long-term implications and are prepared to help balance the considerations that go into being able to support this esteemed group.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? The Honourable Minister for Tourism and Ports.

Hon. Kenneth V. Bryan: Thank you, Madam Speaker. I am not going to be very long; I just want to highlight some of the realities that the Honourable Acting Deputy Governor has just mentioned. I think she was... I am not sure whether I am going to speak longer than I thought so, thank you.

Madam Speaker, I think the Honourable Acting Deputy Governor highlighted some things I have been concerned about for quite some time, namely, those associated with the cost implications, which seems to be the driving force of much of the queries to this Motion— whether to support or not to support or what have you; and it leads back to some of the points that she made. One that stuck out to me, as I was in the lunch room: with a growing population, come higher cost, and the cost, Madam Speaker, is what we are deliberating on, because I don't think that anybody in this room would suggest that the good people who help build this country, and the retirees, are not deserving to have a living wage or living pension amount to survive in these high-cost [times].

I don't think anybody is going to suggest that, so that's not the problem; the problem is the money. The money and the costs are increasing due to our population; and when I say population, Madam Speaker, I am not talking about population of workers. I am talking about the population of Caymanians, because, Madam Speaker, the financial discussions that we are having here for uplift is not going to foreigners. It is going for Caymanians; and this takes me back to the ever-so-controversial banner that I have in my constituency: *"Immigration reform now! To protect our country; to protect our people."*

No matter how you twist it, you can't get away from it. Madam Speaker, interestingly enough, my good friend and colleague, the Member for Bodden Town West always used to bring up the birth rate in this country and to be honest with you, our population of

Caymanians is growing, but it is not growing in a natural way. It is growing through immigration.

Our costs are increasing in our schools, due to immigration. Our costs are increasing in pension, due to immigration. Our costs on our housing situation, is immigration. Our population is growing due to immigration, so no matter how you want to twist it, this Motion falls to decisions that we do not want to deal with in respect to immigration— and I don't think anybody would disagree with me when I say, [that] the current immigration layout is not working. It started in 2013, we are now ten years later in 2023, and the reform is necessary.

However, Madam Speaker, let me get back to the specific Motion though it is related, and one may argue, and I will take your direction, Madam Speaker, as you are the Leader of this House...

I will now get back to the pension uplift for retirees, and not the immigration part to say, Madam Speaker, that if these costs are increasing in various different areas due to other factors like immigration, where are we going get the money from? Because Madam Speaker, something I have accepted is that there have been requests from our people "to slow down". Slow down what, really? Slow down growth, we are going too fast. We don't know who we are building for, but I keep trying to analyse, and have dialogue and discussions with my people to say we have to understand how this economy works because, Madam Speaker, we do not have direct taxation; we are a consumption-based economy.

There is only one way for us to get more money, outside of financial services doing something super-spectacular to get an extra 50 per cent more business than they do, to get a more substantial amount of money than the revenue that we generate now through consumption and through tourism, Madam Speaker: To increase taxes or fees, because we have our revenue projections and nothing spectacular is going to be jumping through the roof.

Thankfully, Madam Speaker, financial services are doing better than normal and tourism is doing better than normal but not more so than normal to meet the demands and the requests of the people. And there are many outstanding matters that the people are calling on us to deal with— like pension uplift for our retirees who have given their lives to the development of the Cayman Islands.

Unfortunately, our cost of living has increased due to external factors, but we still have to serve them. So, Madam Speaker, I only rise to say that we, as a country, need to recognise what kind of economy we have, because there are some things that we may need to do to generate revenue again, and it may conflict with the general request of the public. What do I mean by that, Madam Speaker? What I mean by that is that most people will say, "Stop developing, building all these roads; leave things the way they are."

Madam Speaker, we could do that, it can be done; but it will come with some consequences and some of those consequences, Madam Speaker, in a consumption-based economy where there is no direct tax on your income, it means that our revenues will drop; and if our revenues drop, Madam Speaker, we cannot address issues like the very important one we are dealing with now.

Madam Speaker, sadly, the projections right now for planning is on the down low. If the planning applications are down, it means the importation of goods for planning purposes will also start to decrease. Tourism is trying its best to get back to 2019 numbers—and thank God that the value proposition for the Cayman Islands is higher than normal, that we can make the revenues specific to our budget projections; but, Madam Speaker, going back to the consumption-based economy, I can't fight some of the comments that are out there.

I made a comment on the position about tourism numbers and cruise earlier this week about the fact that yes, we will have about 25 per cent less cruise passengers and it is because of the people's decision, wants and will, but it does come with some negatives and some of those negatives is that 25 per cent of the people who used to come on cruise who do not come anymore will not consume burgers, fries, gasoline through taxis, or a rum punch that we import, or the orange twist that is on the drink or the straws that we get to drink them out of, or the wrapping paper that we import to wrap the burger or the T-shirt that we charge... all of these fees are what consumption based economy is.

Now, is it the perfect economy? Not the best, because it forces continuous growth, which is contrary, Madam Speaker, to what the people want right now, because they are bewildered by all the chaos and saying, "Hold on; much is going on in this country and its all well and done, but who is it for?" Now, Madam Speaker, that is a problem, [and] here is why: We are trying to fix the problems that they want us to fix, but we need the money to fix it and the problem that they want us to fix, is the thing that we need the money to fix the problem with.

You see how confusing that is? Oh, it's confusing, Madam Speaker, but I tell you something, why I was comfortable and committed enough to put forward, "Immigration reform now! To protect our country, to protect our people". It is because, Madam Speaker, the costs that are increasing demand, obligatory by the Constitution, is to *Caymanians*— not to work permit holders. If a work permit holder cannot make it in the Cayman Islands, they got one option. We have some brand-new iron birds thanks to the Honourable Moses Kirkconnell and his squad. Hopefully, that did not come off as if to say I want you to leave, because you are a very important part to our society— unless you are taking a Caymanian's job, you are here to help our

economy continue to work, develop and grow; but our obligations from a cost perspective, is to our people.

We as a country, Madam Speaker, trying to relate what is happening in our economy back to this subject today, whether with a potential billion-dollar budget, seems...

Rightfully so, Madam Speaker, I must say, a very good delivery by the Honourable Acting Deputy Governor on the realities of the demands that are growing; realities that these persons, who have given to our society, are deserving of the help, but also recognising the growing cost to Government. And my job, Madam Speaker, is to be a realist and say, "Hold on, now. We are growing the cost?" Yes, the population growth; yes, there are higher demands on schools and education, and Needs Assessment Unit, pensions, healthcare, CINICO... all the things that the Government has to pay for, the money has to come from somewhere, and if the population grows at the rate it's growing, it means we have to find more taxes to meet those demands, so we are right to be cautious.

[Inaudible interjection]

Hon. Kenneth V. Bryan: Oh, the honourable Member for Cayman Brac West and Little Cayman just suggested that we implement taxes— unless I heard him differently. Did you say that? I thought I heard you said implement taxes. Is that what you said? Oh, sorry, I take that back, Madam Speaker. He did not say to implement taxes; because that is not what this Government wants to do, but we do have to have a conversation with the public where we do have some outstanding matters to resolve, but we have to ensure that we have the revenue necessary to make our people still be able to survive.

We have external factors that are hindering the process, in resolving the issues that we are facing, because who are Caymanians now are Caymanians now, and they are part of this family. We had better get used to that regardless of indigenous or not. Think of it as that brother in law who your sister is married to and you say, "Oh, my God—

[Laughter]

Hon. Kenneth V. Bryan: "He is part of the family now," so we have to learn to live with it; but what we can do is ensure that none of our family members, marry any more crazies.". In that context they become a part of the family, and in this context I am saying they become Caymanian; they are going to be a cost to you and I say "you" meaning us, the taxpayers.

If we are not willing to do what we have to do in this consumption-based economy, to get the taxes to take care of those extra family members who have now joined the family, then we are going to be in a mess. So Madam Speaker, when we see numbers of development decreasing, we have to ask ourselves the

question: Do we want to slow things down right now? Can we *afford* to slow things down right now? And how would the public respond to that?

I didn't say—

[Inaudible interjection]

Hon. Kenneth V. Bryan: Madam Speaker, my good cousin and colleague, you know when I say cousin I am going to say something good, right? I suggested that we are already there, but I don't think it's something that we cannot fix. That is what the people put us here for, but I say these things for the public to understand that we are going to have to make some decisions and if something has started, or is approved, in order to allow our economy to continue moving, it would not be fair to overreact, because you have to understand how our economy works.

To be honest with you, Madam Speaker, as the Minister of Tourism, I would love for two investors to come and say right now, I want to build a 300-bed hotel, both of them in the Eastern districts, so I can start going with some imports and some more work for my people. So, when they are working, they are spending; when they are spending they are consuming; when they are consuming we are receiving the necessary revenues so we can pay our former civil servants' pensions, because if the economy slows down and the needs continue to go up, ha! Dog eat our supper, as the former Premier used to say.

[Inaudible interjection]

Hon. Kenneth V. Bryan: Yeah.

Madam Speaker, I see the Father of the House is rushing me saying it is 11 o'clock, even though he got his chance to speak as much as he wanted. I will wrap it up, I will wrap it up, but Madam Speaker, I want us to be real with ourselves, and I am not saying it only to the public, but to us in this room— in this room. We have to tell the people the truth of how our economy works, because only when they understand fully how our economy works, can they digest and understand a decision that may be contrary to something they feel at this moment.

Do we have the control to make sure that what is going on is in the best interest of the Caymanian people? Yes, but that can happen at the snap of a finger unless we, like Anguilla, have just recently by the stroke of luck, have the domain main of ".ai"— the number one most expensive domain in the world right now: ".ai". And it just so happened that like in Cayman we have ".ky", they happened to have done ".ai", and now it's gone crazy. So they got a new source of revenue. Boom! \$50 million every year out of the blue. Unless we strike oil like Guyana, we have to be realistic with the public and the expectations.

Madam Speaker, I am going to wrap up after this comment: we keep forgetting that we went through

a pandemic for two years; our civil servants and public servants didn't get any cuts. We supplied stipends for our people and people think the money came out of the air. It came from somewhere, and we are obligated by the Framework for Financial Responsibility (FFR) to ensure that we meet the ratios necessary to meet any demands. Do you think it is the UK's business whether or not or which demands you didn't get to make? When you send that budget down there you better make sure the ratios workout.

Cut Education to give your Roads; or cut Social Welfare to give your Tourism; or cut Health to give your Sports. However, you want to do it, they have no business with it. Their business is that the budget you send down there meets the taxes and your obligations. All they want, is to make sure that financially, they have no liability and that's a good thing for the Cayman Islands. We have always been in that position and we want to maintain it.

However, what it means, particularly on the track from an immigration perspective that we are on, and the cost obligations that are coming down the pipeline with it, we better be prepared to make sure that the consumption-based economy that we have, continues to operate while we slowly try to resolve the 'who are we building for' question. Because it is not a magic tap that you can turn off. You turn it off, so does your lights.

Madam Speaker, hopefully that wasn't too overwhelming, but it is related to the simple question of whether we should do \$1.9 million for those amazing civil servants who worked to build this country, because it is a cost factor.

Thank you.

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak?

The Honourable Minister for Financial Services and Commerce?

[Extended pause]

The Speaker: Honourable Minister, please proceed.

Hon. André M. Ebanks: Madam Speaker, with apologies to the Serjeant and to the listening public [as well,] for the momentary break. I just don't trust that lectern.

Madam Speaker, because it is almost 11.20[p.m.], I am going to modify my contribution because the Motion, on its face, is pretty straightforward. I was going to spend some time to add some statistics and budget impact for public consumption, which I probably should still do, so that we understand the full breadth of the decision we make tonight.

I thank the Member for Red Bay for bringing the Motion; I could not in any way say, with a straight face, that it's irrational.

When I advocated in front of Caucus and presented to Cabinet, the case for an uplift of long-term financial assistance was plain. No one in Cayman could

seriously argue that someone could make it on just \$950 per month; so Madam Speaker, I should state from the outset, not just because it's 11.20p.m., but because it is the right thing, that I have no quarrel with the uplift in the civil service pensions. In fact, when I put forward the proposal to Caucus and then to Cabinet, I did raise that it was a foreseeable reaction that there would be a request for a comparable uplift for civil service pensioners.

Then, as I think the Member for Bodden Town West alluded to, it was about a week later and you remember, you called me with the exact same request. So I won't spend much time on that aspect of the Motion because I think it's plain, but just to add a bit more context and information around the increase of long-term financial assistance, Madam Speaker, from \$1250 to \$1500 starting 1st January, 2024, it may be useful for Members and the listening public to know the size of the population that we are talking about.

At the moment there are roughly, though they fluctuate because, as we said at the outset of this meeting we have had many folks passing in our community, so the numbers will fluctuate, but at the moment, I am advised that there are:

- 1162 recipients of long-term financial assistance;
- 898 recipients of the seafarers' Ex-Gratia payment; and
- 43 veterans.

Thus, at the moment, it's about 2103 persons. If the increase, as the Motion calls for, is done in the budget, that would add roughly about another \$6.3 million to the budget on top of the existing numbers. \$6.3 million.

When one considers that this Administration increased from \$950 to \$1250 which is just over a 30 per cent increase, and the Consumer Price Index report suggests that there has been a rise in inflation, as was in the Motion prior to this one, of 6.6 increase in cost of living since last year. At the time, in August, it seemed as an adequate increase when one also considers that the way in which we view financial assistance now, is that persons for whom that is inadequate, are also eligible for additional services from NAU in the form of food and utility on top of the \$1250. So, Madam Speaker, at this point, I think that I should raise some realities that we have to grapple with.

I am going to try to handle this as tactfully as I can, but I feel duty-bound to share with Members, and with the public, some of the realities that are faced by the Department of Children and Family Services and the Needs Assessment Unit.

I'm sure I am not alone, Madam Speaker, as others who are in and outside of this Chamber, have had responsibility for the overall remit of Social Services, which has been named differently over the years—Community Affairs, Social Services, Social Affairs. I think that whoever those Ministers were, some

of whom are in this room, will probably agree with me that when you are the responsible Minister, you get everybody's constituent who is affected, coming to you. *All of you.*

I have serviced and listened; met with, [been] on the phone with, *all of your constituents*, and in some cases, the need does not just arise from the cost of living, sometimes it arises with some complex social situations. To name a few, and I am not saying that any of this is done with malice, or ill-willed human beings; but there are older persons who are not treated right. I have read emails, I have read WhatsApp's railing that NAU is not helping them, but when I go to visit, or bring them to my office, or on the phone I say, *"But, Ma'am, I know you are getting the \$1250. I know your house-hold, all of your expenses should be met. What is happening?"* and it's only privately then, that they say, *"My adult child said they needed to leave for a break and went on a vacation and I gave them the money"*, or, someone who is permanently differently-abled or is a seafarer might have a spouse who is my age, able, and not working.

Thus, as the responsible Minister, I have the social worker on the one hand saying, *"But Minister, I know that you would want to assist that Member's constituent. I know that the quick-fix is to try to give additional services; but why is the able adult not working, when we have provided every opportunity? Job applications, taken them to Foster's to get a job— some people have walked off the job. Why is that person not contributing to the household that the \$1250 can't stretch? If that person was, this household would be in a different position."*

There are also cases— and these are difficult, difficult, judgment calls but we have to be honest— in which there are those of very, very, advanced age. And though the Needs Assessment Unit tries to do as best as it can, its compliance can sometimes stumble on folks who have very large, healthy, bank balances; and it's very difficult to have the conversation with someone and understand that I am not accusing anyone of any ill intent. If you are of a very advanced age and that money in your account, which can be six figures at times, is dwindling down, you don't want to see it dwindle down because you don't have anything else coming in, but at the same time, on the other end of the ledger, there may be someone who is desperate, who has nothing and can't fit into the budget because of that other person who can survive probably for the next 12 years. These are difficult judgment calls. Hence, I don't think, just to add balance to the discussion, it can all be attributed to cost of living which is why the Member for George Town North's Motion on full-time employment was timely because these are connected.

Just to share some insights as to how we arrived at \$1,250 in August. Prior to taking it to Caucus, I had consultation with the Seafarers Association Council, and with a few older persons in the constituency and further afield in the eastern districts just to say, if we can move to \$1,250 now—and I am not saying it can't

be revisited come January—we can ensure that if the \$1,250 falls short and you have a legitimate case and all the due diligence checks out, you can receive additional services to make sure you can survive. We now have to deploy other resources to work on the other portion of the financial assistance population. Just to break that down for a bit. At the moment, two-thirds of the financial assistance population are older persons, persons who have permanent disabilities, seafarers and vets; one-third are those who by all evidence so far, are able. What I drew, and the Premier alluded to this as well, in the Motion on full-time employment, is that we do have to dedicate a portion to the budget to try to get that one-third down in order to resolve some of the issues of why the older persons need more money. If we can have targeted focus on that one-third, it may relieve the older person to be able to have more at the end of the month; so money saved is money earned.

This isn't pie in the sky. In building the financial assistance legislation, it's just so fitting or maybe that's what the Lord intended, that Ms. Gloria McField-Nixon is sitting as the Acting Deputy Governor tonight. Ms. Gloria, do you remember that we ran a pilot last year as we were testing the financial assistance legislation of six young women, most of whom had more than one child. You were there at the end when they got certificates, but you heard the stories of asking and probing, why aren't you working? Also, us making a note of all the barriers: transportation, no internet, don't know how to write a résumé, childcare—who watches the child if I go for the interview, if I get the job who watches the child; the other parent is not in the picture.

When we said, okay, let's devote some resources just in this test case to see what happens if we remove those barriers. Can they enter into the formal economy, Madam Speaker? You saw and I think you distributed some of the certificates of the young ladies who made it and some of them a year later, I think about four out of the six, if I am not mistaken, have not gone back to NAU. Some of them have pretty high paying jobs and at the time they entered into the pilot, they didn't think it was possible. They honestly believed that they would be with NAU and nobody cared.

After this, I am going to share the Member whose constituent it was, because that lady is working as an administrative assistant and I joked with her and said, you swapped your typing skills from blowing up your MP on social media and now making money in a firm typing complex affidavits. That's what it needs to be about. That young person can now afford childcare, so that's not on the grandparent anymore. That relieves that expense which was going out the door. That person now has outstanding health care, is able to afford childcare, and is now saving, so when we turn this affordable housing scheme on to get her to the next station that she has property.

I think we have to build a budget and that's part of the reason why, Leader of the Opposition, we

provided consultation on the financial assistance regulations, of why we're trying to measure twice and cut once before we commence the legislation, because in addition to thinking about things like the NiCE programme, it should not be on government alone.

What the Social Development Policy team has been doing since you saw the last draft of the Regulations which includes services that don't exist now for transportation, for internet, fees to get around those barriers to work; is to also develop private sector partners who can take on some of these individuals. The arrangement is—and I said this last week at a Financial Services Conference after giving the financial services updates, we have to get real with the community because we need your help too—you take Johnny in the mailroom, you don't have to pay Johnny because we are already paying Johnny. You take Johnny for three months, hopefully with some polishing and some training, you come back and say to the Ministry, I can't live without Johnny. Where has he been all my life? You then take on Johnny and then Johnny disappears from the welfare budget and goes off into the formal economy much like three out of four of those six young ladies did.

In explaining this to those focus groups and the Seafarers Association Council, they understood. Okay, I see what you are trying to do. Because of their age, they remember a Cayman where people did go to work, didn't go to government. That government was what it was intended welfare to be, the very last resort, not the first resort. I think we have to think about a range of other services to dedicate in the budget. There are a couple of motions here in the House on affordable housing, but we also need transitional housing.

That question that the Member for George Town North asked, "who do I call when that person is by the roadside?". He is right. There is no one who answers that right now. We need to have that transitional housing for that person who—forget affordable—can't afford anything and is living on the street, to get them into shelter now. That's going to have to have a bit of a budget behind it because you're going to have to think about if we're going to offer that, which seems to be needed now with the growing amount of homelessness and NAU accommodation is resting solely on private landlords. There needs to be another alternative for these cases where there is an emergency. That's going to have to have a bit of a budget behind it to figure out who has the right set of resources to manage those places.

We are going to have to think about funding for things like the NiCE programme, giving those additional services to jump the hurdles that are preventing people from getting to work. We might have to have partnerships with other community groups for additional job training and hospitality training. It takes a bit of a budget. I am not advocating, to be clear, and provide my advice to the House from the vantage point of the Social Development Ministry that we shouldn't try to

find that uplift for the civil service pensioners. I am not saying that we should say *no*, outright, to the Member for Red Bay, that we shouldn't consider \$1,500, but I do think that rather than seeing as if it's some binding resolution when we get to the budget, if it doesn't get that high, bear in mind, it may be dedicated to these other demographics that we need to upskill and place into the formal economy so that we as a country start moving again and getting back to the days that the older persons who we're fighting for tonight remember. Many of them when you go to visit—you all know this better than I—some of our stalwarts may be suffering but you wouldn't know it because they don't come forward. There are people when you go and try to check to see if the house has been repaired you say, 'ma'am, why didn't you call us? Why didn't you put in an application?' *'No, I don't go to government, that's not me'*. However, somewhere along the line that mind set has shifted to folks who call government first and we have to create a seed change in that mind set using tools like the NiCE programme. However, that is going to need backup when we commence the Financial Assistance legislation to motivate folks who are getting a benefit to place a condition, that in exchange for that benefit you need to do something of value for the country and get yourself into the formal economy.

Our sincere intention now that we have about 20 or so private sector partners, if we start thinking about the NiCE programme, and I've demoed the new system so that the NAU process becomes less manual, and I saw the demo, it's probably not quite yet [ready]. I think the IT team needs a few more weeks so that the calculation is done by the software instantly in real time so the applicant can view and see it. Rather than waiting for someone to go through and do the calculations, you'll be able to load your documents and have the software complete the calculation; thereby trying to provide an upscale, the NAU officer then begins to look at individuals holistically to say where might be your best skill-set deployed so that you do something of value for the community, and we begin to turn this ship around.

By all means, colleagues, let's try to find the uplift for the civil service pensioners, but let's really gauge exactly what we are doing in a holistic financial assistance strategy way, [rather] than just rush to uplift something when there are other underlying root causes beyond cost of living to be addressed, [and] to which we need to devote resources.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member—
The Honourable Premier.

The Premier, Hon. G. Wayne Panton: Thank you, Madam Speaker. I will be fairly brief.

Madam Speaker, I want to thank the Members who have spoken so far in relation to this Motion. This

is clearly a matter that we all are sympathetic to, Madam Speaker, and we have just had the explanation or the insights from the Minister of Social Development who has painted a very clear portrait of some of the challenges that present themselves with the work that is done in that Ministry.

Madam Speaker, I think it goes beyond saying that not one single Member of this House would want to be in a position to not be able to provide the level of support across the board, particularly given the circumstances of the past 18 to 24 months. Madam Speaker, I think the Minister has done a great job in outlining how we arrived at the decision to assist and prioritise those two-thirds members of that cohort who we could be considering to be able to assist.

Madam Speaker, we made the decision that we would prioritise those people who were vulnerable, elderly, veterans and seamen. Now yes, the discussion has been held in relation to moving in a further stage to support the other elements of that cohort, real people. However, Madam Speaker, there are times when you do have to juggle priorities, there is no doubt about that. I think what we have had reflected here this evening is an acceptance that, that has to be the case. We can't put other priorities ahead of that. We will be looking to address the retired civil service pensioners who are receiving these ex-gratia payments, Madam Speaker. It may not be that we do it immediately, but we are going to move to address those very shortly, at least by the commencement of the next year, which is not far away.

Madam Speaker, again, I thank the Minister for his very clear and concise explanation of the nature of the challenge, and I'd say this just reflects the realities of the sort of decisions that have to be made, in terms of determining priorities from time to time. It may be that you have to do one thing this quarter and take the further action the next quarter in order to balance those competing priorities, in order to balance the access to the resources that you have available to you. Madam Speaker, we do not have unlimited resources. I think all Members clearly are aware of that.

Madam Speaker, with that, again I thank all Members who have contributed on this and look forward to being able to, to assist those civil servants who are retired, who are receiving the ex gratia payments in relatively short order. Thank you.

The Speaker: Does any other Member—
The Honourable Leader of the Opposition.

Hon. Roy M. McTaggart, Leader of the Opposition: Thank you, Madam Speaker.

Madam Speaker, very briefly because I know it is very late, but I do want to thank the Premier for his words and for what he stated categorically that the Government would be taking this on and seeking to address the issues that have been raised by this Motion.

Madam Speaker, it is something I had been advocating for, for the better part of nearly a year now,

certainly since April. Madam Speaker, I do believe that they will find a way to get it done. They have the ability to do it over there and I hope you will all come together and just get this done and let's address this anomaly that exists and let's make sure that our people are getting the right assistance that they need and deserve, Madam Speaker.

I do appreciate the support that they indicated they will give, and seek to address the substance of this Private Member's Motion.

Madam Speaker, thank you very much.

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause]

Does the mover of the Motion wish to exercise his right of reply?

Hon. Sir Alden McLaughlin: Thank you, Madam Speaker, and thanks to all Members of the House who have spoken in relation to this Motion.

Madam Speaker, I want to especially thank the Minister for Social Development for his explanation, I can't think of the right word, but his speech about what the Ministry is seeking to achieve in the various programmes and various considerations that they are making. I don't quibble with any of that. I have been the Minister for Community Affairs, I have some real appreciation of the challenges there.

The one issue though, that I differ from him, — let me put it that way as I'm trying to be non-confrontational—is about the amount, because all of the other issues that he spoke about, trying to get people from welfare into work and breaking down the barriers that are keeping them from achieving that and so forth, really relate to young people or younger people who are capable of working still. Seafarers and veterans are by and large well beyond that point. The issue pure and simple when you boil it down is this: can anyone in this country be expected to live decently on \$1,250 a month? That's the question. All of the other programmes, commendable, support them. However, what we are dealing with now is the amount. What we are trying to get to is the lowest possible amount that we can ask people who don't have another source of income to accept, that they can live on. That's where this Motion is trying to get us.

Madam Speaker, we have massive challenges, I've talked about them for years. The veterans and the seamen in a very few years will be no more. As my father used to say all the time, "**the young may die by the old must**". What is going to replace them in terms of the government's obligation is a whole new generation of people for whom, even if they're working now and making pension contributions, the pension they're going to get at the end, is going to be wholly inadequate to look after them. That, coupled with the obligation for health insurance because so many

people can't afford to pay the premium. This is small compared to what our government is going to be dealing with in another 10 years. Those two areas—pensions and health insurance cover—have got to be grappled with and dealt with.

Countries all over the world struggle with these issues, so it's not as though we can just pull a model from somewhere and say this is going to fix everything. The only reason why I will support the legislation triggered by the Motion brought by the Member for Bodden Town West about raiding the pension schemes again, is because I see—I wouldn't say on a daily basis but on a regular basis—that the system that we have in place for those who now qualify for pension is wholly inadequate to cover their expenses. You might as well take it now if you can do something useful and productive with it, like paying off a mortgage because at least you won't have that obligation.

For the younger Members of this House who have the ambition of remaining here in the longer term; massive, massive problems to grapple with. We might as well, when we have a billion-dollar revenue budget, start thinking about priorities because no matter how many beautiful roads we build and schools we construct, if the average person cannot even feed themselves on what income they have—to the Minister of Tourism's question—who is it we are doing all of this for?

I get the sense that every Member of this House, certainly every Member who has spoken and those who haven't spoken, I think it's because they agree tacitly, that we need to do everything we can to improve the lives of people who are under these various schemes and we need to do so in financial terms.

As I said, I get the sense that everybody agrees about that. What perhaps, not everybody agrees about, is where this money is going to come from and what other programmes and projects are going to have to be put to one side or to be reduced in scope and range to accommodate this. However, this, this we have to do.

Madam Speaker, again, I just thank all Members for their contribution.

The Speaker: Honourable Minister for Social Development.

Hon. André M. Ebanks: I don't think you caught my eye and my light but I was only going to ask the Member for Red Bay if he would give way for one point of elucidation to make a clarification.

[Inaudible interjections]

The Speaker: Apologies that I didn't catch your eye before the Member sat.

Hon. André M. Ebanks: It's just very brief. I don't think, because we have been very civil, it's not to be combative but just to make one quick clarification.

It is not really a disagreement in the amount for the older person. It's only making the point that there are different categories of persons. Thus, you can still go to the \$1,500, but if the older person is still giving the lion's share of the \$1,500 to the person in the household who is not pulling their weight, we'll still have the same problem. For the older person who lives alone and is going to \$1,500 that might be fine, but we still have to cure the problem of the person who's giving the lion's share, whatever amount you choose, to the younger person who could be working. That's the only clarification.

The Speaker: The question is: **BE IT THEREFORE RESOLVED that the Government considers further increasing the monthly ex-gratia stipend paid to older persons and adults living with permanent disabilities who receive financial assistance, retired seafarers and veterans and their surviving spouses to at least \$1,500 effective January 1, 2024;**

AND BE IT FURTHER RESOLVED that the Government considers amending the Public Service Pensions (Ex-gratia Uplift Payments) Regulations so that the "Minimum Cumulative Pension" is increased to \$1,250 effective August 1, 2023, and to at least \$1,500 effective January 1, 2024, to ensure that all civil service pensioners receive a pension of at least that paid to older persons receiving permanent financial assistance from the Government.

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

AYES.

The Speaker: The elected Member for Red Bay.

Hon. Sir Alden McLaughlin: Just to ask for a division, Madam Speaker.

Division No. 19 2023-2024

Ayes: 17

Hon. G. Wayne Panton
 Hon. Juliana Y. O'Connor-Connolly
 Hon. Kenneth V. Bryan
 Hon. Sabrina T. Turner
 Hon. Johany S. Ebanks
 Hon. André M. Ebanks
 Hon. Dwayne S. Seymour
 Ms. Heather D. Bodden
 Hon. Isaac D. Rankine
 Hon. W. McKeeva Bush
 Hon. Roy M. McTaggart
 Mr. Joseph X. Hew
 Mr. Moses I. Kirkconnell
 Ms. Barbara E. Conolly
 Hon. Sir Alden McLaughlin
 Mr. David C. Wight
 Mr. Christopher S. Saunders

Noes: 0

Absent: 1

Hon. Bernie A. Bush

The Speaker: Division No.19, Private Member's Motion No. 7 of 2023-2024 – Cost of Living Adjustment for those receiving the Ex-Gratia Financial Assistance & The Civil Service Pensions Uplift: I have 17 Ayes and 1 Absentee.

The Ayes have it.

Agreed: Private Member's Motion No.7 of 2023-2024 passed.

**PRIVATE MEMBER'S MOTION NO. 8 OF 2023-2024
 CIG programme to encourage private sector schemes for affordable homes**

The Speaker: The elected Member for George Town North.

Mr. Joseph X. Hew, Deputy Leader of the Opposition: Thank you, Madam Speaker.

I am going to need two toothpicks to put in my eyes, to keep them open at this stage.

Madam Speaker, I rise to move Private Member's Motion No. 8, in my name, CIG programme to encourage private sector schemes for affordable homes. The Whereas reads as follows:

WHEREAS there are currently some 700 persons on the waiting list for affordable homes from the National Housing Development Trust (NHDT). In 2021, the waiting list was reported as being 400 persons;

AND WHEREAS in addition to the homes already under construction, the NHDT currently has about 69 homes approved to be built as a part of its Affordable Homes scheme – 19 West Bay, 5 in East End and 45 in Bodden Town;

AND WHEREAS there are only another 87 homes currently being considered, and not yet approved, to be built in East End and West Bay, with none yet fully confirmed to be built in George Town;

AND WHEREAS the demand for affordable rental housing for Caymanians far exceeds the available supply;

AND WHEREAS there are no Government initiatives focused on improving access to rented housing for Caymanians;

AND WHEREAS the demand for affordable housing will undoubtedly increase further in the coming years;

AND WHEREAS despite its best efforts, the NHDT will not be able to produce homes fast enough to meet the demand;

AND WHEREAS the country needs to utilise private sector builders to fill the gap that government schemes cannot meet;

BE IT THEREFORE RESOLVED that the Government considers developing and incentivising more private sector-built affordable home ownership schemes and home rental schemes with such homes employing reasonable energy savings measures, including solar panels.

The Speaker: Is there a seconder to the Motion?

The Honourable Leader of the Opposition.

Hon. Roy M. McTaggart, Leader of the Opposition:

Thank you, Madam Speaker.

Madam Speaker, I beg to second the Motion.

The Speaker: The Motion has been moved and seconded and is now open for debate.

Does the mover wish to speak to the Motion?

Mr. Joseph X. Hew, Deputy Leader of the Opposition: Yes, thank you, Madam Speaker. I certainly do. I wouldn't mind a lectern. I'm going to try to be as short as I possibly can.

[Crosstalk]

Mr. Joseph X. Hew, Deputy Leader of the Opposition: Madam Speaker, my earlier Motion on the GGHAM programme may overlap a bit on this one. However, since that programme had been true and tried here in Cayman, I moved that Motion on its own merit in case I was not successful with this one, I wanted the GGHAM one to have an opportunity on its own.

Madam Speaker, affordable housing is a significant concern for Caymanians today. It has been a concern for as long as I can remember. What is different today though, is that affordable housing for middle income Caymanians is getting harder to find. Madam Speaker, there are many reasons for this, including wages that have grown very little in over a decade, while housing costs have skyrocketed. This is no surprise to anyone.

Madam Speaker, another issue has been zoning or the lack thereof, namely the National Development Plan and the need for it to be updated.

Madam Speaker, we could look at all the reasons [why] we have this problem but then we would not be problem solvers. We would only be complainers. Our Caymanian people elected us to improve their lives and not complain about it, Madam Speaker. Understanding a problem's cause can be important, but Madam Speaker, proposing viable solutions is much more critical. Indeed, we in the Opposition intend to do all that we can to push the Government to do the right thing and to improve our people's lives.

Madam Speaker, a home is a place of safety for children as they learn, develop and grow in confidence. If we own our own family home, it can provide security as we move into our old age; owning your own

home should be a realisable dream for Caymanian families. However, not everyone can afford or even want the obligations of a mortgage and owning a home. People are different, Madam Speaker. So, for those who do not own their own home as they enter into retirement, they should have access to affordable housing to rent. The recent census indicated that roughly half of the residents rented versus owning a home. The census did not show how many are Caymanians, but I suspect that the number of Caymanians who rent versus own is increasing. Therefore, we need to support affordable rentals as well.

Madam Speaker, we must also ensure that the market has sufficient affordable houses or apartments for sale to preserve the Caymanian home ownership dream.

Madam Speaker, before I am accused of throwing rocks into pig pens, the previous Progressive Administration reinvigorated the work on the National Housing Development Trust. New affordable housing schemes were delivered in East End and Bodden Town, and land purchases were made for further projects including 24 acres in George Town.

Zero stamp duty thresholds were raised to support more young Caymanian first-time buyers. I would point out one more time that the Motion passed in this House over a year ago to increase these thresholds further along with reducing the stamp duty for Caymanians to five per cent from seven per cent is still waiting to be done. We along with the Caymanian people, Madam Speaker, urge the Government to get this done at the very next session of Parliament.

Madam Speaker, before the onset of the COVID-19 pandemic in 2020, Minister Dwayne Seymour recognised my passion for housing and invited me to co-spearhead an initiative to find solutions to our housing challenges. That is the way we worked back then, Madam Speaker. The process started with a dedicated housing committee group of civil servants led by the very capable Matthew Hylton who engaged with more than 50 stakeholders to explore the housing challenges and to find potential solutions. Much progress was made, Madam Speaker, but the pandemic stopped that work. However, the results still exist on some shelf, in some Ministry. Madam Speaker, the current Government has continued our work with the NHDT's affordable housing schemes. As the Motion indicates some 700 or so persons are waiting for an opportunity to purchase an NHDT affordable home. If my information, Madam Speaker, is correct, besides the homes now underway, there are another 69 homes approved to be built but none in George Town, Madam Speaker.

Madam Speaker, sources also reveal that another 87 homes are being considered but these still need approval. Again, Madam Speaker, no firm commitments exist for any of these to be built in George Town. Whilst the NHDT affordable homes are continuing, the government at this point has failed to continue

the work we started on other solutions for affordable housing.

Again, in this Motion, Madam Speaker, my goal is that the debate today will help give the Government a push in the right direction. Madam Speaker, if there is one thing that should be obvious to all of us is that it is with a demand for seven [hundred] affordable homes and with this growing every year, the best of intentions, the NHDT will not be able to provide affordable homes fast enough to fill the need. The country will need private sector builders to assist.

Madam Speaker, the NHDT are not geared up to cater to provide affordable renting houses; so again, this needs private sector solutions.

Madam Speaker, I'll jump ahead and what I would do is try to offer some of the potential ideas that are there, and I won't get into all the technical aspects of it, Madam Speaker.

I pulled a couple of programmes quickly out from the UK, since we are an overseas territory of the UK, and would make it much easier to have access to these programmes to look at how we could implement them here.

Madam Speaker, UK has an affordable home ownership scheme which the NHDT and the private sector could participate in; the first of which is a shared ownership, Madam Speaker. You buy 10 to 75 per cent shares of the property and then you pay rent on the rest. As time goes on, you can do what they consider 'stair casing', you can buy more shares each year and the more shares you buy, the less rent you pay; so it is basically a rent to own in partnership with qualified developers or with the Government. Madam Speaker, if you want to sell this home, you can sell your shares at the market value, and if you own up to 100 per cent you can actually sell them on the open market.

Madam Speaker, another scheme is the 'Help to Build: Equity Loan'. This is very similar to the GGHAM or the Build on Your Own Property [initiative]. This is a government-backed loan to cover part of the construction of your own home. If you qualify for a mortgage, you can apply for between 5 to 20 per cent of the estimated land and building costs from the government. Interestingly, if you are in London, it's up to 40 per cent because of the high cost of accommodations in London. That is something that we would also want to do here, look at zoning areas because if you are going to be purchasing, for instance, in the eastern districts, the cost maybe a bit lower than if you're purchasing closer to Town.

Madam Speaker, you can have access up to £600 if you're buying the land and the building, and up to £400 if you're building on your own land. Again, these numbers are just examples, and examples of programmes that are easily accessible.

[Inaudible interjection]

Mr. Joseph X. Hew, Deputy Leader of the Opposition: Yeah, but this isn't the UK.

Madam Speaker, another programme is called the 'Lifetime Individual Savings Account'. This is one I thought that both CIDB and the local banks could do. This is known as the ISA. Madam Speaker, this is available for persons 18 to 40 years old and you can open it any time after 18, but before you're 40. This is designed for you to save for your first home or for later life. Madam Speaker, you can save up to £4,000 per year until you are 50, and the government will add a 25 per cent bonus on your savings up to £1,000 [per year]. Again, this is another programme that encourages persons to save towards buying their home and the government actually incentivises or gives them a bonus for their savings.

Madam Speaker, another programme is the 'First Homes scheme'. This one is more designed for private sector where government would incentivise private sector with concessions perhaps on government land. Government would put out an RFP for persons to provide proposals on schemes on government land or on their own properties, and first-time homebuyers may buy homes for 30 to 50 per cent less than the market value. The home can be a new build by a developer or a home bought as part of the scheme.

Madam Speaker, once you qualify for a mortgage up to 50 per cent of the cost can be covered. This referred to persons with an income of less than £80,000. Of course, here in Cayman, the number would be significantly different. Madam Speaker, in this scheme, you can only sell to someone who qualifies for the very same discount. Thus, here's another programme where, if you purchased it at a 30 or 50 per cent below market price, if you are selling it, you have to sell it back to someone who qualifies for the scheme at the very same discount of the current market price.

Another one is the Help to Buy, Madam Speaker. This was a programme that the UK government ran from 2021-2023. In fact, it ended in March of this year. This is an equity loan scheme which could be done by the private sector, once again, through CIDB or the local banks. Madam Speaker, the scheme lets you buy a new build home with a 5 per cent deposit. You borrow an equity loan from the government of up to 20 per cent of the property value or up to 40 per cent if you're in London. Interest rate free for five years, Madam Speaker, and then 1.75 per cent after that. Here's another scheme that allows persons who are right there, they just don't have the money to achieve that down payment and they have the ability to borrow those funds at no interest rates for five years; and then in this case, at a low interest rate going forward from there.

Madam Speaker, I spoke earlier about the committee that we put together during the last Administration and this was a joint effort between several Ministries, Madam Speaker. The [Department of] Children and Family Services, NAU, [Department of] Planning,

we had over 50 meetings with persons from the private sector. At that time, Madam Speaker, I clearly remember NAU requirements were for 100—or what they thought would be for the next few years because we were talking about over 10 years, actually— 120 multi-family homes, and about another 20 to 30 single-person accommodations. Our thoughts on this Madam Speaker, were that we would put out an RFP (Request for Proposals) for Caymanian landowners across the three Islands that they could submit to the Programme and Government would offer 10-year guaranteed lease and concessions. In some cases, with Planning, we talked about designing duplexes, five apartments, these would be stamp-and-go. If it could fit on your land, you got Planning approval and you could go. This allowed Caymanians who owned land, who perhaps didn't have the equity or the cash to develop it, to go to the bank with guaranteed leases from the Government, with concessions from the Government.

Madam Speaker, one of the beautiful things about this is, by putting it out across the three Islands, we said we would never take over an entire project. For instance, if a person has the ability to build five apartments, we would give him a 10-year lease for two, and that person would be allowed to put the other three on the open market. Our feelings were that we wanted to promote social integration. We didn't want people to drive by and say, *oh, you see that apartment complex, it's all NAU*. We wanted to promote social integration, and then at the same time, allow the landowner, the developer to compete in the open market with the remaining units.

At the time, we were also told that government required a semi-assisted, sort of barracks or dormitory for young kids who have hit the age and are coming out of the various foster programmes but are not quite ready to be on their own as yet. This would be a facility where the kids would stay and there would be security cameras, *et cetera*, and persons would check in with them in the mornings and evenings and they would be considered semi-assisted programmes. Very similar to what the Minister spoke about earlier, about transition homes and somewhere that we can put persons during emergencies. I don't know how many other Members in the House have been called at 2 or 3 o'clock in the morning when there's been a fire and your constituent's home has been burnt down and you have to go and find a hotel room to put them in. Then the next day you have to find somewhere else to put them, and the next day until NAU two, three, four days later can get organised and get them in to somewhere or find a place which was one of the most difficult things.

Again, another thing that we can put out an RFP for and have Caymanians come in, present proposals on these transition homes or these emergency homes for adults. The need may actually be there for some seniors as well, Madam Speaker, because not all seniors need full-time assistance and The Pines can only handle so many. Quite often we find ourselves

trying to find accommodations for seniors in this very difficult rental market.

Madam Speaker, as we said earlier, there was a lot of discussion about supply and demand, and if development slows down it means that there is no more building, it means that there are no more places to rent. Even when development is happening, Madam Speaker, who are we to tell a developer that you shouldn't develop in the million-dollar range where your 10, 15, 20 per cent return is going to be \$100,000 to \$300,000? Who are we to tell a person that? However, if we say to that person, we will incentivise you to build in the \$300,000-\$400,000 range; we will give you the ability to max out your property; we will give you import concessions; we will assist you as much as the government possibly can in order to encourage them to build in this \$300,000 to \$400,000 to \$500,000 category, whatever the government sees the need for. Then in return for some of those concessions, the government would take units and put them into the NHDT Programme to then be given to Caymanians, sold to Caymanians. We have to incentivise not just the small landowner who needs that support in getting his property developed, but also the larger landowners, the larger developers, we have to encourage them, incentivise them not to go for the high-end markets, but make it worth their while to develop for the markets that we so desperately need.

Madam Speaker, again, my goal here this evening—I had afternoon written here in my notes—

[Laughter]

Mr. Joseph X. Hew, Deputy Leader of the Opposition: —is to encourage or to lend my support to the Government as they prepare for the upcoming budget in implementing such programmes to help our people achieve their dreams of proper housing, whether it be rental, rental/ownership or outright ownership.

Madam Speaker, again, I said earlier, I admire the Minister's passion for building but we cannot build homes fast enough through the NHDT. Let's use the tools we have and the resources gained from our success to help put our people in proper housing.

Madam Speaker, it is just about 12.30 a.m. so I will conclude my presentation but I do hope, Madam Speaker, as we are all tired and it is early in the morning that my efforts did not fall on deaf ears or sleeping ears. Madam Speaker, there are some wonderful ideas out there, excellent opportunities and ways that we can provide housing and assistance for our people without it all being on the back of the government. We just have to think outside the box a little bit.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause]

The Minister for Planning and Agriculture.

Hon. Johany S. Ebanks: Madam Speaker, see what time it is, I don't think I need the glasses now.

Madam Speaker, I just listened to the Member for George Town North with his Motion about national housing, and not only about national housing but helping Caymanians getting the housing, and developers also.

Madam Speaker, one of the things that we can do right off the bat to try to help developers, and the Member touched on it too, is the rezoning which is a great one that we have been looking at and also lot sizes which is really good because developers can actually take the opportunity to get more houses on the lot sizes if we can get them a little bit smaller. I know my good team back in the Ministry of PAHI, is already looking at that along with the CO (Chief Officer) and Deputy CO and the Director of Planning.

Madam Speaker, the NHDT has already started a lot of the stuff that the Member spoke about, and before getting there, he said one part about fail but I did not catch everything.

[Inaudible interjection]

Hon. Johany S. Ebanks: Yeah. I don't know if you were saying that the government was failing or NHDT was failing, but you know I'll just leave it alone because I only got to write down the word fail because it is so late in the night that one slipped me.

Madam Speaker, when you talk to the developers to try to get them into the housing market right now, it's not that they don't want to get in, it's not that they are not asking for government help. The biggest challenge against them right now are the high interest rates; borrowing and people not being able to qualify for the loans, that is one of the main things that is driving the market for housing.

Earlier, we talked about the GGHAM programme, which is a great one that would actually get going and help to push those in housing. Madam Speaker, one of the things that I've actually tasked the NHDT to do also, is to get back into the lease-to-own programme and start to think like how the developers are thinking, that at least 20 per cent of whatever they are building they put back in to lease and the rest they can sell out. Madam Speaker, we know there are many people who are on the list, that because of the high interest rates are going to have challenges to get into a home. What we are looking at with the lease-to-own, is at least for five years you could actually lease your home from NHDT, and then reassess, because you would have equity built in already from bringing your payment down, and to see then whether you could go to qualify for the bank to be able to buy the house outright afterwards from NHDT. If you hit that threshold where you could, then we would allow you to go to the

bank and pay off. If not, then we would re-evaluate you and go back through another term of lease-to-own.

Madam Speaker, right now we have several projects ongoing and I noticed the Member listed every single project except for the North Side housing project. Did you deliberately do that one?

[Inaudible interjection]

Hon. Johany S. Ebanks: One second.

Madam Speaker, sorry, I was just wondering.

[Inaudible interjections]

Hon. Johany S. Ebanks: That's right. But you guys didn't build any in George Town under your watch either.

[Inaudible interjection]

Hon. Johany S. Ebanks: I didn't sell it, sir.

Madam Speaker, the Member for Red Bay need to retract that. Madam Speaker...

No, no, I don't want anybody to mishear that, these microphones are loud, people can hear it.

[Inaudible interjections]

Hon. Johany S. Ebanks: No, no, let us not go down that road about it because I don't want to have to talk it.

[Inaudible interjections]

Hon. Johany S. Ebanks: National Trust.

Madam Speaker, I am not going to go down that rabbit hole with the Member for Red Bay tonight, and make him carry me down in that Alice in Wonderland where he was one time. I am not going back down that one with him.

[Laughter]

Hon. Johany S. Ebanks: Madam Speaker, one of the things that I also find as a challenge for NHDT, to be able to work with developers and to be able to move a lot faster also, is this procurement and this Bonfire system. It is very challenging to be able to work directly with developers. It really challenges them to get on board with it because if it weren't for that, I can tell you there are developers that are willing to work along with the NHDT. They hit that mark. However, because NHDT's hands are almost tied on the way that they go to work with a developer, [for example], it has to be on Bonfire, and an RFP has to be done, these things take a little longer.

Now, one thing I can say also is that, the Government has been looking for more land lots to be able to help NHDT; we have identified land and in a short

while we'll be making an announcement. It is several lots that we have looked at where—

[Inaudible interjection]

Hon. Johany S. Ebanks: Yes, you're actually, right madam.

There are several lots that we have looked at around the Island. We have identified over 17 lots that we are transitioning over to NHDT from West Bay to East End; lots in Bodden Town, in Newlands, lots in George Town, some of them are smaller lots where one house could be built on it, some of them a little bit bigger where a duplex can be built on it; yes.

Madam Speaker, the Member also spoke about, I think, I keep hearing, *'we haven't built anything in George Town yet, we haven't built anything in George Town yet.'* Madam Speaker, our next phase that we are looking at, which the Member listed are, the 19 [houses] in West Bay, which I am happy to say is up to the rooftop and those people should be having their keys for the Christmas. Madam Speaker, as you and some of the other Members may know, we just got planning approval for the Apple Blossom site in West Bay.

The Speaker: Honourable Member, can you speak into the mic a little louder, please?

Hon. Johany S. Ebanks: Yes, ma'am. Madam Speaker, I heard you loud and clear.

Madam Speaker, as you may be aware—and I know this one has come across you, we have talked about it several times—we are finally able to do something with the Apple Blossom site. We are going to be able to start building 50-odd homes on that particular site. We've got Planning permission and there are some infrastructural changes that we have to make, but we are still on target to start a few homes this year on that site, even though some infrastructure has to change.

An Hon. Member: Well done!

Hon. Johany S. Ebanks: Madam Speaker, that one site has been sitting for several, several years and no one did anything with it. I don't know if anyone can go back and tell me how long that site has been sitting, but I'll listen to one of you all.

[Inaudible interjection]

Hon. Johany S. Ebanks: About 20 years. The Member for Red Bay said, *'not quite'*, but anyhow at least close enough to three Progressive terms.

An Hon. Member: Oouuuu!

[Inaudible interjection]

Hon. Johany S. Ebanks: Madam Speaker, once we get those houses started, I know that some of the people there are going to be happy to see that something is being done with that particular site. I know there are individuals who are going to be looking at the lease-to-own programme that we just put in place. I have the first draft of it sitting on my desk right now to go to Cabinet for approval.

Madam Speaker, we have also looked at putting together a housing task force to come up with different ideas on how we deal with the housing crisis in the country. I must say they have been meeting, they have been working very hard and there are some brilliant ideas that are coming out of that task force.

Madam Speaker, the site in George Town, the NHDT is looking at that site right now. As a matter of fact, I think they may have spoken about it just this week at one of their meetings on how they are going to tackle that site. It is looking to be a little bit different from what all of the other sites are going to be like. Everybody, well not everybody, but I've heard it a few times, *nothing is being done in Town*, but something is going to be done in Town. However, nothing was done in North Side for quite some time too. We built Bodden Town, East End, West Bay and George Town, we built Windsor Park, we went all around and now we ended up in North Side. North Side back to West Bay, and East End back into George Town, and Bodden Town.

Madam Speaker, with the lots that we are handing over to NHDT, NHDT will be able to go out and build these individual homes throughout Newlands, Bodden Town, and a few in George Town. I think, there are one or two in Prospect area, and three or four in the West Bay area. So NHDT is well on its way to building homes. I am very ambitious about building homes, it's one thing I always wanted to see and I know that one of the main things for Caymanians is to own their own home and there is nothing better than to know that we are going to be delivering some keys this year for Christmas to first-time homeowners in the country.

Madam Speaker, we have a good board that is working very hard. We have spoken to developers on how to get them on board, and I must say, Madam Speaker, so far, not one developer has asked me for any duty concession, when it came to building affordable homes, not one. They have never said anything about that. What they have really asked for is *'how do we get the lot sizes smaller?'* Right, that was their main focus. The land is the most expensive thing. How can we come up with a partnership where government could actually put up some of the land and they build the homes on them and bring the cost down? That is also what some of the developers have asked to be able to get back into the affordable market to keep the cost down as low as possible.

Madam Speaker, most of these homes that we are building have great equity built into them. I think we also talked about efficiency for them. Madam Speaker,

all of our NHDT homes have been spray-foamed now, it's the first time ever being done. All the roofs are standing seam, the air condition is top Sears. Madam Speaker, we know that electricity is one of the highest costs next to your mortgage, so we have tried to put everything in there to make them as efficient as we can, while trying to keep them on budget that people can afford them at this time.

Madam Speaker, one thing that I would love to do is to add solar to all of the homes too.

An Hon. Member: Yes.

Hon. Johany S. Ebanks: I would love to take them all off grid. I wouldn't mind if every NHDT home comes off the grid where we wouldn't have to worry about them being out there having to worry about the high cost of CUC bills, like everyone spoke about this morning.

Madam Speaker, we are already on our way to doing the majority of the things in this Motion.

The Motion states that there are currently some 700 persons on the waiting list. Madam Speaker, of course, the waiting lists started to climb up higher once people knew that NHDT was building homes again. It was reported, it says here that in 2021 the waiting list was reported of being 400 persons. I assume that must be true, and now it's over 700. Yes ma'am, once people can take NHDT seriously and know that they are delivering homes now, we have people going to sign up every single day.

Madam Speaker, there were slow periods at times too, when NHDT was just waiting on Planning approvals, and while they were waiting, we decided that NHDT should get into home repairs. So, this Government went out and we put money behind [it] to start to help the most vulnerable with home repairs. We realised that a lot of people had leaking roofs and we wanted to get them dried-in. We gave the money to dry-in and we gave them money to do larger repairs. NHDT is not only just dealing with building homes, but they are also doing repairs at the same time, and I must say this is as busy they have ever been and I think there is still an opportunity to push them a lot harder to build more homes. There is still time for them to get out there and put out an RFP to be able to work to see the developers' appetite and to work with them.

We are going to deliver on the site in George Town. What I know it as is the NHDT site by the old Cox Lumber.

Madam Speaker, I heard people talk about the Linford Pierson land. Madam Speaker, we could have filled that land right now and started building homes there too. However, the price that I have gotten to fill that land right now, I could have gone out and built about 16 homes. I could go down into Apple Blossom and build 16 homes for what that is going to cost us to fill right to the minute.

Madam Speaker, it's not only about filling the land, but I am also worried about the people in Randyke. Madam Speaker, some people don't care

about them or are not worried about them, I am not going to say they don't care about them. Madam Speaker, I am very concerned about the damage it will cost Randyke if we fill that site.

Madam Speaker, we have development just to the west of Randyke and the Randyke NHDT site comes to the East, and Randyke will become a larger sink area if that site is developed to the minute.

Madam Speaker, we as the Government need to figure out a relief programme for that area, how to move the water a lot faster so that we can get that [sorted] before we look at developing more in that area. Madam Speaker, if we develop that site today, we might as well put money in the budget to try to buy out Randyke—

[Inaudible interjection]

Hon. Johany S. Ebanks: Well, we may have to just buy it out and clear it.

However, that is what is going to happen, Madam Speaker, you will need a boat to get down to those people in the rainy season. It won't be water boots, you will need a boat to get to them. So, nobody will have to roll up their pants leg this time and put on their water boots and walk down there. The water is going to be a lot deeper. Madam Speaker, when we cleared the culvert for that site, I went down to South Sound myself to see how fast the water was running down through there and the water was gushing out there like it was a river coming down. As a matter of fact, the Leader of Opposition even thanked me for cleaning up that culvert because he said, he saw the water running out and he realised what good was actually being done for Randyke.

[Inaudible interjection]

Hon. Johany S. Ebanks: Well, I may agree with you on that, sir, but someone has to maintain it.

[Inaudible interjection]

Hon. Johany S. Ebanks: That's what I am telling you now, if we develop that site now, you won't walk through it again, you will have to take a boat to get in there.

[Inaudible interjection]

Hon. Johany S. Ebanks: I think we are all in agreement that it is too low, but can you imagine the effect that is going to take place if we do what we have to do to bring that site up to standard too? Right now, the water that flows from there flows to the NHDT site's land and goes down into South Sound and out to the culverts. That is what I am saying, if we develop that right to the minute, we're going to have a bigger problem on our hands, or the government will have a bigger

problem on its hands. Not that we do not want to do it, but in the meantime, this is why we have identified [with] these smaller lots and did an exercise with the Minister of Lands and her Acting Chief Officer—who should be Chief Officer. I am going to say that because he is probably next to one of the best and he should be the Chief Officer by now.

[Inaudible interjection]

Hon. Johany S. Ebanks: [He] did good research on the land register map and identified several parcels.

Madam Speaker, we are moving to getting more houses; we know that NHDT can't build themselves out of houses. We know that no matter how much money we have, how much time or resources we have, we just don't have the man power to build to get the numbers out there. We know that we have to be able to work. It's not only just about them, but it's actually working with developers to be able to get them out.

Madam Speaker, what we have to keep in mind too, is the price that we sell the houses for compared to what the developers sell them for. Madam Speaker, there is no developer that can build a house and sell it for what NHDT is doing it for because the government basically gives the land for it, so you really pay for the infrastructure part of the build.

Madam Speaker, the valuation on some of those homes—and I just remembered looking at the valuation of the homes in North Side—the three bedrooms just valued at almost \$400,000 and you're getting them for \$180,000 odd. There are tons of equity in there for the people. The lease-to-own programme will help those who have been turned away by the bank already; the Government is going to help, because we realise the [issue with] the banks and the high interest rates. We know there is a place to play there.

However, every developer that is doing development, usually tries to keep about 20 per cent that he would love to rent. That is where we looked at in taking that number and said, *ok, we are going to keep 25 per cent of it; sell 75 per cent and lease 25 per cent. NHDT will have funding coming in every month.*

Madam Speaker, I also want to look at the renting aspect of NHDT. It's so funny that my colleague for George Town North and I had a chat maybe about a month ago about looking at buying a property that would probably be fitting for NHDT. Madam Speaker, I had to agree that, that property would have been fitting for NHDT because what I would love to see, is NHDT owning their own assets so that they could go and borrow money from the banks without Government putting in that injection all the time—they can borrow off of the assets that they have. Where they can put it into the rent-to-own and where they can come back and maybe help.

My good colleague, Minister André, next door with his renting problems that he has and there will be income that comes in directly to NHDT every month.

Now, it would take the Government to put the injection in to help buy the place and then NHDT takes over and continues running it. If the one or two properties that we have looked at so far could bring in close to \$80,000 to \$90,000 a month in rentals, Madam Speaker, if NHDT could do something like that where we can start to own apartment blocks, I think that would take care of part of this Motion, that the Member for George Town North brought.

All good ideas. I think they are all good ideas. I think everybody in this House wants to see the best for everybody. We want to see homes delivered no matter what side of the aisle you're on.

Madam Speaker, I just want to say that *it takes cash to care* sometimes, and I think it's my good friend across the aisle who always uses that line. Most calls that I got ma'am, when I thought about this lease-to-own, was when people would call and say, *I got turned down from the bank; I can't qualify for a home. I have two, three kids, I need help. How is the Government going to help me?* Madam Speaker, I have dealt with some of those calls. I've sat down and talked to some of the experts in the banking industry, gotten advice from them, ran it across them, came back, we've altered and made changes, so we could almost think that we have a document that has become, you know, not a perfect document—I don't think there is ever a perfect document—but it is the only way that I could find that we help the most vulnerable in this country. Those Caymanians who the banks don't want to take the risk on, Madam Speaker, even our own banks.

Madam Speaker, when we were looking at this lease-to-own, we have brought up putting a small interest rate into it. Madam Speaker, we have had some great ideas before the ex-Minister of Finance left the government; some great ideas of how we are going to finance the most vulnerable in this country. I'm pretty sure he may speak about that in his speech. I won't get too far into it, but we have found a way to help them and this is how we are going to help them.

Madam Speaker, I know it's after 1 o'clock tonight or in the morning, so I don't think I am going to be much longer, but I just want to say that National Housing team is a hardworking team. I want to thank them for all of the hard work that they are doing. I want to thank the Deputy CO, Ms. Leyda Nicholson-Makasare, and the CO himself, Mr. Eric Bush. They are on top of National Housing. They meet with them, they come back, we meet, we talk, they go back, we meet, they keep online, and we keep them going. I want to thank the team down there, and the board, for all of the dedication that they are showing. Madam Speaker, I must say, and I am telling you they work very hard. Sometimes I'm hearing that they are down there all 'til 7 o'clock at night meeting, because we have a board that is passionate about delivering homes for the country just as much as each and every one of us here in this House.

Madam Speaker, housing and food security are two top priorities that we need to continue looking at; cost of living, three. Madam Speaker, if we can deal with those three, I think we are doing the country justice. Madam Speaker, we talked about one earlier this morning, the CUC one. We talked about the GGHAM programme which is going to be great, that's going to help people out there; now we are here at NHDT and about homes and helping developers get into the field to helping us to push housing more. Madam Speaker, today has been lined right down, every one of them has almost been about how we are going to help somebody.

I just want to wrap up and thank the Member for bringing the Motion, and I want to thank all the other Members who supported it and those Motions that came before. Madam Speaker, sometimes as a Minister, you would like to bring certain things to the House and you just can't get it done, but sometimes God knows how to work things in mysterious ways. Not saying that the Progressives or Opposition did me a favour, but it gave me an opportunity to have the mic to speak about it, which sometimes we don't get, or the opportunity to get on the radio to tell the people your story.

I want to thank everybody tonight.

The Speaker: The elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Madam Speaker. You know, when I filed my Motion, I know it was just before the cut off on the deadline because I always like my Motions to be last because I'm a person who normally goes to bed 5 o'clock, 6 o'clock in the morning, so these are my times now where I am fired up and ready to go.

Madam Speaker, I rise to make my contribution to this Motion, and I want to start by thanking the Honourable Deputy Leader of the Opposition for bringing this Motion.

Madam Speaker, as the Honourable Minister for Housing mentioned in his contributions, and I must go on record [to say], that if there was one Minister who I can tell you made the Ministry of Finance work, it was the Minister for Housing. I recognised, Madam Speaker, and I was hoping that he would have probably touched on what I was going to mention but maybe it's more from a technical finance side. However, one of the things that we accepted when the Minister came, sat down and he said to me, *'well, I need to go build at least 200 to 400 homes in this session. What do we need to do to make it happen?'* The first thing I remember saying to him is, *'I like that.'* I have one of those go big or go home type of mind-sets and the Minister is exactly like that.

I remember from very early on in the SPS process, the three priorities that he wanted were food security, housing and to increase productivity by improving the road network so people can get to work earlier,

leave earlier or at a decent time. I remember those things being the three things he was passionate about. That's one of the things, Madam Speaker, when you hear me allude to the Caribbean Development Bank, that initiative came as a result of the Minister, where we decided we needed this money. We need this line of credit, and that was what pushed my team to reach out to the Caribbean Development Bank to secure the line of credit.

Madam Speaker, earlier on, I spoke about the different types of loans that we have in the sense of how banks treat certain loans. Commercial loans are weighted 100 per cent of capital, residential loans are weighted 35 per cent of capital, but loans guaranteed by the government are zero weighted towards the capital.

Madam Speaker, if we are really serious about getting to this point, I think this is what the Deputy Leader of the Opposition ultimately is on the right track with, that we need to recognise that government cannot build every single home inside the country. However, what the Government needs to do is incentivise the private sector to build those homes.

Now, one of the things that the Minister did ask my team to look into at the time, was how could we guarantee certain loans to developers to basically assist them? I think the plan was—and correct me Minister if I am wrong—that the developers would then go to the National Housing Trust and pitch a plan, in terms of the house they want to build, the quantity of materials they would use, and the price point for the home. Then once it is approved, and it falls within a certain timeframe, price point, quality, *et cetera*, then the Government would look at maybe guaranteeing the loan. That would have actually worked out much better, Madam Speaker, unlike the GGHAM, where you could be guaranteeing a loan for quite some time because these homes, as soon as they are built, within maybe a year or two the government guarantee would actually fall off. I think ultimately, Madam Speaker, that is the right way in which we should look at incentivising the private sector.

I am not one of those, Madam Speaker, who believes in big government. I believe that the private sector has a role to play, and we have said it over and over, one of the things that have made the Cayman economy a success is that we are a private sector driven economy. However, we also do recognise Madam Speaker, and I think that's one of the things that the Minister also mentioned, that there are some people who would still not qualify within the traditional banking. Hence, the idea there was actually to have those homes be the focus of the National Housing Trust, and rather than trying to get people to pay those homes off within a 15 or 20 year period, we'd look at maybe a 30, 35, 40 year period, allowing two generations to pay for the home and in that way, we can start tackling "institutionalised poverty", I think that's the term the Minister used.

Many of us have grown up inside here and I can tell you even from my days in George Town, families which I grew up seeing poor, I have seen their kids and the grandkids come up being poor. It is really sad in an island with so much prosperity that we have in some families, institutionalised poverty. I think those are the two [areas of] focus in the sense that, there were some homes for the middle class and there were some homes that would have been for the upper or up-coming to middle class.

I want to make a point, Madam Speaker, and I hope that the Government seriously look at it again, it's the guarantee, once developers come and say, *well, I've got five to six acres of land, I can build 20-30 homes on it, this is the quantity of materials to be used, this is a price point*, and then from that standpoint, once we agree to it, we can give them that Government guarantee where they can go to the bank and get the funds to build those homes and sell them. Of course, with certain other steps in place. I think that is ultimately the best way in which we're going to deal with the housing problem in Cayman because at the end of the day, Madam Speaker, you can guarantee whatever mortgage you want. If people are not building the homes, there will be no homes to guarantee, there'll be no mortgage to guarantee. I think that is the out-of-the-box thinking that we need to start looking at, in the sense of how we can actually leverage the government balance sheet to really help our people in that regard. I think that is where the priority needs to be.

Madam Speaker, like I said, I know first-hand the amount of work that the Minister gave my team at the time, and what he wanted to get done. I commend him and I really hope to God that the new Minister of Finance gives him the same support. I don't know what has happened to the \$100 million line of credit that was earmarked to help a lot of our elderly people who would have had a lot of equity in their home. The balance on their mortgages would have been about \$150,000, \$200,000 the most, and you could have easily helped between 400-500 families at this point with an interest rate of roughly 5.25 per cent which would still have been way less than what they are paying now and allow them to continue.

Madam Speaker, I remember the morning when I got that call from a constituent of mine, the first person I called after I came off the phone with that lady was the Minister. In a nutshell, when she found out what she had to pay in order for her to afford the monthly payments, she had to extend her retirement by three years and she was not even guaranteed a job. That little woman had me on the phone for more than 14 minutes and I couldn't even say a word. I was flabbergasted. This again, Madam Speaker, is what it is about.

Again, like I said, all 19 of us inside here own this problem. Housing is not something just for the Government, this is something for every single one of us and this is where we need to really tackle it. It does

require, Madam Speaker, for us to start leveraging the government balance sheet, just as we're assisting homeowners, let us do the same for developers if they meet certain criteria. I think that will go a long way.

Minister, I am begging you please, we did the legwork, you asked for it, the team delivered with the Caribbean Development Bank, and there was a lot of funding set aside that would help with solar and other things too. That's how we're really going to get this done.

Thus, I support the Motion and I just want to go on record to really thank the Minister for the work, the passion and the commitment that he has made on this, because like I said, the man works and I've seen it first-hand. I know where his passion and commitment are and clearly by the mover of the Motion bringing it, you can see where his compassion is also; both with the GGHAM and also with this. That's why I said earlier that this actually completes the cycle. I wish both Motions were literally back to back. I think that would have made more sense at the time, but you know, it was filed differently or is on the Order Paper differently.

With that said, I support the Motion. Minister, continue doing the good work that you're doing, and I hope in the budget that there will be money set aside to really help our people.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause]

Does the mover of the Motion wish to exercise his right of reply?

Mr. Joseph X. Hew, Deputy Leader of the Opposition: Yes, Madam Speaker. Just briefly, [it's] 1.15 a.m.

Madam Speaker, to be honest, if I felt that I would have an opportunity if I hadn't waited so long to get that Motion into the House, I probably would've withdrawn it because I don't think we did it justice at 1 o'clock in the morning. I don't think the productivity is there, the attention isn't there. Certainly, Madam Speaker, I will do my best to continue to promote and support the Government in achieving our goals of making homeownership, making the ability to have a place, attainable for all Caymanians because we are not just talking about low budget housing, we're talking about those who... [inaudible]. I covered that in ideas such as looking for RFPs and providing Caymanian landowners—whether it's a couple of duplexes or up to 20 apartments—the ability to get their properties developed; and government in return, receiving the ability to sell, rent or whatever some of those units. Also for the Caymanian young professional, young family, that would like to buy in one of those little complexes that has a nice little pool, they don't really want a yard, they don't want a house out in anywhere, they want to enjoy the Caymanian dream as well. It's in those sorts of

developments as well, that Government can put incentives in place that in return, they get units within that complex at a price that the NHDT can put Caymanians into.

Either way, Madam Speaker, I don't know if the Minister thought that I was criticising the NHDT, but I certainly wasn't doing that. They are doing a tremendous job. They have always played an important role; there would be many, many more homeless Caymanians had it not been for the NHDT over the years. I just feel that we need to become a little bit more innovative and we need to find ways to allow all Caymanians at all levels to be able to achieve home ownership or to have a comfortable place to live and not have it done on the backs of the government. Rather, to incentivise and to promote the idea for the private sector to work along with the government or to take advantage of the concessions available so that they can also contribute to this cause.

With those few words, Madam Speaker, I think the Government will support it, and I thank everyone for their attention at the wee hours in the morning.

The Speaker: The question is: **BE IT THEREFORE RESOLVED that the Government considers developing and incentivising more private sector-built affordable home ownership schemes and home rental schemes with such homes employing reasonable energy saving measures, including solar panels.**

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

AYES and NOES.

The Speaker: The Noes have it.

Hon. Roy M. McTaggart, Leader of the Opposition: Madam Speaker, can we have a division, please?

Division No. 20 of 2023-2024

[Division incomplete]

Ayes:

*Hon. Juliana Y. O'Connor-Connolly

Noes:

Hon. Kenneth V. Bryan
Hon. Sabrina T. Turner

Abstentions:

Hon. Johany S. Ebanks

Absent:

Hon. G. Wayne Panton

***Hon. Juliana Y. O'Connor-Connolly, Deputy Premier:** Madam Speaker, the Standing Orders state that before you put the question *[sic]* *[before the results are*

declared], a Member can change his/her vote. I would like to change my vote to Aye.

[Pause]

An Hon. Member: No.

Hon. André M. Ebanks: Madam Speaker, the listening public is either still awake or when they see this tomorrow might be confused. Can you, even if just for the benefit of the listening public, put the question again? Where did I lose the thread?

Please.

[Pause]

The Speaker: The question is: **BE IT THEREFORE RESOLVED that the Government considers developing and incentivising more private sector-built affordable home ownership schemes and home rental schemes with such homes employing reasonable energy saving measures, including solar panels.**

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

AYES.

The Speaker: Are we going to do a division?

Hon. Roy M. McTaggart, Leader of the Opposition: Yes ma'am.

Hon. Juliana Y. O'Connor-Connolly, Deputy Premier: Madam Speaker, may I have a division, please?

The Speaker: Thank you.

Ayes: 10

*Hon. Juliana Y. O'Connor-Connolly
Hon. Johany S. Ebanks
Hon. Dwayne S. Seymour
Hon. Isaac D. Rankine
*Hon. W. McKeeva Bush
Hon. Roy M. McTaggart
Mr. Joseph X. Hew
Hon. Sir Alden McLaughlin
Mr. David C. Wight
Mr. Christopher S. Saunders

Noes: 3

Hon. Kenneth V. Bryan
Hon. Sabrina T. Turner
Ms. Heather D. Bodden

Abstentions: 1

*Hon. André M. Ebanks

Absent: 4

Hon. G. Wayne Panton
Hon. Bernie A. Bush
Mr. Moses I. Kirkconnell
Ms. Barbara E. Conolly

***Hon. André M. Ebanks:** I don't know what to say. *[Laughter]*

**Hon. André M. Ebanks: I know it's a binary choice, but...*

[Inaudible interjections]

**Hon. André M. Ebanks: I abstain.*

**Hon. W. McKeever Bush: This late in the morning, absolutely yes.*

[Pause]

The Speaker: Division No. 20, Private Member's Motion No. 8: CIG Programme to Encourage Private Sector Schemes for Affordable Homes, 10 Ayes, 3 Noes, 1 Abstention and 4 Absentees. The Ayes have it.

Agreed: Private Member's Motion No. 8 of 2023-2024, passed.

**PRIVATE MEMBER'S MOTION NO. 9 OF 2023-2024
Motion to create a select committee to review fuel
in the Cayman Islands**

The Speaker: The elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Madam Speaker, I rise to move Private Member's Motion No. 9 of 2023-2024, standing in my name. The motion reads as follows:

WHEREAS the Cayman Islands Constitution Order 2009 affirms the Cayman Islands to be a country that maintains prosperity for its' people;

AND WHEREAS the prosperity for our people is being eroded on a daily basis by the high cost of living that is also caused by high fuel costs;

AND WHEREAS oil companies are reporting record breaking profits;

AND WHEREAS Section 70 of the Parliament Standing Orders allows for the establishment of a Select Committee to assist members in exercising its function under Part IV of the Constitution;

BE IT THEREFORE RESOLVED THAT the Parliament establishes a Select Committee before October 31, 2023, to be chaired by the Minister of Planning and consisting of no less than 6 other Members to review the cost of fuel in the Cayman Islands and make recommendations by February 29, 2024, on how to reduce the cost of fuel in the Cayman Islands;

AND BE IT FURTHER RESOLVED THAT in the public's interest, some meetings of this Select Committee be held in public.

The Speaker: Is there a seconder for the Motion?

Hon. W. McKeever Bush: I beg to second the Motion.

The Speaker: The Motion has been moved and seconded and is now open for debate.

Elected Member for Bodden Town West.

Mr. Christopher S. Saunders: Madam Speaker, I recognise that today is a long, long day, and this is the last Motion for the night, and I'm the one standing in the way of people going home.

Madam Speaker, I am mindful of a quote by the great late Dr. Martin Luther King, Jr. who said "**Cowardice asks the question, 'Is it safe?' Expediency asks the question, 'Is it politic?' Vanity asks the question, 'Is it popular?' But, conscience asks the question, 'Is it right?' And there comes a time when one must take a position that is neither safe, nor politic, nor popular, but one must take it because one's conscience tells one that it is right.**"

Madam Speaker, I want to start by thanking the Honourable Member for West Bay West, for it was while preparing for his earlier Motion, Private Member's Motion No. 1, that we looked at the old CUC issue. As I said, we looked at an analysis of all CUC bills and all of CUC's Annual Statements since 2009 right up to 2022, and noticed that the fuel factor was the main driver behind many of the costs; which took me to when we held a Public Accounts Committee meeting because the Auditor General did a report on OfReg—

The Speaker: Honourable Members, I ask for some order while the Member is speaking.

Mr. Christopher S. Saunders: Sorry. Thanks, Madam Speaker.

I recall, that during the said Public Accounts Committee Hearing we looked at OfReg and started looking at the fuel issue. Unfortunately, due to other events that popped up— I think it was the global pandemic— we never got a chance to complete the review. However, one thing that came out of it, was that we brought in whom I think was the CEO or Country Manager for RUBIS and basically asked him to explain Cayman's fuel prices since they bought it, to when it came off the tanker here. At the end, Madam Speaker, if memory serves me right, there were around \$2 that could not be explained other than to say that Cayman is a high-cost jurisdiction.

Madam Speaker, as I said, I looked at the fuel cost over the nine-year period ending 2021. The total CUC fuel cost was US\$963 million, which is roughly CI\$890 million, and the value of imports during the same period was \$1.13 billion. In short, over the nine-year period, CUC accounted for 72 per cent of the cost, in terms of the value of fuel that came into the country. When we look at the fuel cost that CUC reported in their Annual Statement as the average cost for a gallon of diesel:

Year	US\$	CI\$
2016	2.23	1.87
2017	2.77	2.33
2018	3.10	2.60
2019	2.83	2.38

2020	2.10	1.76
2021	2.90	2.44

What jumped out, Madam Speaker, was that during the same period (2016 to 2021), when we looked at the numbers, we also looked at the ESO numbers, in terms of the actual cost of diesel, and just for the sake of comparison:

Cost of Diesel	CUC	ESO	Difference
2016	CI\$1.87	\$4.03	\$2.16 (115%)
2017	CI\$2.33	\$4.18	\$1.85 (80%)
2018	\$2.60	\$4.53	\$1.93

Madam Speaker, this continued right up to 2021, so I beg to ask the question.

Bearing in mind that the primary difference between the fuel cost at that point is that the CUC fuel is at .25 cents duty, whereas the other diesel cost is at .75 cents duty, you look at the difference between the price and realise there is a significant difference per gallon between what the ESO reported as average diesel cost, and what CUC had. In most cases in excess of a dollar, in some cases up to \$1.30 difference per gallon; granted that CUC is also buying in bulk, so I don't expect the same prices at the pump, but the difference was actually quite significant.

Madam Speaker, when you start factoring all of those issues, and then recognise that we have a problem with fuel in the country, if CUC used 72 per cent of the value of fuel coming in over the last nine-year period, then the question is: Are we to believe that all the boats, all the planes and all the cars accounted for the other 28 per cent? You see, Madam Speaker, this is the question that remains unanswered.

Madam Speaker, the [other] question is what are we going to do about it? Are we just going to sit down and accept it and say to somebody, *"We will get somebody to look at it and come back and tell us what?"*, or we can exercise the privileges of this honourable House by creating a Select Committee to say, *"You know what? Let us bring all the players here and let us get to the answers; let us get to the bottom [of it] and find out, once and for all, why is the fuel cost in this country so much."*

Like I said, we started to before, but because of COVID we didn't get the chance to finish it and I think it is the ideal time now to finish it because Madam Speaker, as I said earlier, the future for oil next year is way worse than it is for this year. In some cases, we are talking almost 70 to 80 per cent more predicted by some of next year, and what we don't want, Madam Speaker, is for when it really rolls around again— because if people are crying now, it's going to get worse. We need to get to the bottom of this and if needs be, see where we can even source alternative fuel from or

what [else] we can do; but the bottom line about it is, Madam Speaker, doing nothing is not an option.

Madam Speaker, recognising that there are many unanswered questions that we need to get to the bottom of, and rather than meet behind closed doors and have another House Committee sit down there and another report going someplace else, we just make up our mind to say, *"You know what, let us exercise all of the different immunities and privileges that we have in this House and get to the bottom of it in the best interest of the public."* That is one of the reasons why I want this Committee to be formed— to look at it and complete the work that was already started.

Madam Speaker, I want to close making one point: I do recognise that this can be quite an emotive issue. As a matter of fact, during my first campaign back in 2013, fuel was one of the big issues at the centre of the campaign at the time. Being on the UDP ticket, I remember getting a call from a senior member within the party basically telling me to leave this issue alone. I went to Mr. Bush and said, *"Well, you know, so-and-so called me and told me to leave this"*, and his response was, *"Tell him to hush his mouth; you push on it."*

This is something that has been outstanding for the longest while. There is work to be done, and I think we can find six competent Members in this House who can get the ball rolling. Like I said, I know it is something the Minister is also passionate about, so let's see if we can find some solution.

Colleagues, I will leave you all with this article I came across, that looked at some politicians who lost re-election. The reporter asked them, if they knew they were going to lose, what would they have done differently, and they said they would have played it less safe; they would have been bolder. Colleagues, I am saying to you, this is our opportunity to be bold.

With that, Madam Speaker, I hope that we can get together in this House and find some solution or some resolution, to give the public some relief— but doing nothing isn't an option.

Thank you, Madam Speaker.

The Speaker: Does any other Member wish to speak? [Pause] Does any other Member wish to speak? [Pause] Does any other Member wish to speak? If no Member wishes to speak, I will ask the Mover—

Hon. W. McKeever Bush: Madam Speaker, it is that late in the morning of the next day, but I want to thank the Mover.

As the Mover explained, and I knew it because I am the seconder, but listening to him saying what his intentions are and what we need to do, I certainly have to support this motion; I would never have seconded if I did not intend to support it.

Madam Speaker, I don't need to say any more than to thank him and hope that we can get somewhere. No one can say that the fuel cost in the country

is not high; and people can complain and be wrong, but people can complain and be justified in complaining and that is what is happening in the country. People are saying that better can be done and we don't know—

Again, I'm but a layman and I welcome the opportunity if we can get a committee, because that's the next thing, we have to be able to get the Select Committee and I hope that happens. However, I would take the opportunity, certainly, to be able to question people from the outside, because the Committee would have the ability to call witnesses. Let me just stop there, Madam Speaker, and say that I certainly support the motion.

The Speaker: Does any other Member wish to speak? The Honourable Minister for Planning and Infrastructure.

Hon. Johany S. Ebanks: Madam Speaker, I want to rise quickly to say that this Motion to bring a Select Committee to review fuel to this House.

I think it is a good one because fuel is something that is affecting everything across the island. It ties in to the very first Motion this morning; it ties into the rise of the cost of food— it hits right across the board to just about every single individual, and Madam Speaker, the people's business cannot be done in the dark. I love the idea of having the people's business being televised live while being done here, on the Floor of the House. We are here to work for the people and they must see us working for them. They must see us out there asking the tough questions they want us to ask.

Madam Speaker, I have had one individual alone, send me 15 or 20 questions that we should be asking the fuel providers or whoever else that is summoned to come to this House. So, Madam Speaker, I just want to rise to say that I support the Select Committee for us to put together to see how we can look into this to deal with the high cost of fuel Madam Speaker, because fuel has been one that I think I have been trying to find a solution for how we should deal with it and the Member for Bodden Town West knows it. Several times he and I spoke about fuel and let us figure out what we can do about fuel. Where we can source it. How do we get it done? How do we work with the fuel providers? How do we get the fuel providers to work with the people? How do we get OfReg to intervene with them and deliver on what they should be holding the fuel companies accountable for? When last did they do any fuel checks? Who is testing the quality of the fuel that we are getting? How do we know what we are doing? There are several other questions that I would like to ask.

[Inaudible interjection]

Hon. Johany S. Ebanks: Yes; I will not go on and tell them any more questions right now. I'll save them for

when we get there, but Madam Speaker, I think it is a good thing for us to start with this to see what we can get out and once we get the information, we compile it, we put together a working group and we move forward with it and present our findings or our solutions or give our steer to what we would love to see OfReg look into when it comes to the fuels and it is a wide topic when we talk about fuels. It is not just gasoline and diesel, it can be other fuels as well. Propane...

[Inaudible interjection]

Hon. Johany S. Ebanks: We can call in other people who have the expertise and can provide information on what we should be looking for.

Madam Speaker, we should even look at calling in some of the car dealers because I've heard before that certain vehicles cannot be sold on the Island anymore because they say the quality of the fuel that we get is a problem for some of the vehicles. Now, I don't know a hundred per cent about it, whether that is right, but I have heard it enough. I have heard from the diesel industry's heavy equipment operators, how the diesel is affecting the quality of their motors. Therefore, I think it is high time now for us to look at how do we deal with fuels.

I thank the Member for Bodden Town West for bringing this Motion forward, and I look forward to working with everybody in this House, although there are only a few left here; I hope that doesn't show what will count for Select Committee but anyhow... If it is, I think we still have enough to start. Not to go on any longer, Madam Speaker, it is a start and I think it is a start in the right direction; so, I thank you all and I look forward to voting 'Yes' and supporting this.

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? If not, I call on the Mover of the Motion to exercise his right of reply.

Mr. Christopher S. Saunders: Thank you, Madam Speaker.

I want to thank the Honourable Minister, the Seconder of the Motion, the Honourable McKeeva Bush, and every other Member for their tacit approval.

Madam Speaker, I remember speaking to the Minister about this Motion before filing it, and one of the reasons I wanted the Minister, particularly, to Chair this Committee, is because this Minister actually works. Madam Speaker, many of us inside this Honourable House... For the viewing public and listening public, I can tell you in every single Parliament around the world you literally have a Parliamentary Oversight Committee where Parliamentarians bring Members in front of the public to get to the bottom of issues that are affecting their country. We have tools like this available to us,

Madam Speaker, and for whatever reason, we find it very difficult to use them.

I am happy that we have a fairly young Parliament, there are many young Members in here who have not taken up many of the—I guess—different bad habits of Members who have gone before, who just don't want to get to the issue. I think this is an ideal time once and for all, for us to have the adult conversation and really let the public understand because people in this country are being ripped off, and that's the bottom line.

We need to understand; follow the money and get to the bottom of it because, like I said, in the answer that was given to us during Public Accounts Committee at the time there was \$2 a gallon of fuel that could not be explained other than to say Cayman is a high-cost jurisdiction; and I remember saying to the CEO, or the Country Manager, "*The reason it is a high-cost jurisdiction is because you made it a high-cost jurisdiction.*"

With that said, I just want to thank all the Members. The Motion calls for the Chair plus other members; I would definitely volunteer, I think the Honourable Member for West Bay West said he would volunteer, in terms of trying to get some resolution to it. I know it is something that would be valuable for the Honourable Minister for Tourism and Ports too, because something that also affects Cayman as a jurisdiction, is the price of aviation fuel which, again, impacts in terms of whether some private operators even choose Cayman or not.

I think it is a good step in the right direction, and I am looking forward to working with the Honourable Minister and other Members in the House to get this beast tamed once and for all.

Thank you, Madam Speaker.

The Speaker: The question is: **BE IT THEREFORE RESOLVED that the Parliament establishes a Select Committee before October 31st, 2023, to be Chaired by the Minister of Planning and consisting of no less than six other members, to review the cost of fuel in the Cayman Islands and make recommendations by February 29th, 2024 on how to reduce the cost of fuel in the Cayman Islands;**

AND BE IT FURTHER RESOLVED that in the public's interest, some meetings of this Select Committee be made in public.

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

AYES.

[Inaudible interjection]

The Speaker: Well, I see the light on, so I just wanted to make sure. The Ayes have it.

[Inaudible interjection]

The Speaker: Did you say something, Member for West Bay West?

[Crosstalk]

Agreed: Private Member's Motion No. 9 of 2023-2024 passed.

Hon. Kenneth V. Bryan: Madam Speaker, I crave your indulgence in respect to one Select Committee matter— and maybe the Deputy Premier can give guidance— but, if my memory serves me well, once the Select Committee is done, you can take the decision of the House to decide who the members are right afterwards.

[Inaudible interjection]

Hon. Kenneth V. Bryan: I know the Motion has been supported for its Chairperson but, rather than trying to set up a meeting to decide who the members are going to be, I'm not sure if the provisions...

[Extended pause]

The Speaker: Deputy Premier.

ADJOURNMENT

Hon. Juliana Y. O'Connor-Connolly: Thank you, Madam Speaker and I wish, on behalf of the honourable House, to thank you for your indulgence; the members of the staff of this honourable Parliament and, in particular, our Official Members who endured until the wee hours of the morning doing the people's business.

Madam Speaker, it is my distinct privilege and honour to now move a Motion to adjourn this House until 11a.m. tomorrow. It is traditional that we start at 10, but because of the lateness of hour, we would ask for the House to vote in the affirmative to return at 11a.m. today.

Thank you.

[Inaudible interjection]

The Speaker: The question is that this honourable House do now stand adjourn until 11am today.

[Laughter]

The Speaker: All those in favour, please say Aye, those against, No.

AYES.

Mr. Christopher S. Saunders: Madam Speaker, I just want to register my thanks to you for your perseverance and the way in which you conducted today. It was very professional, very mature, and it did not go unnoticed,

and I just want to thank you because there was much we got done today.

I just want to register my thanks to you for that, Madam Speaker. Thank you.

Hon. Kenneth V. Bryan: Madam Speaker, if I can opine on that comment to say that I support it.

I think today's proceedings show that we can be efficient, and I think it has been because of your guidance as Speaker. This is probably the first time in my six years in politics ever seeing nine Motions in one day, so you should be congratulated in that respect.

Thank you, Madam Speaker.

[Desk thumping]

At 1.56a.m., the House stood adjourned until 11.00a.m., Friday, September 22nd, 2023.