



Parliament of the Cayman Islands

PRIVATE MEMBER'S MOTION NO. 14 of 2025-2026

Re-introducing a Civil Service Home Ownership Programme

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (The Cayman Constitution) affirms our commitment to being a country committed to the democratic values of human dignity, equality and freedom;

AND WHEREAS one of the Cayman Islands Government's Strategic Policy Statement, Broad Outcomes for 2026- 2028 is **Housing, Infrastructure and Environment** with a focus on sustainable physical development that prioritises Affordable Housing;

AND WHEREAS Civil Servants own land but face significant barriers to building due to high construction costs relative to income, mortgage financing that does not extend to cover construction, planning permit and approval fees adding further cost and there is no coordinated framework linking land, financing and construction;

AND WHEREAS the cost of living continues to rise while Cayman Islands Government's salaries have not yet reached parity with comparable roles in the private sector which is a gap that civil servants feel acutely;

AND WHEREAS the cost of housing in the Cayman Islands has increased significantly over recent years, placing home ownership beyond the reach of many hardworking Caymanians;

AND WHEREAS Civil Servants play a critical role in the effective functioning of government and the delivery of essential public services;

AND WHEREAS access to affordable and stable housing contributes to employee retention, financial security and overall social stability;

AND WHEREAS home ownership is a key pillar of wealth creation, community development and long-term national resilience;

AND WHEREAS programmes previously existed that helped many civil servants in the past;

BE IT THEREFORE RESOLVED that the Government considers re-introducing a Civil Service Home Ownership Programme aimed at increasing access to affordable housing for eligible Civil Servants;

AND BE IT FURTHER RESOLVED that the Government considers launching the programme as Phase 1 of a wider Public Service initiative that will be expanded to include employees of Statutory Authorities and Government Companies (SAGCs).

Moved By: Mr. Dwayne S. Seymour
Elected Member for Bodden Town East

Seconded By: Mr. Christopher S. Saunders
Elected Member for Bodden Town West

Received in the Office of the Clerk this 10th day of April, 2026.

Passed by the Parliament of the Cayman Islands this 30th day of April, 2026.

Clerk of the Parliament