



PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

SECOND MEETING OF THE 2025-2026 SESSION
Second Sitting

Thursday
16 October, 2025
(Pages 1-26)

Hon. D. Ezzard Miller
Speaker

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PRESENT WERE:

Hon. D. Ezzard Miller
Speaker

MINISTERS OF THE CABINET

Hon. André M. Ebanks, MP	<i>Premier</i> , Minister of Financial Services & Commerce
Hon. Gary B. Ruttly, MP	<i>Deputy Premier</i> , Minister of Tourism & Trade Development
Hon. Katherine A. Ebanks-Wilks, MP	Minister of Health, Environment & Sustainability
Hon. Rolston M. Anglin, JP, MP	Minister of Finance & Economic Development <i>and</i> Education & Training
Hon. Johany S. Ebanks, MP	Minister of Planning, Lands, Agriculture, Housing & Infrastructure
Hon. Isaac D. Rankine, JP, MP	Minister of Social Development & Innovation <i>and</i> Youth, Sports, Culture & Heritage
Hon. Nickolas T. A. DaCosta, JP, MP	Minister of District Administration & Home Affairs
Hon. Michael S. Myles, MP	Minister of Caymanian Employment & Immigration

EX OFFICIO MEMBERS OF THE CABINET

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

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

Mrs. Julie J. T. Hunter, JP, MP	Elected Member for West Bay West
Ms. Heather D. Bodden, OCI, Cert. Hon., JP, MP	Elected Member for Savannah
Hon. G. Wayne Panton, JP, MP	Elected Member for Newlands

OPPOSITION MEMBERS

Hon. Joseph X. Hew, MP	<i>Leader of the Opposition</i> , Elected Member for George Town North
Hon. Kenneth V. Bryan, JP, MP	<i>Deputy Leader of the Opposition</i> , Elected Member for George Town Central
Hon. Pearlina L. McGaw-Lumsden, MP	<i>Deputy Speaker</i> , Elected Member for George Town West
Hon. Juliana Y. O'Connor-Connolly, JP, MP	Elected Member for Cayman Brac East
Mr. A. Roy Tatum, Cert. Hon., MP	Elected Member for Red Bay
Mr. Roy M. McTaggart, JP, MP	Elected Member for George Town East

INDEPENDENT MEMBERS

Mr. Dwayne S. Seymour, CCI, JP, MP	Elected Member for Bodden Town East
Mr. Christopher S. Saunders, MP	Elected Member for Bodden Town West

OFFICIAL HANSARD REPORT
SECOND MEETING OF THE 2025-2026 SESSION
THURSDAY
16 OCTOBER, 2025
10:04AM
Second Sitting

[Hon. D. Ezzard Miller, Speaker, presiding]

The Speaker: None.

The Speaker: Good morning. I call on the Minister of Health to read prayers.

PRAYERS

Hon. Katherine A. Ebanks-Wilks, Minister of Health, Environment & Sustainability, Elected Member for West Bay Central: Good morning, colleagues.

Let us pray:

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

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

Let us say The Lord's Prayer together:

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

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

The Speaker: Please be seated.

Parliament is now called to order.

**ADMINISTRATION OF OATHS
OR AFFIRMATIONS**

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

The Speaker: None.

PERSONAL EXPLANATIONS

The Speaker: None.

**PRESENTATION OF PAPERS
AND REPORTS**

**Cayman Islands Human Rights Commission –
2023 Annual Report**

**Cayman Islands Human Rights Commission –
2024 Annual Report (September 2025)**

The Speaker: Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson:
Good morning and thank you, Mr. Speaker.

Mr. Speaker, I wish to lay on the Table of this honourable House the 15th Report of the Human Rights Commission. The report covers the period 1st January, 2024 to 31st December, 2024 in line with its constitutional mandate found in section 116(8) of the Cayman Islands Constitution Order.

The Speaker: So ordered.

Does the honourable Member wish to speak to the report?

The Deputy Governor, Hon. Franz I. Manderson:
During the 2024 reporting period, Mr. Speaker, the Commission continued its focus on migration issues. Customs and Border Control (CBC) provided a detailed overview of the updated policies and procedures for processing migrants for the granting of asylum from arrival to departure. Discussions also covered the challenges surrounding access to legal aid and translation services, as well as Government's plans for a new immigration detention centre following Cabinet's approval of \$2.4 million for the project.

Among other initiatives, the Commission organised a visit to the newly opened Poinciana Mental Health Facility in East End, which began operations in December 2024.

Workforce Opportunities & Residency Cayman (WORC) also submitted a revised draft of the “Minded to Revoke” process reflecting the Commission's earlier recommendations.

In addition, the Commission reviewed the Department of Financial Assistance's (DFA) eligibility policies and assessed their alignment with the Bill of Rights; this continued into 2025.

Throughout the year, the Commission reviewed and addressed various human rights queries and complaints raised by members of the Caymanian public. The report demonstrates that the Commission has continued its work to promote, protect, and preserve the integration of human rights values into everyday life by continuing to monitor human rights in policy, practise, and legislation; developing strategies to build awareness through education, events, and presentations; investigating alleged breaches or infringement of human rights by public officials; and engaging with civil society and the media.

Mr. Speaker, I encourage Members of the House and the public to familiarise themselves with the contents of the report which is available at www.humanrightscommission.ky.

Mr. Speaker, I would like to take this opportunity to formally thank the outgoing former member, Ms. Jennifer Hunter, for her service and valuable contributions to the Commission. I am grateful for her dedication and commitment to improving human rights in the Cayman Islands.

I thank you, Mr. Speaker.

The Speaker: Honourable Deputy Governor, you laid both 2023 and 2024, right?

The Deputy Governor, Hon. Franz I. Manderson: Yes, sir.

The Speaker: Okay, thank you.
Next order of business.

National Trust Cayman Islands – Annual Report 2023–2024

The Speaker: Honourable Minister of Health, Environment & Sustainability.

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker.

Mr. Speaker, I wish to lay on the Table of this honourable Parliament the Annual Report for the National Trust Cayman Islands for the reporting period 2023 to 2024.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Katherine A. Ebanks-Wilks: No, Mr. Speaker, not at this time.

The Speaker: Thank you.

Ministry of Education - Cayman Islands Government - 2024 Annual Report – Year ended 31 December 2024

The Speaker: Honourable Minister of Finance & Economic Development *and* Education & Training.

Hon. Rolston M. Anglin, Minister of Finance & Economic Development *and* Education & Training, Elected Member for West Bay North: Mr. Speaker, I beg to lay on the Table of this honourable House the 2024 Annual Report for the Ministry of Education.

The Speaker: So ordered.

Does the Minister wish to speak to the report?

Hon. Rolston M. Anglin: Mr. Speaker, no; it is safe to say that I commend the self-explanatory report to honourable Members and those in the public who may be interested in reading it.

The Speaker: Thank you.

University College Cayman Islands – Year in Review 2024 – 50 Years of Excellence

The Speaker: Honourable Minister of Finance & Economic Development *and* Education & Training.

Hon. Rolston M. Anglin: Thank you, Mr. Speaker.

I beg to lay on the Table of this honourable House a report entitled the University College of the Cayman Islands – Year in Review 2024 – 50 Years of Excellence.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Rolston M. Anglin: No, Mr. Speaker. Again, I commend the report to all Members of this House and to those in the listening public who would wish to read it.

The Speaker: Thank you.

Cayman National Cultural Foundation – Year in Review – 2023

Cayman National Cultural Foundation – Annual Report and Accounts – 31 December 2024

The Speaker: Honourable Minister of Social Development & Innovation *and* Youth, Sports, Culture & Heritage.

Hon. Isaac D. Rankine, Minister of Social Development & Innovation *and* Youth, Sports, Culture & Heritage, Elected Member for East End: Mr. Speaker, I beg to lay on the Table of this honourable House the Cayman National Cultural Foundation – Year in Review – 2023; and the Cayman National Cultural Foundation – Annual Report and Accounts – 31 December 2024.

The Speaker: So ordered. Does the Honourable Minister wish to speak to the report?

Hon. Isaac D. Rankine: No, sir. The reports are self-explanatory and both have been given clean audit opinions by the Auditor General.

The National Gallery of the Cayman Islands – Annual Report and Accounts- 31 December, 2023**The National Gallery of the Cayman Islands – Annual Report and Accounts- 31 December, 2024**

The Speaker: Honourable Minister of Social Development & Innovation *and* Youth, Sports, Culture & Heritage.

Hon. Isaac D. Rankine: Mr. Speaker, I beg to lay on the Table of this honourable House the Annual Report for the National Gallery of the Cayman Islands, 31st December, 2023, and the Annual Report and Accounts for 31st December, 2024.

The Speaker: So ordered.
Does the Honourable Minister wish to speak to the report?

Hon. Isaac D. Rankine: No, Mr. Speaker.

The Speaker: Thank you.

2024 Annual Report – Cayman Islands Health Services Authority**Bi-Annual Report from the Health Services Authority – January 1, 2025 – June 30, 2025**

The Speaker: Honourable Minister of Health, Environment & Sustainability.

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker.

Mr. Speaker, I wish to lay on the Table of this honourable House the 2024 Annual Report for the Cayman Islands Health Services Authority (HSA) and the Bi-Annual Report from the Health Services Authority for the period January 1st, 2025 to June 30th, 2025.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to either of the reports?

Hon. Katherine A. Ebanks-Wilks: Not to the Annual Report, Mr. Speaker, but to the half-year report.

The Speaker: Thank you. Proceed.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, the Health Services Authority Bi-Annual Report for the period January to June 2025 was submitted to the Ministry in accordance with the statutory timelines. It provides a comprehensive picture of the Authority's operations including its achievements, financial performance and critical areas for reform.

At the outset, I want to acknowledge the efforts of the Health Services Authority's leadership and staff, as well as the leadership of the governing HSA board. This report confirms that progress has been made in many key areas including enhanced clinical services, investments in infrastructure, patient experience improvements, and financial metrics such as record revenue growth and the achievement of required cash reserves. These outcomes are commendable and speak to the dedication of those working across the Health Services Authority.

However, Mr. Speaker, I must also make it clear that as Minister, it is not only my duty to celebrate success but also to identify and act on the areas that require improvement. I am guided not only by the numbers in this report, but also by the real experiences of patients and healthcare workers, the feedback from our oversight bodies, and my own observations as Minister with responsibility for health.

It is also important to note that this report reflects for the first time the full extent of the strategic intentions and operational performance as seen from the perspective of the Authority's management. Now that this level of detail is available, I am in the process of preparing ministerial directives to address the issues raised in accordance with the Public Authorities Act and the Health Services Authority Act.

Mr. Speaker, there are urgent areas requiring attention. This report, while highlighting some areas of excellence, also exposes longstanding issues that demand urgent and coordinated attention. These issues, if not addressed, will undermine the sustainability, efficiency, and equity of healthcare delivery in the Cayman Islands. I will outline a few areas where immediate interventions are being considered and will be actioned.

1. Escalating personnel-related costs: The continued increase in personnel expenditure driven by factors such as COLAs, pension obligations, and reliance on overseas recruitment cannot continue unchecked. The Authority reported a \$6.9 million year-on-year increase in expenditure with \$5.7 million attributable to factors largely outside of management's direct control. Still, it is incumbent upon the leadership of the Authority to find ways to stabilise workforce costs and develop internal succession pathways for Caymanians, especially in specialised, clinical, and executive roles.
2. Unbilled services and outstanding receivables: The report identifies a persistent challenge with unbilled or unpaid services, particularly on government contracts. This creates unnecessary financial pressure and contributes to the liquidity constraints that threaten operational efficiency.
Mr. Speaker, as we all know, these issues are not new, but they must be addressed systematically and urgently. A full reconciliation of receivables needs to be initiated, and I will work with the team to ensure that proper funding mechanisms are in place.
3. Governance and accountability: The gap in alignment between the Ministry, the board, and the executive management of HSA must be closed. Effective governance requires clarity, discipline, and regular engagement. I will be issuing directives to establish clear expectations and communication flows from myself as Minister through the Ministry to the board, who in turn must hold the senior management team accountable. This will no longer be left to assumption or ad hoc intervention.
4. Operational competition versus patient-centric collaboration: A concern that continues to be voiced, and rightly so, is that the Health Services Authority in its expansion of services is increasingly operating in direct competition with private healthcare providers. This was never the intent. The goal must be collaboration over competition with a focus on ensuring that patients benefit from the best possible care regardless of provider. Where services are duplicated, we must evaluate whether this is in the best interest of the patient or whether partnerships could better serve the public. Going forward, service expansions will need to be justified based on the public need, patient outcomes, and system-wide value. I will be reviewing this area closely and expect the board to do the same.
5. Hospital capacity and national coverage: As we all know, the Anthony Eden Hospital

facility was designed many years ago for a population roughly half the size of our current demand. While incremental expansions have been made, the fundamental infrastructure is now stretched thin; especially as the population ages, and demand for specialised services increases.

As a result, discussions are underway regarding how we can ensure all patients receive timely, adequate care, including exploring how private sector capacity can be more fully leveraged. This will require a cross-ministerial approach particularly in collaboration with my colleague, the Minister of Finance who has oversight of the Cayman Islands National Insurance Company (CINICO).

We must move towards a model of integrated health system planning where public and private capacity is coordinated. CINICO's contracts are structured to support access and efficiency and the patient, not the provider, is at the centre of our decisions.

Mr. Speaker, I intend to elaborate further on this matter during the upcoming budget debate when I will outline how this Government proposes to realign financing, infrastructure planning, and service delivery as it relates to healthcare.

Next steps: Mr. Speaker, as Minister, I've begun working on issuing directives to set clear performance expectations tied to fiscal discipline, Caymanian workforce development and patient outcomes; requiring accurate and timely reporting on receivables, billing practises and service utilisation; and establishing a structured system of engagement between the Ministry, board, and management for strategic alignment.

Mr. Speaker, this report provides a benchmark that reflects both how far we have come and how much still needs to be done. We must address underlying issues that have persisted for far too long — cost pressures, duplication of services, governance gaps, and outdated infrastructure.

To whom much is given, much is to be expected, and as Minister I will be very involved with the Ministry and the board to issue clear instructions and ensure that the mandate is followed. In the absence of having these mechanisms in place, the onus is on me. The people of these Islands deserve a healthcare system that is modern, patient-centred, financially responsible, and well governed. This is not about blame, this is about responsibility and action.

As Minister of Health, I give this House and the people of these Islands my commitment that I will continue to drive the changes necessary in policy, in oversight and in practise to ensure that we build a health care system that works for everyone.

Thank you, Mr. Speaker.

2024 Annual Report – Water Authority – Cayman

The Speaker: Honourable Minister of District Administration & Home Affairs.

Hon. Nickolas T. A. DaCosta, Minister of District Administration & Home Affairs, Elected Member for Cayman Brac West and Little Cayman: Thank you, Mr. Speaker.

Mr. Speaker, in accordance with section 52 of the Public Management and Finance Act, I beg to lay on the Table of this honourable House the Water Authority Cayman Annual Report for 2024.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Nickolas T. A. DaCosta: Yes, Mr. Speaker.

Before I give my brief information on the report, let me just say that this is a very special moment for me. You see, Mr. Speaker, 10 years ago, on August 3rd, 2015, I began my first day as an employee of the Water Authority. I left; went back as an employee, left again, then went back as a member of the board. Now here I am, 10 years later, as the Minister delivering their annual report, so it's very special.

[Desk thumping]

The Speaker: Progress, progress! Commitment!

Hon. Nickolas T. A. DaCosta: I often joke with them, you know, that, no matter how many times I've tried to leave, I always find my way back because a lost dog will always find its way home.

[Laughter]

Hon. Nickolas T. A. DaCosta: Mr. Speaker, the annual report was duly reviewed by the Auditor General and sets out the Authority's performance in 2024. Allow me to share some of its highlights:

- For capital development, the Authority successfully commissioned a new reverse osmosis plant at Red Gate, increasing potable water production capacity by 1.3 million US gallons per day.
- Infrastructure and service improvements included significant progress being made on leak detection and remediation in Cayman Brac, and the rehabilitation of sewage manholes reduced saline infiltration by nearly 50 per cent.
- The Authority also launched a new customer portal to improve bill management and communication; implemented an online recruitment system, and rolled out information technology (IT) Help Desk and vehicle maintenance platforms.
- The Authority established a board/employee subcommittee focused on engagement, training, and succession planning.

- An internal survey saw 80 per cent of staff participation, underscoring a high level of staff engagement.
- The Authority recorded a net profit of \$0.8 million with comprehensive net income of \$9.6 million; it also maintained cash reserves of \$11.3 million and term deposits of \$52.1 million, and returned a dividend of \$250,000 to the Government.
- Sponsorships and charitable contributions totalling nearly \$99,000 were provided, including donations to schools, community organisations as well as other community projects throughout the country.
- The Authority activated its hurricane preparedness and response plans during Hurricanes Beryl and Rafael, and conducted its first hurricane table top exercise to strengthen its organisational readiness.

Looking forward, Mr. Speaker, the Authority will continue to prioritise resilience, innovation and customer service while ensuring the sustainable management of Cayman's critical water resources.

In conclusion, Mr. Speaker, the Water Authority's 2024 Annual Report reflects a well-managed, financially sound, and socially responsible organisation delivering on its statutory mandate — and I say that wholeheartedly. I wish to commend the board, management and the entire staff of Water Authority for their dedicated service to our Islands. Their work ensures the delivery of essential services that safeguard our health, environment, and national resilience.

Thank you, Mr. Speaker.

Cayman Islands Expungement Board - 2024 Annual Report – Ministry of District Administration and Home Affairs – Cayman Islands Government

The Speaker: Honourable Minister of District Administration & Home Affairs.

Hon. Nickolas T. A. DaCosta: Thank you, Mr. Speaker.

Mr. Speaker, in accordance with section 44 of the Criminal Records (Spent Convictions) Act, I beg to lay on the Table of this honourable House the 2024 Annual Report of the Cayman Islands Expungement Board.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Nickolas T. A. DaCosta: Yes, Mr. Speaker, just to give a few tidbits of information.

Mr. Speaker, in 2024 the expungement board received a total of 55 applications. This represents a slight increase compared to the average of 48 applications received annually since 2018. Of those applications, 23 individuals were found eligible and approved

for their records to be expunged. Many of these persons had shown real commitment to turning their lives around by taking part in rehabilitation and reintegration programmes.

Mr. Speaker, this means that 23 people now have a genuine second chance and can move forward without the stigma of a past conviction. This will allow them better opportunities to gain employment, support their families and contribute positively to our community. This is what the expungement process is truly about — restoring hope, promoting rehabilitation and strengthening social inclusion. It is about recognising that people can change and when given the opportunity, many will use that chance to build better lives for themselves and for those around them.

Mr. Speaker, allow me to express sincere thanks to Interim Chairman, Mr. Michael Bromby; and members, Mr. Hugh Lockwood, Ms. Kayleigh Wright and Mr. Benjamin Tonner for their dedicated volunteer service on the Expungement Board. I also extend appreciation to the staff of the Office of the Deputy Governor for the valuable secretariat support provided to the Expungement Board throughout 2024, and to the staff of the Ministry of District Administration and Home Affairs for continuing this important support from January 2025, onward.

Mr. Speaker, I commend the important work of the Expungement Board in advancing rehabilitation, promoting second chances, thereby helping to build a stronger, safer and more compassionate Cayman Islands.

Thank you, Mr. Speaker.

Unaudited Quarterly Financial Report – Three-Month Period Ended 31 March 2025 – Core Government

The Speaker: Honourable Minister of Finance and Economic Development.

Hon. Rolston M. Anglin: Thank you, Mr. Speaker.

Mr. Speaker, I beg to lay on the Table of this honourable House the Unaudited Quarterly Financial Report for the three-month period ended 31st March, 2025.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Rolston M. Anglin: Only a few brief remarks, Mr. Speaker. I laid the Report on behalf of the Government as required under section 29(4) of the Public Management and Finance Act (2020 Revision).

The Ministry of Finance arranged for the gazettal of the unaudited quarterly financial report on 12th May, 2025, meeting the six-week statutory deadline to do so, after the ending of the quarter ended 31st March.

The Report reflects records from the government's financial management system as of 9th April, 2025 supported by Chief Financial Officers (CFOs) across Ministries, Portfolios, Offices, and Statutory Authorities and Government Companies (SAGCs). All amounts stated are in Cayman Islands dollars.

As of 31st March, 2025, the government's total assets were \$3.5 billion, total liabilities were \$1 billion; therefore, the net worth was \$2.5 billion. Cash and deposits totalled \$614.6 million made up of \$117.6 million in cash and cash equivalents, and \$497 million in marketable securities, which are fixed deposits placed with local financial institutions. Public debt stood at \$396.8 million, \$48.9 million lower than the prior year due to repayments of debt principal. No new borrowing was incurred during the period 1st January to 31st March, 2025.

Mr. Speaker, the Statement of Financial Performance for the period shown on page seven of the document indicates that in the first quarter of 2025 core government achieved total revenue of \$554.1 million, and total expenditure of \$291.9 million.

The Statement of Cash Flows on page 18 of the tabled document shows that net cash inflows from operating activities totalled \$235 million. The net cash outflows from investing activities during the period were \$241.1 million, whilst the cash outflows arising from financing activities were \$8.9 million.

Mr. Speaker, the first three quarters of 2025 are typically the strongest revenue quarters due to the cyclical nature of financial services connected revenues; nonetheless, maintaining fiscal discipline and careful monitoring of public finances is required in the remainder of 2025. The government's cash position ended at \$614.6 million for the period, \$195.3 million of which was held in reserves and restricted deposits and \$419.3 million was in operating bank account balances.

The Unaudited Quarterly Financial Report of Core Government for the three-month period ended 31st March, 2025 is available on the Ministry of Finance's website, www.gov.ky/finance and it was gazetted on 12th May, 2025.

Thank you, Mr. Speaker.

Unaudited Quarterly Financial Report – Six-Month Period Ended 30 June 2025 – Core Government

Hon. Rolston M. Anglin: Mr. Speaker, I now beg to lay on the Table of this honourable House the Unaudited Quarterly Financial Report for the six-month period ended 30th June, 2025.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Rolston M. Anglin: Mr. Speaker, just a few, very brief comments.

As I said while tabling the prior report, this report is tabled as a requirement of section 29(4) of the Public Management and Finance Act. The report was gazetted as of 11th July, 2025 within the statutorily required time frame.

The total assets of government as at June 30th, 2025 was \$3.4 billion; total liabilities \$0.8 billion, for a net worth of \$2.6 billion. Cash deposits totalled \$494.8 million — these were made up of \$112.5 [million] in cash and cash equivalents, and \$382.3 [million] in fixed deposits. Public debt stood at \$381 million, \$48.9 [million] lower than the prior year due to repayments. No net new borrowing occurred from 1st January to 30th June, 2025.

On page seven of the Report, the total revenue of core government for the six months was \$766.3 million; total expenditure \$572.3 million.

Mr. Speaker, for the first six months of 2025 the government continued to show strong performance in particular, with financial services leading the charge on the revenue front. The second quarter of 2025 performance was favourable as continued fiscal discipline and ongoing monitoring were necessary; and as you know from public statements made, a soft freeze on hiring within the civil service was implemented during that period.

The unaudited financial report of core government for the six-month period ended 30th June, 2025 is available on the Ministry of Finance's website at www.gov.ky/finance and was gazetted on 8th August, 2025.

Mr. Speaker, I would like to thank the Financial Secretary, the staff in the Ministry of Finance and finance officers across government as we continue to be able to deliver these clear and transparent reports to the public, gazette them, and post them on the government's website for all and sundry to see.

I thank you, Mr. Speaker.

The Port Authority of the Cayman Islands – The Annual Report 2024

The Speaker: Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks, Minister of Planning, Lands, Agriculture, Housing and Infrastructure, Elected Member for North Side: Mr. Speaker, I beg to lay on the Table of this honourable House the Annual Report for the Port Authority of the Cayman Islands for the 2024 financial year covering the 1st January to the 31st December, 2024.

The Speaker: So ordered.

Does the Honourable Minister wish to speak to the report?

Hon. Johany S. Ebanks: No, sir; except to thank the board, the management, and the staff of the Port Authority – Cayman (PAC) for all the hard work that they continue to do and the service they provide to the people.

2024 Annual Report for National Roads Authority – for the 2024 Financial Year (Jan 1, 2024 to Dec. 31, 2024)

The Speaker: Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, I beg to lay on the Table of this honourable House the Annual Report for the National Roads Authority for the 2024 financial year, 1st January to 31st December, 2024.

The Speaker: So ordered. Does the Honourable Minister wish to speak to the report?

Hon. Johany S. Ebanks: No, sir. The report is self-explanatory. I just want to again thank the board, the management and the staff for all the hard work they continue to do for the country.

URGENT QUESTIONS

The Speaker: None.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

QUESTION NO. 27 IS THE TURTLE CENTRE'S HUMAN RESOURCES DEPARTMENT IN-HOUSE, AND HOW MANY ARE CAYMANIAN?

The Speaker: Honourable Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker, Elected Member for George Town West: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 27 in my name to the Honourable Minister of Tourism & Trade Development. Can the Honourable Minister say if the Cayman Islands Turtle Centre's Human Resources Department is in-house, and how many are Caymanian?

The Speaker: Honourable Minister of Tourism and Trade Development.

Hon. Gary B. Rutty, Deputy Premier, Minister of Tourism & Trade Development, Elected Member for George Town South: Good morning, Mr. Speaker, I'd like to thank the Member for George Town West for that question.

The answer: The Human Resources (HR) function at the Cayman Turtle Conservation and Education Centre (CTC) is currently managed in-house.

Following the resignation of the HR Manager in December 2022, the Board directed in January 2023 that a top management HR professional should be recruited. A Caymanian Chief HR Officer was appointed in June 2023 and resigned six weeks later. Their departure, coupled with the resignation of the Caymanian HR Officer who had been supporting HR functions during recruitment, led to the outsourcing of HR services to an agency to ensure continuity in HR operations. A rigorous recruitment process was subsequently undertaken and a Chief HR Officer was appointed in April 2024 on a work permit. A Caymanian HR Administrator has also been recruited and will join the CTC on 17th November to replace the agency staffer.

Out of a total workforce of 103 employees, I am proud to say:

- 83 are Caymanian;
- 16 are Residents with the Right to Work (RERC); and
- 1 employee is a Permanent Resident.

The Chief HR Officer post is one of the three work permit positions underscoring the CTC's strong record of Caymanian employment. Importantly, each of the three posts held under work permits has a clearly identified Caymanian successor as part of the organisation's succession plan.

The Speaker: Honourable Deputy Leader of the Opposition.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition, Elected Member for George Town Central: Thank you, Mr. Speaker.

I want to be able to peruse the numbers, but you know, we're trying to be efficient with technology so the answer just came in.

Can the Honourable Minister say how long those succession plans are laid out for those Caymanians to replace the six *[sic]* work permit holders, if my numbers were correct? Let me see... I can't remember how many you said were on work permit, but whatever the number is, do we have a timeline for how long the training or shadowing is for those Caymanians to take over?

Hon. Gary B. Ratty, Deputy Premier: Thank you, Deputy Leader of the Opposition.

The Chief HR Officer post is one of only three work permit positions; the other two are the finance manager and a veterinarian. To my knowledge, from what information has been provided to me, once these permits come up for renewal, the Caymanians will go into those roles per the succession plan.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, and I want to thank the Minister for that answer. It sounds logical to do it at that transition point.

Can the Honourable Minister also say whether there is a particular policy around outsourcing employment overseas within the CTC?

Hon. Gary B. Ratty, Deputy Premier: Thank you Deputy Leader. The policy, to my knowledge, is, if we cannot find a suitable Caymanian, then we will bring someone to ensure the Cayman Turtle Centre's continuity of operations; however, as far as putting Caymanians in place, it is our number one priority to find Caymanians to fill those positions.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I recognise the Minister's commitment to Caymanians.

I was trying to establish — and if he doesn't have it now and he wants to provide it in writing I'm happy to accept it — more specifically to outsourcing employment services to the Centre. Is there a policy position of the entity to say, specifically, *we will not outsource*, because outsourcing can be a cheaper exercise but to circumvent the opportunity for a Caymanian to get a job, particularly as a government entity funded by the taxpayers' money... I think their internal policy should reflect the appetite of the government of the day.

I'm happy to receive the information later, but more specifically, is there a policy about outsourcing (or not allowing such) outside of the Cayman Islands? Some of the positions that were outlined, like the HR management position, are things that can be outsourced.

Hon. Gary B. Ratty, Deputy Premier: [Thank you, Deputy Leader. I will provide that for you in writing, sir.](#)

The Speaker: Next question.

QUESTION NO. 28

UPDATE ON CAYMAN ISLANDS BANKERS' ASSOCIATION COMMITMENT TO REVIEW AND UPDATE THE BANKING CODE OF CONDUCT

The Speaker: Honourable Member for George Town East.

Mr. Roy M. McTaggart, Elected Member for George Town East: Thank you, Mr. Speaker, and good morning, colleagues.

Mr. Speaker, I rise to ask question No. 28 standing in my name to the Honourable Premier and Minister of Financial Services & Commerce. Can the Honourable Minister of Financial Services & Commerce please provide an update on the commitment made by the Cayman Islands Bankers' Association in September 2024 to review and update the Banking Code of Conduct for its members, having regard for the UK's Banking Consumer Duty Rules?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks, Minister of Financial Services & Commerce, Elected Member for West Bay South: Good morning, and thank you, Mr. Speaker.

The Premier, Hon. André M. Ebanks: The answer: In September 2024, the Cayman Islands Bankers' Association (CIBA) gave a commitment to review and update its Banking Code of Conduct to reflect international best practises, particularly the United Kingdom's Financial Conduct Authority Consumer Duty Rules.

Following that commitment, CIBA completed its review and issued the 2025 Cayman Islands Bankers' Association Banking Code of Conduct. This updated Code represents a significant step forward in promoting fairness, transparency, and accountability across the Cayman Islands' banking sector. The new Code strengthens commitments to fair treatment of customers, clear and transparent communication, and responsible lending practises. The Code also introduces new provisions to protect vulnerable customers, enhance data protection and privacy standards, and encourage financial inclusion and education within the community.

Every Class A retail bank in the Cayman Islands, that is, Butterfield Bank, CNB, CIBC, Proven Bank, RBC, and Scotiabank, has adopted and implemented the updated Code this month; by this adoption, CIBA has expressly confirmed its commitment to maintaining high standards of conduct and aligning the Cayman Islands' banking practises with leading international frameworks such as the UK's Consumer Duty.

The Ministry welcomes this advancement and will continue to monitor and engage constructively with CIBA to ensure that the updated Code achieves its intended purpose of strengthening consumer confidence and protection within these beloved Islands.

The Speaker: Member for George Town East.

Supplementaries

Mr. Roy M. McTaggart: Thank you, Mr. Speaker.

Mr. Speaker, Members will probably recall that this issue arose out of a Private Member's Motion I brought last year asking the Government to look into

this and encourage the Bankers' Association to update their Code to comply.

[Desk thumping]

Mr. Roy M. McTaggart: Government accepted it, and I only read this morning in today's *Compass* that it had actually been completed and the Code had been updated and implemented. I thank the Premier for taking it and advancing it to this point.

I do have a couple of other questions for the Premier, if I might ask. Premier, I haven't seen the updated Code of Conduct, but I'm assuming you have. I'm wondering, does it broadly comply with the UK's consumer duty rules that we asked for it to be compared to and updated in accordance with?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you for the question. Mr. Speaker, yes, it incorporates the principles of the Financial Conduct Authority's rules.

The Speaker: Honourable Member for George Town East.

Mr. Roy M. McTaggart: Thank you, Mr. Speaker.

Mr. Speaker, can I ask the Premier if the Government is broadly happy with the end product that has emerged from the Bankers' Association.

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you for the question. Through you, Mr. Speaker.

We are satisfied that it's a significant step forward. What we will do is monitor its effectiveness so that the consumer feels it. If that is not the case, we're prepared to bring regulations; however, we'd like to see whether or not they're able to fulfil the Code through market forces and competition.

The Speaker: Member for George Town East.

Mr. Roy M. McTaggart: One final question, Mr. Speaker.

Mr. Speaker, the Private Member's Motion that I tabled in June 2024, had another "resolve" section that we asked the Government to consider, namely "...**requesting CIMA [Cayman Islands Monetary Authority] to review and report back to the Parliament by the end of this calendar year [that would have been last December] on the fairness of fees charged by retail banks and the fairness of interest rates paid on savings and other deposits accounts, ensuring that those rates and fees are fair and equitable for its customers.**"

Can the Premier say whether that question has been progressed with the banks and what the outcome was or what the stage of completion of that review is?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: If I follow and remember correctly, that bit of work was to be undertaken not by the banks but by the Monetary Authority, right. The Monetary Authority, I believe, completed that work. I'm happy to furnish it.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

A couple of follow-up questions for the Honourable Premier. Is the Premier able to give some practical, real-life examples of what these new Codes will do? I see his response was that the new Codes will strengthen commitments of fairness to customers. Is there a list of practical things that have been changed? I know we will wait to see the feel of our customers in our community as to these Code changes, but is there anything specific that you saw in these new updates that will ease the life or the communication and responsibility to the average Caymanian borrower in our community?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: They set out a number of things: a commitment to greater financial inclusion for those who find difficulty having bank accounts; fairer notice of when fees are increased; and better data protection. There are a range of principles, and I believe by now the principles that it incorporates to allow for our consumers to have better protection are posted on their website.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

In your response, it also talked about inclusion and education within the community. I'm going to go down the road of this outsourcing concern because we do recognise that in the Cayman context, the banking system and the services that banks offer are essential for growth and development of our people. We have many seniors and people who are limited by technological advancements, and we can see that the banks are pushing that forward.

Are there any areas of outsourcing concerns that the banks have brought up in these changes as we are seeing more and more banks outsourcing and doing everything via email or via the phone, as opposed to in person, which is what many Caymanians are accustomed to? Have there been any discussions within those new Codes that will address that area of concern for some Caymanians?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Yes, they plan to train more of their frontline staff to take account of customers who need additional assistance rather than having to rely on an overseas correspondent.

The Speaker: Honourable Member for Red Bay.

Mr. A. Roy Tatum, Elected Member for Red Bay: Thank you, Mr. Speaker. It's a quick question.

The Honourable Premier mentioned that the new Code of Conduct will be "monitored" — I think that was the word he used. If he could just confirm to us exactly whether CIMA will be doing the monitoring and will there be updates to the public under this House in terms of how the Code is working and functioning?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you for the question. Mr. Speaker, it'll be a combination of the Monetary Authority and the Ministry. We're happy to provide periodic updates as and when required by the House.

The Speaker: Honourable Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

I want to thank the Honourable Premier for moving that Private Member's Motion forward. It is an extremely important one.

The Speaker: That's not a question.

Mr. A. Roy Tatum: Thank you, sir. I will leave it at that. I only wanted to thank him for the work he had done. Thank you.

QUESTION NO. 29

UPDATE ON AMENDMENTS TO THE REGISTERED LAND ACT AS PROPOSED BY THE LAW REFORM COMMISSION ON THE ENFORCEMENT OF MORTGAGE-TYPE SECURITY OVER REAL ESTATE

The Speaker: Member for George Town East.

Mr. Roy M. McTaggart: Thank you, Mr. Speaker.

Mr. Speaker, I beg to ask the Honourable Premier, Minister of Financial Services & Commerce, question No. 29 standing in my name. Can the Honourable Minister please provide an update on the Government's efforts to bring forward amendments to the Registered Land Act as proposed by the Law Reform Commission, based on their review of useful reforms to deal with the enforcement of mortgage-type security over real estate?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

The answer: In response to the honourable Member's question, I am pleased to advise that the Government has made substantial progress in advancing the Registered Land (Amendment) Bill, 2025. It seeks to implement the recommendations made by the Law Reform Commission following its comprehensive review of the enforcement of mortgage-type security over real property. Given this type of reform, the Member for George Town East can be forgiven for directing this question to me (presumably because the area of banking rests under the remit of financial services). However, technically, the Registered Land legislation falls under the remit of the Ministry of Planning, Lands, Agriculture, Housing & Infrastructure, thus under the hard-working stewardship of Minister "Jay" Ebanks, the Member for North Side. I am, therefore, pleased to report that the Minister for Lands brought forward and Cabinet approved the Registered Land (Amendment) Bill, 2025 on 6th August, 2025, subject to minor consequential amendments by the Honourable Attorney General and a final round of stakeholder consultation.

For the benefit of the listening public, in 2021, the Law Reform Commission issued a report proposing reforms to modernise the law governing charges over land with the objective of improving fairness, transparency, and efficiency in the mortgage enforcement process. The proposed amendments are designed to ensure that both lenders and borrowers are treated fairly in the event of a default, and that enforcement processes are conducted in a timely and informed manner.

The Registered Land (Amendment) Bill, 2025 introduces a number of important measures, including:

1. A Pre-Action Process requiring lenders to issue a Pre-Action Information Form and Pre-Action Questionnaire before initiating enforcement, to encourage engagement and allow opportunities for repayment or refinancing.
2. Mandatory Disclosure and Legal Advice – borrowers must receive a Secured Lending Information Form and Special Acknowledgement clearly outlining loan terms and confirming that they have obtained, or knowingly waived, independent legal advice.

3. Improved Enforcement Framework – the Bill reduces statutory notice periods, including the redemption period from three months to one, while preserving fairness and the borrower's right to remedy defaults.
4. Court Oversight – a new section 77A will allow either party to apply to the court for directions in cases of dispute or hardship, ensuring judicial balance and procedural fairness.
5. Expanded Definition of "Residential Premises" ensuring the law clearly applies to homes occupied or intended to be occupied by individuals, strengthening protections for homeowners.

This legislative work benefitted from extensive consultation with key stakeholders, including the Lands and Survey Department, the Bankers' Association, the Law Reform Commission, and legal practitioners, to ensure that the new framework strikes the right balance between consumer protection and the interests of financial institutions.

That said, the current diligent Minister, powerfully supported by the current National Coalition for Caymanians (NCFC) Caucus, was the driving force to recognise the urgency of this matter and prioritise it at swift pace early in this term for enactment by this honourable House. Accordingly, the Registered Land (Amendment) Bill, 2025 is anticipated to be published as a Green Bill prior to the end of 2025 so it can then be debated and hopefully passed by this honourable House soonest thereafter.

Once enacted, these reforms will modernise and strengthen the framework governing land charges and mortgage enforcement in the Cayman Islands, bringing it in line with international best practise and ensuring fairness, predictability, and transparency for both borrowers and lenders.

The Speaker: No supplementaries.

Next item of business.

STATEMENTS BY MEMBERS OF THE GOVERNMENT

The Speaker: I received and approved two statements: one from the Minister of Health, Environment & Sustainability; and one from the Deputy Governor.

I call on the Minister of Health, Environment & Sustainability for her statement.

**Hon. Minister of Health, Environment
& Sustainability**

Section 11(5) Supplementary Appropriation for Financial Year 2025 (Exceptional Circumstances)

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker. I forgot about ShareFile for a moment and was looking for the copy to give to Members.

Mr. Speaker, I'd like to make a short statement on behalf of my Cabinet colleagues in accordance with section 11(6) of the Public Management and Finance Act (2020 Revision), regarding the Cabinet approval of a section 11(5) Supplementary Appropriation for fiscal year 2025 relating to the Integrated Solid Waste Management System—known to most Parliamentarians as ISWMS, often referred to in the media as the “ReGen” project, and, for the listening audience who may not be familiar with either of those references, I am speaking of the project at the George Town landfill.

On 10th September, 2025, Cabinet granted approval for a series of supplementary appropriations to the Ministry of Health, Environment & Sustainability for fiscal year 2025 that were not previously budgeted.

For the benefit of those watching and listening today, I want to make it clear that these supplementary appropriations were not requests for new funds, but were a reallocation of funds within the Ministry.

Approval was granted under the “exceptional circumstances” provisions of the Public Management and Finance Act (2020 Revision), enabling the Government to responsibly manage urgent financial requirements associated with the termination of the ISWMS project, continuing processing of end-of-life vehicles and scrap metals under the Early Works Agreement, and the ongoing remediation works at the George Town Landfill.

The approved reallocations are as follows:

- CI\$376,000 to increase appropriation for HES 1 – Policy Advice and Ministerial Services for Health, Environment & Sustainability to cover additional professional fees for January to December 2025, required to close out the ISWMS project, ensuring that outstanding contractual obligations are met with the remaining agreements.
- CI\$274,000 to increase appropriation OE 138 – Notice to Proceed Expenses, to meet Early Works Agreement and associated Notice to Proceeds (NTPs) termination costs.
- CI\$900,000 to increase appropriation OE 138 – Notice to Proceed Expenses, for NTP#2 – continued processing of end-of-life vehicles and scrap metals under the Early Works Agreement.
- CI\$600,000 to increase appropriation EA 165 – George Town Landfill Remediation Works, to complete Phase 1 remediation works — A long-standing national priority.
- CI\$150,000 to create a new appropriation OE 152 – Maintenance of Completed [GTLF] Remediation Works.

In total, offsetting reductions made within existing appropriations of CI\$1,600,000 from EI 53 and

CI\$700,000 from TP 73 to support the above appropriations. This ensures that the Government is not increasing overall expenditure, but rather redirecting funds to where they are most urgently needed.

Mr. Speaker, this transaction meets the definition of “exceptional circumstances” as set out in the Public Management and Finance Act (2020 Revision) because it ensures the Government’s ability to address contractual obligations, manage environmental risks, and safeguard public health in a timely manner.

Finally, Mr. Speaker, in these exceptional circumstances, this Government has chosen the path of responsibility — to meet our obligations, to move forward with critical national infrastructure works, and to uphold the principles of sustainable and prudent financial management. When I return for the budget debate, I will provide a more detailed summary on the Ministry’s approach to a new, long-term strategy for solid waste management in the Cayman Islands.

This Government remains committed to investing in environmental resilience, sustainable waste solutions, and the protection of our natural resources — actions that form part of a broader vision to secure not only today’s needs but the wellbeing and prosperity of generations to come.

Thank you, Mr. Speaker.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition, Elected Member for George Town North: Mr. Speaker.

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Mr. Speaker, under Standing Order 29(4), I want to ask for clarification from the Minister.

The Speaker: [Proceed.]

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker. Can the Honourable Minister clarify whether the appropriations she just outlined cover all the closing costs of the contract between the Government and the Dart Group?

The Speaker: Minister of Sustainability.

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker.

In relation to exiting the project agreement, yes. What we are winding up now would incur just professional fees, if anything. We continue to wind up the land transfer agreement, so discussions are still ongoing with the professional service providers.

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: For clarity again, I would ask the Honourable Minister. I think it's important that she clarifies which land transfer she's talking about, because that will lead to much speculation.

The Speaker: Minister of Sustainability.

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker, and I thank the Leader of the Opposition for giving me an opportunity to clarify.

The land transfer agreement that I am referring to was encompassed into the original agreement, so there was an Early Works Agreement, a Land Transfer Agreement, and a Project Agreement. As we exit this arrangement, we have to ensure that all of those arrangements are dissolved. Thank you.

The Speaker: Honourable Deputy Governor.

Hon. Deputy Governor

Establishment of Enterprise Risk Management

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, thank you.

Mr. Speaker, on 4th September at the meeting of the Public Accounts Committee, I gave an undertaking to provide this honourable House with an update detailing the Senior Leadership Risk Committee's activities, accomplishments, and risk-management efforts to date.

I also gave commitments to give statements about the Civil Service's ability to forecast and on raising the retirement age — I intend to do so tomorrow, Mr. Speaker.

Mr. Speaker, every government faces risks — from global shocks to internal challenges. The question is not whether risks exist, but whether we are prepared to manage them. Today, I am pleased to report that the Civil Service has taken a decisive step to strengthen accountability and resilience through the establishment of Enterprise Risk Management (ERM). In this way, the Civil Service is strategically positioned both to achieve maximum results on behalf of the Government and to help mitigate some of the most pressing risks facing government operations.

Mr. Speaker, in February 2024 the Civil Service appointed its first Chief Risk Officer in the Office of the Deputy Governor — a step toward changing how we think about and manage risk.

Supported by a talented Caymanian as Senior Policy Advisor, the ERM Team has created our first Enterprise Risk Management Framework. The Framework provides a common approach to identifying, assessing, and managing risks across the Civil Service and has three layers:

1. External risks that could affect our economy and society;

2. Internal risks that cut across the Civil Service; and
3. Operational risks within ministries and departments.

Two central processes are already in motion. The External Risk Assessment, now in its second year, looks at major national acute risks that require a whole-of-government response. A sample of these risks is audited each year by the Internal Audit Service to test assessment quality and validate progress.

The Internal Risk Assessment, conducted quarterly, addresses areas such as IT resilience, cybersecurity, data protection, talent, and major project delivery. This work is already leading to clearer policies, stronger training, better controls, and practical improvement actions in these key risk areas.

Mr. Speaker, the third layer is Operational Risk Management at entity level. Training and a new risk system will roll out in October, supported by practical guidance to build capability across the Civil Service. The goal is for all 70-plus entities to have effective risk registers by 31st March, 2026. This directly supports Goal 5 of the Civil Service Strategic Plan, "Demonstrate Excellence in Governance Practices".

Oversight of the Framework is provided by a new Senior Leadership Risk Committee, comprising Chief Officers, which reports directly to me. This ensures Chief Officers both own risks and are accountable for progress. After March 2026, the ERM Team will continue to build capability, run the central processes, and assure quality. Cabinet will also receive a progress report every six months on implementation and outcomes.

Mr. Speaker, this is about better resilience and accountability. By embedding ERM, the Civil Service is increasing the likelihood that key risks are managed effectively, enabling us to deliver outcomes and achieve success for the people of these Islands.

I thank you, Mr. Speaker.

The Speaker: Honourable Members, because we are making such good progress, I would like to suspend the House at the end of this Order Paper for 30 minutes to do an Addendum Order Paper to add some questions which will allow Members to have more time tomorrow to debate the Strategic Policy Statement (SPS); so, rather than adjourn, we'll do a suspension, come back and do some more questions.

Thank you.

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: I have received requests from some Members to pay tribute to some persons in their community.

I now call on the Member for West Bay West.

Mrs. Julie J. T. Hunter, Elected Member for West Bay West: Honourable Speaker and esteemed colleagues, thank you for the opportunity to offer condolences to members of our community who have recently lost loved ones.

Ms. Daphne Orrett, our former parliamentarian on the loss of her grandson, Caleb; Ms. Betty Smith and her family on the loss of her son, "Little Joe", who was a long serving member of our Fire Service; Ms. Gilda Moxam and her family on the loss of her mother, Ms. Laurdell Carter; Ms. Iris Phillips and her family on the loss of her daughter, Kathrine, who was a long serving member of our Customs and Border Control; and Ms. Louie Mae Parchment's family on the loss of their mother.

Thank you, Mr. Speaker. I appreciate the opportunity.

The Speaker: Member for Savannah.

Ms. Heather D. Bodden, Elected Member for Savannah: Thank you, Mr. Speaker.

Mr. Speaker, I thank you for allowing this moment to share heartfelt condolences to families who have lost loved ones.

First, I'd like to reach out to the Hislop family in Savannah/Newlands who lost a very special person, [Albert]. We take this opportunity to send out heartfelt condolences to his wife, Sallie, and his daughter, Ruth; the Jackson/Eden family [on the passing of] Mr. Emerio Eden; the family of the late Licci Powell—her daughters have lost a special mom and grandmother.

Also this morning, Mr. Speaker, I received the sad news of another huge loss when I got a call from Jackie Hansen saying that her husband Rod Hansen had passed away. We all remember Rod from Cayman 27 and Media Works. Rod was someone who took extra special care of his staff. I remember when Hurricane Ivan hit us in 2004, Rod made every effort to charter a flight and brought in all the equipment and necessities that we needed at that time. Rod was someone whom we all looked up to. Today, I take this opportunity to send our heartfelt condolences to his wife, Jackie, three children — Vanessa, Ericka, and Brent; and all the Hansen family.

Heartfelt condolences to all those who have lost family or loved ones in recent weeks.

Thank you, Mr. Speaker.

The Speaker: Member for George Town Central, Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to give my sympathies on behalf of the Opposition to all those members who were just mentioned. Particularly, I would like the opportunity to offer condolences to the family of one of our former Members. Unfortunately, Mr. Ellio Solomon's father, Mr. Timothy Geoffrey Solomon, passed away recently. He was a predominant man from the Rock Hole, George Town area and our hearts, our thoughts, and our prayers go out to all the children and grandchildren as they go through this difficult time.

Thank you.

The Speaker: We will stand and observe a minute of silence in respect of those people.

[Minute of silence]

The Speaker: Thank you.

Minister of Social Development and Innovation, I think you have a special moment you want to celebrate and inform Members about.

Hon. Isaac D. Rankine, Minister of Social Development & Innovation and Youth, Sports, Culture & Heritage, Elected Member for East End: Thank you, Mr. Speaker.

It is a day late. I wanted to, and forgot yesterday, to offer from the Floor of the House birthday greetings to my father who was 91 yesterday.

[Desk thumping and inaudible interjection]

Hon. Isaac D. Rankine: Our father, who was 91 yesterday. Man... my hero, a cultural icon for the country—and I have no fear in saying that. Always willing to go the extra mile. It's because of him and the life lessons he taught me that I'm here today. Also, the many life lessons he taught my brother from another mother, the Deputy Premier, as well.

Mr. Speaker, from the Floor of the House, I want to wish him a happy birthday.

The Speaker: I'll let you all off the hook and not ask you to sing Happy Birthday.

Next item of business.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.

OTHER BUSINESS

The Speaker: None.

GOVERNMENT BUSINESS

The Speaker: None.

The House is suspended for 30 minutes.

Proceedings suspended at 11:23am

Proceedings resumed at 11:50am

The Speaker: Please be seated.
The House is back in order.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

[Continued from Addendum Order Paper]

QUESTION NO. 30 WHAT ARE GOVERNMENT'S PLANS FOR THE OLD GEORGE TOWN CENTRAL POLICE STATION AND THE OLD GOVERNMENT ADMINISTRATION BUILDING?

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to ask question No. 30 on the Addendum Order Paper standing in my name. Can the Honourable Minister advise on the Government's plans for the old George Town Central Police Station and the old Cayman Islands Government Administration Building, better known as the Glass House?

Thank you.

The Speaker: Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, I want to note for the record that the George Town Police Station falls under the remit of the Premier and the Ministry of Financial Services & Commerce.

Regarding the Glass House site, discussions are ongoing about its future use. At this point, no final decision has been taken, and all options remain open.

Supplementaries

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

In light of the recent announcement by the Honourable Minister of Finance, and the capital allotments, is it fair to say that the Government will not be addressing the ongoing, administration-after-administration, problem of a new government building?

Hon. Johany S. Ebanks: Mr. Speaker.

The Speaker: Minister of Agriculture.

Hon. Johany S. Ebanks: I think I just answered that.

The Speaker: Deputy Leader of Opposition, you're finished? Okay, next question.

QUESTION NO. 31 IS THE BUS STOP ON THE CORNER OF EASTERN AVENUE AND SHEDDEN ROAD CONSIDERED A DESIGNATED BUS DEPOT?

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to ask question No. 31 on the Addendum Order Paper to the Honourable Minister. Can the Honourable Minister say if the bus stop on the corner of Eastern Avenue and Shedden Road is considered a designated bus depot?

The Speaker: Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, the junction of Eastern Avenue and Shedden Road is a bus stop, not a designated bus depot.

The Speaker: Deputy Leader of the Opposition.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Can the Minister say whether the buses are allowed to stop at that location and how long can they stop for? I'll give a small preamble if you will allow, Mr. Speaker.

We know the Shedden Road/Eastern Avenue location is a highly trafficked location for many of my constituents and others who traverse that area. It's now become common practise, particularly on Saturdays, for bus drivers to take up even the parking spaces at the FLOW building, which I now understand will be the new headquarters for the Royal Cayman Islands Police Service, to the point that they take up the driveway, up to over 10 vehicles at a time; staying there while waiting for passengers. That corner is becoming very concerning for pedestrians and drivers alike.

The question is, Mr. Speaker, are they allowed to stop there for any longer than required for a pick up and continue?

The Speaker: Minister of [Planning,] Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, first, the Member asked me for a preamble, but I didn't give him permission for a preamble.

[Laughter]

Hon. Johany S. Ebanks: I just want to go back to the FLOW building and parking lot he just mentioned. It is the individuals who own the parking lot who are allowing the buses to turn around and park there. If they don't want them to park there, all they need to do is write to the Public Transport Unit (PTU) and PTU can send that request to them. They can also let the bus owners know that they don't want them parking there. I don't know what arrangement there is between the bus [operators] and FLOW that allows them to park there, but the buses shouldn't be waiting any more than 10 to 15 minutes before moving out. I don't know what's happening there but the bus stop itself is just for stopping to pick up.

I want to go on a little more, Mr. Speaker, if you would allow me to preamble a little further. We are looking at making some changes to that area. I have asked the National Roads Authority (NRA) to look at how we can have more of a pull-off lane and a turning lane so that we don't allow the buses to actually get back in by the stop light; to make it a bit easier and to clean up the area. Maybe [also] create some areas where bicycles can park because we see all the parked bicycles padlocked to the chain-link fence. We want to clean up that area, so when we do some roadworks on the Eastern Avenue section of the road there, part of that roadwork will actually look at fixing that corner, and also maybe slipping the sidewalk a bit further in.

There are ongoing discussions with FLOW. I know last year we started discussions with them and they are open to allowing us to make some changes to that corner. In the near future, there will be ongoing work at that Eastern Avenue/Shedden Road location.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Though I know the Member would love to give me permission, I think that permission is in your power — a little inside joke.

Mr. Speaker, I want to first say thank you to the Minister for giving an update from a traffic efficiency perspective, but I am very concerned about the safety component. Though I am looking forward to the Member's amendments to that area to make it safer and more efficient from a traffic perspective, I am of the view at this particular point, hence the question, that the enforcement arm of the traffic department can stop them from doing so because they are licenced. Thus, the question was, do they have the right under their bus licence to be stopping any longer than the required amount of time? I heard the Honourable Minister say 10 to 15 minutes — it doesn't take 10 to 15 minutes to pick people up. That's why I asked if it was a designated depot as [opposed] to a bus stop, which are two different things.

They've turned a bus stop into a depot, inadvertently, without any enforcement from the Transport

Unit. I say this from experience, Mr. Speaker, being the former Minister of Transport. The question is, are they breaking their own rules within their licence?

The Speaker: Honourable Minister of Planning, Lands Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, as the Member rightfully said just now, he was the Minister before, and this was George Town Central's location. I would have thought he would have looked into it and really taken the effort to fix that spot more than anyone else.

[Inaudible interjection]

Hon. Johany S. Ebanks: Anyhow, I guaranteed just now that we are looking at the area; we will be fixing the location, and I will ensure that the efficiency through that location works very smoothly for him. I will also ensure, whatever communication FLOW has with the bus [operators], that we will allow it to work much better and figure out why they are allowed to park there — number one; and whatever else is happening in the background.

If it is okay with the Member, [I will be able to give him something in writing later on to let him know how that discussion went.](#)

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Again, I thank the Honourable Minister so much for his commitment to that. While I ask the last question — because I don't want to belabour this anymore and test your patience, Mr. Speaker; I would remind the honourable Member that I was the Minister of Transport for one year, while he has been the Minister of Transport for the last *three* years. That being said, how long does the Member think it will take for him to resolve this ongoing problem?

The Speaker: Honourable Minister.

Hon. Johany S. Ebanks: Mr. Speaker, the Member is trying my patience this morning.

[Laughter]

Hon. Johany S. Ebanks: Mr. Speaker.

[Crosstalk]

The Speaker: Okay. Okay. Okay.

I'm in a generous mood. We're having all these extra questions for you all, so don't abuse it, don't abuse it.

Hon. Johany S. Ebanks: Mr. Speaker, I will guarantee the Member for George Town Central that we will fix the problem so that he no longer has the headaches in George Town Central. Again, he did say he was there for one year, and if I was there, I would try to help fix it as quickly as possible because it was a thorn in George Town Central. It's not really a thorn on the eastern side. I need to fix many of the things that are happening going east, which I am working on too, with the buses turning around— which he [also] couldn't get fixed. That's why he ran to the Premier at the time to ask the Premier to give me transport, because he said he didn't want to deal with those people. Those were his exact words!

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, Point of Order. Now, now we are all having fun but... Okay, I'll leave it. Thank you.

The Speaker: Things are going well, let's keep it that way. Next question.

**QUESTION NO. 32
TOTAL VALUE OF PROPERTY LEASES PER
MONTH AND/OR PER YEAR THAT THE GOVERNMENT
HAS UNDER CONTRACT WITH THE
PRIVATE SECTOR**

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I rise again to ask my good friend and Honourable Minister question No. 32 on the Order Paper. Can the Honourable Minister say what the current total value of property leases per month and/or per year that the Government has under contract with the private sector is?

Hon. Johany S. Ebanks: Mr. Speaker, I want to thank the good Member for George Town Central, my good friend.

Mr. Speaker, the Government pays rent of approximately CI\$11,500,000 per annum to private landlords, plus an additional CI\$1,260,000 per annum in Common Area Maintenance fees ("CAM").

The total floor area leased is approximately 340,000 square feet; approximately 84 per cent of this (285,000 square feet) is for office accommodation, and approximately 15 per cent of this (52,000 square feet) is for storage. All figures exclude the Statutory Authorities and Government Companies, as these entities own and lease property in their own name. All figures also exclude any government entities that lease "mini warehouse" style floor space month-to-month in their own name, without the knowledge of the Ministry and Cabinet.

The Speaker: Deputy Leader of the Opposition.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, and I thank the Honourable Minister for that answer.

Can the Honourable Minister say what the current payment structure for the government building is — if we are still paying it?

[Crosstalk]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I'll retract that question, Mr. Speaker.

The Speaker: Yeah, that's stretching it kind of far.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, but with a follow-up.

In light of these numbers, can the Honourable Minister say if a new government building is something that the Government will consider for savings, rather than having so many obligations out there — when we could have our own building?

The Speaker: Minister.

Hon. Johany S. Ebanks: Mr. Speaker, I can say that the Government has given me the authority to do exploratory work on this to see about actually designing, and maybe building a new government building, and looking at a new location.

[Inaudible interjection]

Hon. Johany S. Ebanks: Hopefully.

The Speaker: With all that traffic?

Hon. Johany S. Ebanks: Mr. Speaker, I can see we're bigger on the differences of whether the building should be in Town, East or West Bay; but anyhow, at the end of the day the business case will actually say that and then go forward. We do have money in the budget to be able to start the work for that.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I just want to say thank you to the Honourable Minister for all that information, and you get full support from me in respect of investigating.

The Speaker: That's not a question.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Can the Minister say if there are going to be allocations in the new budget for—

The Speaker: He just answered that. I think he said that there was money in the budget to start the process.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Sorry sir, I thought he said currently in the budget as opposed to in the proposed budget. I didn't hear the word proposed. It's in the proposed budget?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you very much, Mr. Speaker.

The Speaker: Next question.

**QUESTION NO. 33
WHAT URGENT STEPS CAN BE TAKEN TO
SLOW TRAFFIC ON SHAMROCK ROAD
NEAR SELKIRK DRIVE?**

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 33 standing in my name to the Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure. Can the Honourable Minister say what steps can be taken, as a matter of urgency, to slow traffic on Shamrock Road near Selkirk Drive so that vehicles can exit Selkirk Drive safely and pedestrians can cross without risk?

Thank you.

The Speaker: Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, the Ministry, together with the National Roads Authority, continues to make road safety and traffic management along Shamrock Road — including the Selkirk Drive area — a top priority.

I can confirm that the NRA has immediate plans to improve safety for motorists entering and exiting Selkirk Drive. This will include the construction of both a deceleration and acceleration lane at the intersection, along with new and improved signage to better alert drivers.

Mr. Speaker, engineering standards do not support the installation of simple zebra crossings on high-speed, multi-lane roads, as doing so can actually increase risk for both pedestrians and motorists. Our focus remains on making our roads safer for everyone — drivers, pedestrians, and families across our communities.

Thank you, Mr. Speaker.

The Speaker: Member for Red Bay.

Supplementaries

Mr. A. Roy Tatum: Thank you, Mr. Speaker. I thank the honourable Member for that response.

I do hope that we'll be able to get a solution for pedestrians as well, sir. Could you give some indication as to your expectation for when these things might be done?

The Speaker: Minister of [Planning,] Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, just within the last week, I have seen the new design for the Grand Harbour area with the connection of Selkirk Drive continuing to — sorry, I can't remember what the next road is down from there; but it is in the phase now to be able to be brought to Cabinet for their decision, to bless it. Once that is done, I can tell you the next phase of that will actually be in the new budget that's coming up — redoing the section of Grand Harbour, getting rid of the intersection that is there now with the roundabout.

Not to go too far out of scope, but we will actually be finishing up the roundabout up by the King's Gym, then allowing the road that goes to the back of the King's Gym, which is called Edgewater, to continue to go down to Grand Harbour; then from Grand Harbour that will head up to Selkirk Drive. Much of the traffic that is actually going down from Selkirk Drive will be able to take that particular road without actually getting into the six-lane highway itself, so there are many road changes that will be happening in that area within the first part of the New Year.

The build-out for this year is to try to see about completing the stretch of road between Grand Harbour and the King's roundabout, which gets us three lanes in, three lanes out; and completing the roundabout at the King's intersection. Then, as we get into the New Year, we will see the changes start to happen at Grand Harbour going towards the eastern side.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

That is good news, honourable Member, thank you for that. I think the Member referenced the connector road; if I could ask him whether he would be willing to look at making that more passable for now. People are using it to avoid leaving Selkirk Drive and to travel to Grand Harbour, but it's in disrepair. I would ask him if he is able to commit to making it a bit more drivable.

Thank you.

The Speaker: Minister of [Planning,] Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Thank you, Mr. Speaker.

I can commit to the Member for Red Bay that I know just recently there have been talks about maybe chip and spraying that little section of road because we realise how rough it is to get from Selkirk back to the other lane, so we are going to be doing that shortly. I can commit to him on that.

The Speaker: Next question.

QUESTION NO. 34
IS NRA RESPONSIBLE FOR TRAFFIC CALMING MEASURES; AND IF SO, WILL GOVERNMENT ASK THEM TO IDENTIFY AND INSTALL THEM WHERE DATA SHOWS A SAFETY RISK?

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 34 standing in my name to the Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure. It reads as follows: Can the Honourable Minister advise whether the NRA is responsible for traffic calming measures such as speed bumps and speed tables; and if so, can he say whether the Government will consider asking the NRA to identify and install them where data shows a safety risk?

The Speaker: Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, yes, that is correct. The National Roads Authority is responsible for implementing traffic calming measures.

Supplementaries

Mr. A. Roy Tatum: Mr. Speaker, I'm certainly glad to hear that. If I could ask the honourable Member then, sir, if he would request that the NRA begins to proactively identify roads where traffic calming is needed based on traffic count, speeding data, crash reports, et cetera.

The Speaker: Minister of [Planning], Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, this is something that the NRA takes into account on all roads. We look at whatever traffic studies there are, wherever we see roads where we have many accidents, the National Road Safety Committee makes recommendations to the NRA on whether they think that we should be looking at a particular road because they see more accidents. We work along with the police officers on where they think we should be looking at traffic calming measures.

Just to go down Shamrock Road recently... We know Shamrock Road was one of the roads prone to probably the majority of the accidents. We came back and we put many delineators along the road where people would not be able to overtake and were kept in a single file. I must say, I'm going out on a limb here, but I don't recall having seen any accidents since we did that. I may be wrong, but I think it's working for what it is.

They are going to be more calming measures that we need to put into place. We know that. There are many roads that need calming measures. Again, if there are roads that the MPs see that need to have calming measures on them, I recommend that they reach out to the director of the NRA, the Chairman, or me. We're always happy to go out and look at the roads with them. We recently went to West Bay and looked at a bunch of calming measures in the West Bay area with all the MPs, I think.

We've also looked at traffic calming measures with the MP for East End, for areas that were of major concern for him; so if there is an area of major concern that they think that we should be looking at that we may not be prioritising, please do reach out to us and let us know that area. I know we rely on much of the data that we get from the committee or from the police to help us; so if there is an area that your people are saying that we need to put some calming measures on... I know Selkirk Drive is one of them too. Many of the individuals down in Selkirk Drive have actually written to me recently and asked that we put some calming measures down in Selkirk Drive itself, because of the speeding that's been happening there, and we are looking at putting some speed tables in that particular area.

Also, I would tell you if you haven't seen any of the spray marks out there to let you know where the locations are going to be; you should see that shortly. We were just waiting on that precious money that we got from Finance Committee recently to continue to do these road works all the way down to December.

I thank you all, everyone who was here in Finance Committee who supported that money for NRA because the money really goes a long way when it comes to helping with the infrastructure and continuing to make the road improvements that make the roads safer for all of us who drive on them.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, can I just say how my heart has been gladdened by the last few responses in terms of the commitment for the connector road being made more drivable and what he just said. Selkirk Drive was the major concern. I'll reach out to him, sir, with regard to a blind corner that needs attention.

Thank you.

The Speaker: Next question.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker.

The Speaker: Oh, I'm sorry.
Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

The Speaker: You have to stand up so I can see you.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, sir. My apologies. I'll make sure I do so next time.

Can the Honourable Minister say whether he feels he has adequate support in the new proposed budget for the next two years to deal with these calming measures and safety requirements for our roads?

The Speaker: Minister of Lands.

Hon. Johany S. Ebanks: Mr. Speaker, as the Minister for Roads I can always do with more money, but then I need to put on the hat as the Minister of Agriculture and Agriculture said they need more money. Then I have to put on the Minister of Lands' hat and that one asks for more money, and then my colleagues to the left and the right of me ask for more money; and then we have colleagues across the aisle who want community centres and they ask for more money.

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: That's right!

Hon. Johany S. Ebanks: We have colleagues who ask for parks and they want more money— so recreation and parks, I have to put on that hat also.

Mr. Speaker, although I would love to get as much money as I can, I'm pretty sure that the Opposition will support us with supplementaries if we need to come back in the next year for more money to help.

[Inaudible interjection]

Hon. Johany S. Ebanks: I'll just put it out there that we have what we think is enough money to actually get us going and doing the work, but the faster we can do it the better. Again, much of the work depends on how the grounds are when we're working and how fast we can move and how fast we can burn through cash. What I can tell the Member is that if we do burn through the cash and we need more money, I'm happy to know that he will support us with supplementaries.

The Speaker: Next question.

QUESTION NO. 35 UPDATE ON PLANS FOR SPEED CAMERAS

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. I rise to ask question No. 35 standing in my name to the Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure — the man of many hats. Can the Honourable Minister update the House on the Government's plans for speed cameras, specifically:

- (a) whether any legal or regulatory changes are still required;
- (b) whether funding has been approved;
- (c) when they will be installed; and
- (d) how the locations will be chosen?

The Speaker: Minister of [Planning,] Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, the introduction of automated speed enforcement is a key part of the National Road Safety Strategy, which is focused on saving lives and reducing serious injuries on our roads.

The Attorney General's Chambers has confirmed that the use of these devices is already permitted under the Traffic Act (2021 Revision). However, new supporting Regulations are being finalised and will require Cabinet's approval before the system can be fully implemented.

These Regulations will set out the technical and legal framework including how the devices are certified, how evidence is managed, and how enforcement is carried out. Funding for this initiative is being considered as part of the Ministry's 2026–2027 Budget, supported by a business case developed by the National Road Safety Committee. The plan calls for a phased rollout over three years to make sure the system is affordable, effective, and properly integrated with existing enforcement operations. Once the Regulations and funding are approved, Phase One will begin with the installation of portable speed trailers and a limited number of fixed cameras at high-risk locations.

Mr. Speaker, the placement of these cameras will be driven by data — looking at collision records, NRA speed surveys, and traffic volumes — with priority given to school zones, pedestrian-heavy areas, and sites with repeated serious crashes. This will be done in full coordination with the National Road Safety Committee and the Royal Cayman Islands Police Service (RCIPS).

Our goal is simple, Mr. Speaker, to make our roads safer for everyone, and to stop the loss of life that is both tragic and preventable.

The Speaker: Member for Red Bay.

Supplementaries

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, I may have missed it; if I have, I apologise. Can the honourable Member state how far along the regulations are and when it is expected they will be completed and in place?

The Speaker: Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, the regulations will be set out in a technical and legal framework, and once the funding is all in place, it will be in the 2026-2027 Budget.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Final question for the honourable Member; does he think we may be able to have the first cameras in place by the end of the first quarter of next year?

Hon. Johany S. Ebanks: Mr. Speaker, if it were left to me, we would have had them up by now. I'm not going to answer that question right now, sir, but I will let him know when they are up.

[Laughter]

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour, Elected Member for Bodden Town East: Thank you, Mr. Speaker.

Just following up on a response the Minister gave in terms of school zones. I'm sure one of his reports would have indicated that the Theoline McCoy Primary School in the Bodden Town Junction near the Cable & Wireless Exchange has a major problem with accidents. I'm wondering, Mr. Speaker, if the Minister and his team could look at this area in particular; it might be necessary for us to do something [like] what has been done in North Side in terms of the traffic calming.

Thank you.

The Speaker: Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I thank the Member for Bodden Town East for that question. I can commit to him and tell him that as recently as last week, we were looking at a new design for that junction. We are actually looking at moving the section of the junction to make it come behind the church/community hall. I think it would come out by Biggie's Jerk Chicken Centre, so we'll shift the road to come out there because we have much more space where we can go.

I'll be happy to share that road design with the Member so that he can see it and actually be able to show the people in his constituency the new design works that are going to be coming into play. When we looked at it, it was easier for us to move the entrance to go just a little bit in that direction where we didn't have to disturb any of the houses there, and we could actually create a bigger area to be able to turn in and out without having to purchase a house, knock down a house or get a road too close to a house.

I think you'll be happy with the new design that's going to be coming forward for that location.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Mr. Speaker, I couldn't go without thanking the Minister for that initiative.

The Speaker: Next question.

QUESTION NO. 36

HOW MANY PERSONS ARE CURRENTLY ON THE GOVERNMENT'S WAITLIST FOR AFFORDABLE HOUSING, AND WHAT IS THE AVERAGE WAIT TIME FOR ALLOCATION?

The Speaker: Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 36 in my name to the Minister— and no, this is not about begging. Can the Honourable Minister say how many households and persons are currently on the government's waiting list for affordable housing, and what is the average wait time for allocation?

The Speaker: Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, as of 30th September, 2025, the National Housing Development Trust (NHDT), which falls under the remit of my Ministry, has 1,152 active applications on the affordable housing waiting list. That represents around 2,200 Caymanians, when we include their household members, who are waiting for an opportunity to own a home in the Cayman Islands.

[Crosstalk]

Supplementaries

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I'm not sure if the Honourable Minister heard my great colleague ask this wonderful question. The second part of it said, what is the average wait time for allocations? I didn't hear anything in his response addressing the second part of the question. Can the Minister give the average wait time for these houses, because we all know how many people are waiting on the list? Some of the people have been on the list for about 5, 10 years and still can't get a house; so the question is, can the Minister say what the average wait time is?

Hon. Johany S. Ebanks: Mr. Speaker, at the moment, I don't have the average wait time for him, but it does go past five years as he just said. Let's not go too far back because if he wants, I can give him that tomorrow; but again, Mr. Speaker, it is [neither] here nor there, right? What we have to do is deliver the homes.

We have to find a way to be able to deliver the homes as quickly as possible; but the NHDT cannot build themselves out of the problem that we have. What we have to do is get the private sector to come back and help fill this opportunity that we have.

[Desk thumping]

Hon. Johany S. Ebanks: Mr. Speaker, what we need to do is figure out how we are going to allow the NHDT and the Government to go into triple Ps [public-private partnerships] and partnerships more, so that we can build. We know there were contractors at one point in time filling that gap who are no longer filling that gap. Because they are no longer there, it has created a burden, so we are building more higher-end homes and have left the middle- and lower-class homes, which we need built. We need to figure out what we're going to do.

What I can say is that with the leadership of this NCFC Government, we are continuing to push forward and see how we are able to create and work with the private sector in doing more triple Ps and more partnerships where we will be able to deliver the number of homes that we need to help these people.

We really know; and the thing is that the Government is going to have to play a heavy role in this because there are people who really cannot even qualify for some of the homes that we have now at today's price. We have to make sure that — yes, we might want to play politics with it, back and forth during the years, but at the same time we have to make sure that people can afford them. We have to make sure that the banks are willing to do the buy-in with them, and lend the money to these people. The people the banks don't want to take the risk with or have a problem taking risks with, those people are where the Government is going to have to play that role to help fill that gap. There are hundreds and hundreds of individuals who are going to need the help from this Government going forward to be able to own a home.

I'm going to go back out and say we are going to start looking at building the homes in West Bay on the Apple Blossoms site. After we leave the Apple Blossom [site], once we get that going, we want to deliver the homes in George Town and then we want to continue to work ourselves back to the eastern side, trying to find the next heaviest area which is Bodden Town. We're going to continue to push, but we're going to work with the private sector to see how quickly we can roll these homes out.

We're going to try to work with the architects, too, to come up with some designs, to see how we can

have the best and most efficient designs for them so that people— even those who don't want to buy a house from there— could at least come to us and get the drawing and do it on their own property where it could create cost savings for them. There's a multi-pronged approach that the new board is looking at for how we can help fix the housing crisis that we're in and help deliver homes for Caymanians.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I want to say thank you so much for the Minister's outline of where we currently are; and he's right. It will lead to my follow-up question. He has my full support and I'm quite sure [that of] many Members over here in respect of the working partnership with the private sector to help resolve this problem.

The Minister said that they need to do that. Can he indicate whether there have been talks with the private sector; has there been a development plan, a policy position by the Government; will they be doing incentive programmes, something? I hear him say what we need to do. What I want to hear is what the Government's plan is and whether something has been formulated; maybe we will hear that in the budget or in the policy statement tomorrow. I don't know.

The Speaker: Minister of Planning, Lands.

Hon. Johany S. Ebanks: Mr. Speaker, I think the Member may have hit it right on the head. He can stay tuned tomorrow. He'll hear it.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker.

Since the Minister mentioned Bodden Town, I just want to ask him: I know they were avidly looking for property in Bodden Town for affordable housing, was any property identified?

The Speaker: Minister of [Planning], Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, at the moment there is no property identified in Bodden Town but we have reached out to several landowners. As a matter of fact, as of two hours ago, an individual sent a message saying they have property for sale in Bodden Town that they think is perfect for housing, so [the] Lands and Survey [Department] will be looking at whether it could be proper land that we could purchase for housing.

Yes, we are seeking more land in Bodden Town, because we realise that between Bodden Town and Savannah is probably one of the fastest growing areas where individuals want to be. It's basically the centre of the island. [I can commit to the Member that](#)

we are going to be looking for land in the Bodden Town and Savannah area for housing.

The Speaker: Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, can the honourable Member say if he or his Ministry have taken into consideration:

- (a) The work done by a young man, Mr. Matthew Hylton, on housing prior to COVID. There was a report done — if it's not done, it's just about completed; and
- (b) Whether or not the Ministry has taken into consideration the Motion brought to this House by me in 2023, and passed, on working with the private sector on housing.

The Speaker: Minister of [Planning], Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, what I can say is that the Government has just looked at the completion of a housing policy and we will be rolling it out very shortly. As I mentioned before, we have looked at areas and how we want to be able to work with the private sector, and there are going to be some changes to the laws to see how we can actually best work to make that more efficient for us, to allow us to work with [the] private sector.

However, several private sector [entities] have come forward with interest in building homes or helping National Housing to build the homes. I won't call them all but I can tell you there are at least 10 contractors/developers that have come forward already and said that they have interest in helping the Government deliver on these homes—whether that is National Housing or the Government comes up with the land or we come up with some kind of arrangement. I don't know, because each one has their own way of how they think it should work, but in the future, we will all be working together to see how quickly we can deliver these homes for the people.

The Speaker: Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, if the Honourable Minister could confirm whether or not the housing policy would be made public.

The Speaker: Minister.

Hon. Johany S. Ebanks: Mr. Speaker, absolutely, the Government paid for it.

The Speaker: Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, I'm crafting it into a question for you, sir. Can the Honourable Minister say, in the spirit of cooperation and with housing being a national crisis, not one to be politicised, if he would be willing to allow me to work along with his team on the ideas that we had for National Housing?

The Speaker: Minister.

Hon. Johany S. Ebanks: Mr. Speaker, I'm not the Premier, but it sounds like the Leader of the Opposition wants to join the Government, so I'll leave that for him and the Premier to have that discussion, sir.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Can the Honourable Minister just give an indication of when that policy will be released?

Hon. Johany S. Ebanks: Mr. Speaker, I can say by the end of this year.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker.

I want to ask the Honourable Minister, particularly regarding the 25 acres that were bought in George Town near the Linford Pierson area, if it's the Government's policy to actually utilise that property for affordable housing.

The Speaker: Minister of Lands.

Hon. Johany S. Ebanks: Mr. Speaker, yes; that particular property belongs to the National Housing Development Trust, and that's what it was bought for.

The Speaker: Next question.

QUESTION NO. 37

WHO DRIVES THE DECISION PROCESS FOR BUS SHELTER REQUESTS; AND HOW MANY HAVE BEEN BUILT THIS YEAR?

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker.

Can the Honourable Minister [please] advise who drives the [decision] process for bus shelter requests, and say how many have been built this year?

The Speaker: Honourable Minister.

Hon. Johany S. Ebanks: Mr. Speaker, there are currently more than 80 bus shelters across Grand Cayman. These shelters are supplied, installed, maintained, and owned by Rotary Central Cayman. Rotary funds their construction and upkeep and, in turn, benefits from the advertising revenue generated from them.

The Speaker: Member for Bodden Town East.

Supplementaries

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker.

Can the Honourable Minister say whether a report has been given to the Government by the Rotary Club in terms of the necessity or whether additional bus shelters are needed, but they just don't have the funding?

The Speaker: Honourable Minister.

Hon. Johany S. Ebanks: Mr. Speaker, I don't know of any report. If there is a report, it has not yet hit my desk. However, I can tell you that it is something that we are working on along with the Rotary and letting them know some new locations that we are seeing that we're going to need shelters on. We're also giving them some numbers, because as we continue to build out the East-West areas we will definitely need them where the turns on and off are going to be.

In the future, I can give him some updates and some more numbers of where locations will be, but I will speak to the Rotary just in case and see. If the Member for Bodden Town East is okay with that, I'll be happy to put it in writing to him.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

Mr. Speaker, please bear with me—

The Speaker: I'll try.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I know it's hard. I'll give a short preamble.

Safety and shelter of persons on the road, particularly our children, is a very important factor and I want to know if the Minister is saying that the sole responsibility of shelters in this country is in the hands of a non-profit and not the obligation of the NRA.

The Speaker: Honourable Minister.

Hon. Johany S. Ebanks: Mr. Speaker that is exactly what I read and it's always been that way. There are no changes. It's been that way from the time the Rotary [Club] started with the bus shelters. It's something that I wanted to implement in the last government whereby

we would purchase some of the shelters ourselves, but at the time we had to take it out.

I think going forward, we can help them where there are locations if they need the help as the Member for Bodden Town East asked earlier. I will reach out to the Rotary to see if they do need the help of purchasing bus shelters. I'm pretty sure that's something that the Government will help assist [with].

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I'm confused. By all means, I think both the Minister and I, and all Members of this Parliament, ultimately have one goal in mind, which is to keep the people safe, but what I'm understanding is the Minister said that we're going to give money or help the non-profit to put a shelter in. Why can't the Government itself just put the shelters in?

Second question, is there no regulation that mandates you to do that? We are building roads every day. We are supposed to be building bus stops and the preparation for those bus stops to be available.

The Speaker: Honourable Minister.

Hon. Johany S. Ebanks: Mr. Speaker, I don't know if the system is broken. Sometimes if the system isn't broken, I don't know why you're trying to fix it. Is it that you requested a bus shelter that you have never received? Every time we went to Rotary and requested a bus shelter, we never had a problem. I don't know — why you are telling us now that we should be taking that away from a non-profit that is actually out there delivering and making money from the advertisements to help the community more?

If we had a problem, Mr. Speaker, where we were requesting shelters and could not get delivery from them, then I would definitely say we have to step in now; but it has never been a problem. We write to the Rotary; we get permission from the landlord, whoever it is, where we are going to put the shelter in, and the shelters are delivered.

The Speaker: Final question.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, thank you so much. If the Minister is comfortable with the system, then I'll leave it there. The public may have a different view on that.

There is one place that I did request, and it is yet to be implemented; maybe they think they have. It's at the top of Palm Dale Road. Now they have a bus shelter across the street in a three-way lane, but children can't get across the street with the cars driving so fast, and I've asked for that bus shelter to be on the opposite side of the street when they get out so they can just walk down Palm Dale.

Palm Dale has close to 300 residents with many school children, and particularly in the rainy season, walking through rain plus cars speeding across, it is a safety hazard. To answer the Minister's question: Yes, I have asked and I have not received, for the good people of Palm Dale in Crewe Road — so maybe that's why I'm asking why the Government can't do it.

Hon. Johany S. Ebanks: Mr. Speaker, this is the first time I'm hearing that the Member for George Town Central has requested a bus shelter. There are two shelters across the road, but if he was requesting for a shelter to be put on the opposite side of the road of Palm Dale, we would have to get permission from the landowners. We can't just prop a shelter down any and everywhere. We have to ensure that it is put there in a safe manner and in a proper location whereby the buses will have an alternative area to pull off, like a [deceleration] lane or a shoulder.

If the Member wrote to my team or my Ministry and did not get that response, I will take that up with the Chief Officer, but I can guarantee him this is the first I'm ever hearing that he's asked for a bus shelter; and he needs to clarify who he spoke to about the bus shelter.

[Inaudible interjection]

Hon. Johany S. Ebanks: No, no, you need to clarify it on the mic.

[Crosstalk]

The Speaker: Okay. Okay. Okay.

Hon. Johany S. Ebanks: Mr. Speaker, for the record, I want to clarify that the Member for George Town Central said that he did not speak to me about it.

The Speaker: Okay, next question.

QUESTION NO. 38
WILL THE BODDEN TOWN JAMES MANOAH BODDEN CIVIC CENTRE BE REFURBISHED OR HAS IT BEEN DESTROYED BEYOND REPAIR?

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker.

Mr. Speaker, can the Honourable Minister please advise if the Bodden Town James Manoa Bodden Civic Centre will be refurbished, or has it been destroyed beyond repair?

The Speaker: Honourable Minister of Planning, Lands Agriculture, Housing [and Infrastructure].

Hon. Johany S. Ebanks: Mr. Speaker, following the latest incident at the James Manoa Bodden Civic Centre, a structural survey was carried out, and I can confirm that the building is not destroyed beyond repair.

The Department of Facilities Management has advised that the first phase of remediation which involves clearing damaged debris and securing the site will take place in the coming weeks. The remaining works will proceed after the required procurement process, which is expected to begin in early 2026.

This honourable House can be assured, Mr. Speaker, that every effort is being made to restore this important community facility for the people of Bodden Town.

The Speaker: Next question.

QUESTION NO. 39
UPDATE ON AMENDMENTS TO THE REGISTERED LAND ACT AS PROPOSED BY THE LAW REFORM COMMISSION ON THE ENFORCEMENT OF MORTGAGE-TYPE SECURITY OVER REAL ESTATE

The Speaker: Member for George Town East, if you will agree that a similar question was answered by the Premier on the other Order Paper, I think we can move on.

[Inaudible interjection]

The Speaker: Okay. That concludes the business for the day.

I invite the Premier, first of all, for a suspension of Standing Order 14(1) in order to start early tomorrow.

Suspension of Standing Order 14(1)

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I rise to move the suspension of Standing Order 14(1) so the sitting tomorrow can start at 10am rather than 2pm.

The Speaker: The question is that this honourable House suspends Standing Order 14(1) to allow the House to start at 10am tomorrow.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 14(1) suspended.

The Speaker: I now invite the Honourable Premier to move the adjournment of this honourable House.

ADJOURNMENT

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker.

I move that this House do stand adjourned until tomorrow morning, 17th October at 10 o'clock.

The Speaker: The question is that this House now stands adjourned until tomorrow, Friday, 17th October at 10am.

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

AYES.

The Speaker: The Ayes have it.

This House is adjourned.

At 12:50pm the House stood adjourned until 10am Friday, 17th October, 2025.