



**Ministry of Planning,  
Lands, Agriculture,  
Housing & Infrastructure**  
Cayman Islands Government

**PARLIAMENTARY QUESTION ASKED BY  
MR. ROY TATUM - ELECTED MEMBER FOR THE  
CONSTITUENCY OF RED BAY  
TO  
THE HON. JOHANY S. EBANKS, MP - MINISTER RESPONSIBLE FOR  
PLANNING, LANDS, AGRICULTURE, HOUSING AND INFRASTRUCTURE**

**PARLIAMENTARY QUESTION NO 13**

**Can the Honourable Minister advise which of the 98 actionable proposals in the Public and Affordable Housing Policy and 10-Year Strategic Plan will be completed by the end of this term in Government?**

**ANSWER:**

Mister Speaker,

The Public and Affordable Housing Policy and 10-Year Strategic Plan for the Cayman Islands includes 98 recommendations divided into ten policy sections and three categories of immediate-, medium-, and long-term, all containing a range of proposals that address housing supply, demand, and intersectional planning and coordination across interconnected policy areas.

The 10 policy sections are as follows:

Immediate Term: *Increase supply by building more houses*

1. Making It Quicker, Easier and Cheaper to Build More Housing

Medium Term: *Address Underlying Supply- and Demand-Side Challenges and Strengthen Intersectional Planning and Coordination*

2. Subsidising the Production, Rental and Purchase of Affordable Housing
3. Promoting Affordable Home Ownership
4. Subsidising the Cost of Maintaining and Operating Housing
5. Curbing the Impact of Real Estate Speculation on the Residential Housing Market
6. Enhancing Resiliency and Sustainability

**7. Making Needed Investments in Infrastructure**

**8. Serving the Needs of Vulnerable Populations**

**9. Addressing the Special Needs of the Sister Islands**

Long Term: *Diversify the Economy*

**10. Creating More High-Paying Jobs for More Caymanians**

Mister Speaker, the Ministry of Planning, Lands, Agriculture, Housing and Infrastructure is working with relevant stakeholders to determine which recommendations will be prioritised during this term. Many of the recommendations that fall under the immediate term are planning-related. I'm happy to advise that I have given instructions to the Planning team to review the existing legislation, and this will take into consideration the relevant recommendations.

Additionally, the Policy recommends that the CIG launch an enhanced government-guaranteed mortgage programme to help qualified first-time home buyers obtain affordable mortgages and assist with upfront down payments and closing costs. I'm also

happy to advise this Honourable House that during this term, the Ministry will seek the Cabinet's approval to establish a modernised mortgage guarantee programme for Caymanians.

Furthermore, I'm pleased to share that the Ministry has received Cabinet's approval to issue drafting instructions to the Legislative Drafting Department for the development of the Cayman Islands' first-ever Housing Act and accompanying Regulations.

The Cayman Islands Public and Affordable Housing Policy and 10-Year Strategic Plan establishes a national vision and guiding principles for housing, and a key finding in the Policy was the absence of a dedicated legislative framework to underpin, support, and sustain these reforms. Therefore, a legislative framework is necessary, as there is currently no specific legislation to address emerging housing and basic shelter needs, provide legal authority for government intervention, and establish accountability mechanisms for housing delivery.

A legislative framework will also enable us to enact the Policy's recommendation to create a new public housing authority to

expand government efforts to provide affordable and social housing across all three islands.

However, Mister Speaker, I would like to emphasise that this is a **10-year** strategic plan, and the recommendations have various estimated timelines ranging from approximately 2 to 10 years.