



PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

FIRST MEETING OF THE 2026-2027 SESSION

Third Sitting

Wednesday
24 June, 2026
(Pages 1-78)

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. Ruddy, 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 and 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 and Youth, Sports, Culture & Heritage
Hon. Nickolas T. A. DaCosta, JP, MP	Minister of District Administration & Home Affairs

EX OFFICIO MEMBERS OF THE CABINET

Hon. Gloria M. McField-Nixon, JP	<i>Acting 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. Boddin, OCL, Cert. Hon., JP, MP	Elected Member for Savannah
Hon. G. Wayne Panton, JP, MP	<i>Acting Minister of Caymanian Employment & Immigration</i> , Elected Member for Newlands

OPPOSITION MEMBERS

Hon. Joseph X. Hew, JP, 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, JP, 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., JP, 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, JP, MP	Elected Member for Bodden Town West

APOLOGIES

Hon. Michael S. Myles, MP	Minister of Caymanian Employment & Immigration
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OFFICIAL HANSARD REPORT
FIRST MEETING OF THE 2026-2027 SESSION
WEDNESDAY
24 JUNE, 2026
2:00 PM
Third Sitting

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

The Speaker: This Parliament is called to order. I invite the Honourable Leader of the Opposition to read prayers.

PRAYERS

Hon. Joseph X. Hew, Leader of the Opposition, Elected Member for George Town North: Good afternoon everyone. 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.

ADMINISTRATION OF OATHS OR AFFIRMATIONS

The Speaker: None.

READING BY THE HONOURABLE SPEAKER OF MESSAGES AND ANNOUNCEMENTS

The Speaker: In keeping with the tradition I have created, we have a number of people to recognise for various services to the country and the people of the Cayman Islands, but prior to that, I would like to make just one small announcement.

Parliament received a very valuable gift today of an automated external defibrillator device from the YMCA, Lifeline Cayman, and an anonymous donor. On behalf of all Members of Parliament and the parliamentary staff, I wish to express our sincere gratitude to the Ministress of Health, Honourable Katherine Ebanks-Wilks, for arranging this most valuable gift, and I hope and pray that we never have to use it.

I now invite the Minister of Culture, Social Development and Innovation to introduce his guests.

In Memory of the Late Reba G. Dilbert

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

Mr. Speaker, I arise to pay tribute to an extraordinary Caymanian whose creativity, talent, and cultural contributions have left an indelible mark not only on our beloved isles, but internationally as well. On 6th August 2025, the Cayman Islands lost a cultural icon: renowned costume designer and master artisan Ms. Reba Dilbert, and the sadness resonates today as strongly as it did in 2025.

Throughout her 71 years of life, Ms. Reba used her creative talents to highlight the natural beauty and spirit of the Cayman Islands. Her costumes were more than garments; they were vibrant expressions of our heritage, history and identity. In short, Mr. Speaker, she dedicated herself to preserving and celebrating Caymanian culture both locally and on the international stage. Her vibrant pieces earned her widespread admiration and numerous accolades throughout her lifetime.

In 2011, she was awarded the Queen's Certificate and Badge of Honour in recognition of her contributions to community service and culture. Then, in 2021, she was named a Member of the Order of the Cayman Islands for her outstanding work in arts and culture.

Mr. Speaker, I'm also pleased to share that last summer, during the 2025 (Caribbean Festival of Arts) CARIFESTA held in Barbados, the Ministry of Youth, Sports, Culture and Heritage nominated Ms. Reba Dilbert in the category of Most Iconic and Transformative Creative, and I'm pleased to announce that she was selected. While she was no longer with us to receive the award personally, it was my honour to accept it on her behalf in recognition of a lifetime dedicated to cultural excellence and artistic achievement. For the benefit of the family and the Members of this honourable House, this piece was the award that she received at CARIFESTA in Barbados last year.

Mr. Speaker, just days ago on the 15th June, Ms. Reba would have celebrated her 72nd birthday, and as I reflect on her life, I'm filled with an immense sense of pride and gratitude for her enduring legacy and the countless lives she has touched through her work, mentorship, and passion for our Islands. Additionally, her joyous and straightforward personality will forever be remembered.

As a Ministry, we believe it's important to not only celebrate Ms. Reba's accomplishment, but also to ensure that future generations will remember her and learn from her legacy. To that end, and subject to the final agreement of her family, the Ministry intends to create a special exhibition featuring Ms. Reba Dilbert's costumes, her award certificates, and other significant memorabilia at the Cayman Collection Centre in West Bay.

[Desk thumping]

Hon. Isaac D. Rankine: We anticipate this exhibition will open to the public during the fourth quarter of this year and will provide residents and visitors alike with the opportunity to appreciate the extraordinary contribution she made to the Caymanian culture.

Additionally, Mr. Speaker, I'm pleased to announce that the Ministry will establish the Reba Dilbert Grant in her memory, which is expected to launch in the first quarter of 2027. This initiative would honour her memory by supporting and encouraging future generations of creatives, ensuring that the passion, innovation and cultural pride which defined her life's work will continue to inspire others for years to come.

Mr. Speaker, on behalf of the government and the people of the Cayman Islands, I extend sincere appreciation to her family for sharing her talents with the world. May we continue to celebrate her life, honour her achievements and preserve her remarkable talents and contribution to the Cayman Islands. Based on a quote from Wendell Philips: **"The heritage of the past is the seed that brings forth the harvest of the future."**

Mr. Speaker, as Minister with oversight for Culture and Heritage, my team and I are committed to keeping Ms. Reba's memory alive through exhibitions,

educational programmes, [and] grants that our children, youth, and the people of our beloved Cayman Islands can benefit from today and in the future to come.

Again, to Ms. Reba's family: I want to thank you for being here with us today and express my appreciation for your willingness to collaborate with the Ministry to honour Ms. Reba and keep her memory alive.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: I now invite the Minister of Finance to recognise the people he wishes to; please recognise them and we can do the responses one time.

Recognition of Civil Servants

Hon. Rolston M. Anglin, Minister of Finance & Economic Development and Education & Training, Elected Member for West Bay North: Thank you, Mr. Speaker.

Mr. Speaker, as you know, earlier this year we had a number of teams who presented Annual Reports within the timeline outlined by the Public Management and Finance Act. We certainly know this is an area that you, Mr. Speaker, in your previous role as a legislative Member and Chairman of the Public Accounts Committee paid particular attention to, so it gives me great pleasure to recognise these diligent and hard-working members of various finance teams in my two Ministries.

I'll start with the Ministry of Finance and Economic Development, and as I read your name, you can stand to be recognised:

- Nina Vandine, Chief Financial Officer;
- Veronica Mutava, Deputy Chief Financial Officer;
- Darla Connor, Senior Accountant; and
- Gladys McLean, Business and Finance Manager.

Thank you very much for your hard work and your diligence.

[Desk thumping]

Hon. Rolston M. Anglin: For the Ministry of Education and Training:

- Ms. Denise Hutchinson, Chief Financial Officer (who can't be with us today)
- Norjehan Hextall, Deputy Chief Financial Officer
- Joyce Oretimehin, Deputy Chief Financial Officer
- Jane Meroqe, Deputy Chief Financial Officer
- Rochelle Holness, Finance Manager
- Lacyann Stewart, Finance Manager
- Orbon Haylock, Fixed Assets Manager
- Meriam Jennings, Senior Accountant

- Simon Watoro, Senior Fixed Assets Accountant.
- Leanna Naton, Senior Accountant
- Maria DaCosta, Accountant
- Marcia James-Smith, Accountant
- Charlene Bellafont, Accountant
- Shennon Hanna, Accountant
- Linda Isaac, Senior Accounts Officer
- Amber McCoy, Accounts Officer
- Danneika Lyn Accounts Officer
- Nicholas Millwood, accounts Officer
- Fiona Fredricks, accounts Officer
- Diandra McFarlane, Office Support Assistant
- Vernie Bodden, Office Support Assistant and
- Stacey-Ann Anderson, our communications manager whom I don't think is here with us but who organised the actual putting together of the Annual Report.

Mr. Speaker, I would ask all honourable Members to duly recognise the hard-working professionals who made this happen and ensured we were able to table these Annual Reports in time with the Public Management and Finance Act.

[Desk thumping]

The Speaker: Member for George Town East.

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

Mr. Speaker, I arise on behalf of the Official Opposition to firstly give recognition to Ms. Reba Dilbert's family who are here today. We are speaking about an icon. I can recall just how well-recognised and well-travelled Miss Reba was. I did not know her that well personally, but she was larger than life and she was such a central part of the development of our culture here, particularly around carnival and the costume designs. The tremendous talent this lady had was recognised not just locally, but regionally as well; so I'm glad that this Parliament is able to recognise it and recognise her family — and remind all of us of the great contribution she made to the development, and preservation, and the showcasing of our culture and all that we are as Caymanians.

I thank you all and welcome you into Parliament today. Welcome to you all.

[Desk thumping]

Mr. Roy M. McTaggart: Now I have to turn to my favourite Ministry, and I say that truly and sincerely. I congratulate you all on the fact that you're able, once again, to get your accounts in before the deadline.

Mr. Speaker, I recall in the four years that I was in the Ministry as Minister of Finance that there was always a friendly competition, I would say, between the Ministry of Finance and the Auditor General's Office itself as to who would get their audit done first and I have to say it was always edged out by the Ministry of Finance. I know this team well, Mr. Speaker, I know they work great together, and they do some good things in that Ministry to keep the government's accounts in order, and to get things done on time. They lead by example.

I want to congratulate them once again; and ask you all to keep up, keep leading, keep the leadership at the forefront and everyone else, I think, will fall in line in getting everything done in accordance with the Public Management and Finance Act. To you, FS and Chief Officer, Chief Accountant, Miss Nina, and all the other staff members: Congratulations to you all. I say the same to the Ministry of Education and all the staff there who have played such an important role in getting their accounts done and on time; and I congratulate you too, Minister, for being able to accomplish that.

I think this is probably the first time I can recall that the Ministry has got its accounts this early and they were able to be tabled on time, so I extend my congratulations to all the people who made it happen. The great challenge for you now is, come next year and every year thereafter you're going to repeat it, so I take my hat off to every one of you and thank you for all that you have done to make it happen this year.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks, Minister of Financial Services & Commerce, Elected Member for West Bay South: Good afternoon, Mr. Speaker. I rise on behalf of the Government to applaud the efforts of our Culture Minister to memorialise and keep a demonstration of an icon.

The Member for George Town East is correct. Ms. Reba was definitely larger than life — try being her MP.

[Laughter]

The Premier, Hon. André M. Ebanks: If you wanted to get a barometer of how you were doing all you had to do was stop by her house.

She was extremely creative. She came up with extraordinary designs, and sometimes you look at people like that and wonder how they came up with this out of their head. It's a gift, and her gift was artistry; so thank you Minister for recognising it and we look forward to seeing that in Cayman Collective.

I can remember, Member for West Bay Central, when we went to see her in her last days at HSA

(Health Services Authority) and not knowing whether she was going to make it. I remember thinking then, *how can we honour this national treasure*; so I really applaud your efforts, Minister. Also, thank you to the family for being here because she was truly one of a kind.

In relation to the Ministries, thank you so much for being able to get the report in on time. It strengthens our governance. This is why the partnership between the civil service and the political arm matters — because it's an assembly line. By putting in that tougher work, whether it's in education or finance, you strengthen the entire country's governance, so we thank you in this Parliament for that today.

Thank you.

[Desk thumping]

The Speaker: Member for Cayman Brac East.

Hon. Juliana Y. O'Connor-Connolly, Elected Member for Cayman Brac East: Thank you very much for your indulgence, Mr. Speaker.

Mr. Speaker, I just want to speak briefly as it relates to the late Ms. Reba. Some of you may or may not know, but certainly her sister Esme knows very well that we shared something and it wasn't our ability to be very artistic in the cultural realm, but my great-great-grandfather Joe Dilbert is her grandfather, and so you four from West Bay, remember I'm part West Bayer as well.

[Laughter]

Hon. Juliana Y. O'Connor-Connolly: Having said that, Mr. Speaker, Reba was one of those Caymanians who was, as our good friend, and I say honourable, Mr. Roy Bodden who coined the terminology, genetically encoded for a number of things but certainly from a cultural perspective, she had a very deep, burning aspiration and desire.

She was a no-nonsense woman. When she left, we knew exactly how Reba felt, and her main goal was not for Reba, but to get the necessary funding, and I can tell you that the roads were steep and the hills were hard to climb, but she made up her mind a very long time ago and would not take no for an answer. Thus, today I wish to go on record to congratulate my friend from East End, the Honourable Isaac Rankine, the Minister responsible for Culture and Heritage and the ministerial team, for having the vision and indeed, the foresight, to recognise not just Caymanian things but Caymanian people.

It would have been a travesty, Mr. Speaker, if history had not been kind and this day recorded henceforth the invaluable, the colossal contribution that Miss Reba made not just to Grand Cayman, but the entire Cayman Islands and indeed, across the entire global landscape.

It's therefore a wonderful day, yes, as her cousin, but most importantly, as a Caymanian who stands on that pedestal no matter who it is, what side it is, to recognise great Caymanians and today is the day that all the newspapers who have benefited so well from Cayman should make a headline which is positive from out of the realms and halls of Parliament recognising a Caymanian, Miss Reba.

Just to quickly [piggyback] on my good friend, the Minister now responsible for Finance, [and] the former Minister of Finance, to say that the leadership in the Ministry under Mr. Kenneth Jefferson and his iconic team is also one to be admired. They don't often get the recognition, so I want to thank the Honourable Minister for coming to Parliament and publicly recognising the great work they do for this country.

I thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Honourable Minister of Community Development. [Sorry], Culture.

Hon. Isaac D. Rankine: That will work, sir.

The Speaker: Okay.

Hon. Isaac D. Rankine: Thank you, Mr. Speaker, and I beg your indulgence because I know I've already stood once.

The Speaker: You have the right to wind up.

Hon. Isaac D. Rankine: I looked around briefly and I just want to acknowledge Miss Reba's immediate family here: Ms. Nicole Hydes, her daughter; her sisters, Ms. Ezmie Smith, and Ms. Aileen Dilbert. Her son is currently off island for work.

I also want to acknowledge the respect Ms. Dilbert had amongst the people of this country by the number of people who are here today to honour her legacy, sir.

Thank you so much.

[Desk thumping]

The Speaker: Member for Bodden Town East.

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

I rise to give a short contribution. I want to first mention that I'm making my contribution on behalf of the independent Opposition. My Bodden Town West colleague, MP Christopher Saunders, worked alongside Miss Reba in the AIDB (Agricultural and Industrial Development Bank), college bound, and he's actually a product of the AIDB — one of the students she helped.

I also wanted to mention that there's no better person that could be at the helm of culture right now

than the Minister of Culture, Hon. Isaac Rankine, if I can say that. I respect all that you're doing and have tried to do here today especially recognising Miss Reba, who was like a mother to me; she called me son and her daughter Nicole knows it, and I think Miss Esme and Miss Mellow both know how much Miss Reba loved me.

Every trip Miss Reba wanted to take me on. She would tell me, *don't tell anybody* — but then I found out five other people knew.

[Laughter]

Mr. Dwayne S. Seymour: She visited me regularly, anywhere she could find me, and I want to say to the MP that whenever she could not find you — makes me a little upset now — it was me she found, but it was always great to see her.

A very creative designer, a visionary, and you couldn't find a better person who, as the former Premier from Cayman Brac East said, when she left, you knew exactly what she was thinking. I also worked with her son Gary when I was Parliamentary Secretary of Tourism.

I want to say we had a celebration at the Lion Centre, a send-off, and I really appreciated being there. It is quite emotional that I lost her because she had just visited my office before she was admitted to the hospital.

People like Miss Reba are rare to come along. I remember she brought Miss Donna with her to Batabano. I mean, even when she wasn't there, Batabano was in her blood.

I remember I travelled to the Bahamas once because she wanted to find out more about Junkanoo — she and Ms. Twyla Mae who passed away. I went there to collect items about Junkanoo in the Bahamas and brought them back for them so we could learn more about Junkanoo and do some of the Junkanooing in the Cayman Islands for Batabano, but it was so surprising that Junkanoo was not in every district. I'll probably have to ask Dr. the Hon. Roy Bodden about why that wasn't so, but I know Junkanoo was big in Bodden Town. I can still remember hiding under the bed.

[Laughter]

Mr. Dwayne S. Seymour: I also want to congratulate my good friend, the Honourable Minister of Finance, for his leadership and the great work that you all produced. Very efficient. I want to congratulate the team.

Before I sit, I must mention that my niece works in that Ministry — I won't call her name to embarrass her. One of my favourite nieces. I'm going to get in trouble now with the other six of them, but thank you all for your good leadership.

God bless you all.

[Desk thumping]

The Speaker: Deputy Speaker and Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker, Elected Member for George Town West: Thank you, Mr. Speaker. Mr. Speaker, my apologies; I'm going to turn my back to you, but no disrespect, of course.

I want to welcome each and every one to Parliament. It's really good to see every single one of you. I do hope to see you guys soon — not just for tributes and recognition, of course.

Having said that many people claim that I'm proud, and of course I am. I'm proud because I'm Caymanian first and foremost and that's a foundation that was built by Ms. Reba Dilbert; so I thank you, Nicole, for giving me your mother and the time she invested in someone like me because at the end of the day we all should be Caymanian and be proud that we're Caymanian.

She's an individual that protected, preserved and encouraged that we must be proud of who we are, and so I'll leave that with each and every one of you today. I also see other cultural icons here: Ms. Donna, you can stand; Miss Lana, Pam, Eziethamae — you all have to continue the journey she started because we have to continue to preserve the culture that she has built. Thus, I thank the Minister today for recognising Ms. Reba Dilbert who is an icon and so deserving of so much more recognition than we possibly can give in Parliament.

Secondly, of course, I want to thank my good friend the Honourable Rolston Anglin for his hard work with regard to the reports. We know how hard you work. We commend you and congratulate your team for a timely report.

I thank you all and thank you so much for coming.

[Desk thumping]

The Speaker: If no other Member wishes to speak, can we give one last resounding applause to all the honourees.

[Applause]

The Speaker: Thank you. Next item of business.

PERSONAL EXPLANATIONS

The Speaker: None

PRESENTATION OF PAPERS AND REPORTS

**Report of the Standing Business Committee –
Fifth Meeting of the 2025-2026 Session of the
Cayman Islands Parliament**

The Speaker: Honourable Premier.

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

I beg to lay on the Table of this honourable House the report of the Standing Business Committee, Fifth Meeting of the 2025-2026 Session of the Cayman Islands Parliament.

The Speaker: So ordered. Does the Honourable Premier wish to speak thereto?

The Premier, Hon. André M. Ebanks: No thank you, Mr. Speaker. The report is self-explanatory.

**Report on the 5th Commonwealth Association of
Public Accounts Committees (CAPAC) Conference
– Trinidad & Tobago - June 9 – 10, 2026**

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

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

Mr. Speaker, I lay before this honourable House the Report of the 5th Commonwealth Association of Public Accounts Committees (CAPAC) Conference, June 9th to 10th, 2026 in Trinidad and Tobago.

The Speaker: So ordered. Does the honourable Member wish to speak thereto?

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

Mr. Speaker, firstly I wanted to say thank you so much to the [Procedural] Clerk, Ms. Tishel, who assisted me and my good honourable colleague Roy Tatum on the trip, particularly because we are first-time PAC members.

Though we had a very strong chairperson in the honourable Member Roy McTaggart to guide us through our proceedings, we had first-hand experience from our regional counterparts talking about the necessity, the importance and common practice within all public accounts committees in the Commonwealth.

Mr. Speaker, I think the trip was a very necessary one not only for the administrative staff in Parliament but also for us, as members, to see the modern approaches that are being taken in accountability and scrutiny.

Mr. Speaker, one of the lasting impressions for me and my good colleague and the clerk was the key hurdle that public accounts committees are having, which is not the hard-working audits they do, nor the

hearings they have, but the actual follow-through with the Executive and the follow-ups by way of public scrutiny, second hearings and recommendation accountability from the Executive.

Mr. Speaker, I think the trip was money well-spent in the transparency and scrutiny process for us in the Public Accounts Committee. We hope to use what we learnt on the Trinidad trip in this honourable House. Besides that, I thank you, Mr. Speaker for the opportunity to lay the report before this House.

**Water Authority-Cayman – 2025
Annual Report**

The Speaker: Honourable Minister of District Administration and 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 2025 Annual Report for Water Authority Cayman.

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

Hon. Nickolas T. A. DaCosta: Mr. Speaker, just to say that the report is self-explanatory. As usual, the Water Authority continues to do remarkable work in providing potable, clean, safe water throughout this country.

Thank you very much.

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

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

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, forgive me for not having the appropriate Standing Order before me, but I do recognise we recently had a past leader of our country, the Honourable McKeeva Bush, and there was no acknowledgement of his presence.

I think it's only appropriate that we do that and—

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: We did?

Also, Mr. Roy Bodden, a former Member of Parliament. Particularly in any proceedings, acknowledge their presence. We have a fraternity here and I want to take this opportunity with your grace to acknowledge their presence among us.

Thank you, Mr. Speaker.

**Report to Parliament on Motions
on National Policy Issues – Cabinet Office
Cayman Islands Government**

The Speaker: Honourable Premier.

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

I beg to lay on the Table of this honourable House the Report to Parliament on the Motions of National importance prepared by the Cabinet Office of the Cayman Islands.

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

The Premier, Hon. André M. Ebanks: No, thank you, Mr. Speaker. The report is self-explanatory.

The Speaker: Can you tell Mr. Rolston to come in, please?

**CINICO - Annual Report 2025 – Fiscal Year
ended 31st December 2025**

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 Annual Report of the Cayman Islands National Insurance Company (CINICO) for the year 2025.

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

Hon. Rolston M. Anglin: Mr. Speaker, no; just a note for the record that it has an unqualified audit opinion. CINICO remains compliant with all the Cayman Islands Monetary Authority's capital requirements and continues to provide a range of products, including health, house and property insurance, to the people of the Cayman Islands.

OfReg – Annual Report 2023

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 Annual Report for 2023 for the Office of Regulatory Services (OfReg).

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

Mr. Speaker, once again, just to say that it has a clean audit opinion and note that, due to a clerical error, I previously laid the 2024 Annual Report on the Table of this honourable House; now we're getting to 2023 and about to do 2025.

**Utility Regulation and Competition Office
(URCO) – 2025 Annual Report**

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 Annual Report for the Utility Regulation and Competition Office (URCO) for the year ended 31st December, 2025. This office was formerly known as OfReg.

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

Hon. Rolston M. Anglin: Mr. Speaker, no; just to say that the entity has an unmodified or clean audit opinion.

The independent regulator for energy, fuels, information and communications technology and the water sectors in the Cayman Islands continues to play its pivotal role to protect consumers; promote fair competition; encourage innovation and help ensure that essential utility services delivered in the public interest are safe and reliable.

Thank you, Mr. Speaker.

URGENT QUESTIONS

**URGENT QUESTION NO. 1
PLANS TO FUND THE BUS WARDENS
AND DRIVERS OVER THE
SUMMER HOLIDAYS BREAK**

The Speaker: Honourable Member for Bodden Town East.

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

Mr. Speaker, the question: Can the Honourable Minister say if he has any urgent plans to fund the bus wardens and drivers over the summer holidays break with the usual accommodation, especially with the Parliament not meeting again until after the summer school break and schools end their terms this said week. Has the Government considered this and what's the way forward?

Thank you.

The Speaker: Honourable Minister of Economic Development, Education and Training.

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

Thank you, Mr. Speaker.

Mr. Speaker, the short answer is yes, and this item will be fully funded. The second part of the Member's question, though, requires a much more comprehensive answer.

I am aware of the concerns that have been raised regarding employment arrangements and summer income for school bus wardens and drivers, and I want to assure this honourable House that this matter is currently under active consideration.

In fact, Mr. Speaker, the Member and I had dialogue just yesterday and I showed him that from last week we had arranged this meeting for this week, so I was quite surprised when I saw this Urgent Question pop up. Just yesterday, the 23rd June, I convened a meeting with school bus owners and operators to discuss a range of issues relating to the school bus transportation system including the long-standing question of summer employment arrangements for bus wardens and drivers.

During those discussions, it was acknowledged that the current model has resulted in recurring requests for government support to assist with summer wages. We discussed the need to identify a more sustainable long-term solution that reduces reliance on annual funding requests, while ensuring that bus wardens and drivers are treated fairly and appropriately. I made it clear during the meeting that this issue should not be viewed in isolation; rather, it forms part of a broader review of the school transportation system and our shared responsibility to ensure that children are transported safely to and from school each day.

The meeting also formed part of my vision around early work towards developing a safer busing initiative which I intend to advance over the coming year. This initiative will focus on strengthening student safety, improving driver accountability, enhancing operational standards, leveraging technologies to support monitoring and oversight, and ensuring that school transportation services continue to meet the expectations of Caymanian families. I firmly believe that student safety must extend beyond the school gate and that every child should be able to travel safely from home to school and back home again each day.

The meeting provided an opportunity to discuss a broad range of issues aimed at improving student safety and strengthening the overall school transportation system. These discussions included:

- Reviewing employment and compensation arrangements for bus wardens and drivers to ensure greater sustainability and alignment with contractual obligations;
- Exploring the introduction of enhanced safety technology, including camera systems, GPS tracking, geofencing, and real-time monitoring capabilities subject to compliance with applicable data protection and privacy legislation;

- Examining opportunities to improve communication and collaboration among bus operators, including the sharing of information, best practices, and technology solutions;
- Reviewing operational challenges affecting service delivery, including traffic congestion, route management, vehicle standards, fleet improvements, and air-conditioning upgrades;
- Expanding professional development opportunities for bus wardens and drivers including de-escalation and behaviour management training through Team Teach (to be delivered by the Ministry of Education and Training); and
- Exploring opportunities for greater collaboration among operators to reduce costs and improve service delivery through shared procurement and technology solutions.

Importantly, I also advised bus operators that I intend to pursue legislative reforms aimed at strengthening accountability and improving safety within the school transportation system. Concerns have been raised regarding speeding by both school bus drivers and members of the public in the vicinity of school buses. The safety of our children must always come first, and I believe that stronger measures are needed to reinforce this principle.

The proposed reforms will not only consider the conduct of school bus drivers but will also examine the actions of members of the public who endanger children during the loading, unloading, and transportation process. The objective is to create a stronger legislative framework that provides greater protection for children and reinforces accountability for all road users. The Government is committed to ensuring that the safety and wellbeing of students remain at the centre of all decisions relating to school transportation.

To that end, the Ministry of Education and Training is working closely with the Department of Education Services, bus operators, the Attorney General's Chambers, and other stakeholders to develop and implement the Safer Busing Initiative, while also identifying both short-term and long-term solutions to the employment and operational challenges facing the sector. This work will include consideration of enhanced legislative provisions relating to school bus safety, stronger penalties for speeding and other unsafe driving behaviours, improved monitoring and accountability measures, the potential use of technology to support enforcement, and the continued rollout of training and support for bus wardens and drivers.

The Department and Ministry will continue to maintain ongoing dialogue with bus owners and operators as we advance the Safer School Busing Initiative and work collaboratively with the Attorney General's Chambers, parents, and other key stakeholders to strengthen the school transportation system.

Over the coming months, my Ministry and I will focus on advancing legislative reforms, improving operational standards, implementing the use of technology to enhance safety and accountability, and identifying sustainable solutions to the challenges facing the sector. Through these efforts, we remain committed to ensuring that every child has access to safe, reliable, and high-quality transportation services and that student safety remains at the centre of every decision we make regarding school transportation.

Thank you, Mr. Speaker.

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: Mr. Speaker, I have a point of order.

I would like to understand why the Standing Order won't allow me to thank the Member for Bodden Town East for asking that question and the Honourable Minister for such a comprehensive answer.

The Speaker: Member for Bodden Town West, you have made your point but that's not a point of order. Only the Member asking an urgent question can ask a supplementary.

Hon. Juliana Y. O'Connor-Connolly: Mr. Speaker, it seems as if the honourable Member and my good friend for Bodden Town West have an urgent desire for a point of order, and the point of order would be that it was irrelevant that he actually got an answer in his point of order, that was not a point of order.

[Laughter]

The Speaker: Thanks for that kind assistance, former Speaker.

PREMIER'S QUESTIONS

PREMIER'S QUESTION NO. 1 TOTAL COST OF THE CAYMAN FORWARD FORUM; AND WHEN THE RESULTING REVIEW, REPORT OR ACTION PLAN WILL BE COMPLETED AND MADE AVAILABLE

The Speaker: Honourable Leader of the Opposition, Elected Member for George Town North.

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

Mr. Speaker, I rise to ask Premier's Question No. 1 in my name. Can the Honourable Premier state the total cost to the government of the Cayman Forward forum on aligning the natural and built environment, including the cost of the UK facilitators, and advise when the resulting review, report or action plan will be completed and made available to Parliament and the public?

The Speaker: Honourable Premier.

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

Mr. Speaker, I thank the Member for raising this question because it provides an opportunity to reiterate on the record, in this honourable House, why we chose to organise Cayman Forward, and why that matters for every Caymanian.

Mr. Speaker, before turning to the costs, the general public deserves a summary of the problem we are trying to solve because this is no ordinary policy question.

For more than a decade, the Cayman Islands has been caught in a cycle of conflict between two different stakeholder groups – one group is focused on the built environment, and one group is focused on the natural environment. This conflict has manifested itself between two Government statutory bodies: the Central Planning Authority and the National Conservation Council.

The consequences and costs are real. Government entities have expended public funds to fight each other in court; Caymanians with legitimate applications have faced months and in some cases, years of delay and uncertainty. The polarisation between those who champion development and those who champion conservation has deepened, not eased, with every passing year.

Mr. Speaker, I note that this very issue was raised from the Opposition bench just yesterday. That is not a coincidence. It reflects how well-known this problem truly is. It is yet another longstanding problem that the NCFC Government inherited and is working diligently to resolve — and resolve it we must, because it causes unnecessary strife in our relatively small community. What began as an understandable tension between statutory frameworks and the responsible agencies has hardened over time into entrenched polarisation. The willingness to look dispassionately at the evidence; to sit across the table from those who see things differently, and to work together toward practical solutions has, in too many quarters, given way to litigation, obstruction and personal attacks.

Meanwhile, in truth, we need both policy areas to join forces. Cayman needs development. We need access to housing, robust infrastructure and the conditions for a thriving economy. We also need to be responsible stewards of the natural environment that defines, sustains and protects these Islands. These are not opposing goals. They are both imperatives. The task is therefore to build a framework in which both can be achieved. That is what this Government set out to do.

This NCFC Government committed to ending the cycle of conflict and litigation. We recognised that repeating the same approaches and patterns would produce the same outcomes, so we chose a different

path; we chose collaboration and innovation. We commissioned an independent, neutral, professionally-facilitated process — the Cayman Forward Initiative — to address this problem in a new way: a structured, evidence-based dialogue that separates fact from fiction, fosters shared ground, and generates a joint reform roadmap.

The facilitators and delivery partners appointed were ForgeFront, a UK-based policy and futures consultancy whose team comprises former senior officials from the UK Cabinet Office, the Foreign, Commonwealth and Development Office, and HM Treasury. They have facilitated similar complex, high-stakes projects for the UK Cabinet Office, the Northern Ireland Executive, the Dubai Future Foundation, and the UK's Department for Science, Innovation and Technology, among others.

Importantly, ForgeFront has no prior relationship, financial or otherwise, with any party to this initiative in the Cayman Islands. Accordingly, they can be impartial and independent and avoid any assertion of favouring any particular stakeholder group.

This approach, Mr. Speaker, might be novel in our public sector context, but it is standard practice in the private sector when facing deeply entrenched, structurally complex problems. What would have been negligent is doing nothing or repeating what has already failed.

Turning now to the answer concerning the process and outcomes. The Cayman Forward Initiative ran across four structured pillars, each containing key deliverables, from May through June 2026. It engaged dozens of participants from across government including Ministers, Chief Officers, officials from both the Planning Group and the Environment Group, and representatives from non-governmental agencies. The Official Opposition and the Independent Opposition were both invited to participate in the stakeholder consultation, and although the Official Opposition decided not to participate fully, at least it was given the opportunity and the Deputy Leader of the Opposition appeared on one phone call.

Representatives of the wider community also had an opportunity to participate and have their voice heard by responding to a survey shared widely. The process was designed and conducted under the Chatham House Rule to encourage candour, and every stage was grounded in evidence, not outdated opinion or lobbying.

The Policy Summit itself was held on 5th June 2026. It brought together approximately thirty people representing the Elected Government including Ministers and Parliamentary Secretaries; senior civil servants, representatives from key government agencies, as well as private citizens, legal experts, and representatives from non-governmental agencies from both sides.

It was a structured, full-day facilitated session using a three-phase methodology:

- mapping the drivers of the conflict;
- building a shared vision for what success looks like in the future; and
- working backwards from the shared vision to identify the specific legislative, regulatory, policy, and operational changes needed to get there.

Mr Speaker, the engagement on the day was excellent; people who have not been in the same room in years sat down together in good faith. They spoke to each other respectfully, asked questions, and shared information in a professional, collaborative tone and made helpful contributions. That alone has not happened in years, if ever, and made the entire endeavour worth it. Crucially, the day produced substantive, concrete steps that will form the basis of a post-Summit report and roadmap for reforms.

The post-Summit Report, a substantive document covering methodology, findings, areas of agreement and disagreement, and prioritised reform recommendations, is due to be submitted to the Office of the Premier in early July. Upon receipt, the findings will be shared first with Caucus and Cabinet. We will carefully review the report, together with any recommendations, decisions and actions stemming from it, with the aim of making it available to Parliament at the anticipated September 2026 Meeting (and thereby disclosed to the public). We are determined to be deliberate, responsible, and transparent.

In response to the question on costs, these comprised:

- CI\$68,814.60 for the ForgeFront facilitation team's fees and associated expenses for the deliverables under the four pillars; and
- CI\$14,953.83 for venue, catering, and audio-visual costs for the Summit on 5th June, 2026.

We view the facilitators' fees as a relatively modest investment for a credible, independent, internationally-experienced team to assist with a problem that has cost the country millions [of dollars] in litigation, in delayed development, in the destruction of our pristine beaches and natural drainage areas in important habitats, and in a decade or more of governance conflict. Doing nothing would not have been 'cheaper'; doing nothing would result in more of the same expensive and unpredictable conflict.

In terms of the cost of the venue and associated costs, Mr. Speaker, the government has few facilities capable of accommodating a group of this nature and size for this type of structured, technology-supported dialogue; a modern, fit-for-purpose space was a prerequisite for the process to work effectively.

Mr. Speaker, in closing, this Government does not pretend that the Cayman Forward Initiative resolved every disagreement or healed every strained relationship. It did not set out to do that. What it did was

create, for the first time, the conditions for an honest, evidence-based conversation about what needs to change and how. The NCFC Government is solutions-oriented. We are forward-looking and we are committed to governing in a way that serves not just this generation of Caymanians, but the generations that will inherit what we build, and what we protect.

This House will hear more from this Government on next steps as the process continues. We will keep Parliament and the public informed.

Mr. Speaker that is the answer to the question, and it is this Government's commitment: to keep moving Cayman Forward.

The Speaker: The time for Premier's Questions has expired and I now suspend the House until 5:30.

Proceedings suspended at 3pm

Proceedings resumed at 5:31pm

The Speaker: This Parliament is back in session. Please be seated.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

QUESTION NO. 6 THE PROPOSED ACQUISITION OF CIBC CARIBBEAN BANK LIMITED BY THE BANK OF N. T. BUTTERFIELD & SON LIMITED

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum, Elected Member for Red Bay: Thank you, Mr. Speaker. I rise to ask Question No. 6.

Can the Honourable Premier, Minister of Financial Services & Commerce advise Parliament, in relation to the proposed acquisition of CIBC Caribbean Bank Limited by the Bank of N. T. Butterfield & Son Limited:

- (a) whether the Government has engaged, or intends to engage, with relevant banking institutions regarding the implications of the proposed acquisition for employees in the Cayman Islands; and
- (b) what assurances, if any, have been received or will be sought concerning the continued employment, fair treatment, career progression and protection of Caymanians currently employed by the two banking groups?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Good evening and thank you, Mr. Speaker. I thank the Member for the question.

The answer: In relation to the proposed acquisition of CIBC Caribbean Bank Limited by the Bank of N. T. Butterfield & Son Limited (herein after described as "the Banks"), I wish first to make clear that this is a *proposed* commercial transaction between two regulated financial entities. It remains subject to customary regulatory and shareholder approvals, including consideration by the Cayman Islands Monetary Authority (CIMA) in respect of the Cayman Islands aspects of the transaction.

CIMA, in considering any such application, will assess the matter in accordance with its statutory mandate, including whether the proposed transaction gives rise to any undue risk to the public interest, the financial system, or the reputation of the country.

With respect to part (a) of the question, the government recognises that banking consolidation can raise understandable questions for employees, customers and the wider community. The Ministry of Financial Services and Commerce has therefore engaged, and will continue to engage as appropriate, with the Banks to understand the implications of the proposed transaction for the Cayman Islands, including for employees based here.

Public statements issued in connection with the proposed transaction indicate that Butterfield intends to maintain both organisations' operations footprints and ensure continuity for customers and employees. The Government welcomes that indication.

It's also important to recognise that the transaction remains at an early stage with completion expected in the first half of 2027 subject to customary regulatory and shareholder approvals. Any integration decisions will therefore need to be considered in due course by the Banks themselves, within the applicable legal and regulatory framework.

With respect to part (b), the government will, in due course through proper engagement, seek to understand the approach being taken by the Banks in relation to employees in the Cayman Islands, including Caymanian employees. This will include matters such as communication with staff, fair and lawful treatment, and continued opportunities for Caymanians as the transaction progresses.

The government's position is to respect the commercial nature of the proposed transaction and the independence of the regulatory process, while maintaining a keen interest in the welfare of Caymanian employees and the stability and confidence of the financial services sector.

The government will remain engaged as necessary and I will update the House should any material developments arise.

Supplementaries

The Speaker: Member for Red Bay.

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

Mr. Speaker, I wonder if the Premier was made aware [of] how long both institutions will be maintained if the transaction is completed and the purchase is done. Did they indicate for what period of time afterward both sites would be maintained with staffing?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Mr. Speaker, from the conversations that I've had, they're still considering that question, but I'm happy to continue to ask it, and we can report back later.

The Speaker: Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Mr. Speaker, and I want to thank the Premier for his answers thus far.

Through you, Mr. Speaker, to the Honourable Premier, have there been any discussions with the banks with regard to bringing some of those Caymanian jobs that are currently outsourced overseas back to Cayman? I'm sick and tired of calling Canada and elsewhere.

Thank you.

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: I have asked in discussions for that to be considered, sir.

**QUESTION NO. 7
MINISTRY'S CURRENT POLICY
REGARDING CONTINUOUS EMPLOYMENT AND
SEVERANCE ENTITLEMENTS OF PENSIONABLE
AGE WORKERS ON FIXED-TERM CONTRACTS, IN
LIGHT OF RECENT STANDARD RULINGS
BY THE LABOUR TRIBUNAL**

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town Central.

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

Before I ask my question, I want to acknowledge our guests in the gallery.

The Speaker: That'll come under that item of business on the Order Paper. Let's stick to questions right now, please.

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

Mr. Speaker, can the Honourable Acting Minister state the Ministry's current policy position regarding the continuous employment and severance entitlements of workers who are transitioned from permanent

contracts to successive fixed-term contracts upon reaching pensionable age, in light of recent standard rulings by the Labour Tribunal?

The Speaker: Honourable Acting Minister of Caymanian Employment and Immigration.

Hon. G. Wayne Panton, Acting Minister of Caymanian Employment and Immigration, Elected Member for Newlands: Thank you, Mr. Speaker, I thank the Member for the question.

Mr. Speaker, the answer: The Ministry of Caymanian Employment and Immigration confirms that its policy remains unchanged following the recent Labour Tribunal decision concerning severance pay under section 75 of the Labour Act (2021 Revision). The Labour Tribunal decision does not set a precedent that must be followed in all future cases, unlike a binding decision of a higher court. The Tribunal's decision may be persuasive where similar facts arise, but it does not bind other tribunals or even the same tribunal hearing a different dispute. Each case is heard independently on its own merits.

The fact that this Labour Tribunal decision was not heard by the Labour Appeals Tribunal because the Notice of Appeal to the Labour Appeals Tribunal was lodged outside the 14-day statutory deadline does not render the Labour Tribunal decision binding. It simply means the decision is final and enforceable between the parties to that case unless further action is taken in court. Because the facts differ from case to case, a previous severance award cannot be assumed to govern all future claims under the Labour Act.

Nevertheless, the Government is considering amendments to the Labour Act to provide greater clarity on the entitlements of persons who reach pensionable age. These amendments form part of a broader labour and pension reform initiative that will be progressed through extensive public consultation in the coming months.

Finally, and I know the Member knows this but just for clarity, it may be worth noting that this matter does not affect the civil service as government employees are not covered by the Labour Act; their employment is covered by the Public Service Management Act.

Thank you, Mr. Speaker.

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

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

I only rise to say thank you to the Honourable Acting Minister for the comprehensive answer. I appreciate it.

**QUESTION NO. 8
UPDATE ON THE PROPOSED ROAD PROJECT**

**INTENDED TO CONNECT THE JUNCTION OF
EASTERN AVENUE AND GODFREY NIXON WAY
TO THE WATERFRONT AT SEAFARERS WAY**

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town Central.

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

I arise to ask Question No. 8 on the Order Paper standing in my name to the Honourable Minister of PLAH.

Can the Honourable Minister provide a status update on the proposed road project intended to connect the junction of Eastern Avenue and Godfrey Nixon Way through to the waterfront at Seafarers Way, and specifically outline the current stage of planning or construction and the expected timeline for its completion?

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

Hon. Johany S. Ebanks, Minister of Planning, Lands, Agriculture, Housing & Infrastructure, Elected Member for North Side: Mr. Speaker, the Godfrey Nixon and Seafarers Connector Road project has advanced significantly over the past year with many of the original property and compensation matters now resolved and a substantial portion of the road-way completed. For example, the section between North Church Street and Diaz Lane is substantially completed.

The final negotiations are underway, and the Ministry remains committed to working with all parties to bring the project to a successful conclusion and deliver this important connection between Eastern Avenue and Godfrey Nixon Way and the waterfront at Seafarers Way.

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town Central.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. Can the Honourable Minister give any detailed timelines of completion?

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

Hon. Johany S. Ebanks: Mr. Speaker, at this time it will be very hard to give a detailed timeline of completion because we are dealing with people's lives with the final purchases of homes to be able to purchase the property to move. It's not just raw land that we're dealing with, so it takes some time getting people to transition out of their home into another.

What I can say is the final negotiations between the last settlement that was out at the end of the road have basically come forward now, so we should be well on the way now to be able to catch the last two there. I think there's one settlement remaining, but without calling the individual's name or anything, I think the Member may know who we're talking about. Once that one is completed, we will be able to demolish all the homes there.

The land transactions with some of the other neighbours who wanted to kind of swap land for land instead of getting purchased for cash were already completed; that was passed in Cabinet and there are one or two other individuals who are to get their cash very shortly, once we have a Finance Committee.

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

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, I thank the honourable Member for giving some updates. I know it's rather complicated for the Ministry to complete under the current NRA (National Roads Authority) legislation and compulsory acquisition of land.

Can the Honourable Minister say, because he didn't identify the particular plots where some of my constituents are impacted — can he give some indication of resolution to the payment for those affected by the NRA's land acquisition for the road?

The Speaker: Honourable Minister of Planning, Land, Agricultural, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, I think I did clarify that we're waiting on Finance Committee to close some of the other deals there.

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

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

I'm glad the Honourable Minister identified the expected appropriations outlined in the next Finance Committee to resolve this problem. I see indication in the Premier nodding his head, so that's good.

My last question — I am assuming there may be some disputes on the valuation components where families may not be willing to accept because it's easier to take raw land, as you highlighted, but it's harder when people are in their homes and there is a dispute about the valuation of it. Are there any ongoing disputes within the valuation process of the current regulations, and if so, have you had any considerations of changing those laws or regulations in respect to that?

Hon. Johany S. Ebanks: Mr. Speaker, because there are ongoing negotiations and talks, I don't want to get

deep into this and make people think that the government is going to run and change the law before they get dealt with. I would prefer to stay out of that while the negotiations continue to happen.

As I mentioned, much of what's holding us up now is the purchases, which we need the Finance Committee to get the money to go to the next step; but again, between now and the next step anything can change. I don't want somebody to say they heard the Minister say "this" here, and pull back from the negotiation stages because this road has taken us quite some years to get where we're getting.

What happened, what we should have done when we went to gazette this road, was just to do the full purchase one time; and yes, we do need to make some adjustments somewhere down the road but again, we are getting very close. I would say we've been waiting six years for this road, maybe a bit longer than that but this is the way that you have to when you're dealing with individuals in homes versus taking land directly. It's much harder to just go and say you're taking somebody's home, throwing them out and don't have anywhere to put them and ensuring they're getting fair compensation at the same time. What we do if somebody feels they're not getting fair compensation is we send it to the magistrate for the magistrate to make the final decision.

What we have done with many of these land claims — not just this one in particular that we're talking about but many land claims that we can't get a resolution on — is forward them to a magistrate so we can do a clean-up exercise and get all them sorted out.

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town Central.

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

Mr. Speaker, I will stay away from the complexities of negotiations to respect the Honourable Minister because he's right; it's very complicated and can cause problems for the government.

My last question: Can the Honourable Minister say, based on the upcoming Finance Committee which I'm assuming he's doing an appropriation for, whether there will be enough money requested for that road — enough money to resolve the land issue so the road can be completed? Have you got enough support from your colleagues to get the relevant amount of money so that money is not an issue for the land acquisition and the work can be done?

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

Hon. Johany S. Ebanks: Mr. Speaker, what I can say is there are several land acquisitions that we're dealing with throughout the whole island and we're doing a clean-up exercise. Some of these land acquisitions

have been going on for ten to fifteen years. I can say many of them which the previous government had done have been paid in time but what we're doing now is trying to bring everybody forward whom we know we owe money to for so many years and try to get it cleaned up; and this does include individuals in that one, so hopefully the money I'm requesting is enough to be able to cover everybody so we can go forward.

The Speaker: Next question.

QUESTION NO. 9

WERE TRAFFIC IMPACTS CONSIDERED IN THE APPROVAL OF THE NEW GRAND HYATT HOTEL ADJACENT TO THE WHARF?

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I rise to ask Question No. 9 on the Order Paper standing in my name to the Honourable Minister of PLAHI.

Can the Honourable Minister say if any traffic impacts were considered in the approval of the new Grand Hyatt Hotel adjacent to the Wharf; and if so, what steps are the Ministry taking to maintain safety and traffic flow despite the area's narrow road infrastructure?

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

Hon. Johany S. Ebanks: Mr. Speaker, I can confirm that the Grand Hyatt application was supported by a traffic impact assessment prepared in accordance with the National Roads Authority guidelines. The assessment concluded that the development would have minimal impact on the surrounding road network and key nearby intersections. The study did suggest that dual-turn lanes may be warranted in the future to maintain acceptable traffic flow as traffic volumes increase.

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town Central.

Supplementaries

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

Can the Honourable Minister give us some details as to what kind of adjustments will be done in that area or give the listening audience an opportunity to visualise or prepare for what to expect. I don't know if you were debriefed on the design. Is it going to continue to be just in and out? Are there going to be any alterations to the main road itself?

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

Hon. Johany S. Ebanks: Mr. Speaker, at the moment I don't have any design work that I can share with the Member on what the changes are going to look like over there. What I am pretty sure of is that NRA has already taken that into consideration. If they do have something, I'm always happy to provide it by email to the Member if he wants it.

The Speaker: Honourable Deputy Leader of the Opposition and Elected Member for George Town.

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 providing those details and ask him to provide them not only for me, but for all the Members of the Opposition. Thank you, Mr. Speaker.

[Inaudible interjections]

The Speaker: I told you all to read [Part] 5 of the Standing Orders. You're not allowed to make any statements. That was a statement, not a question.

[Inaudible interjections]

**QUESTION NO. 10
CENTRAL PLANNING AUTHORITY
UNPUBLISHED POLICIES OR GUIDELINES
FOR DEVELOPMENTS WITHIN AREAS ZONED
LOW DENSITY RESIDENTIAL**

The Speaker: Elected Member for Red Bay.

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

Before I ask Question No. 10, sir, my ShareFile is acting up, so if there's a written copy [of the answer], I'd like to receive it, please.

Can the Honourable Minister advise what unpublished policies or guidelines are applied by the Central Planning Authority when considering applications for developments containing more than two dwelling units or commercial developments within areas zoned Low Density Residential?

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

Hon. Johany S. Ebanks: Mr. Speaker, there are no unpublished policy or guidelines applied by the Central Planning Authority (CPA) when considering an application as outlined in the question.

The CPA applies the tenets of the Development Plan Statement and Plan *[sic]*, the Development and Planning Act and Regulations when determining such applications. In particular, the CPA gives due regard to the provisions of Regulation 9(3) which permit

the placement of non-residential uses within a residential zone in areas deemed suitable, provided they comply with advertising and notification requirements.

The Speaker: Member for Red Bay.

[Inaudible interjection]

The Speaker: Okay. Next question.

**QUESTION NO. 11
BREAKDOWN OF PEOPLE CATEGORISED AS
"PROHIBITIVE IMMIGRANTS" IN OTHER
COUNTRIES LOCATED IN THE CAYMAN ISLANDS
*[Answer to be provided in writing]***

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

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

I rise to ask Question No. 11 standing in my name on the Order Paper to the Honourable Acting Minister of Caymanian Employment and Immigration. Can the Honourable Minister say —

- (a) how many people categorised as "Prohibitive Immigrants" in other countries have been located in the Cayman Islands, on work permits or otherwise, within the last five (5) years, broken down annually; and
- (b) what are the particulars of each person's prohibitive status?

The Speaker: Honourable Acting Minister of Caymanian Employment and immigration.

Hon. G. Wayne Panton: Thank you, Mr. Speaker.

Mr. Speaker, I have to offer apologies to the Member asking the question — and to the House — in respect of our inability to provide an answer to this question at this point.

Mr. Speaker, the question involves information that comes from different Ministries. It is more complex than it may appear and there have been a number of issues and concerns around information that has been provided to form the answer apparently not being as accurate as I and the Ministry would have liked. [At this point I think it's only right for us to undertake that we provide the answer in writing to the Member.](#) Of course, this would obviously not allow him to ask supplementary questions, so we're happy if he wants to provide any supplementary questions that he already has formulated in writing as long as it reflects Standing Order 36 (6) or (7), I guess.

We will provide a written answer to all questions relevant to this particular question and the substantive question, Mr. Speaker, but we can't be certain that the information we have right now is accurate enough to offer it to the Member.

The Speaker: Member, will you accept the answer in writing?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Certainly, Mr. Speaker, obviously I wouldn't want them to make public information that is not accurate, so I accept that, but Mr. Speaker, with your gracious allowance.

There is a reasonable supplementary question that is tied to this, but not specific to the data results, which has to do with the data sharing agreements about which the Cayman Islands are supposed to be in talks with the United States. That's the primary supplementary question.

I don't know if the Honourable Acting Minister is in a position to answer that because it's the key component to why we're potentially going to have some list which you will provide for me at another time. Maybe the Minister can give me an update in respect to that.

Hon. G. Wayne Panton: Mr. Speaker, I'd be grateful for a minute's indulgence.

[Pause]

Hon. G. Wayne Panton: Mr. Speaker, thank you.

Mr. Speaker, in this context, I am willing to indicate to the Member that the particular matter he is referring to in terms of the sharing of information is actually being carried out by Minister DaCosta's Ministry—by the CBC [Customs & Border Control]—and I don't think that they have advanced that yet. I suppose he could offer an indication, but I think that's correct.

It's best, really, if we just give the undertaking to respond in writing once we're satisfied with the information. It may be the case that we're in a position to provide a further response in respect to the supplementary question he's just outlined.

Thank you, Mr. Speaker.

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

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

Again, yes, I'm prepared to accept in writing, from the relevant Ministry, the answer to the supplementary question I asked.

Naturally your answer has caused a question that I think can be answered now in respect to your Ministry which would be: Regardless of when that initiative is executed, whether or not the Ministry you're acting for would have relevant access to that because that would help prevent the situation my initial question proposed, which is catching persons who have been prohibited immigrants in other jurisdictions before giving them work permits. Thus, the question is: Is your Ministry going to be co-sharing the information with the

other Minister's Ministry, which is the lead on that initiative?

The Speaker: Honourable Acting Minister.

Hon. G. Wayne Panton: Mr. Speaker, yes; I think the easiest response is to say yes, this information will be shared, but there are certain limitations, not in respect of the sharing so much as the gathering of the information because it relates to things like fingerprints and what-not.

This is an area that is very complex, not very clear at this point, because we're working to finalise arrangements, so unfortunately, there's not much more I can offer the Member at this point.

Thank you, Mr. Speaker.

The Speaker: Next question.

QUESTION NO. 12 DOES THE GOVERNMENT INTEND FOR THE NATIONAL HOUSING DEVELOPMENT TRUST TO TRANSITION INTO A NEW HOUSING AUTHORITY?

The Speaker: Elected Member for Red Bay.

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

Can the Honourable Minister advise whether, considering the housing governance proposals contained in the Public and Affordable Housing Policy and 10-Year Strategic Plan, the Government intends for the National Housing Development Trust (NHDT) to:

- (a) transition into a new housing authority; or
- (b) continue to operate alongside any such new authority, and if so, what, if any, changes may be proposed to the role, structure, or functions of the NHDT?

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

Hon. Johany S. Ebanks: Mr. Speaker, the Cayman Islands Public and Affordable Policy and 10-Year Strategic Plan, which applies to all three islands, speaks to creating a new public housing authority to expand government efforts to provide affordable and social housing for ownership and rent and to expand the types of government-supported social housing beyond the single-family home models used today.

Over the past five years, NHDT has delivered new homes, advanced several housing developments and supported Caymanians in building on privately-owned land. They have maintained their client and support services while also beginning the reforms aimed at strengthening governance and enhancing future delivery capacity. However, they continue to face challenges due to the increased demand driven by various

factors contributing to the housing crisis affecting many nations, including the Cayman Islands.

Despite the constraints, NHDT retained an active role as the government's principal affordable housing delivery body for Grand Cayman, and it now has an expanded project pipeline, active developments across several districts, and a programme for governance and operation improvements intended to support a higher, more consistent rate of housing delivery.

However, Mr. Speaker, the NHDT is a small organisation with a small team doing what it can within its limited scope. As such, the policy recommends exploring the establishment of a housing authority to effectively address the housing needs of the Cayman Islands. Therefore, it is important for the government to establish a housing authority with a lending component that will meet demand, with a focus on good governance, improved efficiency, transparency, accountability and resource requirements, to effectively address the housing crisis our country is facing.

Mr. Speaker, I'm pleased to inform the honourable House that the Ministry of Planning, Lands, Agriculture, Housing and Infrastructure is currently in consultation with relevant stakeholders to explore recommendations for establishing a housing authority, and we will seek Cabinet's approval for the most appropriate course of action.

The Speaker: Member for Red Bay.

Supplementaries

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

If the Minister would clarify, I think I'm understanding that it is the intention that both authorities will continue alongside each other. Is that correct or will the NHDT eventually go away?

The Speaker: Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I did mention that it will be a new authority.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: I'm not being difficult, sir.

I know there is going to be a new authority, sir, but will the National Housing Development Trust eventually fade off into the night? Is it planned for it to be replaced by this new authority? That's what I'm trying to find out.

The Speaker: Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, let me put it the easiest way so that we all can understand it. We will rebrand the National Housing Authority into a new brand, a new vision — like how some people do 2.0.

Same thing. It's just a new brand moving into the future. It will be one entity, not two.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Sounds like brand-new second-hand, sir. Thank you; that was all I was trying to determine, sir. I thank the Member for that.

The lending component — will the funding for this be through the government or is he planning to work with banks with regard to the authority's lending component, or is that still part of the planning? If you could speak a bit more on that, please.

The Speaker: Minister of Housing.

Hon. Johany S. Ebanks: Mr. Speaker, once again, I'm willing to spread out the red carpet.

Mr. Speaker, it will be a bit of both, I assume; but again, I did mention to the Member earlier that I have to take it to Cabinet to get its approval and make sure it has their full support to ensure whether it is the authority going out doing the borrowing, or if it would be backed directly 100 per cent by the government as it is right now.

Mr. Speaker... let me be nice.

[Inaudible interjection]

QUESTION NO. 13 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?

The Speaker: Member for Red Bay.

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

I rise to ask the Honourable Minister of PLAH 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.

The Speaker: Honourable Minister of Housing.

[Pause]

Hon. Johany S. Ebanks: Mr. Speaker, that was Question No. 13, I think, that the Member asked just now? Okay.

Mr. Speaker, the Public and Affordable Housing Policy and 10-Year Strategic Plan for the Cayman Islands includes 98 recommendations, divided into 10 policy sections and three categories of immediate-, medium-, and long-term, all containing a range of pro-

posals that address housing supply, demand, and intersectional planning and coordination across interconnected policy areas.

Mr. Speaker, the 10 policy sections are as follows:

Immediate Term: Increase supply by building more housing

1. Making it quicker, easier and cheaper to build more housing.

Medium-Term: Address Underlying Supply and Demand-Side Challenges & 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 Caymanians.

Mr. 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 terms are planning-related and I'm happy to advise that I have given instructions to the planning team to review the existing legislation. This will take into consideration the relevant recommendations.

In addition, the Policy recommends that the Cayman Islands government launch an enhanced government-guaranteed mortgage programme to help qualify first-time home buyers obtain affordable mortgages and assist with upfront down payments and closing costs.

I'm also happy to advise the honourable House that during this term, the Ministry will seek 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 the 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 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 an accountability mechanism 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 the government's efforts to provide affordable and social housing across all three islands.

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

The Speaker: Member for Red Bay.

Supplementary

Mr. A. Roy Tatum: Mr. Speaker, I thank the Minister for that response.

What I gather, and the Minister would confirm, is that the assessment has not yet been done in terms of exactly what will be accomplished over the course of this term. That was the root of my question but I didn't get a specific answer — whether it's 10 or 15 of the 98 actionable items. I thought I heard him say prioritisation is happening, so does that mean that there really has not been a determination as yet as to exactly what will be done, or what is planned to be done?

The Speaker: Minister of Housing.

Hon. Johany S. Ebanks: Mr. Speaker, since the answers I have given today do not suffice, I am happy to provide everything else in writing to the Member for Red Bay.

The Speaker: Member for Red Bay

Mr. A. Roy Tatum: Happy to accept that, sir. I will follow up with him.

QUESTION NO. 14

**COSTS INCURRED OR REVENUE GIVEN UP
BY GOVERNMENT WITH REGARD TO THE
OUT OF THIS WORLD MUSIC FEST**

The Speaker: Member for Red Bay.

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

I rise to ask the Honourable Premier Question No. 14. Can the Honourable Premier advise what costs the Government incurred, or what revenue was given

up by Central Government, or any Government company, with regard to the Out of This World Music Fest that occurred on 30th May, 2026?

The Speaker: Honourable Premier.

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

The government of the Cayman Islands supported the Out of this World Music Fest held on 30th May, 2026 which has been confirmed as one of the largest single events in the Cayman Islands.

The government's support was deliberately targeted and modest with all operational and safety services billed directly to the organisers under established cost-recovery arrangements; as such, no government revenue was foregone. The early economic indicators provided by the organisers suggest that the event delivered a meaningful and net-positive contribution to the Cayman Islands economy.

Two government entities provided direct financial support to the event, each with a specific public purpose:

- Cayman Islands Department of Tourism, CI\$150,000 sponsorship to promote the Cayman Islands as a destination, support shoulder season tourism, and generate international visitation during an off-peak month.
- Ministry of Youth Sports Culture and Heritage, CI\$25,000 grant to support local talent as follows:
 - the Local Talent Fund, CI\$10,000 to showcase Caymanian artists; and
 - Heritage Production, CI\$15,000 to promote Caymanian culture and heritage within the event programme.

In addition, Cayman Airways Limited (CAL) provided in-kind support in the form of 32 complimentary tickets, retail value of approximately US\$30,000 together with a US\$6,000 joint-radio promotion in the Miami market. CAL's total hard-dollar spend associated with the event was approximately US\$7,000. It should be noted that the Miami radio promotion formed part of a wider CAL marketing initiative which contributed to an increase in Miami passenger loads in May and helped generate additional revenue for that month.

In terms of costs incurred, all public safety and regulatory services deployed in support of the event were provided on a cost recovery basis as said before and billed directly to the organiser.

While the full economic assessment is still being finalised, the organisers provided preliminary economic impact data to the Department of Tourism. These initial reports suggest that the concert generated a net positive economic contribution to the Cayman Islands as follows:

- Record attendance: Approximately 9,600 attendees, making the concert one of the largest events in the Cayman Islands.
- Direct local investment: Organisers report approximately half a million CI dollars injected directly into Caymanian businesses across production, beverage, wholesale, accommodation and travel, security and logistics, media and marketing, and licensing.
- Labour support: The concert utilised some 212 persons directly and indirectly across the logistics, security, marketing, and hospitality sectors.
- Broader economic impact: Applying a moderate tourism multiplier of 1.8 to the direct local spend, the organisers estimate a total economic impact of approximately CI\$850,000 circulating through the local economy.
- Destination promotion: The concert was held in the traditional off-peak month of May supporting the government's shoulder season tourism strategy; and the Department of Tourism leveraged the concert to promote the Cayman Islands in key international markets.

The government will review the final economic impact assessment once completed and will continue to evaluate the return on strategic investment in events of this nature.

On behalf of the NCFC Government, I want to acknowledge all the public agencies whose professionalism contributed to the safe and successful delivery of this large entertainment event.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. Just quickly to thank the Premier for his response.

STATEMENTS BY MEMBERS OF THE GOVERNMENT

The Speaker: I have received and approved a number of statements by Ministers — one by the Minister of Health; one by the Minister of Education & Training and Economic Development, and one by the Minister of Planning, Lands, Agriculture, Housing and Infrastructure. I'll start with the Minister of Health.

[Inaudible interjection]

The Speaker: All right.

I'll invite the Minister of Education and Economic Development to fill in the gap to give the Minister of Health time to get organised.

**Minister of Finance & Economic Development
and Education & Training**

Appointment of Ms. Nanalie Solomon-Cover

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

Mr. Speaker, today is a very good day for us in the Ministry. One of our most important statutory authorities and government companies (SAGCs), the University College of the Cayman Islands, has just appointed a new President and Chief Executive Officer.

Mr. Speaker, I wish to inform this honourable House that following a competitive recruitment process undertaken by the Board of the University College of the Cayman Islands, the Board has recommended Ms. Nanalie-Solomon Cover—

[Desk thumping]

Hon. Rolston M. Anglin: —for the role of President and Chief Executive Officer of UCCI and pursuant to my responsibilities under the University College of the Cayman Islands Act (2012 Revision), I have approved that recommendation.

Ms. Solomon-Cover was unanimously recommended by the interview panel following a comprehensive assessment process. She's a Caymanian senior executive with more than twenty years of leadership experience spanning higher education, aviation, financial services, governance, risk management, compliance, internal audit, and corporate operations. She currently serves as Acting President and Chief Executive Officer and her substantive post, Vice President of Business and Operations at UCCI, and has previously held senior executive positions at Cayman Airways Limited and within the financial services sector.

She brings to this role a strong combination of executive leadership, governance expertise, strategic insight, and operational experience. Ms. Solomon-Cover holds a Master of Business Administration in Accounting and Finance and a Bachelor of Business Administration and Accounting. She's also a Certified Public Accountant, a Certified Anti-Money Laundering Specialist, a Fellow of the International Compliance Association and an accredited Director and has completed executive leadership programmes in governance, audit, and human resources leadership.

Mr. Speaker, UCCI has a vital role to play in shaping the future of the Cayman Islands. It must continue to grow as an institution that is responsive to the needs of our country, aligned with the demands of our economy, and equipped to provide Caymanians with the skills, qualifications, and opportunities they need to succeed. This appointment comes at an especially important time as UCCI moves forward with its upcoming expansion and broader redevelopment, and as it continues the work of ensuring that the institution is strong, sustainable and fit for purpose. I am confident that Ms.

Solomon-Cover's experience, professionalism, and integrity will help guide UCCI through the next phase of development and continue its transformation into an institution that meets the needs and ambitions of the Cayman Islands.

This also reflects the importance of qualified and experienced Caymanian leadership. There's real value in seeing Caymanians rise to positions of national importance based on merit, competence and commitment. Ms. Solomon-Cover's selection is therefore not only a significant personal achievement for her but also an encouraging example of capable Caymanian leadership at the helm of one of our key national institutions.

Mr. Speaker, being the committed mum that she is, Ms. Solomon-Cover could not be with us today as she is overseas for the National Hockey League (NHL) draft with her son [Jaxon], who is a prospect, and we hope and pray he gets drafted.

[Desk thumping]

Hon. Rolston M. Anglin: On behalf of the Government, I extend sincere congratulations to Ms. Solomon-Cover on her appointment and wish her every success as she leads UCCI into this new chapter.

I wish to thank this honourable House and I hope all Members will give her the support that she richly, richly deserves.

The Speaker: Member for Bodden Town West, you have a question?

Mr. Christopher S. Saunders: Yes, Mr. Speaker. I need to turn this into a question now. Would you agree that Ms. Nanalie's qualifications...?

I'm just glad you appointed her; that's all I will say. Mr. Speaker, thank you. I'm just happy for her. I can't think of anything.

Minister, thank you very much.

Hon. Rolston M. Anglin: Mr. Speaker, I can help him with the answer. Yes, her qualifications and experience make her fit for the post.

[Inaudible interjection]

The Speaker: Okay, okay, you had your turn.

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

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

I rise under Standing Order 29(4), which allows for short questions to statements with your approval.

Thank you, Mr. Speaker, with your grace, on behalf of the Official Opposition allow me to also congratulate...

An Hon. Member: Ms. Nanalie.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Ms. Solomon-Cover.

I was waiting for the interruption because he's given such leeway to my good honourable Member for Bodden Town, I was hoping he would do the same for me.

Mr. Speaker, can the Honourable Minister say whether this is the first Caymanian woman to be in the post with such grace and honour?

Congratulations, again.

The Speaker: Minister of Education.

Hon. Rolston M. Anglin: Yes, Mr. Speaker, I can confirm that Ms. Solomon-Cover is the first female Caymanian to be appointed as President and Chief Executive Officer and let me just say, Mr. Speaker, that I want to make something very, very clear. All of us ought to be looking at all our SAGCs across the country—

[Desk thumping]

Hon. Rolston M. Anglin: —because for too long we've gone with this notion that unless you have a subject specialist, they can't be appointed. Institutions need strong, ethical —

[Desk thumping]

Hon. Rolston M. Anglin: —leaders who can manage and inspire people to achieve the entity's vision, so while she does not have a doctorate she has her Master's degree and is a Certified Public Accountant with more than twenty years' experience; so I join voices with the Members of the Opposition. This is a good day for Cayman and it is good for Ms. Cover.

I can say that we are continuing to appoint new members to the Board to inject vibrant, fresh blood because this institution has waffled for way too long and it needs to be right-sized so that it can contribute to the economic development of this country through talent development and providing high-quality training and education opportunities for Caymanians, and that's what she's committed to.

[Desk thumping]

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Chair. Can I ask a question to the Honourable Minister in regard to Ms. Solomon-Cover?

The Speaker: Yes.

Mr. Dwayne S. Seymour: Can the Honourable Minister please say whether my good friend Ms. Solomon-

Cover's background in terms of CPA and financial discipline was the main reason she was a good fit, based on the past experience of the college?

Hon. Rolston M. Anglin: Mr. Speaker, I can give a personal opinion. I can't say the matrix that was used by the panel, but it was very, very thorough and comprehensive. I know the work that was done by the Board in developing the criteria and ensuring that it was robust, world-class criteria. I can also say that the Board, quite rightly — and I'm sure the Member for Cayman Brac East would agree with this — quite rightly leant into the expertise within the Ministry's HR team to ensure that when they built out the matrix, and therefore what the interview process would look like and what they were looking for, was absolutely, absolutely first-rate and they have now landed on this decision.

Now, having the qualities to also be the president certainly adds a high degree of value to the post, there's absolutely no doubt about that. It's now down to her and the Board working collaboratively to build out the rest of the senior leadership team at the college. Much change is needed at UCCI. I will not apologise to anyone for saying so. It's been too long.

I can only wish her the best. I can tell her that whatever she needs I'm going to support, but it's an independent organisation. The Board and the President need to work cooperatively to make the changes to ensure we get this organisation and entity right-sized and sailing in the right direction. Every Member of this House knows exactly what I'm talking about and why it's so critically important.

[Desk thumping]

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

Minister of Planning, Lands, Agriculture, Housing & Infrastructure

Progress report - Ministry of PLAHI

Hon. Johany S. Ebanks: Mr. Speaker, I want to shine a light on the progress made by the Ministry of Planning, Lands, Agriculture, Housing and Infrastructure over the last twelve months.

I would like to take a moment to speak on behalf of my Ministry and the hard-working men and women who push to make things happen every single day. When I came into this Cabinet in May last year, I set out to do certain things; today, I am letting the public know what has been delivered — Promises made, promises kept!

Now, I want to be clear from the start. This is not about taking anything away from what we have accomplished collectively as a Government. This administration has done great work and at every turn we have put the Cayman Islands' people first.

[Desk thumping]

Hon. Johany S. Ebanks: I'm sure by now you have all seen the Meaningful Momentum Brochure that highlights some of our major accomplishments, and we are proud to be part of that bigger story; but sometimes, in the excitement of celebrating the big picture, we miss the details and I'm not talking about minor details. I am talking about the kind of details that, had they been overlooked, would have stopped everything in its tracks. The problems that were quietly solved before anyone else even noticed them, for example, and the small victories that kept everything moving.

When you stop and actually look back at this past year, it is remarkable. Much has happened. More than people realise. Honestly, more than we even give ourselves credit for sometimes. In one year — just one year — my ministry has shifted, adapted, delivered and pushed forward in ways that deserve to be acknowledged. Of course, this past year wasn't easy for anyone, but I'll tell you this: when I look at what we've accomplished, I feel proud. Not just proud of the results, but proud of how we got there — with integrity, with teamwork and with the commitment to progress.

Now, Mr Speaker, as you are very well aware, I have a large portfolio; there is much to cover, but before I do so, can I have the Serjeant distribute a copy of the Ministry's year in review to every Member in this House.

[Pause]

Hon. Johany S. Ebanks: I was going to say now that you all have the [brochure] but you'll soon get it. You gotta look this good to be on the cover of a magazine.

[Laughter]

Hon. Johany S. Ebanks: Mr. Speaker, people often ask what it means to head a ministry with such a wide portfolio, covering five heavy sectors. The honest answer is that they are all connected.

You can't hand a Caymanian family the keys to a home if the land strategy hasn't made that land available. The land strategy means nothing without the data to back it. Farmers can't expand onto new plots if the road to get their produce to market doesn't exist.

Every decision in one sector creates the conditions for a decision in another, and right now, I want you to hear and understand how it all fits together.

Planning

Hon. Johany S. Ebanks: Mr. Speaker, let us start with Planning.

What we understood very quickly is that planning isn't just one of five distinct responsibilities under this Ministry — it is the foundation that makes everything else possible. Without proper planning, you end

up with housing without land, agriculture without tenure, roads that cannot sustain growth, and a government trapped in a cycle of crisis management. That, Mr. Speaker, is not what this administration came here to do.

Over the past year, we have done the heavy lifting. We built the framework. We established a simple rule: you pass the legislation before you sign the contracts; you gather the data before you draft the policy.

That is why I am deeply disappointed by the conduct of the Opposition. We invited them into the room to help resolve the critical, long-standing issues between the Department of Planning and the National Conservation Council. They chose to boycott.

They claim to have the best interests of the Caymanian people at heart, yet when it is time to sit at the table and do the actual work, they don't show up. They go on the radio to complain that the process isn't public, but I ask you, Mr. Speaker: how can we take a proposal to the public before we have even built a viable solution?

Many hands make light work, but some Members of the Opposition prefer the side-lines. They explicitly stated they would work with whoever was elected. Well, here we are, trying to solve an issue that directly impacts our economy and threatens the very way of life of our people — and their seats at the table remain empty. Is their commitment to this country real, Mr. Speaker, or is it just lip service?

A good friend of mine, a mentor, a person I can call on at any time, once shared a mantra that guides my work every day: politics must be defined by tangibility, measurability, and visibility. That is the good Mr. Arden McLean. The great Arden McLean. This Administration is delivering exactly that, while some Members of the Opposition deliver nothing but noise.

Over the last 12 months, we focused on publishing an updated building code so that the homes being built meet a standard that will still be fit for purpose in fifty years. You will remember we completed the Environmental Impact Assessment on the East-West Arterial before breaking ground, so the road doesn't cost the surrounding ecosystem more than it gives to the eastern districts.

These examples on their own are not finished products. They are conditions that make the next several years of actual delivery possible. Surely, we can agree that you must first lay the foundation before you build the house; and even before then, you must have the land, because you can plan all you like, but if you don't control the land, the plan stays on paper.

Lands

Hon. Johany S. Ebanks: Mr. Speaker, land in the Cayman Islands is finite in a way that carries genuine consequences.

As the available footprint shrinks, land prices climb. As prices climb, homeownership moves further

out of reach for the average Caymanian. That chain of events doesn't fix itself. It requires a government willing to intervene deliberately and strategically and sometimes, simply willing to buy things before they're gone because the other thing about land that is lost to private development is that you don't get a second chance. You cannot renegotiate public access to a beach in fifteen years, so we act now, Mr. Speaker.

Turn to page 29. Over the last year, we had \$25 million for land acquisition. The focus wasn't on buying land for development's sake — it was on reclaiming public space before it disappeared into private hands permanently. The work has focused on beach-front access, historical sites, and urban green spaces — the kinds of spaces that quietly define what it means to live on this island and that tends to vanish without fanfare until one day someone asks where they went. Central Scranton Park is one example. On page 31, you'll see the breakdown: 125 acres secured in Cayman Brac for public use.

Mr. Speaker, let me not leave out my district because a lot of work is going on in my district. We secured 14 acres in North Side, specifically earmarked for agriculture, and it is located in one of North Side's prime agricultural areas. I could probably go on for hours talking about North Side but I'll leave that for another time.

Page 30 also has something that, frankly, we should all note, the Residential Property Price Index (RPPI). The Director of Lands and Survey built this with support from the International Monetary Fund, and what it gives us is an official record of property price movements in the Cayman Islands going back to 1998. The practical effect is this: we can now design housing based on what the market has actually done, not what we think it has done. Financial institutions can make better lending decisions. Families can check whether the price they are being quoted is reasonable. The same page 30 also covers the stamp duty reform — directing revenue toward affordable housing and land-related improvements.

On page 31, the Agriculture Land Lease Programme, which opened new plots to local farmers. I'll come back to that shortly, but the land connection is worth naming right here. Tenure security is the difference between a farmer who dabbles and one who invests. Without confidence in the land, there's no rational reason to put money into it.

When we talk about what the Department of Agriculture has been trying to build, it starts with land. Specifically, with who can access it; and what they can do with it once they can.

Agriculture

Hon. Johany S. Ebanks: Let me stop here so I can ask a question, and I want you to be honest with yourself when you answer it. When last did you buy something at the supermarket that was actually grown here? Grown on Cayman soil, by a Caymanian farmer.

For most of us, Mr. Speaker, the answer should be “not enough”. The reality is that more than 90 per cent of what we eat comes from somewhere else and that truth has consequences.

Our acting Deputy Director of Agriculture noted early in my term that if imports halted for whatever reason, we would have about two weeks before this island had a real problem on its hands. Two weeks of food. That's our buffer.

Mr. Speaker, honourable Members, I'm not going to stand here and tell you we're going to grow everything we need. We can't — only 2 per cent of our land is arable. We're a small island with a population that, understandably, has got used to walking into a fully stocked supermarket. That's not changing overnight, but I believe we can produce more local food and give rise to a generation of Caymanian farmers who are actually supported rather than just celebrated at the agriculture show once a year. I entered public life believing it, and this year we started doing it.

In August 2025, we opened the first government-operated egg production facility at the Department of Agriculture compound in Savannah — I cut the ribbon. This facility isn't competing with private farmers. It's there to help them. It shows farmers exactly what proper poultry production looks like up-close: the housing, the biosecurity standards, with a government extension officer right there to walk them through it. All the eggs go to Meals on Wheels, Caribbean Haven, Savannah United Church; and directly to the people in our community who need good food and can't always access it.

Behind that facility is the National Egg Strategy Programme (NEST) supporting 17 Caymanian farmers right now, with a target to double the domestic egg production and take 40 per cent of the local market. I put that number in the magazine on page 22 because I want it on record.

Moving to page 25. The Backyard Garden Programme launched July 2025. We delivered grow boxes to people's doors. Soil, seeds, basic guidance. Cucumbers, callaloo, tomatoes, sweet peppers — things Caymanian families actually cook with. The pilot reached 210 non-commercial and potential agricultural producers across all three islands. Sure, one grow box isn't going to solve food security, but 210 households growing something they weren't growing before is a great start.

Mr. Speaker, if you would allow me to, there's a section I want to speak about that may not be in here. Mr. Speaker, something we're going to expand on very shortly to push our egg production looks at buying our own reefers at the department whereby our farmers can bring all their local eggs there. We will be able to control quality checks and balances before they get to the supermarket. That way, those farmers who are overproducing, who can't get rid of what they have, have an avenue to bring it away instead of dumping it.

The Speaker: Mr. Minister, you need to speed up a little bit, otherwise you're going to contravene the Standing Orders for time [allotted] for a statement.

Hon. Johany S. Ebanks: I'm at your grace, sir. Whenever you decide, that is that.

Suspension of Standing Order 29(3)

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

Mr. Speaker, I intend to move a Motion to suspend Standing Order 29(4) [sic] which you just highlighted to give the honourable Member extended time for this very vital statement to be read; just to give you a heads up, that I've been timing the clock myself to ask for said suspension.

The Speaker: You need to move the Motion now because it's getting close.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I rise to move a Motion to suspend Standing Order 29(4) [sic] to allow the Honourable Minister to exceed the twenty minutes, to give his statement.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Sorry, you're right 29(3).

The Speaker: The question is that Standing Order 29(3) be suspended.

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

AYES.

The Speaker: The Ayes have it.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, for procedural [clarity] just so we know when we try to do this again: Do we need a seconder, because last night we needed a seconder and now we don't. I just want to clarify it for the record.

The Speaker: Actually, that was my mistake. Coming from the Opposition, you do need a seconder for all Motions.

Mr. Christopher S. Saunders: Mr. Speaker, I rise to second the Motion since the Minister is doing some work in my community.

The Speaker: Just for belts and braces, let me put the question again. The question is that Standing Order 29(3) be suspended.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 29(3) suspended.

Hon. Johany S. Ebanks: Mr. Speaker I want to thank the honourable Member for that. [He's] trying to get back into the friends book.

Mr. Speaker, I was just finishing up talking about the reefers that we were going to buy so individual farmers could bring their egg production whereby we can control the quality going forward and be able to keep the standards and rates where we need to, but be able to keep up with the demand and know what the local percentage is getting to.

Another thing we're going to be doing shortly, Mr. Speaker, is that we have ordered several types of fruit trees and we've just brought in several hundred coconut trees — as a matter of fact, I think the type is the Malaysian Dwarf coconut tree. We are buying several hundred lime trees because we know lime has almost disappeared from the island because of the plague, and we have containers of mango trees and other different trees that will be coming in.

Mr. Speaker, something under the food security programme is to ensure that we drop those containers on the ground. It was the Member for Bodden Town West who contacted me maybe about one o'clock in the morning and planted the seed in my head. He called me, and I think he said March would have actually been the perfect time to do a Farmer's Day giveaway to help food security, but we actually missed that deadline. We decided it was such a great idea that we would continue to push on and once we had all the fruit trees we wanted here, we were going to drop them in one, maybe two locations, and everybody on the island would be able to come pick up one or two trees to plant in their yard just to help push food security.

[Desk thumping]

Hon. Johany S. Ebanks: If the Member wants a Nam Doc [mango] tree, he should be there from 5 o'clock in the morning and he can get it, but I assume there will probably be a long line. As soon as we have the trees on the ground, we'll announce the day. We have the coconut trees and lime trees already on the ground and we're just looking to get all the mango trees and other fruit trees we will be giving away to help with food security. Mr. Speaker, thank you for letting me make that little interjection that's not in the statement.

Meat is our biggest food import category, so we've been working on that too. The Department has been building a breeding herd of Jamaican Red Poll cattle — these animals are specifically chosen because

they actually do well in our climate. This year we started getting those genetics out to local farms, and in April we reopened the stud bull programme so farmers can access that breeding stock for their own herds; however, none of that livestock work means much if farmers don't have land to work with.

Our Agricultural Land-use Licence Policy was designed specifically to tackle the fact that only 2 per cent of our land is arable. Through this framework, we're making subdivided Crown land available to farmers at an affordable cost. The first 15 plots are distributed, and alongside that, we're building a system to properly register farmers and map where food is actually being grown across these Islands. It sounds basic because it is, but it's the kind of foundational information we didn't have before and without it, you can't plan for the future well.

While we're talking about making better use of what we have, we must talk about the arrangement we now have with the Caribbean Utilities Company (CUC). When CUC trims vegetation around power lines, that material now goes to the Department of Agriculture for soil improvement instead of the landfill. I want more of that kind of thinking across government. We don't always need more money; sometimes we just need to pay better attention to what we already have.

On page 27, the 2026 paid internship programme, in veterinary services, plant protection, agricultural health inspection, among others, is open to Caymanian students 17 and over. If we can't get young Caymanians to see agriculture as a career worth having — not a backup plan, not something their grandparents did, but a real profession with a real future — then everything we've set up so far will eventually wind down. The internship programme is how we ensure that doesn't happen.

Housing

Hon. Johany S. Ebanks: Now, all of this... land, food production — all we've spoken about so far, is only as useful as the homes people have to go back to at the end of the day.

Currently, we need over 3,000 homes for Caymanians. Not in a decade. Not "in coming years". Now. Behind that number are real people. Families paying rent because there's no other option; people doubling up with relatives who love them but can't house them indefinitely; young Caymanians who are working full-time and still consider homeownership a pipe dream — and if we don't move with urgency, that number climbs to 5,000 additional units needed within the next 15 years.

We passed the Registered Land (Amendment) [Bill], 2026. In plain terms, your lender must now tell you in advance before your interest rate changes. If things go wrong, there has to be a genuine conversation before any foreclosure process begins and your property

must be independently valued so you're not losing equity to an outdated process that doesn't reflect what your home is actually worth. No homeowner should find out about critical financial consequences only after the damage is done.

That's now the law, but fixing the financial framework is one thing; you still have to build the houses, so we turn to page 11. The article there is called "Building for the Future" and I want to explain what that title means in practice. What it means is this: every home my Ministry builds, starting with North Side's Flamingo Point, is built to engineering standards that account for earthquakes and hurricane-force winds, and that standard now applies to every developer on this island, not just government projects. I've decided that building well matters more than building fast, and I've asked my team to hold that line even when the pressure to move quickly is real — Mr. Speaker, we must always remember the quality of how we build is the most important.

Mr. Speaker, let me be clear: nobody in this honourable House understands the absolute urgency of putting roofs over our people's heads more than I do. I feel that weight every single day. As a matter of fact, the Member for West Bay West reminds me of that every single day too — at least every Caucus I would say. I also want to remind the detractors who are shouting for us to just throw up walls overnight, that rushing into building at the scale our people need without a resilient, sustainable plan is a recipe for disaster. We are not building just for the next election cycle; we are building for the next generation.

As the old saying goes, Mr. Speaker: time is longer than rope. Those who are rushing us will be the very same ones pointing fingers if a storm comes and compromises poorly planned structures. I refuse to let that be this Ministry's legacy. That is why, for the past couple of months, my Ministry has been proactively meeting with top-tier international developers. We have cast the net wide engaging experts with proven track records in building resilient homes and structures across every single continent. We wanted to see what works globally, so we can find exactly what is best suited for the unique environment of the Cayman Islands.

Mr. Speaker, what I can say is since we rolled out the housing policy, there have been different types of developers, not only in the Cayman Islands but from around the Caribbean and as far as Canada, the US, some out of South America, that have come to see us after they have read the housing policy to give us ideas and ways they think we can lower the building costs and look at how they would help us work to get to the 3,000 homes we are short of.

Mr. Speaker, we wanted the best data, the best technology, and the best partners. We want to get it right, Mr. Speaker, and I am pleased to inform this House that we are now actively narrowing down the options we have been exploring. We are moving forward

with purpose; we are moving forward with a plan, and we will build homes that stand the test of time.

Mr. Speaker, going into that: Many of the individuals who came to the island, what we have done is put them through to make sure that they are meeting all the tests that we need to meet our standards, our codes, the Miami-Dade codes, meeting our regulations. The Director of Planning along with the Deputy Chief Officer for Planning has met with all of them to ensure this is suitable, and we continue to meet with individuals to see how we can lower the cost of construction.

Page 13 has the 10-Year Public and Affordable Housing Strategic Plan. We knew patchwork solutions weren't going to move the needle on a shortage of this scale, so we built a decade-long roadmap with real data behind it including a Residential Property Price Index so we actually understand what the market has been doing. The Registered Land Act and the 10-Year Plan work together deliberately — one protects you once you're in a home; the other gets you there. We tabled the Cayman Islands Public and Affordable Housing Policy — 98 actionable recommendations. Not suggestions, not things to revisit when the budget allows, but things we are doing with timelines and accountability.

Page 20 tells you how we built it. We went out, [held] Town hall meetings across Grand Cayman and Cayman Brac — over 1,000 residents, real conversations. More than 1,200 survey responses. You spoke and we responded: shared equity pathways; lease-to-own models; mortgage guarantees; down-payment support; a newly empowered Housing Authority that will acquire land and deliver homes directly, rather than waiting on the private market; and a streamlined permit process with statutory timelines.

Mr. Speaker, in my next Sitting of Parliament, I'll bring more updates on how we plan to streamline those planning timelines for residential homes. I'm not going to roll out that red carpet today. I'm not going to stand here and tell you 3,000 homes are coming tomorrow, but what I can tell you is that the conditions for building them properly are now in place — the standards, the data, the legal protections, the strategic framework. Year two is where those conditions get used and I will be back here next year to account for it.

Infrastructure

Hon. Johany S. Ebanks: I now want to touch on something that affects all of us: infrastructure. Infrastructure is the thing that either works quietly in the background or makes your life difficult in ways that add up fast. Let me start at the Port on page 14.

For years, and I mean years, the Port Authority of the Cayman Islands (PACI) was operating with ageing equipment. One of those cranes had been in service for 43 years. Now, think about everything in Cayman that arrives through that port. Food, medicine, building materials, consumer goods... all of it coming

through one entry point, on machinery that was held together by experience and hope — I can tell you that.

[Inaudible interjection]

Hon. Johany S. Ebanks: That's right.

We invested \$5 million in a harbour crane. It arrived in late 2025 and was commissioned in December. Purpose-built maritime equipment — not the modified construction cranes that were being used before. Superior stability, faster turnaround times, no more "hook speed" bottlenecks that were slowing cargo flow — and scheduled maintenance on older units no longer means a total standstill of cargo operations.

We also sent Caymanian operators and technicians to Germany for specialised factory training, because the hardware is only as good as the people running it. PACI Board Chairman Cline Glidden said it well, *this crane not only enhances productivity, it improves safety for staff and ensures the Port Authority can meet the growing demands of our economy*. The port investment is a great example of how we think about infrastructure as a ministry: decisively, strategically, with the long-term future in mind.

That same thinking carries over to how we've approached the roads. Turn with me to page 28.

Cayman's roads are under pressure. The island is growing — economically, physically, and in population — and the transport network has been trying to keep pace for years. This year, the Ministry shifted from reactive maintenance to a forward-looking strategy. Less patching, more planning. Here's what that looks like.

The biggest piece of news I can give you on infrastructure is the East-West Arterial. Ten miles of road connecting Hirst Road to Frank Sound Road. Construction resumes in September 2026. I've said it publicly; it's in the magazine on pages 18 and 21, and I want to say it here, too, so there's absolutely no ambiguity: September 2026.

[Desk thumping]

Hon. Johany S. Ebanks: This road is also a hurricane evacuation route for a corridor that currently doesn't have one. I want people to understand the dimension of it, because it's not just about commute times. It's about what happens when a serious storm comes, and we need to move people quickly and safely. We went through the full Environmental Impact Assessment process — it's done, the approvals are in place, and we did it that way because building a road through that ecosystem without an idea of its potential impact would have been irresponsible.

Of course, we can't talk about roads without mentioning the Traffic (Amendment and Validation) Bill, 2026. Mr Speaker, e-bikes and e-scooters became common on our roads faster than our laws could track. The old Traffic Act didn't distinguish between someone

on a push bike and someone on a motorised device doing 30 miles per hour. That gap had real consequences for licensing, insurance, enforcement, and for what happened legally when something went wrong. We closed the gap, and devices over 15 mph are now motor vehicles — licence, insurance, age restriction of 17, mandatory helmet. Enforcement started March 1, 2026, and we ran months of public education before enforcement began. From there, the question became: how do you enforce road safety at scale when you can't put an officer at every corner?

The answer is the Integrated Traffic Management and Enforcement System. The Request for Proposals went out in February 2026 for fixed and portable speed cameras. I want to be clear about what this system is actually for, because I know "speed cameras" land differently depending on who you ask. The cameras identify the black spots — the specific locations where near-misses happen repeatedly, where accident rates are consistently elevated. That data tells us where to invest in road improvements; and consistent, [predictable] enforcement changes how people drive over time. If you're driving at the speed limit, these cameras are invisible to you. That's the point.

Mr. Speaker, I also want to give a proper moment to the human side of road safety; the "After the Impact" docuseries, the Annual Road Safety Poster Competition, the partnership with Cayman Cycling — because cameras and legislation are only part of the picture. I've watched some of the docuseries' content. These are real people telling real stories about how a single decision on the road changed everything.

Mr. Speaker, I grew up on this island. I grew up watching my family navigate the same things that most Caymanian families navigate — the cost of living, the question of whether you can afford to stay, the quiet anxiety that comes with not knowing if the next generation will be able to call this place home the way we did, and somewhere between that upbringing and this honourable House, I made a decision that the best way I could honour what this island gave me was to try to give something back to it.

That's not in the magazine, but it's one of the reasons I took this job; because when I look at the families waiting for affordable housing, I don't just see a housing deficit. I see people I recognise. When I look at farmers trying to make a living on limited arable land, I see the same determination that built this island in the first place. When I look at the eastern district residents who have been patient about that road for longer than they should have had to be, I know those roads. I've sat in that traffic. I won't pretend year one solved all of that. What it did was put in place the conditions under which we can. Now comes the part where we show up every year after this one and deliver on what those foundations promised.

I said to myself that I wanted to give you an honest account of this past year. I believe I've done that. This country gave me everything. Everything I am

doing as Minister of Planning, Lands, Agriculture, Housing and Infrastructure is my attempt to return the favour.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Minister of Health, Environment and Sustainability.

**Minister of Health, Environment
and Sustainability**

**Advancing workplace health and
safety across the Cayman Islands**

Hon. Katherine A. Ebanks-Wilks, Minister of Health, Environment & Sustainability, Elected Member for West Bay Central: Thank you, Mr. Speaker.

Mr. Speaker... Apologies, one minute.

[Pause]

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I'd like to make a statement on behalf of the Ministry of Health, Environment and Sustainability on advancing workplace health and safety across the Cayman Islands.

Mr. Speaker, as a parent, one of the most important hopes I carry each day is that my family and loved ones leave home in the morning and return safely at the end of the day, and I'm sure that hope is not mine alone. It is shared by families across all three of the Cayman Islands. It is shared by the spouse who watches a loved one leave for a construction site and by the child whose parent works around heavy equipment, chemicals, waste management operations, vector control activities, laboratories, public facilities, roads, workshops, or other environments where hazards may exist. It is a hope shared by every family that expects, quite reasonably, that the person they love will return home safely when the workday is finished.

Mr. Speaker, some events in life are beyond our control, but many workplace injuries, illnesses, exposures, and incidents are preventable when risks are properly identified, managed, monitored, and controlled. No family should have to receive a call that a loved one has been seriously injured or worse because a known hazard was not addressed. No worker should be unknowingly exposed to harmful substances without appropriate controls and protections in place. No employees should feel that their health and wellbeing are secondary to the task at hand.

Today, I rise to speak about a matter that is both practical and deeply human: the health, safety, and wellbeing of our workforce. This is not simply a compliance issue. It is not merely about rules, checklists, inspections, or procedures; it is about people, it is about families and about productivity, public confidence, good governance and our duty as leaders to

protect those who work hard to build, sustain, and strengthen the Cayman Islands.

The Ministry of Health, Environment and Sustainability together with colleagues across government and our wider stakeholders is committed to strengthening how workplace health and safety is understood, managed and embedded across the Cayman Islands government and ultimately throughout the Cayman Islands. Our goal is clear: to move from a culture that reacts after something goes wrong to one that prevents harm before it occurs.

Mr. Speaker, around the world, workplace incidents continue to cause injuries, illnesses, disabilities, and loss of life. High risk sectors such as construction, waste management, agriculture, transportation, heavy equipment operations, confined workspace, chemical handling, and work at height continue to remind us that health and safety risks are real and must be actively managed. International data shows that construction remains one of the most hazardous sectors with falls from height, moving vehicles, moving machinery, collapsing materials, and struck-by incidents continuing to be significant causes of serious injury and fatality.

Occupational illnesses also continue to affect workers, often developing silently over many years, particularly where exposure to dust, chemicals, fumes, noise, biological agents, or poor ergonomic conditions are not adequately controlled. These examples are not raised to create fear. They are raised to remind us of a simple truth: many hazards are known, many risks are foreseeable, and many incidents are preventable.

Mr. Speaker, we cannot manage what we do not measure. Across the wider civil service we must strengthen the way we capture, track, analyse and learn from workplace accidents, incidents, hazards, environmental events, occupational exposures, corrective actions and near misses. We must be able to ask and answer important questions.

- How many near misses occurred across our Ministries and departments over the last year?
- How many high-potential incidents were reported and investigated?
- What environmental incidents occurred and what lessons were learnt?
- Which corrective actions remain outstanding?
- Were risks identified before they became incidents?
- Could hazards have been prevented through better planning, training, equipment, supervision or systems?

These questions are not intended to assign blame. Rather they are intended to strengthen accountability, improve decision-making and ensure that we learn before harm occurs. One of the key lessons in health and safety is that serious incidents rarely result from a single failure. They occur when multiple weaknesses align — a procedure that is missing; a hazard

that is not reported; training that is incomplete; supervision that is inconsistent; equipment that is unsuitable or leadership oversight that is insufficient.

That is why a strong safety culture matters. It provides multiple layers of protection. It ensures that hazards are identified early, risks properly assessed, corrective actions are tracked to completion, and workers are empowered to speak up when something is unsafe. The objective is not to wait until an incident occurs; it is to strengthen each layer of protection so that harm is prevented before it happens.

Mr. Speaker, there are so many high-risk activities carried out across the Cayman Islands that require careful planning, supervision, and control. These include welding and fabrication, pressure testing, excavation and trenching, confined space entry, chemical handling, respiratory protection, sandblasting, pressurised spray painting, heavy equipment operations, rigging and lifting, quarrying, waste management, vector controls and work at height; and I'm sure there are many that I probably haven't mentioned.

Where these activities are not properly managed, the consequences can be severe. For example, welding fumes are recognised as a human carcinogen internationally and have been linked to lung cancer, chronic respiratory illnesses and other long-term health conditions. Without appropriate controls such as ventilation and respiratory protection, workers may unknowingly expose themselves to harmful fumes day after day, with the effects often not becoming apparent until years later.

Similarly, within vector control operations, employees may be required to work with concentrated insecticides as part of thermal fogging activities. Where inappropriate respiratory protection is used, hazardous vapours and airborne contaminants may be inhaled, increasing the risk of chemical exposure and potential long-term health effects.

The human cost is the most important. A workplace injury does not end at the workplace. It follows a worker home and affects families. It can impact a person's ability to earn and provide, to care for their loved ones, to participate fully in community life and to live with dignity.

There is also an organisational cost. When health and safety are not treated as a priority, organisations can experience reduced morale; increased absenteeism; low productivity; higher staff turnover; increased compensation cost; greater liability and a loss of trust.

There's also a national cost. Workplace injuries and illnesses place pressure on our healthcare system, reduce productivity, increase insurance and compensation costs, and affect families, communities, businesses, and public services.

Mr. Speaker, prevention is better than cure; but in health and safety, prevention is also better governance, better leadership, better economics, and better

public service. The cost of prevention will always be less than the cost of failure.

Our vision is to cultivate a proactive, resilient, and accountable safety culture within the Ministry of Health, Environment and Sustainability across the Cayman Islands Government, and ultimately throughout the Cayman Islands. The vision is one in which effective risk management, leadership accountability, worker engagement, good governance, and continuous improvement are embedded in everyday operations. It is a vision in which safety is not viewed as an administrative burden but as a core value.

We envision workplaces where leaders visibly demonstrate their commitment to health and safety. Where employees are equipped to recognise hazards. Where workers feel empowered to report concerns without fear. Where risks are assessed before work begins; where corrective actions are implemented and followed through, and where lessons learnt are shared and applied. This approach aligns strongly with the government's commitment to efficient, accountable, and people-centred public services. It supports health and social development, strengthens public service delivery, and reinforces good governance and public safety.

Mr. Speaker, a modern civil service must not only deliver services, it must deliver them safely, responsibly, and sustainably.

The vision is not merely aspirational; work is already underway. The Ministry of Health, Environment and Sustainability has begun the design, implementation and integration of key elements of a Health, Safety and Environment (HSE) Management System aligned with recognised international standards, including those set out by the International Organisation for Standardisation (ISO) 45001 — the global standard for occupational health and safety management systems. For those who may be unfamiliar, such a management system provides a structured approach to identifying hazards, managing risk, preventing work-related illnesses and injuries, improving accountability, and continuously strengthening health and safety performance.

As of February 2026, the implementation of a Health, Safety, and Environment Management System has been formally incorporated into the Ministry's strategic plan roadmap and is being actively progressed across the Ministry. To support this initiative, the Ministry has developed a suite of health, safety, and environment "standard operating procedures", together with supporting forms and documentation intended to establish a structure and consistent framework across entities under the Ministry, beginning with the Department of Environmental Health.

Key procedures developed and currently undergoing stakeholder review include incident notification and escalation—

The Speaker: Excuse me, Minister.

Minister of District Administration.

Suspension of Standing Order 29(3)

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

To allow my colleague, the good Minister, to continue her statement, I beg to move a Motion that Standing Order 29(3) be suspended.

The Speaker: Thank you.

The question is that Standing Order 29(3) be suspended.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 29(3) suspended.

The Speaker: Continue, Minister of Health.

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

Key procedures developed and currently undergoing stakeholder review include:

1. Incident notification and escalation;
2. Respiratory Protection Programme;
3. Selection and use of personal protective equipment;
4. Risk Management Programme;
5. Health, Safety and Environment Performance Measurement and Reporting;
6. Safety and health roles and responsibilities; and
7. Health Safety and Environment Inspections, Monitoring, Assessment and Improvement.

These are not merely administrative documents but proactive and practical tools designed to support safer work practices, clearer accountability, improved reporting, stronger supervision, and better decision-making.

The Ministry is also progressing the procurement of a centralised management software solution that will support more effective reporting, tracking, analysis, and management of incidents, hazards, corrective actions, inspections, risk assessments, and performance indicators. This is important because good data leads to better decisions; better decisions lead to stronger prevention and stronger prevention protects lives.

In addition, the Ministry is finalising health and safety culture surveys for two high-risk departments, the Mosquito Research and Control Unit and the Department of Environmental Health; that will help us better understand the current safety culture, employee perceptions, and existing gaps and opportunities for improvement. Before we lead change effectively, we must listen. We must understand our workers' experiences;

we must know where the risks lie, where our systems are strong, and where improvements are needed.

Mr. Speaker, the Ministry's current direction is not based on theory alone. It is grounded in practical experience and informed by lessons learnt in the field. One of the clearest examples can be found within the Mosquito Research and Control Unit (MRCU).

In May 2023, a Safety and Compliance Officer was appointed within MRCU, bringing a dedicated focus to risk management and the development of effective management systems. Shortly thereafter, a comprehensive assessment of MRCU was undertaken to establish a clear understanding of the existing health and safety landscape and to identify any opportunities needed for improvement.

The assessment included a Health and Safety Gap Analysis and a Facility Audit Observation. The findings revealed that many of the foundation elements of an effective Health, Safety and Environment Management System were either absent or underdeveloped. At the time, the overall level of compliance was approximately 3 per cent.

Mr. Speaker, this is not shared as a criticism; it is shared as an example of transparency, leadership, and a commitment to continuous improvement. What matters most is what happened next.

Through the commitment of the MRCU leadership and employees, supported by a structured management system approach, the department achieved significant progress over the following two years. Its level of compliance increased from approximately 3 per cent to around 40 per cent, while many of the key building blocks necessary to support continuous improvement were established.

More importantly, this work contributed to a significant and measurable improvement in safety awareness, accountability, and employee engagement.

Key achievements included the development and implementation of a comprehensive health and safety induction programme both for new and existing employees together with the creation of standard operating procedures and work instructions.

Formal processes for the reporting and investigation of accidents, incidents, and near misses were established, supported by monthly performance reporting and the systematic tracking of corrective actions.

The department also implemented:

- respiratory fit testing training and competency assessments;
- task-based risk assessments for employees and contractors;
- a behaviour-based safety observation programme;
- a formal health and safety committee;
- routine health and safety meetings and toolbox talks;
- facility inspections and audits; and
- emergency response drills.

Mr. Speaker, these improvements did not occur overnight nor were they the result of documents alone; they were made possible through leadership, commitment, employee participation, accountability and a shared understanding that health and safety is everyone's responsibility. The lesson from MRCU is clear: when leadership sets the direction, when employees are engaged, when effective systems are put in place, and when performance is monitored, meaningful and sustainable improvement is possible. MRCU demonstrates that a structured and proactive approach can strengthen organisational culture, improve risk management, enhance employee wellbeing, and support operational effectiveness. That is precisely the kind of progress we intend to build across the wider civil service.

Mr. Speaker, the Ministry of Health, Environment and Sustainability intends to lead by example and serve as a pilot for the design, implementation, and integration of a comprehensive health safety and environment management system. This work will begin with the Ministry with priority given to higher risk operational areas followed by medium-risk and lower risk functions. This phased risk-based approach will ensure that resources are directed where they are needed most while allowing lessons learnt to be captured, shared and applied; but the vision does not stop with the Ministry.

Through this initiative, the Ministry intends not only to strengthen health and safety across its departments and authorities but also to establish a practical, documented and adaptable framework that can support broader adoption across the government. Achieving this vision will require collaboration across Ministries, Portfolios, Departments, Statutory Authorities, Government Companies, and the wider public sector. It will also require meaningful engagement with employees, supervisors, technical professionals, and stakeholders throughout the Cayman Islands.

Mr. Speaker, as we engage with the Workplace Safety Committee later this month, we do so with a clear message: The government is committed to advancing workplace health and safety in a practical, collaborative, and sustainable manner. We recognise that the most effective safety systems are not imposed from a distance, but built through consultation, participation, leadership and shared responsibility. This is not a one Ministry issue. It is a government-wide opportunity and over time a national opportunity. As we strengthen safety culture within government, we are also taking important steps to modernise the national framework for workplace health and safety.

Mr. Speaker, stronger systems are essential, but they must also be supported by a clear, modern, and effective legislative framework. Existing provisions provide an important foundation including the Labour Act, the Labour Occupational Safety and Health Construction Industry Regulations, the Public Service Management Act, and the Personnel Regulations.

However, the nature of work has changed; the risks faced by workers have evolved; the expectations of modern governance have increased. Our legislative framework must therefore continue to evolve as well. That is why the Ministry is leading work towards the development of primary workplace health and safety legislation supported by a modern regulatory framework. This legislation must be practical, proportionate and relevant to the Cayman Islands. It must strengthen protections for workers while providing clarity for employers, managers, supervisors, and duty holders. It must also support prevention, competency, effective reporting, and stronger accountability across both public and private sectors.

Mr. Speaker, the purpose of legislation is not to punish responsible employers or burden organisations that are seeking to do the right thing. Its purpose is to create clarity, consistency, minimum standards, and a framework that supports prevention. Modern workplace health and safety legislation will help ensure that safety is not left to chance, personality, custom or informal practice. It will ensure that workers protection is embedded in law, supported by regulation and reinforced through leadership and accountability. This is how we protect workers today, and how we safeguard the well-being of future generations of Caymanians and residents.

There can be no price placed on the life, health and wellbeing of our people; but we must also recognise that investment in workplace health and safety delivers real social and economic benefits. It protects workers and families, reduces injuries and occupational exposures, and improves morale and productivity. Reduces absenteeism and organisational disruption, strengthens governance, builds trust, and supports a more resilient economy. Most importantly, it gives every worker the best possible chance of returning home safely at the end of the day.

Mr. Speaker, good health and safety are not a cost to be avoided. It is an investment in people, performance, productivity, and national wellbeing.

Mr. Speaker, the measure of our progress will not only be found in policies approved or systems implemented, it will be found in injuries prevented, risks reduced, workers protected, families spared tragedy and communities strengthened.

At the beginning of these remarks, I spoke about a hope shared by every parent, spouse, child, and family across our Islands: that the people we love will leave home in the morning and return home safely at the end of the day. That expectation is neither unreasonable nor ambitious; it is fundamental. Every worker deserves to return home safely. Every family deserves that reassurance, and every leader has a responsibility to help make that expectation a reality.

Thank you, Mr. Speaker.

[Desk thumping]

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: I have received a request from the Minister of District Administration to do an obituary.

Charley Philip Ebanks

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

Mr. Speaker, tonight I rise to pay tribute to the life in service of the late Customs and Border Control Officer, Charley Philip Ebanks, a proud son of the soil whose life embodied the very best of Caymanian values: service, humility, resilience and an unwavering dedication to his community and country.

Tonight, Mr. Speaker, after a long wait since 2 o'clock today, I am honoured to welcome Charlie Philip's family. In the gallery: his aunts, his cousins, his schoolmates, and also a number of CBC officers; and here in the Chamber, Mr. Speaker, Deputy Director, Marlon Bodden; Deputy Director, [Garfield] Gary Wong; and Finance Manager, Ms. Camile Beckford. It shows the love and impact that Charley Philip had on his work family and his family at home, that they're here to honour him and it's an honour to have them join.

Officer Ebanks was a devoted civil servant whose career was marked by professionalism, discipline, loyalty, and integrity. Over the course of 29 years and 19 days in the civil service, he gave nearly three decades of faithful and distinguished service to the Cayman Islands.

Before joining the former Immigration Department in 2007, Charley served with the Department of Environment, where he established a reputation for hard work, reliability, and dedication to duty. He later joined the former Immigration Department and following the 2019 merger that created the Cayman Islands Customs and Border Control Service, continued his service as a Customs and Border Control Officer. Throughout his career, Charley worked in every section of the Immigration Department. This breadth of experience reflected his adaptability, professionalism, willingness to learn, and readiness to contribute wherever he was needed. He approached every responsibility with dedication and a strong sense of purpose.

Mr. Speaker, Charley's conduct was exemplary. He carried out his duties with dignity and pride and earned the respect of colleagues across the organisation. He was known as dependable, respectful, and deeply committed to public service — a man who understood the importance of his role and consistently performed his duties to the highest standard.

One of the qualities for which Charley was especially admired was his exceptional attendance and commitment to work. He was rarely absent and demonstrated a remarkable sense of responsibility throughout his life. This commitment began at an early age, when he received recognition for perfect school attendance over many years. That same discipline remained with him throughout his career and became one of the defining hallmarks of his character.

In 2026, Charley received special recognition from the Director of Customs and Border Control for his resilience and dedication to service. This honour reflected not only his professional contributions, but also the strength of character, courage, and determination he displayed during some of the most challenging periods of his life.

Even after receiving a serious medical diagnosis, Charley's commitment never wavered. Throughout his illness, he remained devoted to his work; he remained devoted to his colleagues and the mission of the Customs and Border Control Service. He endured difficult treatment with remarkable courage and would often return to work immediately afterwards, carrying out his duties without complaint. Many would never have known the extent of the challenges he faced because he bore them quietly — with quiet strength, dignity, and grace.

Director Bruce Smith reflects on Charley's legacy by noting that, he was a *dedicated and respected Member of the Customs and Border Control Service, whose service reflected the highest standards of duty, humility, and commitment to country*. He described Charley as a *valued colleague, dependable team member, and a civil servant whose character strengthened those around him*. On behalf of the leadership and staff of CBC, Director Smith honoured his years of faithful service and extended condolences to his family and loved ones.

Deputy Director Marlon Bodden described Charley as *having the heart of a lion*. In the face of extraordinary adversity, he demonstrated courage, resilience and determination that inspired everyone around him. He continued to serve with grace and selflessness, always placing others above himself.

Mr. Speaker, I would also like to acknowledge the reflections that were shared with me by Deputy Director Garfield Wong, who knew Charley long before he joined the former Immigration Department. He describes Charley as a humble, honest and genuine person, and reflected on the close friendship they shared over many years. Having always felt a responsibility to look out for him, Deputy Director Wong was especially grateful that he insisted on taking Charley for a drive just days before his passing; during that time they shared fond memories and visited several colleagues who were able to spend time with him and wish him well. Those moments have become a source of comfort and a reminder of the many lives Charley touched throughout his career.

Charley's perseverance was a testament to his enduring spirit and determination to overcome the odds. He faced his illness with courage and hope supported by the love of family, friends and colleagues; and members of the CBC family regularly visited him, accompanied him to treatment, and stood beside him during some of his most difficult moments. Their support reflected the deep respect and affection they held for him.

Beyond his service, Charley was known for his warm personality and joyful spirit, and many will fondly remember his love for the song, *A Bar Song (Tipsy)*. I won't attempt to ruin this tribute by singing that song, Mr. Speaker. The enthusiasm and happiness that song brought him often became contagious, and I will say that I listened to it on my way to work this morning. Lifting the spirits of those around him, it is a simple but meaningful reminder that behind the uniform was a man whose humour, kindness, and positivity left a lasting impression on everyone he met. These memories remind us that Charley was more than a dedicated officer. He was a friend, a colleague, a mentor, a source of encouragement and a man whose strength, humility, humour and courage touched countless lives.

Sadly, despite his bravery, despite his determination and unwavering spirit, Officer Charley Philip Ebanks passed away on Sunday, 21st June, 2026, surrounded by family and friends. His passing is a profound loss to his family, friends, colleagues, the entire Customs and Border Control Service, the wider civil service, and the Cayman Islands.

Mr. Speaker, our thoughts are especially with Charley's nine-year-old daughter. In a heartfelt reminder of both loss and hope, she received a number of school awards today. Achievements that would have made her father immensely proud and while she mourns the loss of her dad, she will continue to be surrounded by the love and support of Charley's aunts, extended family and loved ones, who will ensure that she grows up knowing the values, character and legacy of the father who loved her dearly.

On behalf of the Government, my family, my Ministry and the people of the Cayman Islands, I want to extend heartfelt condolences to all of his family, all of his friends, all of his colleagues at the Customs and Border Control Service. We share in their grief and give thanks for a life lived with purpose, service, courage and unwavering dedication.

Today, we honour his memory. We remember his professionalism, resilience, humility, courage and commitment to country. We give thanks for his many years of service to the Cayman Islands and for the example he leaves behind for future generations of public servants. May all of his family, friends and close loved ones find comfort in knowing that Charley Philip's life made a meaningful difference to the Cayman Islands, and that his legacy of service will endure for years to come. May his soul rest in peace.

[Applause and desk thumping]

The Speaker: On behalf of myself, a long, long, long-time friend of the family, [and] the staff of Parliament, I wish to first of all thank you all for your enduring patience in waiting for us and giving us the opportunity to honour Charley in your presence. We express to you our most sincere condolences and deepest sympathy. May God guide you through your grief.

Leader of the Opposition.

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

Mr. Speaker, I rise on behalf of the Official Opposition to also offer our condolences to the family of Charley Philip Ebanks, in particular, to his daughter, his aunts, his cousins and his CBC family.

Mr. Speaker, I knew Charley most of his life, because he's a couple of years younger than me, and always referred to him as Little Charley. When you're travelling, and I used to travel quite a bit, there were always two things when you're coming home: the sight of Cayman Airways' tail through the window at Miami airport, and once you arrived in Grand Cayman and you saw Charley's smile. Those two things made you know how good it was to be home and how welcoming it was to come back.

I truly was in shock when I heard of his passing. He will be missed. On behalf of the Official Opposition, our thoughts and prayers are with all the family at this time. I'm so happy that we had this opportunity to pay tribute to Charley, to you the family, and to his colleagues.

May his soul rest in eternal peace.

The Speaker: Member for Savannah.

Ms. Heather D. Bodden, Elected Member for Savannah: Thank you, Mr. Speaker. I appreciate you allowing us this opportunity to extend heartfelt condolences.

I'd like to extend those condolences to Charley Philip's family; his aunts, who are more like sisters to me and his family who I think have been here for like the last two or three hours. Just like to extend my deepest condolences and may they find some comfort that Charley Philip is now at peace and has joined his mom and dad.

Earlier today, Mr. Speaker, we attended the funeral of the late Mrs. Laurel Watler, who passed away at the age of 102. She left strict instructions and the most beautiful service of less than one hour was attended by several Members of Parliament. We send out peace and strength to her family during this time.

Also, Mr. Speaker a few others who need to be mentioned. On the 27th May, Mrs. Graciela Terry. We offer our condolences to her children, grandchildren and great-grandchildren.

Mrs. Stella Louise Ebanks, who passed away on May 29th. Heartfelt condolences to her sister Ms.

Mae Bodden, her brother Mr. Richard and her son Mikey Ebanks and their families.

Also, heartfelt condolences to the family of my dear friend Derrick; and to the family of Mr. Michel Trumbach who passed on June 19th, dad to Tina, Greg, Erik, and Nicholas; and grandson Nathan.

Mr. Speaker, we hope those who are grieving know that they are in our thoughts and prayers during this sorrowful time. We hope the love of family and friends will help carry them through these difficult times.

Mr. Speaker, you only have to surf the Bodden and Churchill's funeral homes Facebook pages to see the many who have passed. We take this opportunity to extend heartfelt condolences to all who grieve, and these expressions of sympathy are coming on behalf of my colleague, the Honourable Wayne Panton, and myself.

Thank you, Mr. Speaker.

The Speaker: Minister of Finance.

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

Mr. Speaker, I rise to offer brief condolences to Charley's entire family. I can certainly say that no words can bring comfort for the grieving family of someone taken from us who was so young — so much to live for, so much to give.

As I listened to the Leader of the Opposition, I was reminded that my friendship with Charley revolved mainly around American football. He loved his 49ers, I loved my Buccaneers and then, of course, in our lifetime there are the two legendary college football playoff games of my Ohio State Buckeyes and the Miami Hurricanes. He still said we cheated to win that championship, and it was something that we just laughed about all the time. Those are the things that bring people together when you have those sorts of common interests. Of course, he was an avid participant in flag football around here as well, and every time I came home, he'd be at that counter at immigration; we'd exchange a couple of thoughts and it always reverted to *how you think your 49ers gonna do this year? Chhh... Boy Rollie, I don't know, you know.*

You know, it's just so funny how as life has it, as humans, different things draw different people together and you share life experiences and journeys in very different ways, but the one thing that I can say is that I join voices completely with the tribute offered by the Honourable Minister of District Administration and Home Affairs because all that was said reflects who Charley Philip was: a good man, a good Caymanian, a good friend, colleague, father, nephew, son.

The latter would be where we had the majority of our most recent conversations, and I'll never forget. We must have planned to get together at least five or six times, and every time he couldn't because of taking care of his mother and his father. Every time he would shoot me a message, *can't do it today*; and that stuck

with me because true measure is how you take care of those who brought you into this world, and he was certainly an absolutely outstanding and devoted son and father.

All I can say to the family is deepest condolences and sympathies to all of you, his colleagues, and his friends. May God bless all of you, give you comfort and strength, and may our Heavenly Father's light shine perpetually upon him.

The Speaker: Minister of Health.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, if I might... If you'll allow me just a few brief moments. I asked my colleague just the other day if he would share some sentiments on my behalf because I was too filled with emotion, but it would be remiss of me today knowing the family is all here and we share such a close relationship... I think if they could, they would want to thank everybody tonight for honouring Charley in this way and to the Minister for doing so.

What I can say is that I know Cayman is a better place because of him and he has left CBC with a perfect example of how our people should represent the Cayman Islands being the ambassadors the people of this country often see first. I would say that it has been an honour of mine to have known him and just to have been around with him in West Bay and see how he has impacted so many lives. Listening to everyone talk about his beautiful personality, there's certainly a void that we all will feel, but we thank God for giving him to us even though for a short while.

Thank you, Mr. Speaker.

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Evening again, Mr. Speaker.

While we're going down the West Bay line I feel compelled to rise because maybe those who've been here longer can say otherwise, but it's difficult to remember when we've said condolences and obituary for mother, father and son in such a short crushing time span. He was just here for Mr. Charley; I won't forget that service, and even that day, Charley Philip smiled — even that day. He said, Dad's gone to be with Mum and he's in a better place. He smiled. I'm there trying to console him and give him a hug, and he still carried a smile on his face, so I can't imagine what it'd be like for a family to have had that level of loss in such a crushing time period. It is unimaginable to me; so condolences on behalf of my family and, again, on behalf of the entire Parliament. I can't imagine it.

Any support or assistance you all need, just shout. We love you. God bless you all. All three are now together, Miss Riselda, Mr. Charley, and Charley Philip. We hope they're all together and the Lord is smiling upon them.

The Speaker: Deputy Premier.

Hon. Gary B. Rutty, Deputy Premier, Minister of Tourism & Trade Development, Elected Member for George Town South: Mr. Speaker, thank you very much for the opportunity.

I had the pleasure of going to school with Charley as well. I heard my colleague the Honourable Rolston Anglin speak about the football days, and Charley may have been the only West Bayer who actually caught me because Rolston couldn't catch me; but I do remember him with his number 52 Ray Lewis jersey on and he played for the West Bay Hellcats. He always wore his bandanna, and it was just an honour to see his competitive state, and not only did he have that competitive state in the field, but he had it in life.

The Honourable Leader of the Opposition talked about when we got off the Cayman Airways plane and came through immigration and you saw him smiling and delivering that Cayman ambassador experience. He's a true role model for the other agents to look up to and aspire to be more like Charley because if Cayman had more Charleys today, we'd be a better place and I just wish—

[Desk thumping]

Hon. Gary B. Rutty, Deputy Premier: The family, Deb and everybody, we go back from the '60s and '70s in Triple C. God bless you all and he'll forever be in my heart.

The Speaker: Member for West Bay West.

Mrs. Julie J. T. Hunter, Elected Member for West Bay West: Mr. Speaker, thank you for the opportunity.

Times like this, it's just so important for us to take the few moments that it takes out of our time to just extend our sincere condolences to the family when they're grieving; and having grieved so much in the last year, words just fail to adequately express the way that we feel and what's in our hearts for you all, knowing what you are going through at this sad time.

Many of our Parliamentarians reflected on their years of knowing Charley Philip through football, through coming through customs; [and] many other instances. Just yesterday, as I went down memory lane, I was relaying the story to my house manager— you know Charley Philip's family [are my relatives]; of course, Charley is a cousin of mine and Riselda as well— how that day in 1968 when that plane touched down with his mother, Riselda, after having prepared for that initial trip and the passengers on that flight, that was so important to us.

I relayed the story of how for a whole year we were preparing, because many of you might not know that Riselda's father was my uncle's brother and my Uncle Lee was the only one who was here for many, many, many years. Then, all of a sudden it opened up

that he could get his family from Cuba and so Uncle Lee's family was our family; so you know, preparing for a whole year for Riselda and Elsie and all those others who came on that trip, it was just something about the fact that you own them as yours. It has always been that way down through the years.

I just want to say that, you know, our hearts just ache and throb for you, but we trust that you'll know and the comfort that you need will be provided by those memories of how close you are; you're an extremely close and loving family. You do everything together and you support one another unconditionally, and you always have, and that's such a beautiful, beautiful thread. You know, to be able to say... many, many times you can't say that about many families, but you can say that about your family.

I want to acknowledge my dear beautiful friend from the time I was a child and into my teenage years, who is also here in the gallery this evening, Ms. Daphne Orrett, who's closely related to Charley Philip. As a former legislator, I want to acknowledge her presence and the profound impact she has had on my life, and just say that we grieve with you. We love you, and like the Premier said, whatever we can do to make that load a little lighter and to let you realise just how much we love and appreciate you and are grieving with you, we're here for you.

God bless you.

The Speaker: Member for Bodden Town East.

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

Much has been said, actually. Charley's family, please accept my public condolences; also his work family — Director, Mr. Bruce Smith; Deputy Director, Mr. Marlon Bodden; Deputy Director, Mr. Gary Wong.

Mr. Wong, thank you for that drive. We all need friends who can take us for a drive. As a former Minister and working around the airport for over forty years now, you know I would know Charley; but as the Opposition Leader said earlier in terms of arriving back home, as he said it, I remember seeing Charley smile, and remembered my training as a GSC (Ground Security Coordinator) back in the early 1990s, [for] which you were trained by the FBI and US Customs, US Immigration in Minneapolis.

One of the key traits of catching criminals is the way that you approach the situation, and I don't know the statistics, but Charley had the charisma to be able to catch any criminal because he was approachable. He was humble and normally, when you have that kind of personality it's easier for you to catch a criminal. If you seem to be aggressive and non-approachable it's harder for you to catch criminals in my experience and my training, and Charley had that special personality.

I want to say, as the Premier said, what a reunion in heaven with mother, father, and son. I wish the family God's comfort. I know many in the family. I think Debbie is right on the end; she kept peeping over, so

I'm able to see her and sometimes these glasses can't see further than twenty feet.

Thank you all for lending Charley to us at the [CBC] Service. He was a special guy and will be forever missed. I remember when someone sent around a picture saying this guy from CBC had died but the picture was of a person who wasn't smiling, and I didn't really recognise who it was. It has to be a picture smiling for me to recognise it's Charley.

I thank you all for lending him to us and God bless you all.

The Speaker: Member for Bodden Town West.

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

Mr. Speaker, tonight just about everyone who spoke, spoke about Charley's smile. I can say that for everyone in this Chamber who is Caymanian and to Charley's family that when we arrive at the airport and we see that smiling face... We generally don't go through Cayman's immigration line with any form of trepidation or anything because we're Caymanian and Immigration officers can't really turn us back; but Mr. Speaker, I had the privilege of observing Charley on many occasions during my travels and what stood out for me was the way in which he greeted people from other countries. I think that, more than anything, was a testament to who he was.

It is always said that one way you can measure people is by how they treat people whom they think they don't need and when you see someone greet someone who's coming off the plane for the first time and some of the people who are coming to our county come with a certain level of fear because of Cayman's immigration reputation, especially when coming from certain countries.

To see Charley interact with those people. To let them feel they're still the most important person on the planet... because Charley, and this is just from my own observation, didn't see a passenger; he didn't see a visitor. He saw a human being. He saw somebody's father, somebody's mother, sister, brother, aunt, and he treated them as such, and I can say that we have lost a great ambassador, someone who opened the doors of the Cayman Islands using his face.

To his family and the people who worked with him: thank you for sharing him with us — and Gary, thanks for what you did for Charley. I feel bad for Charley knowing he was that kind of friend of yours because I know how abusive you can be; because for those who know Gary, Gary's abusive.

[Laughter]

Mr. Christopher S. Saunders: Gary sends some of the most abusive WhatsApp messages to people and I hope to God he didn't send any of those to Charley in

his final days, but knowing you, you probably did, because he sends me some abusive WhatsApp messages too.

Mr. Speaker, I'm not going to use his friendship with Gary to judge him except to say he was a decent person and that level of decency is something that is encoded in some people's DNA, and clearly, it must have come from his family. On behalf of the people I represent, I want to thank you all for sharing him with us.

Mr. Speaker, for the record, I'm talking about Gary Wong, Deputy Director of CBC, not Gary Rutty, the Deputy Premier; I also want to recognise Deputy Director, Marlon Bodden; and Camile Beckford.

Thank you, Mr. Speaker.

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

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

I thought you were talking about the Deputy Premier, if you see some of the messages he sends me, but anyway, let's get back—

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: —to the matter at hand.

To the family: I think everything that needs to be said about the amazing person that he was has been said. I didn't get to hang out with him as often — to be honest with you, I hate to say this, but most of the time I had interactions was in the nightclub when we were younger but I didn't know he probably was the most laid-back, cool dude. You couldn't read him unless you obviously knew him personally.

I want to send my sympathies to all the family members, particularly to CBC because the CBC unit is one of the last three standing units in the enforcement arena along with the fire department, immigration, and WORC that still has a very unique Cayman bond. I know the family, direct blood relations, are going through much turmoil, and these are the times you have to turn to the Good Book to ask for strength because no other human being can give you the peace you need. The other family, the workers, including Gary Wong, who used to beat him up, I want the same thing that caused him to be who he is that caused you to be here today to make sure you continue to ensure that happens within your unit because I know he would want you to continue to strengthen the Caymanian unit within that force; it's important. Makes it different, we're losing our way. I also pray for all of you to get through your strength and your difficulty because I know some of you will say he was like my nephew, like my brother, like my son and you feel just as much pain as the rest of the family; so on behalf of the good people of George Town

Central and my family, my condolences go out to both sets of families.

Thank you, Mr. Speaker.

The Speaker: Please rise and observe a minute of silence in honour and respect for Charley and Ms. Watler and the other people who were mentioned. Starting now.

[Minute of silence]

The Speaker: Thank you. Please be seated.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.

GOVERNMENT BUSINESS

The Speaker: None.

OTHER BUSINESS

MOTIONS

Private Member's Motion No. 8 of 2026-2027 Motion to Advance the Implementation of the Residential Tenancies Act *(Continuation of debate)*

The Speaker: Continuation of debate.

I believe when the meeting was interrupted last night the Mover of the Motion had completed his presentation?

[Inaudible interjection]

The Speaker: Okay. Does any other Member wish to speak?

Minister of Planning, Lands, Agriculture, Housing and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, I was so ready to debate this Motion—

An Hon. Member: Last night.

Hon. Johany S. Ebanks: Last night. I didn't even get that chance.

Mr. Speaker—

Suspension of Standing Order 14(1)

The Speaker: Minister, just a minute. I invite the Premier to suspend Standing Order 14(1) so we can continue the business of the House beyond the hour of 8 o'clock.

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

I move the suspension of Standing Order 14(1) so the business of the House can continue beyond the hour of 8 o'clock.

The Speaker: The question is that Standing Order 14(1) be suspended.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 14(1) was suspended.

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

Hon. Johany S. Ebanks: Mr. Speaker, I just asked for a copy of the Motion.

Mr. Speaker, as I said, I was so ready to debate the [Motion about the] Residential Tenancies Act last night and then got what they call a monkey wrench thrown in the spokes and took [me] off guard of the whole thing now. The demeanour from last night to the demeanour today is so different; but Mr. Speaker, as I reflect on some of the valuable lessons from the past, I was reminded of the wisdom that was given to me when I was doing karate classes and then from teachers when I was boxing. The insight, influence, and the approach to challenges and conflicts.

The karate teacher often emphasised the importance of maintaining composure, teaching me never to let enemies provoke the anger within. The reason was clear, Mr. Speaker: When anger takes hold, the mind becomes cluttered and one loses sight of the true purpose behind their actions. This advice has helped me to stay focused and grounded even in difficult situations. On the other hand, Mr. Speaker, my boxing teacher instilled a more aggressive mindset into me; as my teacher used to say, *anything standing in front of you must be destroyed*, encouraging one to overcome obstacles without hesitation.

Together, these teachings strike a powerful balance between calm, focus, and determined action; so last night, Mr. Speaker, I was in the mood to take into consideration exactly what the boxing teacher told me to do — *anything in front of you must be destroyed*. Encouraging one to overcome all obstacles. As the Member for Bodden Town West would remind me sometimes: *Jay, you're a hammer and sometimes everything looks like a nail to you*; and it repeats to me, so Mr. Speaker, I guess I'll tone it down a little bit today.

Mr. Speaker, everybody started to talk about the Housing Policy, but Mr. Speaker, how are we to fix something if we don't have the slightest clue what we're

actually trying to fix. All we knew was that we desperately needed more homes. We didn't even know what type of homes, how many homes, or what people really wanted or preferred. Yet now, the Opposition gets up on their soapbox and ridicules us about the policy. You have to ask yourself why. Is it because they can't handle the truth, or is it because they don't want to know the truth? The truth is they never did anything about housing and the policy exposes their complete utter failure or maybe it just proves they never had any vision for housing to begin with.

Mr. Speaker, the policy was carefully thought out. It had genuine public engagement across the three Islands — something they never bothered to do. As a Government, we identified what we believed were the most pressing issues:

1. the mortgage reform;
2. the housing policy;
3. the HOME (Home Ownership and Mortgage Empowerment) Programme; and now
4. the Tenancies Law.

Mr. Speaker, I have said this repeatedly on the radio, in my speeches, and right here in this honourable House, we are actively working on the tenancies law. Mr. Speaker, I give credit where credit is due. The Honourable Ms. Juliana O'Connor-Connolly left a proper draft right there for me, worked on with her Acting Chief Officer at the time, Mr. Wilbur Welcome, that we just had to pick up, finish it and get across the line. I thank you for that, Madam.

Mr. Speaker, at no point did I say the law was going to take two to four years, but the real question is why the previous governments were twiddling their thumbs for years, doing absolutely nothing about it but now, suddenly — and I am just going from what the Member mentioned — it's a hot priority. The Member for Red Bay whines that he can't wait two to four years on me or not directly on me I guess, but cannot wait two to four years on it, he said, right? Well, Mr. Speaker, if it was so important to him, why didn't he bring a Bill instead of bringing a Motion? Nothing but smoke and mirrors, but it's that important to him.

It's important for him to bring up the topic and say you go do the work; but Mr. Speaker, I made it loud and clear from last night that I wouldn't support any Motions and I'm making it loud and clear now: I'm not supporting this one. He knows the law is close and now he is trying to pretend he's out there forcing the Government's hand and its path. He needs to stop trying to ride this red carpet. I will soon have to change it. They have walked it out. You can see the footprints through it now. If we don't roll a carpet out, they don't have anything to walk on.

Mr. Speaker, as I mentioned, I have no choice but to reject this Motion today. I look forward to a proper debate when we bring the Bill forward, and I do hope at that time the Opposition actually files any changes they

think are really needed but not just in the debate; substantial changes that need to be filed, amendments they think need to be done. Let's do some work. I do my work. I bring the Bill; you don't like sections of it, you file the amendments and let's debate the amendments. Don't come and ask Jay Ebanks again about making any changes to any Bill for anybody. I did that for him once now and I won't do it again, so the next time you find somebody else to do it.

Mr. Speaker, the problem is the Tenancies Law needs to be completely revamped. It isn't just a piece-meal approach and as I mentioned, the Member for Cayman Brac East did much work already; so much so that I spoke to my Chief Officer and told him that we just need to finish it. Let's get a White Paper out now. Let's get the consultation out there to see, to get feedback from the individuals, because we want to be able to have this here for the September Meeting of Parliament. We did the mortgage reform, we did the Housing Policy, we did the HOME Programme ready to go to Cabinet and now we're working on the Tenancies Law, all in one single year. That's just one section of the Ministry, and if you think that's not getting much work done, think again.

Mr. Speaker, as I started off saying, last night I was in the mood. Listening, just hearing my old boxing teacher in the background telling me what we need to do. Tonight, I'm just going to take the mood from what my old karate teacher told me to do, so I'm just going to very smoothly and politely say, the Government cannot support this at this time. When we're back in September, any amendments to the Bill that are needed then, they can put them forward and we can have a healthy debate then.

Thank you, Mr. Speaker.

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

If not, I'll ask the Mover if he wishes to exercise his right of reply.

Mr. A. Roy Tatum: Mr. Speaker, thank you. Yes, I do.

Mr. Speaker, I wish to thank the honourable Member for his response. I regret that he and the Government are not going to accept the Motion but that is their choice. As I said last night, I was responding to phone calls, discussions, conversations, and WhatsApp messages from constituents who were addressing concerns they had with regard to rent. I read one of those WhatsApp messages, sir, and I said at the time, it was a lady whom everyone in this House knows.

My intention is not to show the Minister up, far from it. As I said last night, I am not trying to steal any thunder. I have never heard the Minister refer to his intention to bring the Residential Tenancies Act. If he has mentioned it in this Parliament when I was here, and I

heard it, obviously not tonight, I ask him to tell me when it was. Roy Tatum doesn't remember it.

Mr. Speaker, what I do know is this: When I looked through the National Housing report, specifically around two broad areas, what homes were maybe being built, but more importantly for this, for what we need here now, is what was happening with the Residential Tenancies Act, 2009 that was in that report and as he has said he has been aware of needed to be brought. He also said much work done by my colleague from Cayman Brac East was left there for him.

The statement, Mr. Speaker, that he made when he presented that report was wafer thin. That was it, sir. This is the *Hansard*. Nothing in here, sir, says anything about the Residential Tenancies Act. There are two brief mentions about rents which I've highlighted in yellow. I never heard the Member refer to the intention to bring it. I go by what I see; nothing in the statement refers to it. When I'm looking through the report, it refers to between two and four years. That's what is on paper. That's what is in the strategy document.

Mr. Speaker, today, in response to a question, the Minister said, **"I would like to emphasise that this is a 10-year strategic plan [the plan that refers to the need to implement the Residential Tenancies Act, 2009] and the recommendations have various estimated timelines ranging from approximately two to ten years"**. Again today, in reference to what is in that strategy document, it says two to ten years. There is nothing I have seen nor heard about the intention to bring a Residential Tenancies Act until the morning of the King's Birthday Parade when the Minister asked who was bringing it — I think he knew who was bringing it. I said, *I am, Minister*. He asked me whether I'd be willing to withdraw it since he was intending to bring a law in September. I said, that's good to know, sir, but I've already said to my constituents that I've filed the Motion and I was quite content to carry on.

Mr. Speaker, the Honourable Leader of the Opposition was there as well, and he suggested to him (the Minister) that perhaps a quick thing would be to just accept it. He'd do what he needs to do, and we could carry on; but instead, we're making accusations about what my intentions are and all these kinds of things. Far from it, sir. I never intended to get here. I thought it would be a nice moment that we could be working together.

The Member asked why I didn't bring a Bill instead of a Motion. I didn't have to, Mr. Speaker. There's a 2009 Act that was passed by the Parliament, awaiting to be implemented. The strategy report stated an intention to implement it between two and four years — two and four years; so there's no need for me to bring a Bill, but I brought a Motion to see if I could actually spur the Government into acting a bit quicker. That was my intention.

Mr. Speaker, the honourable Member made references to enemies, [karate], and boxing references.

I won't go there, but it reminded me of my childhood when I used to watch a TV show called *Kung Fu* and often their quip throughout the whole thing was "*Patience, grasshopper. Patience.*"

Mr. Speaker, I'm not going to delay this any longer. The Government has said what it is going to do. I've stated my reasons. I've stated my rationale and I did what I needed to do because, like the good Minister — and he is my friend; well, I'm hoping he's my friend. Like the good Minister, I have constituents whom I represent as does he, so he should understand that I'm here representing my constituents and by extension the people of the wider Cayman Islands.

Mr. Speaker, I will end it here and as I said last night, as I take my seat no one is going to let me believe that anything was going to happen any sooner because I know what I've read, and I know what was not said.

On that note, sir, I take my seat. Thank you.

The Speaker: The question is:

BE IT THEREFORE RESOLVED that the Government considers undertaking a formal review of the Residential Tenancies Act and any related draft regulations for the purpose of identifying any amendments necessary to reflect current housing conditions, modern standards and best practices;

AND BE IT FURTHER RESOLVED that the Government considers bringing to this Honourable House by January 31st, 2027, any legislation or amendments considered necessary to facilitate the commencement and implementation of the Residential Tenancies Act.

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

AYES and NOES.

Mr. A. Roy Tatum: Division, Mr. Speaker.

The Speaker: Madam Clerk.

Could we get the clock going for the three minutes so everybody can be inside? There you go.

[Bell rings]

[Three-minute pause per Standing Order 61(2)]

Division No. 14 of 2026-2027

Ayes: 6

Noes: 10

Hon. André M. Ebanks
Hon. Gary B. Rutt
Hon. Katherine A. Ebanks-Wilks
Hon. Rolston M. Anglin
Hon. Johany S. Ebanks
Hon. Isaac D. Rankine

Hon. Nickolas T.A. Da-Costa
Hon. G. Wayne Panton
Ms. Heather D. Bodden
Mrs. Julie J. T. Hunter

Hon. Joseph X. Hew
Hon. Kenneth V. Bryan
Hon. Pearlina L. McGaw-Lumsden
Hon. Juliana Y. O'Connor-Connolly
Mr. A. Roy Tatum
Mr. Roy M. McTaggart

Abstentions: 2

Mr. Dwayne S. Seymour
Mr. Christopher S. Saunders

Absentees: 1

Hon. Michael S. Myles

The Speaker: The result of the division is 6 Ayes, 10 Noes, 2 Abstentions, 1 Absent.

Agreed: Motion No. 8 of 2026-2027 was rejected.

Private Member's Motion No. 4 of 2026-2027 Motion to ensure Fair Compensation and establish Statutory Timelines for Compulsory Land Acquisition

The Speaker: Honourable Leader of the Opposition.

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

Mr. Speaker, I rise to move Private Member's Motion No. 4 of 2026-2027 – Motion to ensure Fair Compensation and establish Statutory Timelines for Compulsory Land Acquisition.

The Speaker: The Motion has been moved. Is there a seconder?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker, I arise to second the Motion.

The Speaker: The Motion has been moved and seconded. Does the Mover wish to speak thereto?
Honourable Leader of the Opposition.

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

Mr. Speaker, I guess I should read the Motion into the *Hansards*, sir.

Mr. Speaker, I rise to offer contribution to Private Member's Motion No. 4 of 2026-2027 – A Motion to ensure Fair Compensation and establish Statutory Timelines for Compulsory Land Acquisition.

WHEREAS Section 15(1) of the Cayman Islands Constitution Order 2009 recognises and protects the right of every person to the peaceful enjoyment of their property and provides that no property shall be compulsorily taken possession of except in accordance with law, for a public purpose, and upon the payment of fair compensation within a reasonable time;

AND WHEREAS the power of compulsory acquisition is an extraordinary power of the Executive which, while necessary for national development and public infrastructure, must be exercised with transparency, proportionality, procedural fairness, and due regard for the constitutional rights and legitimate interests of affected landowners;

AND WHEREAS under the Land Acquisition Act (1995 Revision), Government is empowered to acquire private land for public purposes through a statutory process involving valuation, gazettal, vesting, and compensation, and under the Land Survey Regulations (2018 Revision) the Lands and Survey Department is responsible for the administration and valuation of lands on behalf of the Government;

AND WHEREAS the current statutory framework contemplates distinct stages in the acquisition process, including valuation, publication of notices in the Gazette, and final acquisition or vesting, but does not presently prescribe sufficiently clear timelines between those stages, nor expressly require updated valuations where material delays occur;

AND WHEREAS prolonged delays between the initial valuation of property and the eventual acquisition, vesting, or payment of compensation may result in compensation that no longer reflects the true market value of the property at the time of deprivation, particularly in a rapidly evolving real estate market such as that of the Cayman Islands;

AND WHEREAS the use of outdated valuations in circumstances of significant delay may result in financial prejudice to landowners and may undermine the constitutional principle of fair and equitable compensation;

AND WHEREAS public confidence in the integrity and legitimacy of compulsory acquisition depends not only upon the legality of the process, but also upon the assurance that affected landowners are treated fairly, reasonably, and equitably by the Government;

AND WHEREAS comparable democratic and Commonwealth jurisdictions increasingly recognise that fairness in compulsory acquisition requires valuation methodologies and procedural safeguards that reflect market conditions at or near

the date of acquisition and provide mechanisms to address unreasonable delay;

BE IT NOW THEREFORE RESOLVED that Government considers taking immediate steps to review and amend the legislative and regulatory framework governing compulsory land acquisition, including the Land Acquisition Act (1995 Revision) and the Land Survey Regulations (2018 Revision), to ensure greater fairness, transparency, and timeliness;

AND BE IT FURTHER RESOLVED that Government considers including provisions in legislative amendments and regulations to:

- (1) ensure that compensation is assessed based on the market value of the property at, or as close as reasonably practicable to, the date of acquisition or vesting;
- (2) require that where a prescribed period has elapsed between valuation and acquisition, a mandatory updated valuation shall be undertaken prior to determining compensation;
- (3) establish clear statutory or regulatory timelines governing the intervals between valuation, gazettal, and acquisition; and
- (4) provide for appropriate compensation adjustments, including interest or indexed uplift, where delays exceed prescribed timelines;

AND BE IT FURTHER RESOLVED that Government considers bringing forward the necessary legislative amendments and regulations within a reasonable timeframe to give effect to these principles.

Mr. Speaker, though the Motion itself is quite detailed, I would like to offer a few words to support it.

Mr. Speaker, this is a Motion founded on a simple principle: When government exercises its power to take private property for a public purpose, the citizen must be treated fairly. The Motion is not about preventing roads from being built; it's not about preventing schools, parks, utilities, or public infrastructure from being developed; and it is certainly not about taking away the government's lawful powers. It is about ensuring that when government exercises one of the most significant powers available to it, the power to compulsorily acquire private property, it does so in a manner that is fair, transparent, and respectful of our people's constitutional rights.

Mr. Speaker, the starting point is not the Land Acquisition Act. The starting point is our Constitution; section 15 recognises and protects the right of every person to the peaceful enjoyment of their property and provides that no property shall be compulsorily taken except in accordance with law for a public purpose and upon the payment of *fair* compensation within a *reasonable* time. Those words matter. Not fair compensation

eventually, or fair compensation whenever government gets around to it — fair compensation within a reasonable time.

Mr. Speaker, the Constitution recognises that while government may need land for public purposes, citizens have rights too, and those rights must be protected. Compulsory acquisition is unlike any ordinary transaction. In a normal sale, both parties agree, but in compulsory acquisition, one party has no choice. The citizens do not negotiate from a position of equal power. It is the government that decides that the land is required; because of that imbalance, the law imposes a higher obligation upon the government to act fairly. That is why the Motion describes compulsory acquisition as an extraordinary power of the Executive. Mr. Speaker, extraordinary powers require extraordinary safeguards.

The issue this Motion seeks to address is not the acquisition itself. The issue, really, is timing. Today there can be significant gaps between the valuation of a property, the publication of acquisition notices, the vesting of the property, and the payment of the compensation. Sometimes those gaps can extend for years, and therein lies the problem, because as time passes the market does not stand still — and Mr. Speaker, I pause here to say that I completely appreciate that this has probably been going on for decades, so this is no one's fault on this side or that side. It is just the way it has been; but far too often, it really affects our people.

Mr. Speaker, we all know what happened to property values in the Cayman Islands over the last few decades. Land values have increased dramatically; construction costs have increased dramatically. The values of development opportunities have increased dramatically. A valuation obtained years ago may bear very little resemblance to the value of the property when government finally acquires it, Mr. Speaker, yet that outdated valuation may still be used as a basis for compensation. That cannot be what was intended by the constitutional guarantee of fair compensation.

Mr. Speaker, let us consider a simple example. An elderly couple owns a parcel of land in Rock Hole — right around the corner — with four little rooms. They live in one and rent the other three. They have no pension to speak of, but they're not relying on government. They worked hard to build their little property, and they lived with pride and dignity from the rent. The government valued that property in 2008. The acquisition process takes several years and the property is finally being acquired now in 2026, maybe, could be 2027, could be 2028.

During that period, the land values increased. Construction costs increased, inflation increased, neighbourhood developments increased the property value and rental incomes have increased. Mr. Speaker, the valuation done in 2008 is not enough to buy a piece of property and build four rooms or four apartments — if you can even do that through planning these days.

This couple would essentially end up having to rent a place to live, or even if they found a small place to buy, they would have no income and would end up relying on the government.

Mr. Speaker, this is a real-life scenario today and I want to thank the honourable Member and I want to thank his Ministry team — and thank God, because they have been patient and have been working to find a solution, but under the current law, they are not obliged to do so. The owner could still be compensated based on a valuation prepared 18 years earlier. That is precisely the type of unfairness this Motion seeks to prevent.

Mr. Speaker, I wish to emphasise that this Motion does not prescribe exact timelines; does not dictate special valuation methodologies; does not attempt to rewrite the law from the Floor of Parliament. Instead, it asks government to undertake a review and consider reforms that reflect modern standards of fairness. The Motion simply asks government to consider updated valuations where excessive delays occur, reasonable timelines between the stages of the process and compensation adjustments where delays become excessive, and ensuring that compensation reflects market reality as closely as possible. These are by no means radical ideas. They are common sense principles.

Mr. Speaker, many Commonwealth jurisdictions have recognised that fairness in compulsory acquisition requires more than simply following a legal process. It requires ensuring that compensation remains connected to the value of the property when it is actually taken. Modern acquisition systems increasingly recognise the impact of delays and provide mechanisms to address it. The Cayman Islands should strive for the same standard not because other countries do it, but simply because it is the right thing to do.

Mr. Speaker, further to that is the timing between acquisition and actual payment. This has been an issue that needs to be addressed as well. I must say that in my experience, a part of that was lack of communication or lack of planning when acquisitions were being done, that the necessary funds were not; because I think most of the acquisitions are done by NRA for roads, et cetera, and the budgets are being held by lands. I think it is one of the bonuses now that those two subjects are under the same Ministry whereby they can actually speak to each other and have the ability to plan ahead and have budgets set aside — which should be set aside before acquisitions actually start taking place.

Mr. Speaker, I anticipate that some may wonder whether this Motion could slow down public projects; however, I would respectfully suggest the opposite because fairness creates certainty, certainty reduces disputes, and reduced disputes lead to faster project delivery. When citizens believe they're being treated fairly, government encounters less resistance and less litigation. Fairness is not the enemy of devel-

opment. Fairness is the foundation of sustainable development. At its heart, this Motion asks a simple question: When government takes a person's land, should that person receive compensation that reflects the value of that land when it's actually taken? I believe most Caymanians would answer yes.

This Motion seeks to align our laws with that principle. It seeks to strengthen public confidence; it seeks to modernise an important process and above all, it seeks to ensure that constitutional rights are not merely words written on paper but protections that are honoured in practice. Mr. Speaker, the government's power to acquire land is important but equally important is the citizen's right to be treated fairly when that power is exercised. That is the balance this Motion seeks to achieve.

Mr. Speaker, again, the Motion itself was quite detailed, so with those few words, I commend this Motion to this honourable House and respectfully ask for its support.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
Minister of Planning, Lands, Agriculture, [Housing] and Infrastructure.

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

Mr. Speaker, there is no need to waste time. Mr. Speaker, I just have a few questions while we debate this Motion.

Mr. Speaker, I just need a little bit more clarity. When we are talking about compulsory land acquisition, are we talking mainly about when we're taking lands for roads or are we talking about compulsory land acquisition when we're taking a property that we need, which we're going to pay for that we're going through the courts with or something like that because there is a difference between the two.

My belief, from the research I've done, is that compulsory land acquisition is basically when the government is taking something and the government goes out and gets three valuations and they compare them and that's when it ends up paying. Usually, I would say compulsory acquisitions get paid very quickly, but I think the section that we all agree on and I welcome some clarity is the Roads Act when it comes to taking lands for roadworks.

Mr. Speaker, the way we would usually set out for roadworks would be to send out a section 3; and in the section 3, step one is creating or making a road for public [use]. It's the government's way of telling adjoining landowners and the public the intent to make a public road. A survey is undertaken to identify boundaries; consultation with the government to identify any adjoining landowners who are affected by the road. Affected landowners are usually given 21 days to respond and, in addition to the affected parties, the government consults with the relevant agents. Only after the consultation do the Ministry and NRA proceed to the Cabinet

with the section 3. The government, through the LSD (Lands and Survey Department), then writes to the affected landowners to inform them and invite them to submit claims.

Mr. Speaker, one breakdown, and I think the Member mentioned it in the Motion, is the time period that we pay on the valuations. I just want to make it clear that when we're compulsorily taking land — like we have one in court now that we don't need to talk about that is what is considered compulsory taking of land; but when we're taking land under the Roads Act, we send out a section 3 notice then we do a section 6; but what happens is this section 6 barely says the average square feet we're taking out of that property.

Trust me, it is a pain for me because I see so many landowners that we have taken land from and I have done a clean-up exercise to get them paid because I really could not understand why the government has held thousands of dollars for owners over the years yet they have not got paid. As you start to dig more into it, you start to understand. Usually, when you speak to some of the landowners, they say, *Well, the government and I agreed they were going to pay me 'x' amount for my property; I didn't know I had to put in a claim form for the money.*

Just a few weeks ago, because we were talking about this Motion, I said, *Guys, we need to make sure that we figure out a way to eliminate the claim form so that when we [reach] an agreement with the individual we pay them right away. It becomes the claim, so once we sign with them we can walk away and it's just for them to collect a cheque;* but Mr. Speaker, there's another part to it which is section 5 — the PCM (Prescribed Composite Map) section, which is the final clean-up exercise after a road is built.

If the original square footage was, let's say we took 200 square feet in section 6, when we do section 5, that determines exactly where the road [goes] and exactly how much square footage was taken and then, whatever square footage remains is usually given back to the owner or he's paid directly on what square footage was taken; so even though we may have averaged it at 200, sometimes it may be only 150 square feet that were actually taken and some landowners will get back the difference.

We just did a whole clean-up exercise in the first part of this administration for the whole Esterley Tibbetts [Highway] — look how long since that road has been built. We need to find another highway coming down out of West Bay shortly too, but we just cleaned up that whole PCM over there; that's how long that's been on. We're cleaning up all of Linford Pierson. Coming here, I hope we get full support in Finance Committee for the money we need to clean up all of these road gazettes.

I want to try to make it clear today that when we're doing compulsory land [acquisition] or when the government is buying land, we buy it based on today's value price and three valuations.

The owner of the property can go and pick a valuator himself. We'll pay for the valuator too. If you don't trust one of the ones we use, you go and get your own and we'll pay for it to make it fair for you, but something that I want to ensure when we're doing this — because I know some of the individuals that I've seen recently; ensure there is somebody with them at the same time who understands what they're getting, what is being done. Usually, that's when we say, *well, we want you to put in a claim form. You go get a lawyer or an accountant to put in a claim form or somebody in your family can help you put in a claim form and then we'll pay you.*

Mr. Speaker, as much as I wanted to just disagree with every Motion tonight, this one I really could not disagree with. I have to support this one. It would be very selfish of me not to support this one because I have argued the point from the time I walked into that Government Building: why we can't get these individuals paid and usually some of them if we can't come up to an agreement with them when it comes to the road, we sent them to the roads assessment committee which is chaired by the Magistrate or somebody appointed by her, and they decide what the value is.

Many of them that have been sitting, I've asked them, *listen, if you cannot get a resolution between yourself and them, send them to the Magistrate because we need to close their case. We need to pay these individuals for their property.* I agree there are some times when, as the Member mentioned, roads have been gazetted for a long period of time and we've taken that section of road, put a gazette in there — it means that is a registered gazette, registered roadway on that property then the owner can't do anything with that property because if he goes to Planning, Planning says there's a road registered on this property because the section 3 was done and it hasn't been paid. Then sometimes we do gazette roads for long periods of time but we don't build them right away, but again, I do agree that we need to be paying people at the current market value when we start to take the road. We can't have gazetted a road ten years ago, over those ten years they couldn't do anything with their land and then, once we decide we're going to put the road, we pay them [based] on the gazette.

Another thing that is bothering me, that I've seen recently, is if the person sells the land to another owner and then puts in the claim, the new owner of the property doesn't have the right to the claim. The older person who had the claim when the gazette was done first has the right to the claim, and I've seen a property where it sold for over a million dollars and then the owner came back to the NRA and said that he wanted to claim for the gazette. I was blown away to see that, well, they sold the property. To me, it should be the new owner claiming it because we haven't taken the thing, but the law states that we have to deal with the original owner at the time.

We find at least two such situations right now in George Town where it has become a problem, and the only way we can get around it is if we go back and redo the gazette and the new owner could actually change it to be able to apply for it; but Mr. Speaker, that isn't the right way of dealing with it. Here, changing the law, is where we need to start. Just fix it and do a clean-up exercise because there are several people who have been affected. I mean, if these individuals could have taken their money and put it in the bank they would have made significant interest off of it, as long as the government held on to their money — some of them 10, 15 years.

Mr. Speaker, I want to let the Member for George Town North know that we are in agreement on this. I know he and I have had discussions on the matter; the Member for George Town Central and I have had discussions on the same particular matter of how we deal with individuals, and I do agree. Sometimes, when I see valuations, I agree too: we need to figure it out. Some of the valuations that we see coming in are up and down. You wonder if they valued one at night and the other at day. You just can't compare them sometimes. It depends on where they're coming from.

I agree; we need to work on our internal ones too, because we should be the fairest person right across the board when we're paying people for their property. Sometimes I see the internal valuations are way low and I have to scratch my head to understand them. I say how could we get it so low when all the external ones are up; but I must say, some of the valuations I've seen coming in lately are starting to get a little better and matching external valuations.

Mr. Speaker, not much longer — I know we have a long way to go. Long night and a long road to travel for me and the ones from the North and the East.

Member for George Town North, Member for George Town Central, I just want to let you all know that the government fully supports this Motion and I can give you my guarantee that we will work as hard as we can to get this sorted out, because it has been a pain for me to sit in a room sometimes and hear individuals explain to me how long they have been waiting to get this sorted out.

I can say we have done a really good job getting them cleaned up. We have done several PCMs throughout; we have transferred several roadways to the Crown. Even from the last administration, there were several roads we have been working on to ensure that we're getting them all straight; identifying the locations where they are. I mean, Mr. Speaker, even our poor Old Man Bay Road in North Side — no PCM was ever done on it. We had to ensure we gazetted that road right through the middle there to make sure it was exactly where it was. Did all of that. There's still work to do; as we identify them, we send Lands to clean them up to ensure we get them all sorted out.

Mr. Speaker, with that, I thank the honourable Opposition Members for bringing the Motion. I look forward to working with them, getting this resolved and bringing the Bill back to this honourable House in the near future.

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

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

I want to say thank you to the Honourable Leader of Opposition for bringing this very important Motion but more importantly, I am so happy to hear the Honourable Minister's response. I can hear the genuineness in his tone and from past experiences and conversations with him, I know it's been a headache for him since I was in Cabinet with him. I'm assuming all of his Cabinet and Caucus colleagues are in support of him getting this resolved and would recognise there will be need for the relevant amount of funding for him to deliver the policy on the road and traffic strategies, particularly where there needs to be compulsory acquisition from a roads perspective, and give him the full support he needs.

Also, Mr. Speaker, to give him the priority by way of drafting, because we know there's a long list of priorities in the queue. I ask that you give him the necessary support for him to go up the ranks because this is an ongoing problem. I will share with you shortly two experiences in my constituency that will shed some light, which hopefully the Minister can consider.

I'm happy to hear that he's going to accept the Motion, but I think he's definitely going to need the support internally. Though the Motion will be passed, I want to put the necessary notes that the government has to support him financially, administratively; drafting and priority.

Minister, I would also ask that you consider when the review starts, and as the Motion says within a reasonable time, and all Members recognise a reasonable time means as quickly as you possibly can. Obviously, life and death matters are more important, but this law does serve in some cases, to be honest with you, it may [seem] farfetched, but I'm going to express to you exactly what one of my constituents said to me: It's like a life and death matter for them, so treat it as such.

In the first scenario, which the good Honourable Minister addressed in other conversations in Parliament within the last day or two, the example is a hard-working Caymanian, a former civil servant at that, [who] gave over thirty years of her life caring for those who had special needs as a cook — fed them, kept them nourished, then decided to retire.

Now, when she was working and the government acquired her property, it wasn't a big deal, she had an income coming in; but once she retired, naturally her income dropped by a whole 66 per cent and

she only makes the required \$1,500 per month. Like many Caymanians out there who have outside loans and obligations — and they would have because they had property. They didn't have the overheads. It was a rental property, so naturally, even at her older age, still had loans.

Naturally, what happened after that, the bank through which she gets her loans is Credit Union, and Credit Union's policy is to take their money first for their loans so that pensionable, retired person gets zero dollars per month. She had an asset with rent revenue and the value of land in central George Town and [now] literally has to be asking for assistance from family and friends and supporters every single month because the land was taken from her — and I say that ever so gently in the spirit of this conversation; or was acquired or compulsorily taken from her in the interest of public transport, due to the laws and the way they are now, the valuation of that property can't be resolved because of the archaic way in which they're still set.

For example, Mr. Speaker, and this is the part that I want the Honourable Minister to look at carefully, the current land assessment and valuation process is based on what the land can do today and as you know, in Cayman, before all the advancements, people's land plots were shaped funny. There were smaller and bigger pieces, and unfortunately this lady had a small piece, but that little piece had a house on it. That small piece had a rental unit on it and it also had sadly, in the terminology of those who evaluated it, a wooden shack.

Now that mightn't be much to them, but it was adequate enough to be rented. They don't even put a value on that. They don't put a value on the house because the house is old but what is valuable for today's valuation specialists or stakeholders is different from what is valuable to her because she was able to make close to \$1,300 a month on the two-bedroom house and the outside wooden house that even went through Ivan and it is still standing. Well, she lost that income because the government took the land and knocked everything down. That was her money so she said, *Okay, well, I'm retiring soon. I'll have my pension and government should pay me by then.*

It's been over four years now, Mr. Speaker, and she's my constituent; and it hurts me when she says, *Kenneth, please get this land sorted out, please. I believe this is going to take me to my grave.* Word for word — because she's tired, she's stressed out. No money coming in when the people who are supposed to serve her, her country, her government, have taken the last asset that she had and she has to put her pride aside to go around asking family members to put food in the fridge.

It's not fair, and the reason it's not fair is not because there's not a willingness of the government to pay, but it's natural that a person will say, *I'm not going to take it just because I'm in desperate need.* It's almost like she's being pressured to accept less than the value of it, and I'll give you an example — Mr. Speaker, I'm

sorry I'm taking so long, but it's important because I know there are many people in this situation.

Now that the house is knocked down for the road, Planning would never allow her to build anything again even if she still had the land, but the house was there before that she didn't need to build anything else, so the land, though small, was valuable to her. It was worth \$1,300 per month until she died. Now the government is going to come in and say, *well, sorry we knocked the house down. The square footage can't even hold a house lot on it; therefore we can only value it for land purposes, not for rental purposes*, so she's not being awarded for the valuation of the income that it would have made. Plus what my Honourable Leader just highlighted, which is the valuation they're applying per square foot was at the time the road was gazetted which was 2008, might as well say thirty years ago, when we knew the cost per square foot in George Town was a totally different price.

Hence, considering the fact of lost revenue — not only did they take the land, they wouldn't even wait till they resolved the payment so she could continue getting the rent revenue from her house. Even if government said, *Well, we are taking this land; eventually, when we put the road through and we get the cheque ready for you, whether you like the money or not, we gonna give you that*. At least she could have been collecting the rent. Now she doesn't have the rent nor the money for the value of it. A retired civil servant with no food in the fridge, the government has her land and doesn't want to pay her adequate value for it, and she's suffering through it just to say, *I need to be paid right*.

Now again, I say to the Honourable Minister that I know he wants this resolved and his problem is that his technocrats are only going to advise him on the law that is before him and then there are obligations when it comes to Cabinet, how much can the Cabinet override what the technical value of what the law says. This is why it's so urgent to resolve this — and I'm glad it is now in the Parliament's *Hansards* that the government is of the view that this law is outdated and does not show a true reflection of people's assets. You can put that in the Cabinet paper when you justify a higher value compared to the current legislation that you have to use until you change the law.

I'm happy about that and I'm hoping the records here can be used to justify that we as a Parliament have unified that it's time to give fair compensation for land acquisition, particularly when it takes away people's homes. I mean, regardless of whether it's a home or raw land, they got to be fairly and adequately compensated, but when you take away somebody's home, it's a seriously personal thing.

Mr. Speaker, to wrap up, there's one more part that I want the Honourable Minister to consider, and I know he would remember this one. The NRA sometimes acquires land for safety purposes for sidewalks. It's obligatory on some roads that if you were to change the layout of your property after it's been rezoned,

you're obligated by law to put in a sidewalk. Now, the square footage, where the sidewalk is, is the former owner's land. Who does the sidewalk belong to?

We need to resolve this issue because yes, the government as a nation has said in the interest of pedestrians' security and safety this is an obligation; but if you're going to acquire somebody's property for a sidewalk for safety, and we all agree it needs to be done, the people should be adequately paid for that as well. I'm saying that particularly because of one of my Crewe Road constituents, who I'm very happy the Honourable Minister assisted me with when I was on the Government side. A sidewalk was put in because elderly people already having difficulty with driving were coming into high traffic at the edge of the road with speeding dump trucks on Crewe Road.

Mr. Albert Thompson allowed NRA to put the sidewalk in, I'm quite sure he's comfortable with me saying so, because [people] ran into his fence probably over ten times within ten years to the point that he was planning to put steel boulders in. I begged him to please don't do it because *what's going to end up happening is the risk factor of the road, because there's a bend there and [if] a person crashes, then you're going to have a death, a spirit outside your house who died on your bend. Let me talk to the good Honourable Minister to put a sidewalk in so the [curve] isn't so bent; and he was ever so graceful to put it in*.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I try so hard to bring it back to a positive place and then I get distractions all the time.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: My point is that I hope the Honourable Minister is able to rectify the payment for the area on which the sidewalk was installed for the family on Crewe Road because it's a family lot — Honourable Minister, are you listening?

They need to resolve the dispute about the land because there are many owners on one house lot. Typical Cayman family, you know, everybody living on it. The parents left it for the brothers and sisters and in their old age, they would say, *Okay, then, boy if we all goin' get a little \$50,000 each one of us gets \$12,050 and they can enjoy their little time when they're older; but we still can't resolve that either*.

I'm begging the Honourable Minister; it's not a large amount. Please can you get that resolved as well, and I thank you again so much for your support. I think we have a Finance Committee meeting next week; when the supplementaries come for the Minister for land acquisitions, I hope both of those circumstances I highlighted tonight for the *Hansards* can be accounted for. I think it's just over \$50,000. I don't think it's very

much and can be accounted for in that supplementary. Please, I'm begging you: Do that for me.

With that being said, Mr. Speaker, that's my contribution.

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause]

If not, I'll ask the Mover of the Motion if he wishes to exercise his right of reply.

Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker, I'll be quite short as enough has been said.

I want to thank the Honourable Minister for his response and his support. Just to say that these incidents cause tremendous stress on our citizens who are involved. I mean, I had an elderly lady who had health issues. She had her house and she had a little shack too, but she also had her breadfruit and avocado trees and things she would eat on a daily basis and she actually had a lands officer tell her, *do you know that I can just come and board up your windows and your doors and kick you out?*

Thankfully she was relocated, but then I had to call the Honourable Minister to get him to... because the government wanted to charge her stamp duty on the place she was relocated to; thankfully the Minister of Finance assisted me in that manner. So, these things are very stressful Minister, but I hope that my bringing this Motion this evening will shed some light on it to the rest of your Government so that when you do come to the Caucus with these changes they will understand where we are coming from.

When you speak about the different types of acquisitions you're right, we're speaking about roads predominantly but my research told me that you could actually be doing this for future development. It could be for a future industrial park or a pipeline or something like that; you could actually gazette for that as well, it doesn't just have to be for a road, so the law needs changing. It needs addressing. You're 100 per cent right about the claim form — and some of the agents that the government sends, you know, in this instance to Rock Hole...

You know, one thing about our people, they might have a tiny little house or a little room, but they got a Ring camera and —

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: The lady would come, the beautiful blonde lady with her high heels on would come and she'd stick the paper in the door and ring [the bell] and run off—

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: — and report that she went and nobody was home; and this went on for months, you know. However, Mr. Speaker, I won't belabour it anymore.

I want to thank the Minister for his response. I hope that the Government supports him and that we see some changes to this Act in the near future.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The question is, BE IT NOW THEREFORE RESOLVED that Government considers taking immediate steps to review and amend the legislative and regulatory framework governing compulsory land acquisition, including the Land Acquisition Act (1995 Revision) and the Land Survey Regulations (2018 Revision), to ensure greater fairness, transparency, and timeliness;

AND BE IT FURTHER RESOLVED that Government considers including provisions in legislative amendments and regulations to:

- (1) ensure that compensation is assessed based on the market value of the property at, or as close as reasonably practicable to, the date of acquisition or vesting;
- (2) require that where a prescribed period has elapsed between valuation and acquisition, a mandatory updated valuation shall be undertaken prior to determining compensation;
- (3) establish clear statutory or regulatory timelines governing the intervals between valuation, gazettal, and acquisition; and
- (4) provide for appropriate compensation adjustments, including interest or indexed uplift, where delays exceed pre-scribed timelines;

AND BE IT FURTHER RESOLVED that Government considers bringing forward the necessary legislative amendments and regulations within a reasonable timeframe to give effect to these principles.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 4 of 2026-2027 passed.

**Private Member's Motion No. 5 of 2026-2027
Motion to establish a Tourism Climate
Resilience Fund for the Cayman Islands**

The Speaker: Honourable Leader of the Opposition.

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

Mr. Speaker, I arise to move Private Member's Motion No. 5 of 2026-2027, a Motion to establish a Tourism Climate Resilience Fund for the Cayman Islands which reads:

WHEREAS the Cayman Islands' economy is fundamentally dependent on tourism and the preservation of its natural environment, including beaches, coral reefs, and coastal ecosystems;

AND WHEREAS the Islands are increasingly exposed to the impacts of climate change, including coastal erosion, sea level rise, and extreme weather events, which threaten both environmental sustainability and economic stability;

AND WHEREAS key tourism assets, including Seven Mile Beach and surrounding coastal areas, are already experiencing measurable environmental degradation;

AND WHEREAS several regional and international jurisdictions have implemented sustainable tourism financing mechanisms, including visitor-based environmental contributions, to support climate resilience and environmental protection;

AND WHEREAS there is a growing global recognition of the principle that visitors should contribute in a modest and equitable manner to the preservation of the destinations from which they benefit.

BE IT NOW THEREFORE RESOLVED that Government considers the establishment of a Tourism Climate Resilience Fund or similar financing mechanism to support the long-term protection and sustainability of the Islands' natural and tourism assets;

AND BE IT FURTHER RESOLVED that Government considers undertaking a policy and feasibility assessment of sustainable tourism financing options, including but not limited to visitor-based environmental contributions;

AND BE IT FURTHER RESOLVED that this Honourable House affirms the importance of proactive and sustainable investment in climate resilience as essential to safeguarding the Cayman Islands' tourism industry, environment, and future economic prosperity.

The Speaker: The Motion has been duly moved. Is there a seconder?

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

Mr. Speaker, I move to second the Motion.

The Speaker: The Motion has been duly moved and seconded. Does the Mover wish to speak thereto?

Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: I do, Mr. Speaker, and again the Motion itself was quite detailed, so I will just offer a few supporting comments to go with it.

Mr. Speaker, let me begin with a simple observation. The Cayman Islands have spent decades building one of the strongest tourism brands in the Caribbean — not just a year now, you know, decades. We market our beaches, we market our reefs, we market our crystal-clear waters, we market Stingray City. We market the natural beauty of all three Islands, and rightfully so, Mr. Speaker, because those natural assets have helped create jobs, support businesses, generate government revenues, and provide opportunities for Caymanian families for generations yet, Mr. Speaker, very little attention is paid to a simple question: how are we planning to protect those assets for the next twenty years? Mr. Speaker, that is really what this Motion is about — how are we planning to protect those assets for the next twenty years?

Mr. Speaker, it's not a tax, not a fee, not bureaucracy, or even environmental ideology. It's about whether we are planning adequately to protect the assets upon which our tourism industry depends because, Mr. Speaker, if we are honest with ourselves, our environment is not separate from our economy — our environment is our economy.

Mr. Speaker, over the last few months, we have all seen the reports that some sand has returned to portions of 7-Mile Beach. That is good news and we should welcome it, but Mr. Speaker, Caymanians have observed these cycles for generations. Long before there were consultants, long before there were studies, long before there were computer models, Caymanians watched the sea; they watched the beaches, and they understood how nature works. Too bad we didn't listen more to them, Mr. Speaker. They knew what Northwester season would bring or what a good Northwester could do; and many of us have seen the beaches build back during those months, but Mr. Speaker, every Caymanian also knows what a northwester gives, a hurricane can take away and Mr. Speaker, hurricane season has just begun.

Mr. Speaker, the question before us is not what the beach looks like today. The question is what will it look like 5, 10, 20 years from now. One good Northwester season is not a long-term strategy and this Motion is ultimately about ensuring that we have a long-term strategy.

Mr. Speaker, I don't want this debate to become solely about 7-Mile Beach. This Motion is about all three Islands — Grand Cayman, Cayman Brac and Little Cayman. Some of the most valuable tourism assets in our country are found in the Sister Islands. People travel from around the world to dive the waters off Little Cayman. Many regard Bloody Bay as one of the finest dive sites anywhere on earth.

A pause, Mr. Speaker, I had a nephew who took the Miami flight that stopped in Cayman Brac and

he was shocked. He said the plane emptied out at Cayman Brac. He didn't think they had that many hotel rooms there. It just gives an example, Mr. Speaker, that many of us here in Grand Cayman don't understand how important the Sister Islands are to our tourism product.

Visitors come to Cayman Brac for their marine environment — its fishing, its diving, its hiking and its natural beauty. The Sister Islands remind us that tourism is not simply about hotels. Tourism is about a place, tourism is about experience, and tourism is about the natural assets that make Cayman unique; and those assets deserve the same level of planning and protection as any other national asset, Mr. Speaker.

Mr. Speaker, I come to this issue from a practical perspective. Before politics, many of us in this House came from business and one thing every businessperson learns is this (or hopefully you did). If you have an asset that generates income, you protect it, you maintain it, you insure it, you invest in it; and why, Mr. Speaker? Because the cost of fixing a problem is almost always greater than the cost of preventing one. We insure our homes, we maintain our roads, and we invest in our airports and seaports.

It is only reasonable that we examine how we invest in protecting our natural assets that support one of the most important sectors of our economy because if a homeowner neglects maintenance, eventually the repair bills become larger. If a hotel owner neglects maintenance, eventually guests stop coming, and if a country neglects the assets upon which its economy depends, the outcome, Mr. Speaker, is no different. This is not simply environmental protection, Mr. Speaker; it is asset management.

Around the world, tourism destinations are asking the same question: How do we sustainably invest in protecting the assets that attract visitors? Some jurisdictions have conservation funds, some have resilience funds, some dedicate a portion of tourism-related revenues, others have completely different approaches. There is no single model, Mr. Speaker, which is precisely why this Motion does not prescribe one. The Motion simply asks Government to examine the options, to undertake a feasibility assessment, to engage stakeholders and determine what, if anything, may be appropriate for the Cayman Islands.

Mr. Speaker, I would submit that there's nothing radical about planning ahead. There's nothing controversial about studying options, and there's nothing unreasonable about asking whether we are doing enough to protect the assets that generate so much economic activity throughout our three Islands.

Mr. Speaker, as I said, previous generations of Caymanians handed us something extraordinary. They handed us beautiful beaches, healthy reefs, and a thriving tourism industry and a reputation that is respected throughout the world. We benefit every day from their stewardship, so Mr. Speaker, the question before us is whether we will show the same stewardship to those

who come after us, because these assets do not belong to us alone. We hold them in trust, and our responsibility is simple: to leave them stronger than we found them.

Mr. Speaker, this Motion is not about creating a fund today. It is not about creating a fee tomorrow, Mr. Speaker, it is about beginning a national conversation about how we protect the assets that have looked after us for generations and how we ensure they continue to do so for generations to come.

Mr. Speaker, the timing is right for this. There are private sector individuals in the industry who are willing to join with government — to match government funds in fact, one went publicly to say. I don't think they will support putting this into some general fund or some vague fund that could be used for anything; but they recognise the importance of the tourism product, the coastlines, the reefs, and of course, Mr. Speaker, they want to protect their investment.

With those few words and for that reason, Mr. Speaker, I commend this Motion to this honourable House, and I ask all Members to support it.

Thank you, Mr. Speaker.

The Speaker: The House is suspended until 10:30.

Proceedings suspended at 10:01pm

Proceedings resumed at 10:30pm

The Speaker: This honourable House is back in session.

Before we continue with the debate, I need to do a little administrative clean-up. It's my understanding that everybody has agreed that we're going to complete the business on this Order Paper and then we're going to do an addendum Order Paper to deal with the fourth Motion. That's the understanding?

[Inaudible interjection]

The Speaker: Okay, Premier, I need you to move a Motion then to suspend 44...

[Crosstalk]

The Speaker: The reason I want to do it now is so the staff could go ahead and prepare the Addendum.

[Inaudible interjection]

The Speaker: All right, we'll do it at the end of this Order Paper, but in the meantime, the staff can do the Addendum to the Order Paper.

Does any other Member wish to speak on Private Member's Motion No. 5? *[Pause]* Does any other Member wish to speak?

Honourable Minister of Health, Environment and Sustainability.

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

Mr. Speaker, I rise to respond to Private Member's Motion No. 5 of 2026-2027 before this honourable House which calls on Government to consider the establishment of a tourism climate resilience fund or similar funding mechanism to support the long-term protection and sustainability of the Cayman Islands' natural and tourism assets.

I wish to begin by acknowledging the importance of the issue of climate resilience as raised by the Honourable Leader of the Opposition and I'd like to thank him for his Motion. Any opportunity to bring climate resilience and the Cayman Islands' climate risk impacts and adaptation to the national conversation will always be welcomed by me.

Mr. Speaker, in truth, resilience seems an inadequate concept for the challenges we face. Recently, Marla Dukharan, a leading Caribbean economist, talked about shifting from referring to resilience to *transilience* meaning not just bouncing back but having the capacity to adapt to real transformation. Mr. Speaker, there's no disagreement that climate resilience is central to the Cayman Islands' future prosperity. It is also a competitive advantage that strengthens our economy and supports sustainable growth across sectors.

Mr. Speaker, before discussing the funding mechanisms it's important to understand what we're seeking to be resilient to; however, in the interest of time and the fact that the Mover of the Motion highlighted much of what we are seeking to be resilient to, I will speak to the Motion.

Mr. Speaker, the Motion presented does not acknowledge that the Environmental Protection Fund (EPF), which already provides an important mechanism for environmental investment with wider co-benefits, is already supported in part by visitor-related fees. It's important to recognise that the Cayman Islands already operates a form of visitor contribution towards environmental protection. Through the environmental protection fee and departure tax framework visitors arriving by air and cruise ship contribute to the Environmental Protection Fund and support coral restoration, protected areas, biodiversity conservation and other initiatives that strengthen the resilience of our natural environment. Through this fund and related programmes implemented by beneficiaries of the fund, including the Department of Environment, the Cayman Islands has supported work that directly contributes to climate resilience.

These initiatives may sometimes be described as environmental projects, but their impact is broader. Healthy reefs reduce coastal vulnerability and boost fish stocks. Mangroves provide storm protection, carbon storage, and nursery habitat. Protected areas support biodiversity and strengthen the national assets both residents and visitors value. These benefits help sustain the very tourism product that the Motion seeks to protect.

Mr. Speaker, as previously noted, we already have the Environmental Protection Fund, which has long been in place and accrues millions of dollars annually from visitor contributions. I would like to explain more in detail for the benefit of this House and the public, the objective of the Environmental Protection Fund, and how funds are used as governed by the 1997 Motion and guided by the National Conservation Act, 2013.

The National Conservation Act, 2013 states that the Fund is **"to be used for the acquisition and management of protected areas and for measures to protect and conserve protected species and their critical habitat pursuant to an appropriation in accordance with the Public Management and Finance Law"**.

Section 3 states that revenue for the Fund will be earned from the following government mechanisms:

- (a) **"one hundred per cent of the environmental protection fee collected under section 6 of the Travel (Departure Tax and Environmental Protection Fee) Law (2003 Revision); and**
- (b) **one hundred per cent of all fees paid under this [Law] [(National) Conservation Act] and any fines, compensation and costs imposed in respect of offences under this Law"**.

There are also provisions for the Government to **"make additional appropriations to the Fund from the revenue, borrowings, or other funds of the Government in accordance with the Public Management and Finance Law"**.

Monies from the fund have been used in the past to support, for example:

- Coral reef restoration;
- Saving our reefs from stony coral tissue loss disease;
- Controlling green iguana populations enabling the native blue iguanas to thrive;
- Cracking down on the black-market trade of Cayman parrots and the list goes on.

The details of the environmental protection expenditure can also be found in the National Conservation Annual Reports, which are available for the public online.

Mr. Speaker, I agree with the Motion's assertion of the importance of proactive and sustainable investment in climate resilience because we already have it and indeed, we must go further to invest in our country's climate resilience because investing in climate resilience is investing in every aspect of our economy.

Mr. Speaker, tools such as the Cayman Islands Resilience Index will help strengthen decision-making, improve accountability, and support a more strategic approach to resilience-building across sectors including tourism infrastructure, energy, water, and food security, including biodiversity and community well-being.

That is why the climate change policy envisions a broader climate resiliency fund capable of supporting resilience outcomes across the economy.

Mr. Speaker, this is a critical point. The question before us is not whether the Cayman Islands needs climate resilience financing; the climate change policy already recognises that it does. The question is whether that financing should be designed around a single sector or whether it should be structured to address the full range of climate risks facing our country.

Government's view is that the latter approach is the more responsible and more effective one. On that point, the government's position is clear: While we wholeheartedly support the merit of sustainable financing for climate resilience, we are not persuaded that a standalone Tourism Climate Resiliency Fund is necessary or advisable at this stage. Climate resilience is a whole-economy issue. Tourism is one of the most climate sensitive sectors but is not the only sector deeply affected.

Any future fund should be designed as a broader climate resiliency fund as envisioned in the Cayman Islands Climate Change Policy, capable of supporting national priorities across sectors including tourism. That policy recognises that climate change cannot be managed in silos. It requires coordination, clear governance, transparent funding, proper reporting, and a structure capable of supporting long-term adaptation; and this government is committed to advancing the Climate Resiliency Fund and Climate Change Council envisioned in the climate change policy. Those mechanisms were included in the policy because effective climate resilience requires long-term governance, coordination, and financing.

Mr. Speaker, it is important to state that because the design of such a framework requires proper policy direction, legal drafting, governance architecture, and Cabinet approval, a fund of this nature cannot be created casually. It must be properly legislated, transparent, accountable, and capable of meeting the fiduciary and reporting standards expected of both local stakeholders and international climate finance partners. Despite having the Environmental Protection Fund in place, supplemental funding will be needed to implement the climate change policy. The Climate Resiliency Fund, once established and operational, will serve as a means to not only generate money through local sources but as a vehicle to receive international climate finance.

Mr. Speaker, I wish to briefly but specifically address how other countries in our region have adopted tourism-linked levies, environmental contributions, or conservation fees as has been previously spoken about. Like the Cayman Islands, BVI (British Virgin Islands) is a small island territory facing similar climate risks. They are also a UK Overseas Territory and as such we often face barriers to international climate finance. While the Cayman Islands has successfully se-

cured funding through a range of international partnerships and programmes, much of this funding is project specific and time-limited.

The British Virgin Islands Environmental Protection and Tourism Improvement Fund Act, which was passed in 2017, established the requirement for all non-cruise ship visitors to pay a US\$10 levy upon arrival with 40 per cent directed to the Virgin Islands' Climate Change Trust Fund, which was established under a prior 2015 Act. The Virgin Islands' Climate Change Trust Fund is an independent financing mechanism created to mobilise funds to deliver their national climate change adaptation policy.

The BVI Climate Change Trust Fund model takes a holistic view of island resilience involving various non-governmental organisations and private sector. It is not an agency of the government; it is governed by an independent board of trustees and a secretariat and headed by a CEO. The board selection process involves public nomination and the trust submits annual reports. The fund meets the Green Climate Fund accreditation standards and is seeded by local levies on tourists, public and private funds as well as market and nature-based mechanisms. This fund was created to provide a dedicated and transparent mechanism for financing climate resilience and adaptation measures across the territory, establishing a national financing mechanism to advance climate adaptation and resilience priorities.

The vision of our own climate resiliency fund outlined in section 6 of the Climate Change Policy is to set up the necessary legal and fiduciary structure for receiving funds and donations but also strengthen our ability to access external climate finance and direct it towards national resilience priorities. The Climate Resiliency Fund will receive funds **“from a variety of sources such as proceeds from sales of carbon offsets, grants made to the [Cayman Islands] Government, levies on carbon intensive products, etc”**. The Fund shall be administered by the Climate Change Council that shall be tasked to mobilise and manage the funds to ensure that resources are used efficiently as well as keep proper accounts of its transactions which would then be audited in accordance with the Public Management and Finance Act.

While the BVI model might align with aspects of our own climate resilience funding policies, there may be marked differences in approach, and no single international model can simply be imported and applied to the Cayman Islands. There is also no global consensus that visitor levies are always the best or most effective way to finance climate resilience. Furthermore, we must be careful not to create overlapping mandates or fragmented funding streams. A tourism-only fund could unintentionally silo climate resilience when what we need is a coordinated national approach. It could also duplicate work already supported through the Environmental Protection Fund, or complicate the future design of the Climate Resiliency Fund.

A financing mechanism that relies primarily on visitors may not always align with the nature of the risk being addressed. Many resilience investments such as strengthening infrastructure, protecting water resources, enhancing energy security, improving disaster preparedness, and safeguarding communities all provide benefits across the entire economy and society. We must also recognise that tourism revenues can fluctuate in response to global economic conditions, severe weather events, public health emergencies, and other external shocks. The very climate impacts we are seeking to address can themselves affect tourism arrivals and tourism-related revenue streams. As a result, an overreliance on tourism-linked funding may not provide the stable and predictable financing required for long-term resilience planning.

Mr. Speaker, I firmly believe that the appropriate response to this Motion is not to isolate tourism from the wider resilience challenge. Hurricanes do not only affect hotels. Coastal erosion does not only affect visitors. Reef degradation does not only affect water sports operators. Food insecurity, water stress, energy vulnerability, and infrastructure damage affect the whole country and that is why the government's position is that climate resilience financing should be national in scope with tourism included as a critical sector but not treated as the only sector. In practical terms, this means government should continue to strengthen existing mechanisms, including the Environmental Protection Fund, while progressing the policy and legal work needed to determine the most appropriate structure for the Climate Resiliency Fund and Council. That work will require Cabinet direction and decisions.

Mr. Speaker, I welcome the intent of this Motion. It is quite right that this House affirms the importance of proactive and sustainable investment in climate resilience. It is also right that we consider how best to finance the protection of our natural heritage and tourism assets, but government must be careful not to commit prematurely to a narrow mechanism before the broader governance framework has been properly settled. Future long-term resilience financing mechanisms should be informed by evidence, guided by national priorities, and supported by transparent decision-making tools.

Mr. Speaker, I'm of the opinion that a better approach is to build on what already exists, complete the necessary policy and feasibility work, and move towards a climate resilience financing model that is not only cross-sectorial but legally robust and most importantly, appropriate for the Cayman Islands.

Thank you, Mr. Speaker,

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

If not, I'll ask the Honourable Leader of the Opposition if he wants to exercise his right of reply.

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

Mr. Speaker, let me start by thanking the Minister for her response. I know she was trying to keep it as brief as possible due to the hour, but I got the gist, Mr. Speaker, and I completely understand the fashion and the thought process when it comes to looking holistically at the effects of global warming or environmental change — drastic change in temperatures, whatever. All of these things, no matter what you believe in, are happening, and I can understand looking holistically at that.

The Honourable Minister mentioned the EPF, the Environmental Protection Fund, which she listed out some of the things it does, but that was exactly my concern, Mr. Speaker, when you look at the Environmental Protection Fund versus a Tourism Resilience Fund there are two different things. You're talking about protection of the environment, and I'm talking about sustainability and resilience of the environment surrounding tourism.

I'll get into that a little bit. I won't be long, but just to say that I look forward to the works that are being done and the results of that, but I hope that during that process consideration will be given to perhaps looking at the Environmental Protection Fund and expanding the scope of that into more of a climate resilience fund where you already have some financing mechanisms in place but expand the scope that you can do things like carbon points and receiving funding from international bodies.

That's just something I think would be worthwhile looking at, but the Tourism Resilience Fund, while it is focused on things such as beach re-nourishment, mangrove replenishment, could even go as far as farming coral reefs because at the end of the day, these are things that tourists participate in; things that bring them to our Islands, and I'm not saying, Minister, that we should design it for tourists. I'm saying it should be paid for by tourists because it is them, Minister, who every time they walk the beach in the morning, they come off and they wash their feet off. If you've ever stayed on Seven Mile Beach or Rum Point or anywhere and you take the responsibility of the little foot wash pans you see how much sand comes off of that beach on each person's feet.

Then you're talking about dive equipment and snorkel equipment. I think that Cico-Avis and other rental car agencies could probably go into the business of selling sand with the amount of sand that ends up in the rental vehicles and taxis and all those sorts of things. Then, of course, they're diving; they're touching the reefs, all these sorts of things so they're contributing to it and I think it's globally accepted now that when looking at their bill, tourists are happy to pay towards the resilience and the protection, if you want to use that word, but certainly the resilience or to pay to play, sort of say — pay their share for their impact on the environment within that jurisdiction.

I am just worried that if you have one broad fund then you get into that situation again where, Okay; the beach is disappearing. Well, where does that fall? Who should pay for that? Those rich people should pay for it or who shouldn't pay for it; next thing, you know, tourism numbers drop and your budget is affected because tourism tax has gone down.

When people talk about 7-Mile Beach not having a beach, they don't say the northern end or southern end, two hundred yards of [sand from] it. Word goes out that there is no beach or Cayman Kai has lost its beach or Carib Sands no longer has a dock and a beach, you know. The word just goes out there. It's not specific. It is not specific and it can be very damaging to our economy. There were people who came to me who were suffering because the condo that they worked at had no beach and so their Thanksgiving a couple of years ago was nothing. They were living skimpy through the summer, using their savings to get to Thanksgiving, which is their first big block of tourism coming in where they can recover their monies and there was no thanksgiving at those condos because there was no beach.

My concern is: When you have that broader protection fund, how quickly and who decides that something has to be done because our tourism dollars, our economy, the salaries our people take home are at risk because we need action because we need to replenish the beach because, you know, we need to do something with the coral reefs. There were 345 dive sites, they are down to 250. I don't know. Even things such as putting in the buoys for the dive sites, things such as the markers in the channels. These are all things that could fall under the resilience fund.

You know, I think I even remember arguing about the EPF before the Coastguard, and I think it's probably still an argument — who should be enforcing the WIZ (Wildlife Interaction Zone) licences and who should pay for that? You know, I did see the other day that someone was fined for operating, but these are the sorts of things... You get these grey areas that nobody can agree on where the money should come from, and who should be using it, but if you have that tourism fund, whether you want to call it a resilience fund or if you want to name it something else, paid for by tourists; not for tourists but paid for by tourists so that Caymanians can still have a beach to walk on, so that Caymanians can still see a coral head when they go snorkelling or Caymanians can still catch a fish.

That's what we're saying; that in our opinion it has to be, if not a segregated fund, at least a portion of any fund. That there are no questions asked, no arguments because — with all due respect, Minister, you said it twice: funds to help tourists. No, it is a fund that's *paid by tourists*. The tourists are doing the damage. Not intentionally, but again, as I said, touching the reef, the sand on their feet, whatever the case may be, so it is a fund paid by them. Right? A fund paid by them which we can then use to ensure that the same quality, the

same beauty, the same beach is there for them when they come back next year, and when their grandkids come in twenty years and so our kids and our grandkids can enjoy the very same beaches, the very same reefs, the very same ocean, maybe climbing the side of the bluff, whatever it may be.

That is why I feel, and we certainly feel on this side, that the fund should be segregated. There should be at least a portion if not of any sort of fund that can be used for those purposes so there are no questions, there are no arguments in Caucus or Cabinet about who should pay for this and who should pay for that? It is there, paid for by our visitors, or maybe even those who provide accommodations to them, whichever way you want to do it, but it's paid for by our visitors to take care of what they come here to visit year after year and to ensure that we, as Caymanians, have the ability to walk our beaches, swim in our oceans, snorkel our coral reefs, climb the bluff, go to the caves, whatever we get opportunity to do when we have the time. Again, it is resilience. It is ensuring that our product remains of the highest standard and that our environment is there for our children to enjoy at a later date.

I look forward to seeing the report, Minister, and I do hope that perhaps today through this Motion, we provided some perspective and hopefully, at least, if nothing else, the Honourable Minister of Tourism will have a portion of a fund to ensure that he's not just left being the Minister of Turtle Farm, but the Minister of the beautiful Cayman Islands with Stingray City and nice 7-Seven Mile beaches.

Thank you.

The Speaker: The question is, BE IT NOW THEREFORE RESOLVED that Government considers the establishment of a Tourism Climate Resilience Fund or similar financing mechanism to support the long-term protection and sustainability of the Islands' natural and tourism assets;

AND BE IT FURTHER RESOLVED that Government considers undertaking a policy and feasibility assessment of sustainable tourism financing options, including but not limited to visitor-based environmental contributions;

AND BE IT FURTHER RESOLVED that this Honourable House affirms the importance of proactive and sustainable investment in climate resilience as essential to safeguarding the Cayman Islands' tourism industry, environment, and future economic prosperity.

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

AYES and NOES.

The Speaker: The Noes have it.

Agreed: Private Member's Motion No. 5 of 2026-2027 failed.

**Private Member's Motion No. 3 of 2026-2027
Motion to Protect and Prioritise Caymanian
Participation in the Real Estate Sector**

The Speaker: Deputy Speaker and Elected Member for George Town West.

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

I move Private Member's Motion No. 3 of 2026-2027 standing in my name: Motion to Protect and Prioritise Caymanian Participation in the Real Estate Sector.

WHEREAS land and real estate in the Cayman Islands are finite and constitute a vital national resource central to the economic security and cultural heritage of Caymanians;

AND WHEREAS the real estate sector is a significant contributor to the Islands' economy, providing employment, entrepreneurial opportunities, and income for Caymanians;

AND WHEREAS there is growing public concern regarding the increasing participation of non-Caymanians in the marketing, brokerage, and sale of real estate within the Islands;

AND WHEREAS it is in the national interest to ensure that Caymanians are the primary beneficiaries of economic opportunities arising from the sale and transfer of local real estate;

BE IT RESOLVED THAT the Government considers reviewing and strengthening laws and regulations governing real estate brokerage and sales in the Cayman Islands;

AND BE IT FURTHER RESOLVED that the Government considers restricting the right to act as a real estate agent or broker to:

- Caymanians;
- Persons holding Caymanian status with full and unrestricted rights to work in the Cayman Islands; or
- Persons who are holders of a valid Residency and Employment Rights Certificate (RERC), granted on the basis of marriage to a Caymanian, and who possess full legal rights to work in the Cayman Islands;

AND BE IT FURTHER RESOLVED that the Government considers ensuring that any legislative or regulatory changes arising from this review include fair transitional and grandfathering provisions for person who are lawfully licensed and actively practising as real estate agents or brokers in the Cayman Islands prior to the implementation of such changes, subject to continued compliance with all applicable laws, licensing requirements, and professional standards;

AND BE IT FURTHER RESOLVED that the Government considers ensuring that any revised framework:

- Promotes training, certification, and professional development of Caymanian real estate agents;
- Encourages greater participation of Caymanians in high-value property transactions;

AND BE IT FURTHER RESOLVED that the Government considers conducting a comprehensive stakeholder consultation, including:

- Local real estate professionals;
- Developers;
- Investors;
- The Cayman Islands Real Estate Brokers Association (CIREBA);

AND BE IT FURTHER RESOLVED that the Government considers reporting back to this Honourable House within six (6) months with recommendations, including any proposed legislative amendments.

The Speaker: The Motion has been moved. Is there a seconder?

Member for Red Bay.

Mr. A. Roy Tatum: Mr. Speaker, I arise to second the Motion.

The Speaker: The Motion has been duly moved and seconded. Does the Mover wish to speak thereto?

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

Mr. Speaker, I rise today in my capacity as the elected Member for George Town West to move Private Member's Motion No. 3 standing in my name entitled Motion to Protect and Prioritise Caymanian Participation in the Real Estate Sector.

Mr. Speaker, land in the Cayman Islands is more than a commodity. It is finite; it is irreplaceable; it is one of our most valuable national assets and forms an important part of our economic security, cultural heritage, and identity as a people. For generations, land ownership has represented stability, opportunity, and the ability for Caymanian families to build wealth and pass that wealth from one generation to the next. It is therefore entirely appropriate that this Parliament considers how Caymanians can contribute to participate meaningfully in industries that derive value from that land.

The real estate sector plays a vital role in our economy. It creates employment, supports entrepreneurship, generates revenue, attracts investment, and facilitates the transfer of property throughout our Islands; however, Mr. Speaker, there's a growing concern among many Caymanians that opportunities within this sector have increasingly become inaccessible to them, while a greater share of the economic benefits associated with the sale and transfer of Caymanian real estate is flowing elsewhere.

Mr. Speaker, before turning to the substance of this Motion, it is important to acknowledge that this House already recognised the need to examine the real estate industry. On February 6th, 2025 this honourable House debated and passed Private Member's Motion No. 12 of 2024-2025 moved by the honourable Bernie Bush and seconded by the honourable Chris Saunders calling for the regulation of real estate agents in the Cayman Islands. That Motion recognised concerns regarding the operations of the industry and called for greater oversight, accountability, professionalism, and consumer protection. I wish to acknowledge the work of those honourable Members in bringing that matter before Parliament and initiating what has become an important national discussion.

The Motion before us today builds upon that foundation, Mr. Speaker. If this House has already accepted that the real estate sector is important enough to warrant greater regulation, then it's entirely appropriate that we should also consider who should principally benefit from the opportunities created within that sector.

This Motion does not seek to undermine the industry, Mr. Speaker. It does not seek to discourage investment; it does not seek to unfairly penalise any individual who has operated lawfully and professionally. Rather, it asks government to review and consider how Caymanians can remain central participants in an industry that is directly connected to one of our country's most valuable and finite resources.

Mr. Speaker, there's another issue that cannot be ignored. Many Caymanians have raised concerns regarding the growing practices of real estate transactions involving individuals who do not reside in these Islands, who are not licensed to work here, and who are marketing and facilitating the sale of Caymanian property from an overseas jurisdiction. I ask the Members to note accordingly: Who are operating and who are marketing and facilitating the sale of Caymanian properties from overseas jurisdictions. Whether operating through referral arrangements, offshore sale networks, affiliated companies, or other mechanisms, the effect is still the same: economic opportunities arising from the sale of Caymanian real estate are increasingly being exported beyond our shores rather than remaining within our local economy.

Mr. Speaker, if a property located in the Cayman Islands is being marketed and sold, then Caymanians have a right to expect that the economic benefits arising from those transactions should principally accrue within the Cayman Islands and—

[Desk thumping]

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: —to those who are lawfully entitled to work in this jurisdiction.

The people of this country are increasingly questioning why commissions generated from the sale

of Caymanian land are being earned by individuals operating overseas while qualified Caymanians seek opportunities to establish themselves within the profession *[sic]*. These concerns deserve serious examination, Mr. Speaker.

Let me be clear: this Motion is not opposed to legitimate foreign investment nor does it seek to discourage international purchasers from investing in the Cayman Islands. Foreign investment has played an important role in our development and will continue to do so; however, there is a significant difference between welcoming investment in the Cayman Islands and permitting the outsourcing of economic opportunities that should properly benefit those who live, work and contribute within our community.

Mr. Speaker, where there are practices that may circumvent or undermine the intent of our labour, immigration, or professional licence frameworks, those practices should be reviewed and addressed. Caymanians cannot be expected to stand by while opportunities connected to one of our most valuable national assets are transferred offshore without public or proper scrutiny. This Parliament must send a clear message that Caymanian participation in the real estate sector matters; that Caymanians' opportunities matter, and that any business model designed to side-line Caymanians in favour of overseas sales arrangements is inconsistent with the objectives of this Motion and contrary to the long-term interests of our people. Such practices should not be encouraged, should not be normalised and should not be allowed to undermine the participation of Caymanians in their own economy.

Mr. Speaker this is not simply a question of economics; it is a question of fairness. No Caymanian should be expected to compete against an invisible workforce operating from an overseas jurisdiction, earning commission from Caymanian properties' transactions while bearing none of the obligations that come with living, working, investing and contributing within these Islands. If individuals wish to participate professionally in the sale of Caymanian real estate, then they should be prepared to do so within a framework that respects Caymanian laws, Caymanian workers, and Caymanian interests. Mr. Speaker, that is just simple common sense, that is fairness, and that is precisely why this review is both necessary and timely.

Mr. Speaker, in advancing this Motion it is important to acknowledge that many non-Caymanian real estate professionals have contributed positively to our Islands' development, have conducted themselves professionally, and have helped build the industry into what we know it as today. This Motion is not intended to diminish those contributions nor is it intended to disregard the valuable role that many individuals have played in supporting the growth and success of the Cayman Islands. Rather, it seeks that as the industry continues to evolve, Caymanians are afforded a greater opportunity to participate, develop and thrive

alongside those who have already established themselves within the profession.

Mr. Speaker, this Motion proposes that Government considers restricting the right to act as a real estate agent or broker to Caymanians; persons holding Cayman status with full and unrestricted rights to work, and holders of a valid Residence and Employment Rights Certificate (RERC) granted on the basis of marriage to a Caymanian who possesses full legal rights to work within these Islands. At the same time, this Motion recognises the importance of fairness. It specifically calls for fair transitional and grandfathering provisions for those individuals who are already lawfully licenced and actively practising within the industry. Responsible reform should never disregard those who have built careers in accordance with the law and contributed positively to the development of our Islands.

Mr. Speaker, every mature economy must ask itself a simple question: Who is being trained today to lead tomorrow? If Caymanians are not entering this profession in meaningful numbers today, who will represent Caymanians' interests within the industry 10, 20, or 30 years from now? Who will mentor the next generation? Who will build Caymanian-owned brokerages? Who will ensure that local knowledge, local relationships, and local perspectives continue to have a meaningful place within the sector? This Motion is therefore not only about the present, but also about the future. It is about building a pipeline of Caymanian professionals who are equipped, trained, and prepared to succeed in one of the most important sectors of our economy.

Mr. Speaker, there's also a broader national interest at stake here. When Caymanians participate in our economy, the benefits tend to remain within our economy. Earnings are spent locally, businesses are supported locally, families are supported locally, communities are also strengthened locally. The economic value generated from Caymanians' land should, whenever possible, create opportunities that benefit Caymanian households and contribute to a long-term resilience of our economy. Increasing Caymanian participation within the real estate sector is therefore not simply a matter of individual opportunity. It is a matter of national economic development and economic sustainability. It is about ensuring that more of the value generated from the sale and transfer of Caymanian properties continues to circulate within the Cayman Islands and contributes to the prosperity of future generations.

Mr. Speaker, while this Motion is specifically concerned with real estate sectors, the principle that underpins it extends far beyond real estate alone. As a country, we must continually examine how Caymanians participate in major industries that drive our economy and create wealth within our society. Whether it's real estate, financial services, tourism, construction, technology, or other emerging sectors, we must always ask ourselves a fundamental question: Are Caymanians being adequately prepared, trained, and positioned

to participate meaningfully and competitively in the opportunities that our economy creates? We cannot build a sustainable future if Caymanians are the spectators in the very industries that shape our nation's development.

Likewise, Mr. Speaker, we cannot simply demand participation without also demanding excellence. The government's responsibility is to create pathways, which is what we're doing, Mr. Speaker — remove unnecessary barriers and ensure fair access to opportunity. The individual's responsibility is to seize those opportunities through hard work, training, professionalism, and commitment. That conversation is not about entitlement, it's about sustainability. It's about economic empowerment; it's also about ensuring that economic growth translates into opportunities for Caymanians.

Today, however, our focus is real estate. We focus on real estate because land is finite. We focus on real estate because it's uniquely connected to our national identity. We focus on real estate because the opportunities arising from the sale and transfer of Cayman properties deserve particular consideration by this honourable House; and if we get it right, Mr. Speaker, it may serve as an example of how we can strengthen Caymanian participation across other sectors of our economy while maintaining our commitment to growth, competitiveness and investment.

Mr. Speaker, there's another point that I believe must be made absolutely clear. This Motion is not founded on the belief that anyone is entitled to success simply because they are Caymanians. Being Caymanians is not a substitute for hard work. It is not a substitute for professionalism. It is not a substitute for competence, discipline, dedication, or integrity. The opportunities this Motion seeks to protect must be earned by our Caymanian people. The Caymanians who choose to enter this profession must be prepared to treat it exactly as what it is: a profession. They must be willing to pursue the necessary education, obtain the appropriate certifications, understand the laws governing real estate transactions, uphold the highest ethical standards, and dedicate themselves to continuous professional development. Success in real estate requires knowledge, persistence, professionalism, and a commitment to excellence.

This Motion does not seek to guarantee listings. It does not seek to guarantee commissions. It does not seek to guarantee transactions. What it seeks to guarantee is that Caymanians are afforded a fair opportunity to compete and succeed within an industry that is essentially connected to our country's most valuable resource. Once such an opportunity exists, responsibility shifts to the individuals. The Caymanians who enter this profession must be prepared to work; they must be prepared to learn; they must be prepared to invest in themselves and build a reputation based on professionalism and results.

Indeed, this is precisely why the Motion calls for enhanced training certification and professional development. We do not merely want Caymanians to participate in this industry; we want them to excel within this industry. We should aspire to produce Caymanian real estate professionals who are recognised as leaders in their fields not because of preference, but because of their expertise, their integrity, and the quality of the work they will be producing.

Mr. Speaker, opportunity and responsibilities must go hand in hand. The role of government is not to guarantee success, the role of government is to ensure that Caymanians are not unfairly denied the opportunity to pursue success. That principle lies at the heart of this Motion. This Motion also calls for comprehensive consultation with local real estate professionals, developers, investors, and CIREBA. Such consultation is essential. We must hear from all stakeholders and ensure that any recommendations are balanced, practical, and in the best interests of the Cayman Islands.

Finally, Mr. Speaker, which I'm sure everybody's happy for, the Motion asks that Government reports back to this House within six months with recommendations, including any proposed legislative amendments.

Mr. Speaker, this Motion is ultimately about stewardship. It is about stewardship for our land; it's about stewardship for our economy, but it's also about stewardship of opportunity for the future generation of Caymanians. We welcome investment. We welcome growth. We welcome development, but we must also ensure that Caymanians remain participants in that growth, beneficiaries of development, stakeholders in that success, and leaders within the industry that helps shape our nation's future. That's not exclusion. It is not entitlement; it is responsible nation building.

This Motion does not ask for guarantees. It does not ask for special treatment. It asks only that Caymanians be given a fair opportunity to compete, to participate and to succeed in a profession that is directly connected to our country's most valuable asset. That opportunity must then be matched by hard work, professionalism, training, integrity, and commitment — that, Mr. Speaker, is the Caymanian way.

Our forefathers, Mr. Speaker and every person in this Chamber, built this joint. We built this country through hard work, dedication, entrepreneurship, and belief in a better way for the next generation. We honour that legacy not by asking for guarantees, but by ensuring that every Caymanian has a fair opportunity to contribute to, participate in, and benefit from the continued success of the Cayman Islands.

For those reasons, Mr. Speaker, I respectfully commend this Motion to the House and ask for support from all Members.

I thank you, Mr. Speaker.

[Desk thumping]

An Hon. Member: Well done!

The Speaker: Honourable Premier.

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

I rise to accept this powerful Motion on behalf of the Government and I'll thank the Member for George Town West. Although the hour is late, and I know you attempted to make it as concise as possible, I think you did so eloquently and did not lose any thunder.

In a nutshell, and this coincides with other changes that we will make in this Parliament in this term, we have frameworks that we have to pay respects to that help build the country — but times have changed. Caymanians have changed. Our sophistication, our qualifications, our financial wherewithal has changed so we now have to adjust the frameworks to the existing reality that Caymanians can handle and do more in their own country.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Because what I can see happening, Lady Member, is that we can have a very good confluence of events with the Bill that's published now in terms of limiting the Local Companies (Control) Law Licence.

Originally, it was going to make it to this meeting. It came to Caucus a couple of times, but the point you made, Member for George Town West, about the underlying principle of your Motion could be extended to other industries, is why we took another turn at that Bill, because it came back to Caucus — remember colleagues? We said, *Hang on a second; we're only extending a moratorium on real estate. They are other LCCL categories, so what is to prevent us from making the enabling provision under that legislation to all the categories?* That took a little bit more toil, a little more counsel with legal drafting... so I had it in my mind that it was definitely going to be September.

To our surprise, the Bill came back after it had a few more rounds of internal consultation, so we published it. I don't think any of us want to stay till Friday, but if we did, we'd pass it then; but everything works in God's time because then we'd be able to fine-tune it, have Regulations, and then have recommendations on your proposal and bring the whole package so the country can see real action in real time. That we mean business, that Caymanians have evolved and need a greater stake in the success that is coming to *their* country.

You're right, this should be no surprise — there have been past Motions, so no one should be stunned by this. This is not some radical move that you just rolled out of bed and thought of on your own. It's just that the meat behind it, the drive behind it, the will behind it has not executed the necessary legislation, so

no one should wake up tomorrow morning and think this Parliament is nuts.

In addition to that, the other point that you made that's very persuasive is that now, with technology, you have the economic activity happening outside of Cayman; so again, even if the Caymanians were participating now, we would still have to adjust the framework for the reality that, Mr. Speaker, it is happening outside of Cayman. Either way, this has to get touched. There's no doubt about it.

I also did not expect to hear, but I think it's a powerful point that will resonate, Mr. Speaker, is that we do have to make the point that what this Parliament can do is set the framework. Then it is up to the Caymanian not to be guaranteed anything. I think you used the word "entitlement", Lady Member? It is for us to set the new reality and the new framework and for you to go excel; but I think Caymanians listening to this will say that they know that they're qualified to do so now, so they're not talking about being entitled. They're already in the game now and are not being given the tools and the legislative power and the regulatory power to excel and get to the C-suite, so you have this Government's commitment that yes, there'll be consultation.

There might have to be some grandfathering provisions, I think they are mentioned in your Motion; that might also happen with LCCL — there'll be some regs to go back and forth, but be in no doubt, be in no doubt, the framework has to change in this industry and others. Let's face it. Look at our pristine environment. This is not selling real estate in some murky jurisdiction where it's hard. The real estate almost sells itself, so how complicated is it?

Let's just get on with it. I'm making this contribution deliberately brief, not just because of the hour, but because the Motion is obvious; the movement that we now have to execute is obvious, so thank you for bringing this Motion, Lady Member. Thank you to all who I think will support it, and thank all of those Caymanians who've been hanging in there waiting for this. The time has come.

Thank you, Mr. Speaker.

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

Member for Bodden Town East.

Mr. Dwayne S. Seymour: Mr. Speaker, I thank you.

I want to speak briefly on Private Member's Motion No. 3, Motion to Protect and Prioritise Caymanian Participation in the Real Estate Sector. I wasn't going to speak, but once I heard the Honourable Premier listing some of the ongoing work that the government is doing and intends to do I really want to put a question out to the government, and they can get back to me in writing.

It's about foreclosures. In terms of the Practice Direction on Applications Under Sections 72, 75 and 77

of the Registered Land Law that was sent down by the Chief Justice in 2012 — I think you know about that, Honourable Premier — the feedback I'm getting from many Caymanians who are calling me is that the banks used to list the foreclosures, but then that application Practice Direction in 2012 sent the foreclosures to CIREBA.

Apparently, what is happening now is that Caymanians are not able to get access or readily see the foreclosures, and as I've been told it is only limited persons who are given the opportunity, and I'll put it that way kindly, to purchase these foreclosures. As I've been told, Caymanians are now wanting the opportunity to purchase these foreclosed homes, and they don't know about the opportunity because it's not listed anywhere publicly where they can access it.

I'm not sure if the government was also working on that, or if anyone had brought those concerns to you all, but I can tell you it is something that is buzzing out there. Caymanians want these foreclosures to be listed publicly so they can get an opportunity to purchase them because persons are coming to the Island who have contacts [among] persons who are selling this real estate, some of them possibly not Caymanian, and giving persons who are newly arrived to the Island opportunities to get these foreclosures Caymanians want the opportunity to be able to bid on. I just wanted to air that to the government for it to also be a part of the consideration.

Thank you very much, Mr. Speaker.

The Speaker: Member for West Bay West.

Mrs. Julie J. T. Hunter: Thank you, Mr. Speaker.

Mr. Speaker, I rise to speak on Private Member's Motion No. 3 of 2026-2027, which is brought by the Lady Member for George Town West. At the onset, I wish to thank the honourable Member for bringing this Motion as I, along with many Members of this honourable House, campaigned in 2025 from all of our platforms on protecting Caymanians.

Mr. Speaker, the real estate sector has long been one of those pillars of the Cayman Islands economy. It contributes significantly to economic growth, employment opportunities, investment, and government revenue. It is a sector that touches nearly every aspect of our society from home ownership and land development to commercial investment and business growth and so much more; however, it is also a sector in which Caymanians have not had equal opportunities to participate, compete or succeed. The NCFC Government therefore supports the principle underpinning this Motion.

Mr. Speaker, as our country continues to grow and attract international investment, we must ensure that Caymanians are not merely observers of economic success but active participants and beneficiaries of it. This is not about restricting investment. It's not about discouraging development and it's certainly not about

creating barriers to economic growth; rather, it is about ensuring that Caymanians have a fair opportunity to build careers, establish businesses, acquire professional qualifications and participate in the wealth creation generated within our own country.

Mr. Speaker, Caymanians have demonstrated time and time again that they possess the talent, the professionalism, the expertise, and the entrepreneurial spirit necessary to excel within the real estate industry. Across the Islands, real estate professionals, brokers, property managers, developers, appraisers, attorneys, surveyors and support professionals continue to make valuable contributions to this important sector. The challenge before us is ensuring that future generations of Caymanians are afforded similar opportunities.

Mr. Speaker, the NCFC government has consistently maintained that economic growth must be accompanied by economic inclusion. Growth alone is not enough. Success must be shared and the evidence of success in this industry section is clear: opportunity must be accessible and non-restrictive. Caymanians must see a pathway to meaningful participation in the industries that are helping to shape our future. This government therefore welcomes measures that encourage training, professional development, mentorship, entrepreneurship, and Caymanian ownership opportunities within the real estate sector. We support efforts that strengthen pathways for Caymanians entering the profession and engage businesses operating in the industry to invest in the development of Caymanian talent.

Mr. Speaker, it is important that we approach this issue thoughtfully and pragmatically. The Cayman Islands' success has been built upon a reputation as a stable, business-friendly jurisdiction that welcomes investment from around the world; that reputation must be preserved at all costs. Accordingly, any measures implemented pursuant to this Motion should strike an appropriate balance between maintaining investor confidence and ensuring that Caymanians receive fair and meaningful opportunities to participate in the sector. These objectives are not mutually exclusive; in fact, they must be complementary. A strong real estate industry that develops Caymanian talent and creates opportunities for Caymanians is ultimately a stronger and more sustainable industry.

Mr. Speaker, I believe there is broad agreement across this honourable House that Caymanians should have every opportunity to succeed within the real estate sector. This is not a partisan issue — it is a national issue. It is about ensuring that the benefits of economic growth are widely shared and that Caymanians remain active participants in their country's development.

Mr. Speaker, let me be quick to point out that there is no work permit guarantee in any other industry in this country. There is no citizenship guarantee, and there is no legitimate expectation that once a current work permit holder's permit expires, the country owes

them any rights like grandfathering, which does not happen for a permit holder in any other industry. This is not an issue that we can play *Jackie both sides* with as the old Caymanian adage goes. We are either for Caymanians sharing in the economic growth of their country, or we support keeping the status quo as it presently is, with the majority of this industry's beneficiaries being non-Caymanian.

Mr. Speaker, the Cayman Islands would [now] be charting a new course in seeking greater Caymanian participation in this sector. Around the world, nations have increasingly recognised that land is a finite national resource, and that their citizens should remain the primary beneficiaries of the economic opportunities arising from it. Countries such as the Philippines, Thailand, Indonesia, New Zealand, and Canada have all adopted measures to limit or regulate foreign participation in their property markets.

The question before us is not whether Cayman should remain open to investment — we must ensure this happens; the question is whether Caymanians should play a leading role in the sale, development, management and stewardship of Caymanian land. On that point, there appears to be growing consensus across both Government and the Opposition benches. Mr. Speaker, Caymanians do not seek special treatment. They seek a fair opportunity to compete, participate, and to prosper in the economic success of their own country — that is a principle this Government is proud to support.

For those reasons, the NCFC Government is pleased to support this Motion; and to maintain the Cayman Islands' position as a leading international investment destination, we look forward to working collaboratively with all stakeholders to advance policies that strengthen Caymanian participation in the real estate sector.

With those few brief remarks, Mr. Speaker, I offer my support for this Motion.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Mr. Speaker, I just have a few things to say, sir — kidding. I'm not really reading all that, sir.

As the seconder of the Motion, I just want to very quickly thank my colleague for an outstanding contribution, and to thank the Premier and the Government for accepting it and recognising a quality Motion when they see it.

Thank you.

[Desk thumping]

The Speaker: Does any other Member wish to speak?
Member for Newlands.

Hon. G. Wayne Panton: Thank you, Mr. Speaker.

I wouldn't have a good rest tonight I think, if I didn't make a contribution, given I'm temporarily wearing the Minister of Caymanian Employment hat.

Some Hon. Members: Yes.

Hon. G. Wayne Panton: Mr. Speaker, I too will join with colleagues in congratulating the Lady Member for George Town West who, while she complained about having to work so late, I think is enjoying being here — and she certainly performed admirably when presenting the Motion.

Mr. Speaker, I'm not going to speak to all the reasons why she's right; she did a great job in that respect. What I want to say is in terms of some numbers. Employed in the real estate sector we have:

- 115 persons on work permits;
- 1 by operation of law;
- 7 under permission to continue working;
- 11 on temporary work permit; and
- 1 on an extension of a temporary work permit.

These are the kinds of numbers, Mr. Speaker, that fall squarely within the cohort that the Lady Member spoke about, which would form the transition cohort; and I think that it is certainly a good enough number for us to take this on board and move forward with the transition to presenting opportunities for all those hard-working Caymanians who reflect all the characteristics the Lady Member has articulated.

Mr. Speaker, our Premier outlined the work that's in train around the amendment to the Local Companies (Control) Act. We also have mechanisms under the Caymanian Protection Act. We have the ability to have an Order by Cabinet which would come here to be confirmed by Parliament, to prescribe the kinds of jobs and work that would require full Caymanian participation. There is also the option to issue directives under the Caymanian Protection Act so, Mr. Speaker, we have a number of different areas that we could look at to bring these together, and present this mesh of opportunity for Caymanians that would reflect this Motion's aims and aspirations.

Mr. Speaker, 10 years ago when I was in this Parliament, we were having this conversation. Five years ago, we were having this conversation. We probably had this conversation a few times in between, and every time we have a Caucus meeting or well let's just limit it to Caucus, these issues come up. You know that old saying about when all is said and done, there's much more said than done? It's time for us to do less talking about it and get it done, Mr. Speaker; we have to move forward and address this issue. Again, I congratulate the Lady Member.

In relation to people benefiting outside of the country [that] the Member referred to, I just want to say that I'm not sure how we address that because of the system of unrestricted ownership of land we have in

Cayman. The world is a marketplace for Cayman property. We may find solutions for that, but it is sort of the way these things happen just about all over the world when you have an open market system, but it doesn't mean we shouldn't be trying to find a solution for it.

Mr. Speaker, the honourable Member for Bodden Town East talked about the foreclosure market; I think what happens is the property gets listed on the Multi-listing System by the Practice Direction that came from the Chief Justice some time ago, which is the equivalent of a public auction but what happens before it gets to that — because I know I've seen it. I have seen people send around texts saying, *Hey, this is about to get listed as a foreclosure and I'm just sending it out to people who might be interested.*

People have sent those to me. Caymanians have sent such to me, so what about all the other people who are sending them to all these other folks? That's where we start having the problems, because if there are people who are actively in the market... I don't take that approach, but there are people who, if they get a mover advantage they'll take it, and that's what undermines the opportunities for Caymanians the Member for Bodden Town spoke to.

Mr. Speaker, I think I'll leave it there and just say that I think we should move forward with this and get it done. There are options open to us. Time for us to take the actions and do less talking about it.

Thank you.

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

Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, thank you very much.

Mr. Speaker, I want to start off by thanking my colleague on this side, the honourable Member for George Town West, for a well-delivered Motion.

I also want to thank her because she mentioned Bernie Bush and I brought it in the previous Parliament — for Members who may have missed that debate, I can honestly say one of the best responses came from the Lady Member for Cayman Brac East, who was Premier at the time, because it even looked at the very people who do land valuations. I mean, we have seen people crawl off of the plane, just walk off of the plane and start valuing Caymanian property and some of the valuations they come back with are literally chewing away at the equity in people's homes.

Mr. Speaker, I really want to touch on two things. The Acting Minister of Caymanian Employment mentioned the work permit numbers. While the Lady Member was speaking, I looked at the last census; at that time, there were 705 persons involved in real estate activities of which 447 were Caymanian, and 258 were non-Caymanian. I suspect that number also includes administrative staff, so I would probably ask the Acting Minister to reconcile his information with what

the census used in terms of what jobs they were looking at because I think some of the administrative jobs in that field can also be done by Caymanians. That's one thing.

Mr. Speaker, the last thing I want to touch on is the crux of the matter we are trying to [address]. If you look at the factors of production we all were taught in school — land, labour, capital, and entrepreneurship... If we as people, as a country, are to control our own destiny, it is important to ensure that we're also in control of our country's factors of production because if we are not in charge of those, I guarantee someone else is going to be in charge of us, so this is very important. This step, small as it is, is really a big step in making sure the Caymanian people control the factors of production in their own country.

With that, Mr. Speaker, I just want to thank the Lady Member again — and I can say to you, my friend for George Town West, just so you know, these late hours are the best time to get things done. People are tired and will agree with you just so they can leave, so you're better off getting this done tonight.

With that said, thank you, Mr. Speaker.

[Desk thumping]

Mr. Christopher S. Saunders: Oh, sorry, Mr. Speaker.

To the point the Speaker talked about: Those land transfer forms have been one of those issues for the longest while whereby people have basically been committing fraud, cheating the government out of revenue by, in essence, transferring land, not registering it, and when they sell it to the final person that's basically when they put their name on it. In other words, you can have two or three owners who have never been registered.

What the Speaker proposed when he was a Member was that those forms should have been numbered and basically tracked, so at least we have an idea in terms of who has what so that if someone shows up with form number seven, and they have not delivered form number two yet, you can ask them where it is. It's about controlling the actual forms.

I'm sure he can probably chime in from the Chair to clarify his point. I decided to put it out there just so your idea wasn't lost.

Thank you.

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause]

I'll invite the Mover of the Motion to exercise her right of reply.

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

I was quite happy to hear the Member for Newlands. I was actually thinking he didn't like me, but I see I'm actually growing on him; that's good to know.

On a serious note, I do want to say thank you to the Government and, additionally, to the Member for Red Bay for seconding the Motion. I think we have to understand why we're here — at the end of the day we are here to create opportunities for Caymanians, and I am not going to back down from any challenge that is presented when it comes to protecting, promoting, and preserving what we know as Caymanian and pushing the agenda forward to benefit our Caymanians.

Once again, thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The question is — and this is the first Motion I've ever seen in Parliament where there are more resolutions than there are whereas [clauses].

BE IT RESOLVED THAT the Government considers reviewing and strengthening laws and regulations governing real estate brokerage and sales in the Cayman Islands;

AND BE IT FURTHER RESOLVED that the Government considers restricting the right to act as a real estate agent or broker to:

- Caymanians;
- Persons holding Caymanian status with full and unrestricted rights to work in the Cayman Islands; or
- Persons who are holders of a valid Residency and Employment Rights Certificate (RERC), granted on the basis of marriage to a Caymanian, and who possess full legal rights to work in the Cayman Islands;

AND BE IT FURTHER RESOLVED that the Government considers ensuring that any legislative or regulatory changes arising from this review include fair transitional and grandfathering provisions for person who are lawfully licensed and actively practising as real estate agents or brokers in the Cayman Islands prior to the implementation of such changes, subject to continued compliance with all applicable laws, licensing requirements, and professional standards;

AND BE IT FURTHER RESOLVED that the Government considers ensuring that any revised framework:

- Promotes training, certification, and professional development of Caymanian real estate agents;
- Encourages greater participation of Caymanians in high-value property transactions;

AND BE IT FURTHER RESOLVED that the Government considers conducting a comprehensive stakeholder consultation, including:

- Local real estate professionals;
- Developers;
- Investors;

- The Cayman Islands Real Estate Brokers Association (CIREBA);

AND BE IT FURTHER RESOLVED that the Government considers reporting back to this honourable House within six (6) months with recommendations, including any proposed legislative amendments.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 3 of 2026-2027 passed.

**Private Member's Motion No. 6 of 2026-2027
Motion to enhance participation of Small and
Micro Businesses in Public Procurement**

The Speaker: Honourable Leader of the Opposition.

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

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: I rise to move Private Member's Motion No. 6 of 2026-2027, Motion to enhance participation of Small and Micro-businesses in Public Procurement which reads as follows:

WHEREAS the Procurement Act (2023 Revision) establishes the framework for public procurement in the Cayman Islands, grounded in the principles of fairness, transparency, competition and value for money;

AND WHEREAS the Procurement Regulations (2022 Revision) provide for the application of "economic development preference" and require consideration of local impact in certain procurements;

AND WHEREAS such provisions are discretionary in nature and do not mandate structured participation or access for small and micro businesses within public procurement processes;

AND WHEREAS the Trade and Business Licensing Act (2026 Revision) includes a statutory definition of a "small business" and "micro business", there is currently no statutory definition of a "small business" and "micro-business" within the procurement framework aligned with modern international standards;

AND WHEREAS international best practice, included in jurisdictions such as Jamaica, Trinidad, the United Kingdom, the European Union and the United States of America, incorporates specific measures to facilitate the participation of small and

medium enterprises in public procurement, including contract lotting requirements, supplier diversity policies, set-asides or participation targets, and evaluation criteria that formally weigh local economic impact;

AND WHEREAS small and micro businesses are critical drivers of employment, innovation, and economic resilience within the Cayman Islands;

AND WHEREAS barriers to entry in public procurement - particularly contract size, administrative burden, and lack of structured access - disproportionately impact small and micro businesses;

AND WHEREAS enhancing participation of local small and micro businesses in public procurement will strengthen domestic economic development, improve wealth distribution, and build national capacity.

BE IT NOW THEREFORE RESOLVED that Government considers amending the Procurement Act and/or Regulations to introduce a clear and modern definition of "small" and "micro" businesses, aligned with internationally recognised standards and adapted to the Cayman Islands economy, within six months;

AND BE IT FURTHER RESOLVED that Government considers amending the Procurement Regulations to introduce a local supplier preference mechanism, allowing for a defined evaluation margin in favour of qualifying Cayman Islands small and micro businesses, consistent with the principles of fairness and value for money, and streamlined procurement processes for low- and medium-value contracts to reduce administrative burdens and improve accessibility for small and micro businesses.

The Speaker: The Motion has been duly moved. Is there a seconder?

Member for Red Bay.

Mr. A. Roy Tatum: Mr. Speaker, I rise to second the Motion.

The Speaker: The Motion has been duly moved and seconded. Does the Mover wish to speak thereto?

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

Mr. Speaker, I'll try to be quick. I don't know how to shorten it, but I'll be quick.

Mr. Speaker, I should say when I first started thinking about this Motion, it came out [following] the opening of a paint store that both the Premier and I attended. There were two young Caymanians there who the owner of the paint store pointed out had attended an international training session for the paint brand they represent, and he took these two young Caymanians

with him, two of his clients; one of the young men scored 100 points on the two-day training, the other one scored 99 points. The store owner scored 98 points.

After the opening, Mr. Speaker, I started to talk with the young men. They had all these indoor/outdoor things, so I was asking about around my pool, et cetera, and the conversation evolved to where the young men said they don't even apply for government projects; that the procurement process is just stacked against them and they don't even apply, so I asked myself a simple question: when government spends public money, who benefits, Mr. Speaker?

It sounds like a straightforward question, but the more you think about it, the more important it becomes because every year government spends hundreds of millions of dollars purchasing goods and services and works, and Mr. Speaker, every time a contract is awarded, that money goes somewhere. It supports a business, supports jobs, supports families, supports growth. The question is whether we are doing enough to ensure that some of those opportunities reach a small business that forms the backbone of our economy.

Mr. Speaker, every Member in this House talks about supporting small businesses. We all do it. We talk about entrepreneurship, we talk about creating opportunities for Caymanians. Talk about economic diversification. We talk about helping people build wealth and create jobs — and rightly so, but Mr. Speaker, supporting small businesses has to be more than a slogan. At some point we have to ask ourselves whether the systems we have created actually allow those businesses to participate.

Mr. Speaker, when most people hear the word procurement, you can see the reluctance or pessimism in their eyes. It sounds technical, it sounds bureaucratic, it sounds like something only lawyers and accountants care about. However, procurement is really just another word for how government spends money, and how government spends money is one of the most powerful economic tools available to any country because government isn't just a regulator. Government is also one of the largest customers in the economy. Every day government buys things, hires contractors, builds facilities, and commissions work; government spends, and every one of those decisions has an economic impact.

I've spoken to many small businesses over the years. Some of the contractors — some are tradesmen, they run service companies, some are professionals, some are start-ups trying to grow. It is one of the reasons I started the Centre for Business Development when I became Minister, and while their businesses may be different, I often hear the same concern: they look at government procurement opportunities and feel the system was not designed with businesses like theirs in mind; not because anyone intended it that way, not because there is some conspiracy, but because over time systems naturally become geared towards

those with the resources to navigate those systems. The larger the contract becomes, the harder it becomes for smaller businesses to compete. The more paperwork is required, the more difficult it becomes for a business with three employees instead of thirty. The more complex the process becomes, the greater the advantage for those with dedicated administrative teams.

Mr. Speaker that is simply the reality and this is why I brought the Motion; not because I'm suggesting the current system is broken nor because I'm suggesting that fairness and transparency should somehow be weakened, but quite the opposite, Mr. Speaker. The Procurement Act is built upon important principles: fairness, transparency, competitiveness and value for money. Those principles should remain; they must remain, Mr. Speaker, but surely, it is reasonable to ask whether there are ways to strengthen participation by small or micro-businesses while still preserving those principles. That is what this Motion seeks to do.

Mr. Speaker, something that struck me during research was that many other countries have already recognised this challenge. I won't go through them all to try and save time, but even within our own region, governments have been exploring ways to increase participation by small businesses. Why? Because they came to a simple conclusion: left entirely to market forces, public procurement naturally tends to concentrate amongst larger firms. Not because those firms are doing anything wrong, not because they should be penalised, but because larger organisations often have greater resources and greater capacity and greater experience.

Government around the world recognises that if they want small businesses to participate, they have to be intentional about it, and Mr. Speaker, there's a good reason for that. When a small business succeeds, the benefit spreads throughout the community. The owner hires other employees. The employees support a family. The business buys its supplies locally; the profits stay in the Islands. The owners sponsor football teams, support church fundraisers and contribute to community projects... The list goes on. The money circulates again and again throughout our economy, Mr. Speaker. The impact extends far beyond the original contract.

Mr. Speaker, that is why I believe this Motion is fundamentally an economic development Motion — not a procurement Motion, but an economic development Motion because it asks whether government spending can do more than simply purchase goods and services. It asks whether government spending can also help build capacity, build opportunity, build entrepreneurship, and build Caymanian businesses.

Mr. Speaker, I anticipate that some may ask whether this could somehow undermine value for money. I would respectfully suggest the opposite because value for money is about more than simply choosing the lowest number on a piece of paper. If that were the case, procurement would be very easy — and

Mr. Speaker, I think in some of our procurement, in particular some of the lower income categories, that is exactly what we do. I attended a school the other day and, of course, the bathroom had no paper and it had no soap and that's because the contract is so skimpy that they cannot afford to put soap and paper once the janitorial companies get the contracts.

Mr. Speaker, value for money includes quality, includes reliability, includes long-term outcomes, and yes, I would argue it would include economic impacts as well. A dollar spent locally has very different effects from a dollar that immediately leaves our economy. That is simply common sense.

Mr. Speaker, I'm going to cut out a page. At its heart, this Motion is about opportunity. It is about ensuring that young Caymanians starting a business today believe that there's a pathway to grow. Young Caymanians like the ones the Premier and I met. It is about ensuring that small family-owned companies have a fair opportunity to compete. It's about ensuring that government spending helps strengthen the economy from the ground up.

Mr. Speaker, a very brief story to provide further insight for the honourable Members. My own Rotary Club was ordering some equipment for charity, and they went to the Ministry they're working with for duty waivers and the Minister said, *just tell me the manufacturer and we'll order it. We'll order them so that we can take care of the duty waivers.* Now, Mr. Speaker, my company was supplying the things, which I'd be happy to, but the issue was that we were doing it at cost anyhow. The way it would help me is that if eight or ten of these were ordered in my company's name, it helps grow my discounts with that manufacturer. It helps build my relationship with them, et cetera.

I'm sure the individual in the Ministry who said that was trying to be helpful, you know, but these things can have negative impacts on the local economy and small businesses because, as I said, Mr. Speaker, when a small business grows, Cayman grows. When a small business hires another employee, Cayman benefits and when a Caymanian entrepreneur succeeds, the entire country succeeds and if we truly believe in supporting small businesses, which I do, as I believe every Member of this House also does, then surely, we can agree that government should at least examine whether its procurement framework can do more to help them succeed.

Mr. Speaker with those few words, I commend this Motion to this honourable House and look forward to each honourable Member supporting it.

Thank you.

[Desk thumping]

The Speaker: Honourable Premier.

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

Not because the hour is late is the reason why I'm making this brief. That should take nothing away from the Motion. It is purely because we agree; and I rise to accept the Motion on behalf of the Government.

On a brief side note, the paint shop the Leader of the Opposition is referring to is Tommy Ebanks' paint shop on Eastern Avenue. He had a health challenge and he's got to a place where I think he has been released now; he may be back home, yeah, so our thoughts, prayers and wishes for Tommy's speedy recovery. Had I known that the Leader of the Opposition had the vision then, we could have agreed on the Motion then because it's pretty straightforward.

It's in our broad and specific outcomes and we're looking at the procurement framework anyway. The work will be taken forward by the Minister of Finance and Economic Development because, as the Leader of the Opposition says, the heart of this Motion is not necessarily a procurement issue — though that's where the fix is. It generates economic development and can also help provide greater opportunities for our micro and small businesses that can handle some of the jobs.

With that, Mr. Speaker, I don't think we need to prolong this debate. It's straightforward and we should just go get it done.

Thank you, sir.

The Speaker: Does any other Member wish to speak? Member for Red Bay.

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

The hour is late, so I will be brief and just to possibly help, Mr. Premier, the concept of a local supplier preference is not new to the Procurement Office. Just last night I discovered their Procurement Annual Report 2025 published in May 2026 and under the section headed "Themes and principles" it refers to what it calls the Cayman Islands Development Preference. If you'll allow me, Mr. Speaker, I will just read what it says:

"The Cayman Islands Development Preference encourages public procurement to support its local economy by the inclusion of non-financial elements to the bid submission evaluation that favors bidders with positive local, environmental and social impacts. Supporting small and medium sized Enterprises (SMEs) can make a significant contribution to local economic growth and development."

The question possibly is not whether this is accepted by them but how often they consider it and whether they need to do more and be consistent with looking into it. With that, I will sit, sir.

Thank you.

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

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker.

Mr. Speaker, I want to thank the honourable Leader of the Opposition for bringing this Motion. I know the Premier just mentioned that the Honourable Minister of Finance and Economic Development is looking at some changes to the Procurement Law; he indicated as much to me, but what I want to say, Mr. Speaker, is to all Members of Cabinet.

Next week we're having a Finance Committee meeting. When you look at Finance Committee, we always talk about Appropriations to the Minister yet nowhere in the Procurement Law or the Regulations is the word Minister even mentioned. I say that to say, that ultimately, the Ministers are the ones to whom the monies are being appropriated. They're the ones who have to answer the questions, but ultimately, they are not in control of certain things.

What I would say to the Government at this point is: In politics, it's better to be incompetent than impotent. Incompetent you can fix, impotent you can't and to sit there and literally make yourself politically impotent and take licks for something that's out of your control is almost ridiculous so what I would like to say to Members in the government is:

1. As you're looking at the procurement law, set yourselves standards whereby you can set the metrics bids are looked at. This issue of something being the lowest bid isn't the best bid. Ministers have suffered because of not being involved in the procurement process and I can tell you in things like the submarine cable and many other things have fallen victim to standards being set during the procurement process that were devoid of the political process and the Ministers are basically strong-armed to that extent.

I want to put that out there, Mr. Speaker.

2. There's also a role for Cabinet to play in certain respects. If you go through the actual Regulations, Cabinet only gets involved for issues above \$10 million.

That again is an injustice to themselves to some extent. You have the entity procurement level that is maybe up to \$100,000. I think anything basically above \$250,000 actually goes to the procurement committee and many of these issues that we're looking at are things that don't even reach the level of the procurement committee and are done at a Ministry level that does not involve the Minister at all so I will say to all Ministers: the funds are appropriated to you. You can set the standards in terms of how the money that's allocated to you should be spent, and you basically drive that process.

The Public Management and Finance Act gives you that flexibility as the person to whom funds are ultimately allocated to, so don't sit there and leave yourself in a position to then get stuck with reports from the Auditor General [because] all kinds of contracts are going overseas to different consultants and then you have a local person calling you and cussing you out as to why they didn't get that kind of bid, et cetera.

Ministers, the Public Management and Finance Act is there — use it, get involved, because the funds are allocated to you.

Thank you very much, Mr. Speaker,

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

If not, I'll invite the Leader of the Opposition to exercise his right of reply.

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

Mr. Speaker, let me first thank the Premier for his response and his indication of the Government's support for the Motion; and for letting me know about Tommy. I actually messaged him two days ago for business and he responded right away.

Mr. Speaker, let me also thank the other Members who spoke, the Member for Red Bay who seconded the Motion, and the Member for Bodden Town West.

Mr. Speaker, once again, I put the meat in the Motion. I didn't leave any details out of it so they are there; so, you don't have to rely on my speech when I cut pages out.

The Member for Red Bay is absolutely right. The [Procurement Office] does refer to the Cayman Islands Development Preference in its themes and principles, but there's nothing actually spelled out in the law that forces them to have programmes or follow programmes or to give some of that business to small and micro businesses; and just as importantly, Mr. Speaker, the law doesn't actually spell out what small and micro-businesses are, so I thought it'd be important that the law actually recognises statutorily what small and micro-businesses are which we'll get to in my next Motion.

With those few words, Mr. Speaker, I thank everyone who spoke, and I thank the Government for their indication that they'll be supporting the Motion.

Thank you.

The Speaker: The question is, BE IT NOW THEREFORE RESOLVED that Government considers amending the Procurement Act and/or Regulations to introduce a clear and modern definition of "small" and "micro" businesses, aligned with internationally recognised standards and adapted to the Cayman Islands economy, within six months;

AND BE IT FURTHER RESOLVED that Government considers amending the Procurement Regulations to introduce a local supplier preference mechanism, allowing for a defined evaluation margin in favour of qualifying Cayman Islands small and micro businesses, consistent with the principles of fairness and value for money, and streamlined procurement processes for low- and medium-value contracts to reduce administrative burdens and improve accessibility for small and micro businesses.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 6 of 2026-2027 passed.

**Private Member's Motion No. 9 of 2026-2027
Motion to Strengthen Oversight, Consumer
Protection, and Caymanian Participation in the
Quantity Surveying and Valuation Profession**

The Speaker: Member for Red Bay.

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

Mr. Speaker, I rise to move [Private Member's] Motion No. 9, standing in my name — Motion to Strengthen Oversight, Consumer Protection, and Caymanian Participation in the Quantity Surveying and Valuation Profession, which reads:

WHEREAS quantity surveyors, land valuers and cost consultants play a significant role in determining the cost, valuation and financial outcomes of construction and property related projects in the Cayman Islands, and such projects, together with the purchase of real property, represent some of the largest financial commitments undertaken by Caymanian households, businesses, lenders and the public sector;

AND WHEREAS valuation reports, construction cost estimates and related professional advice are routinely relied upon by purchasers, lenders, developers, investors and public authorities in making significant financial decisions;

AND WHEREAS many professional firms operating within the sector voluntarily adhere to internationally recognised standards and oversight frameworks, particularly those of the Royal Institution of Chartered Surveyors (RICS), together with various administrative requirements applicable to valuation work in the Cayman Islands;

AND WHEREAS such international and local administrative oversight mechanisms do not constitute a comprehensive local statutory framework providing direct oversight and accountability within the Cayman Islands;

AND WHEREAS effective local oversight within the sector would assist in strengthening consumer protection, public confidence, value for money in public and private projects, and the development of professional opportunities for Caymanians;

AND WHEREAS there is an opportunity to strengthen professional accountability, consistency of standards and workforce development within the profession, including the creation of clearer pathways for Caymanians to enter and progress within the field;

BE IT THEREFORE RESOLVED THAT the Government considers undertaking a comprehensive review of the licensing, registration, regulation, oversight and professional standards applicable to quantity surveyors, valuers and related property or construction cost consultants operating in the Cayman Islands;

AND BE IT FURTHER RESOLVED that the Government considers assessing whether the Cayman Islands' current reliance on international professional oversight, including by the Royal Institution of Chartered Surveyors (RICS), together with existing administrative arrangements, provides sufficient local accountability, transparency, consumer protection and accessible recourse within this jurisdiction;

AND BE IT FURTHER RESOLVED that the Government considers whether any changes are required to the registration, licensing, regulation, qualification and professional standards, continued professional development arrangements, indemnity insurance or oversight arrangements, and other consumer protection measures applicable to the sector;

AND BE IT FURTHER RESOLVED that the Government considers whether adequate and accessible complaints, disciplinary and dispute resolution mechanisms exist within the Cayman Islands for persons affected by professional services provided within the sector; and finally, sir,

AND BE IT FURTHER RESOLVED that the Government considers the development, in partnership with industry and educational institutions, of training, scholarship, internship, apprenticeship and career pathways to support Caymanians, particularly young Caymanians, in entering and progressing within the profession, including within government.

The Speaker: The Motion has been moved. Is there a seconder?

Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, I arise to second the Motion.

The Speaker: The Motion has been duly moved and seconded.

Does the Mover wish to speak thereto?

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

Mr. Speaker, when a Caymanian family buys a home, when a bank approves a mortgage, when a business decides whether to invest, or when a developer estimates the cost of a project, or even, sir, when government spends millions of dollars on public infrastructure, somebody, some company is helping to determine two very important things: What is the property worth and what is the projected cost of the project?

These are not just technical questions, sir, they determine whether a family can afford a home, whether a mortgage is approved, whether a business proceeds with an investment, whether a project is properly budgeted and whether the people of these Islands receive value for money in terms of government projects. The question at the heart of this Motion, sir, is a simple one: Who or what entity oversees the people whose professional advice can influence millions of dollars in private and public decisions.

Mr. Speaker, I want to be very clear from the outset, sir: this Motion is not an attack on quantity surveyors, valuers, cost consultants, or chartered surveyors. It is not an attack on the many competent, reputable and hard-working professionals who serve this country well in those fields, sir.

Mr. Speaker, before bringing this Motion, I sought information from within the profession. I wanted to better understand what oversight exists today, what standards apply, and whether there may be gaps. I found out that the issue is not whether professional standards already exist — they do. Many firms and practitioners, if not all, operate under the respected Royal Institute of Chartered Surveyors (RICS) standards with requirements related to qualifications, professional indemnity insurance, continuing professional development and complaints procedures.

Mr. Speaker, the government also has, through the Lands and Survey Department requirements for evaluation work that's undertaken on its behalf. Those arrangements are important and it should be recognised, sir, but the question is whether for our Islands those international standards and existing local government arrangements amount to a sufficiently clear, accessible, comprehensive local framework for registration, accountability, consumer protection, and yes, sir, professional discipline.

Mr. Speaker, Bermuda provides one example of a jurisdiction that recognises international qualifications, particularly RICS, while also maintaining local registration, title protection, a public register, a code of conduct, and local disciplinary arrangements. I'm not suggesting that Cayman should copy Bermuda, but it is a useful example of the type of review this Motion asks the Government to undertake. I'm slicing through some

of the things I was going to say, so I'm hoping it still flows well, sir; I will skip.

For many Caymanians, Mr. Speaker, a home is their greatest asset. For businesses, property and construction decisions may be among their most significant investments and for government, sir, capital projects involve public funds that must be managed with care, discipline and transparency. In that context, the public must be able to have confidence that professional property valuation advice is reliable, consistent, and subject to appropriate accountability — and Mr. Speaker, any good professional should welcome that because when standards are clear, the public knows what to expect.

When there is proper oversight, good professionals are protected from being judged by the conduct of those who may not meet the same required standard, and when there is an accessible process for complaints or disputes, consumers know that they are not on their own if something goes wrong. I don't think I'm wrong, sir, at the moment, if there's a complaint with regard to a quantity survey firm I think that complaint needs to go to RICS over in the UK. The average person wouldn't even know how to begin, sir.

Mr. Speaker, again skipping through... The final resolve, Caymanian participation, is equally important. Quantity surveying, valuation and construction costs consultants are skilled, technical and rewarding professions; they sit close to some of the largest financial decisions in our economy and as we know they are connected to construction, property lending, public procurement and national development, yet we must ask ourselves whether enough Caymanians are being encouraged, trained and supported to enter these fields.

Mr. Speaker, the professional I spoke with was of the view that not only was his profession not doing sufficient in this regard in the private sector, but there was a view too that the government needed to do more; so I asked, are there clear routes for Caymanians to get involved in the industry, to get the qualifications, practical experience and professional support needed to succeed? If we want Caymanians to participate meaningfully, we must create pathways for that to happen, which means the government must also examine its own role.

The government's valuation office is an important part of the public sector. Government should consider whether it can provide a structured Caymanian trainee position so that a young Caymanian can gain practical experience and begin building a career in this field. I don't believe this happens now; if it does, the Minister can advise when he rises, but I think that is important, sir. That would be a practical step. It would demonstrate that the government is not only calling on the private sector, sir, to create those opportunities, but it is doing its part as well. Government may also wish to consider, in consultation with the profession, whether larger firms that benefit from work permits or undertake significant valuation or cost consultancy

work should have structure arrangements to train and develop Caymanians. The impression I certainly got from the individual I spoke with is that such is not the case.

Mr. Speaker, as in everything we do, this must be approached fairly and sensibly. It is not about excluding qualified professionals from any place else but, as we discussed in a previous Motion, about ensuring that Caymanians can be qualified and that qualified Caymanians have a genuine opportunity to enter, to progress and lead in professions that are essential to Cayman's future. This is one of those. This is about moving Caymanians up the value chain.

Mr. Speaker, this Motion is measured, I believe; it recognises existing professional standards. It does not assume failure. It does not prescribe a regulatory model before government has had an opportunity to see what the evidence is and to consider that evidence.

The Motion asks government to do what responsible governments should do: Review the system, consult the profession, protect the consumer, strengthen accountability where necessary, and create real pathways for Caymanians. Mr. Speaker, in a country where property and construction shapes so much of our economy, we cannot afford uncertainty in the professions that help determine what our assets are worth, what our projects should cost, and whether Caymanians have a fair opportunity to shape that future, to shape our Caymanian future.

I shaved back quite a bit of that, sir. I'm hoping I've made my case and therefore commend this Motion to this honourable House.

The Speaker: Does any other Member — Honourable Premier.

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

Again, not because the hour is late is why this contribution on behalf of the government is short. It's because the Motion has merit and the Member for Red Bay has made his case, so on behalf of the Government we accept the Motion. As you say, there'll be some matters to kind of think about to ensure that it's fair; ensure we don't disadvantage anybody disproportionately but overall, we need to move on so, thank you, sir, for the Motion.

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

If not, I'll invite the Mover to exercise his right of reply.

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

The hour is late, so I will only thank the government for supporting it and thank my colleagues for doing the same. Thank you, sir.

The Speaker: The hour is not late. It is so early now, it is morning. It's early now.

The question is: BE IT THEREFORE RESOLVED that the Government considers undertaking a comprehensive review of the licensing, registration, regulation, oversight and professional standards applicable to quantity surveyors, valuers and related property or construction cost consultants operating in the Cayman Islands;

AND BE IT FURTHER RESOLVED that the Government considers assessing whether the Cayman Islands' current reliance on international professional oversight, including by the Royal Institution of Chartered Surveyors (RICS), together with existing administrative arrangements, provides sufficient local accountability, transparency, consumer protection and accessible recourse within this jurisdiction;

AND BE IT FURTHER RESOLVED that the Government considers whether any changes are required to the registration, licensing, regulation, qualification and professional standards, continued professional development arrangements, indemnity insurance or oversight arrangements, and other consumer protection measures applicable to the sector;

AND BE IT FURTHER RESOLVED that the Government considers whether adequate and accessible complaints, disciplinary and dispute resolution mechanisms exist within the Cayman Islands for persons affected by professional services provided within the sector;

AND BE IT FURTHER RESOLVED that the Government considers the development, in partnership with industry and educational institutions, of training, scholarship, internship, apprenticeship and career pathways to support Caymanians, particularly young Caymanians, in entering and progressing within the profession, including within government.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 9 of 2026-2027 passed.

Private Member's Motion No. 10 of 2026-2027
Motion to Establish Labour Day
as a Public Holiday
[Motion amended]

The Speaker: Member for Bodden Town West.

[Inaudible interjection]

The Speaker: No, you have to read the original Motion [and] move the amendment. Then, once the amendment is approved, you have to change the title because it no longer matches what the amendment achieves.

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker.

Mr. Speaker, I arise to move Private Member's Motion No. 10 standing in my name, Motion to Establish Labour Day as a Public Holiday which reads as follows: **WHEREAS the Cayman Islands is a prosperous and dynamic territory whose continued growth and success is built upon the dedication, skill, and labour of its workforce — both Caymanian and expatriate — across all sectors of the economy;**

AND WHEREAS workers in the Cayman Islands have not been afforded a dedicated public holiday in recognition of their contribution to the territory's social and economic development;

AND WHEREAS more than 160 countries around the world, including a large majority of Commonwealth countries, recognise the importance of honouring workers through the establishment of a designated public holiday;

AND WHEREAS the establishment of Labour Day will affirm the Cayman Islands' commitment to the dignity of work, the wellbeing of its workforce, and the principles of the International Labour Organisation;

BE IT THEREFORE RESOLVED that the Government considers amending Schedule 2 of the Public Holidays Act to designate the first Monday in September as a Public Holiday to celebrate Labour Day.

The Speaker: The Motion has been duly moved. Is there a seconder? Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker, I beg to second Private Member's Motion No. 10.

The Speaker: The Motion has been duly moved and seconded. Does the Mover wish to speak thereto?

Mr. Christopher S. Saunders: Mr. Speaker, the Mover would actually like to move an amendment to the Motion at this time, with your permission.

The Speaker: So ordered.

Amendment to Private Member's Motion No. 10

Mr. Christopher S. Saunders: Mr. Speaker, I move to amend Private Member's Motion No. 10 to change the Motion to establish a National Day of Wellness. The amendment reads:

"In accordance with the provisions of Standing Order 47(3), I, the Elected Member for Bodden Town

West, seek to move the following amendment to Private Member's Motion No. 10 of 2026-2027.

The Motion be amended by replacing the Resolved Section:—

The new resolve section will read:

BE IT THEREFORE RESOLVED that the Government considers amending Schedule 2 of the Public Holidays Act to designate the second Monday in October as a public holiday to celebrate National Day of Wellness."

Thank you, Mr. Speaker.

The Speaker: Yeah, you need a seconder.

Mr. Dwayne S. Seymour: Mr. Speaker, I beg to second the amendment.

The Speaker: Okay, the question is that [Private Member's] Motion No. 10, Motion to Establish Labour Day as a Public Holiday, be amended in the resolve section as follows — I don't have a copy of the amendment.

[Pause]

The Speaker: **BE IT THEREFORE RESOLVED** that the Government considers amending Schedule 2 of the Public Holidays Act to designate the second Monday in October as a public holiday to celebrate National Day of Wellness.

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

AYES.

The Speaker: The Ayes have it.

Agreed: The Amendment passed.

The Speaker: We now need to move a Motion to amend the title to reflect National Day of Wellness instead of Labour Day.

Amendment to Private Member's Motion No. 10 title

Mr. Christopher S. Saunders: Mr. Speaker, I move to amend [Private Member's] Motion No. 10 that the title be changed to "Motion to Establish National Day of Wellness as a Public Holiday".

Mr. Dwayne S. Seymour: Mr. Speaker, I beg to second the amendment.

The Speaker: The question is that Private Member's Motion No. 10 title be amended to read: Motion to Establish National Day of Wellness as a Public Holiday.

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

AYES.

Agreed: The amended title passed.

The Speaker: You now debate the Motion as amended.

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker. Just want to get set up.

[Inaudible interjection]

Mr. Christopher S. Saunders: That's right. Listen, these are my hours, you know. If you all are on WhatsApp...

[Inaudible interjection]

Mr. Christopher S. Saunders: You do not worry about my pages; you worry about your Motion that got passed.

[Inaudible interjection]

Mr. Christopher S. Saunders: I know.

Mr. Speaker, everybody knows these are my hours, you know. I don't go to bed until 3 or 4 o'clock in the morning, you know, so I'm just getting started.

Mr. Speaker, I rise to open the debate asking the government to consider amending Schedule 2 of the Public Holidays Act to designate the second Monday in October as a public holiday to celebrate National Day of Wellness.

Mr. Speaker, as I look at Schedule 2 of the Public Holidays Act, I couldn't help but notice that there are holidays on our national calendar that are unique to Cayman. These holidays already tell a story of who we are: Discovery Day tells the story of our beginning. Emancipation Day tells the story of our freedom. Heroes' Day allows us to tell the story of those past and present who contributed to the development and success of these beloved Cayman Islands. Mr. Speaker, you may recall that you chaired our Quincentennial Committee more than two decades ago, that worked to tell the story of our first 500 years; and maybe it is providence that you're sitting in the Chair as we add one more day to our national calendar to tell one more story — the story of how we care for our people while they're still here to be cared for.

Mr. Speaker, this Motion isn't just asking for another holiday but rather, it is asking us for a day to pause and dedicate a day to focus on our health, to focus on our wellbeing and more importantly, to focus on our wellness.

Mr. Speaker, as you are aware, when I first filed this Motion, it was a Motion to establish Labour Day as a public holiday to be observed on the first Monday in September. I want to say that I remain proud of the reason behind that proposal, as 183 countries

across the globe officially recognise a public holiday for their workers, making it the single most non-religious holiday on the planet; but Mr. Speaker, to be blunt, I became a bit unsettled as I started to prepare my speech supporting a Labour Day holiday. Why?

As I did my research on the genesis of Labour Day, I found out that it was born under the harsh conditions of the Industrial Revolution when trade unionists fought for an 8-hour workday; the driving force was a grassroots movement demanding an end to 12-hour workdays and child labour. Mr. Speaker, while I can relate to the struggle and appreciate the outcomes of that struggle, I had to ask myself, is this our story? Is this the Cayman story? And it was those questions, Mr. Speaker that made me a bit unsettled.

Mr. Speaker, I want to be clear. The Cayman Islands didn't go through the trade union phase like many of our Caribbean and North American neighbours. We were still able to benefit from the efforts as evidenced by our 40-hour work week, our paid vacation, and health and pension benefits. In short, Mr. Speaker, we still benefit from the efforts of trade unions in other countries.

Mr. Speaker, as fate would have it, I was talking to my sister-in-law, Rose, who reminded me of my passion for healthcare and pension reforms, and said, why don't I push for a day when people can focus on their health, as there are many people under stress and just like that, Mr. Speaker, I called the Member for Bodden Town East and said, *John John, I need to amend the Motion*, and I gave him my reasons, Mr. Speaker. John John immediately said, *Chris, I love it! There are many people out there who have problems with their eyes and their dental [care], and the insurance is not helping them or covering them enough. This is a great opportunity to get some people in the medical profession to come out at least one day a year to help our people.*

After that, Mr. Speaker, almost every day, John-John called me a new idea to add to the list. *Chris, let's help them get their hearing checked. Let's launch a weight loss competition at Bodden Town whereby we offer a prize to the family that loses the most weight naturally — no Ozempic, no surgery; they need to do it naturally.*

Mr. Speaker, as fate or providence would also have it, as I was returning to the island last Sunday, who did I run into at the airport? Shomari Scott from Health City. I walked him through what we were working on, told him that John John and I would be reaching out to him after the parliamentary session if all goes well with our Motion, and he seemed interested.

Mr. Speaker, when I landed on the island, the first person I called was the Minister of Health, the Member for West Bay Central. To her credit, the minute I walked her through what we wanted to do, without hesitation she was like, *I'm on board; Chris, you have my support and I'll be raising it in Caucus on Monday* — and Mr. Speaker, here we are tonight. Collaboration

amongst Government and Opposition Members; the kind of collaboration the Caymanian people want their representatives to have and, more importantly, the evolution of thinking whereby we collaborate to tell our story, our Caymanian story, to offer our people something deeper, something more meaningful.

With that said, Mr. Speaker, we have a choice. We can become the 184th country on the planet to observe Labour Day, or we can become the first country to recognise National Day of Wellness, a day for our people to get their health checked — Mr. Speaker, when I say health, I'm using the definition by the World Health Organization that says **"Health is a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity."**

Mr. Speaker, we have a silent deviant in our community. That deviant is called stress and it affects our mental health, our social health, and our physical health, and while this proposed National Day of Wellness won't stop the stress, it will at least ask us to pause, breathe, and take a self-check. For some, my colleague from Bodden Town East and I will ask them to come out and get their eyes tested, a dental check-up, blood pressure checked, or other kinds of medical check. For some, it could be to spend a day at Beach Bay, Coe Wood Beach, or Loxley Watler Beach for our family fun day and a game of dominoes to help with their mental health. For some, it could be a community clean-up or visiting our elders, our loved ones, for their social health. Whatever the reason is, Mr. Speaker, it's a day for us to just pause and breathe; another day for ourselves and if need be, a day for others.

Mr. Speaker, let's also be blunt. We have a gap in our public holiday calendar between Constitution Day in July and Remembrance Day in November. For many Caymanians who would have used up most, if not all their vacation in the summer months, when the kids are out of school, this proposed public holiday in October addresses this gap and gives them something to look forward to in the middle of hurricane season and just before the demands of the Christmas holidays.

Mr. Speaker, this proposed date also closely aligns with the midterm school break in October, which will give parents an opportunity to at least spend more time with their children, and I also acknowledge the practical reality. The business community of these Islands has recently navigated an increase in the minimum wage, which has a knock-on effect of increased pension costs. Mr. Speaker, as I said yesterday, I'm also aware that there are increases in health insurance contributions. I'm very aware that introducing a public holiday framed solely around giving workers a day off carries a further economic implication for both the government and the business community.

Mr. Speaker, I have considered these concerns and to paraphrase from a debate back in 2017 when we —meaning you and I— brought a Motion for

Healthcare Reform, wellness is not the opposite of economic strength. It is the very foundation of our economic strength.

Mr. Speaker, our foundation remains sound. Our economic foundation rests on two pillars: financial services and tourism. Both demand long hours; both demand a smile that doesn't always reflect what's underneath it. The compliance officer working past midnight to meet a filing deadline and the server on her feet for a 10-hour shift in the heat of George Town are not different problems, Mr. Speaker; they are the same problem wearing a different uniform. We have built an economy that is the envy of this region and we have too often asked our people to absorb the cost of that success in their own bodies, minds, and sometimes their own health.

Mr. Speaker, that cause is no longer an abstract. It is on our books in black and white, and it is growing faster than this Parliament can comfortably ignore.

Mr. Speaker, Members may recall the former Auditor General's Report "Long-Term Financial Sustainability", presented to this House last year. It told us that **"between 2018 and 2023, public sector expenditure on healthcare rose 74 per cent to \$246 million."** That same report told us that civil servants' health insurance premium rose 81 per cent over the same period. It told us, in the Auditor General's own words, that healthcare spending has become a major risk to the stability of our public finances and that this country now spends one quarter of its entire core budget on healthcare; 1 in every \$4 this Parliament approves already goes to keeping our people well or to treating them once they are not.

It does not stop there Mr. Speaker. In this very Chamber in Finance Committee, we have seen the budget for healthcare costs increase year after year after year via the dreaded NGS 55 and HEA 2. Members are also aware of the long-term unfunded healthcare liability of close to \$3 billion. If all that wasn't enough, Mr. Speaker, the Auditor General also stated in that report that 29 per cent of Caymanians will be over the age of 65 within less than a decade.

Mr. Speaker, this is not only a government problem; our private sector and our families carry the same weight. In 2023, as per CIMA's annual report, residents of this country paid \$290 million in health insurance premiums, while insurers paid out \$243 million in claims. Local insurers posted profits of over \$19 million in 2023, of which more than \$8 million or 43 per cent of that profit was attributed to CINICO. In other words, the remaining \$11 million was for the remaining health insurance companies.

Mr. Speaker, in the interest of time, I won't offer any financial analysis on the health insurance industry, except to remind Members what happened to the insurance premiums of many Caymanians and residents with pre-existing conditions when a particular health insurance provider exited the market.

Mr. Speaker, the market has shown us plainly that it is not a built-in incentive to keep our people well and frankly, I don't expect them to. That is our responsibility to our people. That is what we were elected to do, to ensure that we have a healthy and educated population to meet the needs of our beloved Cayman Islands. If prevention is going to happen in this country, this Parliament must be the one to make it happen.

Mr. Speaker, I believe there's a way to honour our workforce that is both transformational and sensitive to the ecosystem in which they work and that is why tonight I'm proposing a National Day of Wellness.

Mr. Speaker, let me paint a picture of what this day could look like. Imagine if you will, Mr. Speaker, the second Monday in October where instead of businesses simply closing their doors, our government partners with healthcare providers to offer free screenings, blood pressure checks, cholesterol testing, hearing assessments in community spaces across Grand Cayman, Cayman Brac, and Little Cayman.

Imagine, if you will, fitness instructors offering open-air classes on our beaches.

Mr. Speaker, imagine if you will, our mental health organisation running open days, removing a stigma and opening a national conversation on mental health.

Mr. Speaker, imagine if you will, some of our seniors opening their kitchens to teach others how to make and bake traditional Caymanian food.

Mr. Speaker, imagine if you will, our young people and the young at heart trying something new — a craft, a dance, a sport, simply for the joy of it.

Mr. Speaker, imagine if you will, not a day of rest from work, but a day of investment in their health and wellness; and Mr. Speaker, here's what makes this moment historic: No country in the world has yet to designate a national public holiday specifically dedicated to the citizens' wellbeing, not one.

There are awareness weeks, there are charitable observances, but a nation has yet to look at its people and say, with the full weight of legislation behind it, your wellbeing is so important to us that we are enshrining a day in your honour. Mr. Speaker, the Cayman Islands can be that nation. These Islands, our beloved Cayman Islands, have already distinguished themselves as a world-leading Financial Centre and a beacon of stability in the Caribbean. Now we have an opportunity to distinguish the Cayman Islands in an entirely different way: as pioneers of our people's health and wellness.

Mr. Speaker, we always talk about "brand Cayman". We speak about what sets us apart, and I am now asking every Member of this Parliament to send a statement to the people of the Cayman Islands to let them know that their health and wellness remain the key to our success, and we consider it a priority.

Mr. Speaker, in a service-based economy, our people's health and wellness are the true power behind everything that we have built and continue to build, and

the true power behind everything that we have achieved and are working to achieve. Our employees and employers, Caymanians and many other nationalities who have made their lives here are not simply economic units; they are parents, they're caregivers, they're community members, they are our friends, they're our family. There are people who carry pressures that do not announce themselves on any balance sheet, but they show up in the doctor's office, in churches, in strained relationships, and in quiet moments of exhaustion.

Mr. Speaker, October is a particularly good month for such a day. The summer months have passed, the final quarter of the professional year is beginning, and a National Day of Wellness at this juncture says *"before you give the rest of the year everything you have, take a moment to pause, breathe, and make sure you're well enough to do so."*

Mr. Speaker, I'm aware that wellness is sometimes dismissed as a "soft" concept. To the men in our community, I am very aware that our Cayman culture, our Caribbean culture, our macho culture tells us not to be soft. As such, I implore you to use these days to join us and get your health checked; to the women in their lives, the wives, the sisters, the daughters, help the men in your lives get checked out.

Mr. Speaker, I speak from personal experience. I don't need to rehash how you saved my life, but I'll share something I've not shared publicly before. When I returned from my illness, he encouraged me to get a regular check-up and went so far on several occasions to take me to get an executive medical check-up. You may recall on one particular occasion I was told my liver wasn't where it was supposed to be, and I had to change my diet and exercise more, and for the remainder of the entire trip, you teased me about what I couldn't eat. I swear to God, it was like you bought food on that trip just because I couldn't eat it; but that's fine.

As you can see, Mr. Speaker, 20 years later I'm still here. I might as well say I look good and I feel good; and yes, Mr. Speaker, I still take my daily dose of vitamin C, one of those secrets to your long and healthy life. Yeah, has he ever told you about vitamin C? All right, trust me.

Mr. Speaker, as you are aware, communities with lower rates of chronic illness place less pressure on the public health system. As you're also aware, individuals who feel valued by their government are more civically engaged, and I want to be entirely honest with this Parliament about what this Motion can and cannot do. A National Day of Wellness will not balance our healthcare budget. It will not retire a \$2.8 billion liability. I'll be direct and say one day, however well organised, will not fix the structural problem we have, but we must start somewhere.

What this Motion is offering is something more modest, and for that reason, more honest. The figures I referenced earlier have one thing in common, they are

almost entirely the cost of treatment after the fact— tertiary care for conditions already advanced and hospitalisation for chronic diseases already established. Mr. Speaker, every health system in the world, our included, has learnt the same hard lesson: It's always cheaper to catch a condition early than to fly a patient overseas to treat it late. A National Day of Wellness built around free screenings, blood pressure checks and public awareness of diabetes and hypertension, is one of the lowest-cost tools available to this government and the people of the Cayman Islands.

Mr. Speaker, I want to address directly the question of precedents because I think this Parliament should understand exactly what we're asking to do here tonight. No country in the world has done this before. There's an International Wellness Day proclaimed by the United Nations. There's a Global Wellness Day, a private initiative born in Turkey now marked informally in well over a hundred countries, and Members will be aware that our own Islands already took part last year with ocean-side yoga and community wellness events here in Cayman, but Mr. Speaker, in not one of those 100-and-odd countries has a national legislature done what this Parliament is being asked to do tonight. Take the informal spirit and place it formally, by the authority of the Parliament, into our national calendar.

I do not raise this as a caution, Mr. Speaker; I raise it as the heart of my argument. This country has never waited for the hundredth flag to fly before raising one of our own. We are a jurisdiction of over 90,000 people that built one of the world's leading financial centres from a handful of trust companies on a single street in George Town.

Mr. Speaker, we did not do it by following. This Parliament has a chance tonight to do for the wellbeing of our people what our fore-parents did for our economy: to set the standard rather than wait to meet one. If we pass this Motion, the Cayman Islands will not be catching up to the global trend. We will be the first national legislator anywhere to say formally, and on the record, that the wellness of our people belongs on the same calendar as our history and our heritage. Let other Parliaments follow us for once.

Mr. Speaker, let us vote to be the first Parliament on this planet to create a National Day of Wellness.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Does any other Member — Deputy Leader of the Opposition and Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, I promise to be really quick.

Mr. Speaker, the exact time now is ten minutes past one in the morning. Mr. Speaker, in the spirit of

this request for wellness, I have to talk about our wellness as Members operating at this hour.

Mr. Speaker, I know what the Standing Orders allow, but I also know what the Labour Law allows. I'm here to do the people's work, but the reason we're in this position tonight, staying this late, is that we do not manage our time properly to do the work before the business committee.

Mr. Speaker, I'm standing in protest tonight not only for myself but also for other Members of this Parliament; we cannot continue to operate with our cognitive senses and make decisions on behalf of the people operating at this hour. Not only that, it also becomes a higher expense to the Parliament because you have to pay staff overtime for these late hours. Mr. Speaker, please let me be standing here tonight as an example that this cannot continue. I will be protesting against it. I would ask the Honourable Premier in the adjournment of this House that the next meeting, regardless of what date that is, starts at 10am, because the 2 o'clock start [resulted in] what is happening here.

We have many Members — people leaving this property, particularly women, going home in the middle of the night, in darkness by themselves. Mr. Speaker, it is not right. I know I'm the one who always makes noise, I'm happy to be that person tonight; but this cannot continue — and I do not want to sacrifice and not be here and then be the one to say I wasn't in Parliament doing my job. The people expect us to put a proper schedule together during appropriate times when we're functioning properly.

With that being said, I support the Member's Wellness Motion so we can all be well, but we can't be well if we don't get any sleep.

The Speaker: Honourable Minister of Health.

Hon. Katherine A. Ebanks-Wilks, Mr. Speaker, thank you. I won't be long.

The Mover of the Motion touched on many positive functions that the National Day of Wellness would bring. Certainly, something that I have been speaking much about recently since taking the role as Minister of Health is the need to collaborate more between the private and public practitioners and to have a day focused on continuing to foster those types of relationships. As well, encouraging persons to focus on their health is certainly something that I believe is a great initiative.

The Ministry of Health is doing much to promote Preventative Care, which I've spoken about a number of times here. Again, being able to get individuals — we all know sometimes life can get busy — to have a day hopefully designed in which there are many public health campaigns highlighted and focused on.

One example I've seen recently in the community is a non-profit organisation that I think is called Bite Size Kindness. It is a group of dentists who, once per month on a Saturday, give of their time and do pro bono

work for individuals who don't have access to dental insurance. That is an initiative that I believe could be built on throughout the community and maybe even if it's just a day that would be a public holiday where we're asking individuals to give just an hour or two of their time to give back to the community.

With that being said, I just wanted to stand as Minister of Health to say that I do think this is a good initiative and I will be supporting it.

The Speaker: Does any other Member wish to speak? Minister of Finance and Education.

Hon. Rolston M. Anglin: Mr. Speaker, I would like to join voices and say that I'm happy the Mover has amended the Motion. I'm certainly going to encourage our school system and certainly all schools to try to ensure that we incorporate it within our school calendar so that the standard midterm break that happens in October ties along with the date of this holiday because it would only make sense for us to do that to make it less disruptive to the system overall.

I think if we can do that it would then align very well with the Motion because it could be about wellness across all sectors of the community.

Thank you, Mr. Speaker.

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

Mr. Dwayne S. Seymour: Mr. Speaker, I just want to say that at 1:16am I am ready, awake and ready to drive back to Bodden Town East, but I want to know what the C stands for because of the vigour and stamina of the Mover of this Motion, the Member for Bodden Town West. He said this is his time of the morning and then pointed to vitamin C.

Mr. Speaker, I was glad to second this Motion and I won't tarry long because I recognise the time has gone and Members have voiced their concern about being out this late. I just want to say that for many years now I've always questioned whether we should have a holiday between July and November. Obviously, people know that August is called August blues which stems from it being a major transitional month and then September is widely considered the vilest month of the year due to the abrupt end of summer. October, then, is known as the slide in energy and the seasonal adjustment and stress as days get shorter, daylight decreases, et cetera.

Mr. Speaker, as I said, I've been saying for many years now about a break, a holiday... No holiday between July and November. Obviously, we have many holidays and I think when I spoke to the Mover of the Motion, Bodden Town West, I asked how many holidays there were for the year and whether we checked how many holidays other countries had. We were on par; we weren't exceeding international standards in terms of holidays in a calendar year.

Mr. Speaker, I enjoy celebrating hard-working people and recognising and rewarding dedication, resilience, and extra effort. It moves beyond merely noticing a completed task to honour the humans behind the effort; validating their sacrifices and reinforcing their value to a team, family, or community. I will move through this as quickly as I can just to say that I put it to my colleagues in this honourable Parliament: let's do this together in unity for our people who we so love, and in doing it, let's ensure we do the best to make Cayman work for all, and not just for some.

As wellness goes far beyond simply avoiding illness or disease — it's the active, conscious pursuit of activities, choices, and lifestyles that lead to holistic health and wellbeing — I ask for your support in voting yes. For this is not only important, but a milestone in showing how much we care about honouring our people.

God bless these Cayman Islands.

The Speaker: Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

[Pause] Does any other Member wish to speak?

If not, I'll invite the Mover to exercise his right of reply.

Mr. Christopher S. Saunders: Mr. Speaker, I want to thank all the Members who spoke and I want to apologise for all the Members who have constituencies that are smaller than the Premier's West Bay South, Bodden Town East, and Bodden Town West; between the three of us, we have the largest constituencies.

I say that to say, that by virtue of having a large constituency, I actually represent a large number of people and right now, at this very moment, some of my constituents are working at the Health Service Authority. Some of my constituents are working in police stations, in fire stations, and you know what, Mr. Speaker, I have no problem joining my constituents who are up this late at night working, so they know that their representative knows what they're going through working at this time of night.

[Desk thumping]

Mr. Christopher S. Saunders: Mr. Speaker, I can tell you up front I can only speak for my constituents; I'm sure the other larger constituencies can understand where I'm coming from — thank you, Premier.

Mr. Speaker, at this late hour, others who have to work this time of night can safely say that at least their representatives know what it's like to be at work this time of the morning. We can now be in solidarity with them.

Mr. Speaker, I want to thank all the Members. My colleague and I have already started the process of putting together certain screenings and working with certain medical professions, so I'm asking some of you not to go and beg the same people we're begging. We

want to make this a big hit in Bodden Town, because this is something we're starting.

With that, Mr. Speaker, thank you very much.

The Speaker: The question is, BE IT THEREFORE RESOLVED that the Government considers amending Schedule 2 of the Public Holidays Act to designate the second Monday in October to celebrate National Day of Wellness.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 10 of 2026-2027 [as amended] passed.

The Speaker: I now invite the Premier to move a suspension of Standing Order 41(4) to allow a fourth Motion in the name of the Leader of the Opposition to be added by way of Addendum to today's Order Paper.

Suspension of Standing Order 41(4)

The Premier, Hon. André M. Ebanks: The Member for West Bay South, one of the largest, with financial services still working, joins voices to suspend Standing Order 41(4) to allow a fourth Motion to be on the Order Paper as an Addendum item, so that the Leader of the Opposition can move his final Motion.

The Speaker: The question is that Standing Order 41(4) be suspended. All those in favour please say Aye. Those against no.

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 41(4) suspended.

The Speaker: Madam Clerk, we can now move to the Addendum for the Order Paper.

The House is suspended for five minutes to allow the staff to organise the papers.

Proceedings suspended at 1:27am

Proceedings resumed at 1:30am

The Speaker: The House is back in session.

ADDENDUM ORDER PAPER

OTHER BUSINESS

MOTIONS

Private Member's Motion No. 7 of 2026-2027 Motion to modernise the definition of Small and Micro Businesses within the Regulatory Framework of the Department of Commerce & Investment

The Speaker: Honourable Leader of the Opposition.

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

Mr. Speaker, this might be the first time that a Motion will be longer than the speech. I arise to move Private Member's Motion No. 7 of 2026-2027 - Motion to modernise the definition of Small and Micro Businesses within the Regulatory Framework of the Department of Commerce & Investment.

WHEREAS the development and sustainability of small and micro businesses are critical to the economic resilience, employment base, and social fabric of the Cayman Islands;

AND WHEREAS the regulatory framework governing commerce in the Cayman Islands, including the Trade and Business Licensing Act (2026 Revision) and the Companies Act (2026 Revision), provides the legal structure within which businesses are established, licensed, and operated;

AND WHEREAS the current definition of small and micro business, as provided for within the legislative and/or regulatory framework governing the Department of Commerce & Investment, has not been substantively updated in line with the evolving economic realities of the Cayman Islands;

AND WHEREAS the cost of doing business in the Cayman Islands has increased significantly over time, including but not limited to increases in rent, utilities, freight, insurance, and labour;

AND WHEREAS outdated thresholds for classification may result in the mischaracterisation of businesses, thereby limiting access to support programmes, concessions, financing opportunities, and policy initiatives intended to assist genuinely small and micro enterprises;

AND WHEREAS internationally recognised frameworks, including those utilised in the Caribbean, United Kingdom, the European Union, and the United States, provide structured and scalable approaches to defining small and medium-sized enterprises, while recognising the need for jurisdiction-specific adaptation;

AND WHEREAS Section 40 of the Trade and Business Licensing Act (2026 Revision) expressly empowers Cabinet to make regulations for the purpose of giving effect to the Act, including the authority to amend the definition of the terms "micro business" and "small business";

AND WHEREAS it is considered best practice to establish definitional thresholds within regulations, thereby allowing for periodic review and adjustment without requiring primary legislative amendment.

BE IT NOW THEREFORE RESOLVED that Government considers undertaking a comprehensive review of the definitions of “small business” and “micro business” as it applies to the Department of Commerce & Investment, with consideration to international best practices, including but not limited to employee count and annual turnover metrics, while being appropriately calibrated to reflect the economic conditions, cost structures, and market scale of the Cayman Islands;

AND BE IT FURTHER RESOLVED that Government considers bringing forward regulations establishing updated and clearly defined thresholds for micro, small, and medium-sized enterprises, and that such regulations shall provide for a structured classification framework based on measurable criteria, including employee count and annual revenue, and may include sector-specific considerations where appropriate;

AND BE IT FURTHER RESOLVED that Government considers establishing a mechanism for the periodic review of such thresholds at intervals not exceeding five (5) years, or sooner where economic conditions warrant, and that consideration be given to the implementation of transitional provisions to prevent abrupt loss of eligibility for businesses that marginally exceed newly established thresholds.

The Speaker: The Motion has been moved. Is there a seconder? Member for George Town East.

Mr. Roy M. McTaggart: Thank you, Mr. Speaker. Mr. Speaker, I would like to second the Motion.

The Speaker: The Motion has been duly moved and seconded. Does the Mover wish to speak thereto?

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

Mr. Speaker, I got bad news, good news, and even better news. The bad news — or sorry, might be good news tonight — is that somehow, I threw away my written speech.

[Laughter]

The Speaker: Karma.

Hon. Joseph X. Hew, Leader of the Opposition: The good news is that I have it on my computer; the even better news is that I don't like reading it off the computer so I'm not going to read the whole thing.

Mr. Speaker, I had a brief conversation with the Premier who indicated they are in support of this. I would like to say upfront that I learnt through a friend of mine who had been appointed to a committee to review trade and business licences, I think, just recently — after I submitted this; so there was no bug in the Caucus room, or I didn't read it somewhere and decided to try to steal it or anything like that, but I thought it was important, Mr. Speaker. I think the Premier will remember me speaking to him... was it March, or even last year when they started to enforce the requirements and some of the businesses that we want to help fell out of the category.

Mr. Speaker, it's not a technical Motion and most is in the Motion itself, so I don't have to say much in my debate. It's about whether our laws keep pace with the realities of running a business in today's Cayman Islands.

Out of the fifteen pages I had, I want to read one example. Mr. Speaker, if you look at the current definition of a micro-business, it's one that employs no more than four employees excluding the owner and has an annual gross revenue — gross revenue — not exceeding \$250,000. At first glance, Mr. Speaker, \$250,000 may sound like a substantial amount of money, but if we examine what that actually means in today's economy...

Let us imagine a small Caymanian business employing four people at our current minimum wage of CI\$8.75 per hour. The payroll alone amounts to approximately CI\$82,000 per year before the owner pays themselves even a single dollar; a modest commercial rent of \$2,500 per month — which I'd love to find that somewhere, is another \$30,000 annually. Then utilities, internet communications can easily run \$13,000 a year — very modest, very conservative as well; and then, of course, there's insurance, annual company filings, marketing, professional services, licences and permits... the ordinary costs of simply keeping the doors open.

Very quickly, Mr. Speaker, that business is facing operating expenses of approximately \$140,000 per year. Let us assume the same business generates \$200,000 in annual sales and that sounds successful; but if the cost of inventory, materials or services sold amounts to about \$140,000, the business is left with a gross profit of only \$60,000 against operating expenses, as I outlined earlier, of approximately \$140,000. Mr. Speaker, that business is not making money; it is losing money. It's probable the doors would be closed because it operated at a loss of about \$80,000 per year.

I say all that, Mr. Speaker, [because] the thresholds and the criteria set for a business of four persons and a revenue of \$200,000 or \$250,000 a year are unrealistic in today's business environment, so they have to be updated.

Mr. Speaker, as I outlined in the Motion, this should be done every few years or as needed, based on inflationary results. It's an urgent [Motion] for me,

because I believe the people out there who we want to help are not the ones who are getting help. This is just not realistic for today's Cayman Islands business environment.

Mr. Speaker, with those few short words I implore the Government to please give this some serious consideration and to act on it as quickly as possible. Otherwise, these incentives that we've put in place are just not going to serve the purpose for which we put them there and if there is a time that small, micro and small businesses need help, it is today.

Thank you, Mr. Speaker.

The Speaker: Honourable Premier.

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

I believe I know the mutual friend the Leader of the Opposition is talking about who was in the Trade and Business Licence working group and can verify that work is in process on this.

In addition, the Leader of the Opposition should also know that the entity that he launched, the Centre for Business Development, also has a Small Business Policy whereby they are actually looking at exactly what he rolled out — thresholds, a definition, definitions that fit the Cayman context not just cut and paste from other jurisdictions where they may not match. They're suggesting a five-year review cycle, except if some extreme event happens in the meantime, so everything he said is exactly what the centre that he launched is working on.

With that, we accept the Motion and we'll be working on it at pace.

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

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker, just to say that the independent Opposition supports this Motion.

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

If not, I will invite the Mover of the Motion to exercise his right of reply.

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

Just to say thank you to the Honourable Premier and the Government for supporting the Motion and also the independent Members of the Opposition. Thank everyone here this evening, Mr. Speaker for enduring — the staff, yourself, Members of the Government so we could get through the Opposition's work this evening.

I thank you, and I hope everyone gets home safely.

The Speaker: The question is, BE IT NOW THEREFORE RESOLVED that Government considers undertaking a comprehensive review of the definitions of "small business" and "micro business" as it applies to the Department of Commerce & Investment, with consideration to international best practices, including but not limited to employee count and annual turnover metrics, while being appropriately calibrated to reflect the economic conditions, cost structures, and market scale of the Cayman Islands;

AND BE IT FURTHER RESOLVED that Government considers bringing forward regulations establishing updated and clearly defined thresholds for micro, small, and medium-sized enterprises, and that such regulations shall provide for a structured classification framework based on measurable criteria, including employee count and annual revenue, and may include sector-specific considerations where appropriate;

AND BE IT FURTHER RESOLVED that Government considers establishing a mechanism for the periodic review of such thresholds at intervals not exceeding five (5) years, or sooner where economic conditions warrant, and that consideration be given to the implementation of transitional provisions to prevent abrupt loss of eligibility for businesses that marginally exceed newly established thresholds.

The Speaker: All those in favour please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 7 of 2026-2027 passed.

The Speaker: Member for George Town Central,

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, I know we're all trying to go home now, but I have to rise to bring up two procedural matters as we are ending this Sitting.

Mr. Speaker, the first one is under Standing Orders 48(2), which deals with Motions on national policy issues. There were a number of Motions approved in the last Meeting of the House and the Government was obligated, as the Standing Orders say — **"a report on the Cabinet decisions in response to the submissions made pursuant to paragraph (1) shall be tabled at the next meeting of the House by the Premier or by a Member of the Government assigned by the Premier."**

Mr. Speaker, the reason I waited till the very last moment was to give the Government every day possible of this Meeting because they could have decided to do it on one day or the other day, yet it hasn't been reported.

[Inaudible interjection]

The Speaker: Member for George Town Central and Deputy Leader of the Opposition, the report was tabled this morning.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: On all Motions, Mr. Speaker?

An Honourable Member: Yes, every last one.

The Speaker: Thank you, Mr. Speaker.
Well, in defence of the Government, I do apologise.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, that's what happens when you stay here till 1:45am.

Mr. Speaker, the next matter has to do with the Order Paper. I noticed a Bill that was submitted by myself, standing in my name, was duly gazetted but was omitted from today's business paper. As per the Standing Orders, where it would stand as a Private Member's Bill would be at the end of all Motions, either today or tomorrow, but we're not meeting tomorrow. It would stand on the Order Paper at the end of all Motions, but I don't see it.

Mr. Chair, is there any formal clarification as to why the Bill has been omitted from the Order Paper?

The Speaker: The House is suspended for 15 minutes while I prepare an appropriate response.

Proceedings suspended at 1:47am

Proceedings resumed at 2:01am

The Speaker: This honourable House is back in session.

In response to the Deputy Leader of the Opposition and the Member for George Town Central's query as to why his Bill, entitled Financial Assistance (Amendment) Bill, 2026 is not on the Order Paper — and I will add that he is fully aware why it is not on the Order Paper, but let me give you the timeline.

The Member for George Town Central submitted a Bill entitled Financial Assistance (Amendment) Bill, 2026. Standing Orders 62(3) is very specific in that the Speaker is charged with, and given the authority under Standing Order 2 to determine if a private Bill contravenes Standing Orders 62(3).

Just for the record, let me read what Standing Order 62(3) says: **"Except on the recommendation of the Member of Government responsible for finance, the Parliament shall not —**

(a) proceed upon any Bill which, in the opinion of the Presiding Officer, provides for —

- (i) imposing or increasing any tax;**
- (ii) imposing or increasing any charge on the revenues or other funds of the Islands;**
- (iii) altering any such charge otherwise than by reducing it; or**
- (iv) compounding or remitting any debt due to the Islands;"**

By the way, that same provision is repeated in the Constitution of the Cayman Islands 2009, section 77.

I guess in my generosity in trying to assist the Member for George Town Central and the Deputy Leader of Opposition, I erred in allowing the Bill to be gazetted without the certificate from the Honourable Minister of Finance. According to Standing Orders, the certificate should have been presented at the time the Bill was presented to the Clerk, but I figured I would not let him get caught in the 28 days' notice that needs to be given by any Bill coming before the House by allowing him to gazette it and giving him time to get the certificate. I checked with the staff almost on a daily basis as to whether the certificate had been produced by the Member for George Town Central.

On the 3rd of June, when I checked with the staff and the certificate had not yet been presented, I went back to my office and called the Deputy Leader of the Opposition and the Member for George Town Central. I explained my interpretation of Standing Order 62 and that his Bill would increase government's expenditure and that he needed a certificate. The Member, in his usual style, went off the deep end and told me he wasn't accepting my interpretation of the Standing Orders, he was going to challenge me and I said, *well, that's up to you* and he demanded that if that was my interpretation, it must be put in writing.

After consultation with the Honourable Attorney General, which the Attorney General can confirm, I wrote to the Member for George Town [Central] and Deputy of the Opposition on June 3rd saying:

"Further to our telephone conversation on Tuesday, the 2nd of June 2026, I write to inform you that your Private Member's Bill entitled Financial Assistance (Amendment) Bill, 2026 cannot be placed on the Order Paper for the Meeting of Parliament currently scheduled to start on the 19th of June for the following reasons—

1. *Parliamentary Standing Orders, 2025 section 40(2) which states:*

"(2) Except on the recommendation of the Member of government responsible for Finance the House shall not—

- (a) proceed upon any Bill, including any amendment to a Bill, which, in the opinion of the Presiding Officer, provides for any of the following purposes
- (ii) for imposing any charge upon the revenue of the Islands or any other public fund or for altering any such charge otherwise than by reducing it;"
2. *The Cayman Islands Constitution Order 2009, "Introduction of Bills" section 77(3) states:*
- "(3) Except on the recommendation of the Minister responsible for finance, the Legislative Assembly shall not—**
- (a) proceed upon any Bill (including any amendment to a Bill) which, in the opinion of the Speaker, makes provision for imposing or increasing any tax, for imposing or increasing any charge on the revenues or other funds of the Cayman Islands, for altering any such charge otherwise than by reducing it, or for compounding or remitting any debt due to the Cayman Islands;"**

I invite you to reconsider your position stated to me during our telephone conversation on Tuesday, the 2nd of June 2026, of not seeking the recommendation of the Member of government responsible for Finance as required by both Parliamentary Standing Orders, 2025 and the Cayman Islands Constitution Order 2009.

If you produce a letter of recommendation from the Member of government responsible for finance demonstrating compliance with the requirements of Standing Orders and the Cayman Islands Constitution, I give you the assurance that your Bill will be placed on the Order Paper for the June Meeting." [UNVERIFIED]

The Member called me from Trinidad and thanked me — I was right, and he agreed with my interpretation, and he had changed his mind and was going to write to the Minister responsible for Finance and seek the certificate the Standing Orders required.

I thanked him and I got a copy of an email that he sent to Minister Anglin asking for the permission. Mr. Anglin responded to that email on June 17th saying: *"I have received your request below, and as Minister of Finance, pursuant to section 77(3) of the Cayman Islands Constitution Order and section 42 of the Standing Orders, I am not [in bold and underlined] in agreement to recommend this Private Member's Bill be allowed to progress to Parliament."*

On June 16th, the Member for George Town Central and Deputy Leader of the Opposition summoned me from the conference room, when we were about to meet for the Business Committee, to inform me that he had changed his mind and he was going to challenge my decision.

For those two reasons, because the Standing Orders require the certificate and because the Constitution requires a certificate, and because the Minister responsible for Finance has said he is not providing the certificate, is the reason that Private Members Financial Assistance (Amendment) Bill, 2026 is not on the Order Paper.

I invite the Premier to move the adjournment of the House.

[Inaudible interjection]

The Speaker: No, it is done now.
Move the Adjournment.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker. I have a right to let you know that I will give a substantive notice. The Standing Orders allow that, Mr. Speaker.

The Speaker: Move the adjournment.

ADJOURNMENT

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I move the adjournment of this honourable House sine die.

[Inaudible interjection]

The Speaker: The question is that this House do stand adjourned sine a die.

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

AYES.

The Speaker: The Ayes have it.

At 2:11am the House stood adjourned sine die.