



PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

FOURTH MEETING OF THE 2025-2026 SESSION

Fourth Sitting

Tuesday
10 March, 2026
(Pages 1-110)

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. Rolston M. Anglin, JP, MP	Minister of Finance & Economic Development <i>and</i> Education & Training
Hon. Katherine A. Ebanks-Wilks, MP	Minister of Health, Environment & Sustainability
Hon. Johany S. Ebanks, MP	Minister of Planning, Lands, Agriculture, Housing & Infrastructure
Hon. Isaac D. Rankine, JP, MP	Minister of Social Development & Innovation <i>and</i> Youth, Sports, Culture & Heritage
Hon. Michael S. Myles, MP	Minister of Caymanian Employment & Immigration

EX OFFICIO MEMBERS OF THE CABINET

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

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

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

OPPOSITION MEMBERS

Hon. Joseph X. Hew, 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
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. Nickolas T. A. DaCosta, JP, MP	Minister of District Administration & Home Affairs
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

OFFICIAL HANSARD REPORT
FOURTH MEETING OF THE 2025-2026 SESSION
TUESDAY
10 MARCH, 2026
10:02 AM
Fourth Sitting

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

The Speaker: This Parliament is now in session. I call on the Member for George Town East, to offer prayer.

PRAYER

Mr. Roy M. McTaggart, Elected Member for George Town East: Thank you, Mr. Speaker. Good morning colleagues. Let us pray.

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

Bless our Sovereign, King Charles III; William, Prince of Wales; and all the Royal Family. Give grace to all who exercise authority in our Commonwealth, that peace and happiness; truth and justice; religion and piety may be established among us. Especially we pray for the Governor of our Islands, the Premier, the Speaker of Parliament, the Leader of Opposition, Ministers of the Cabinet, ex officio Members and 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: I have apologies from the Honourable Nickolas DaCosta, representative from Cayman Brac West and Little Cayman; and Mr. Royston "Roy" Tatum, representative for Red Bay. They are both in the UK attending the Commonwealth Parliamentary [Association] 74th Westminster Seminar on Effective Parliaments.

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

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: The Honourable Juliana O'Connor-Connolly is not well and unable to make it this morning. She said she sent a message but it hadn't been read yet.

The Speaker: Okay, so we also have apologies from the Member for Cayman Brac East, Honourable Juliana O'Connor-Connolly.

PERSONAL EXPLANATIONS

The Speaker: I have a personal explanation from the Minister of Tourism and representative for George Town South.

Hon. Gary B. Rutty, Deputy Premier, Minister of Tourism & Trade Development, Elected Member for George Town South: Good morning, Mr. Speaker.

Thank you very much for giving me the opportunity this morning. Last Thursday, I gave a personal explanation about a young man who was turning 17 that day. I want to let my honourable colleagues know that he passed away yesterday morning and I appreciate all the thoughts and prayers.

Last week was a very touching Sitting of Parliament as we debated the [Motion for] no social media [for children] under 16 and both the Honourable Members for George Town North and George Town Central made some comments. The Member for George Town North spoke about spending time with

our kids and teaching our kids how to clean a conch, you know, some good Caymanian heritage and culture; and the Member for George Town Central spoke [about] his daughter getting ready to have her driver's licence and how he's going to put a band around his car saying "This is Kenneth Bryan's vehicle".

There's a family grieving; I'm asking everybody — don't make your children go to social media; be their Instagram, their WhatsApp, their TikTok. Go home and spend time with your kids, because there's a family that would love to be with theirs this morning.

Thank you again, Mr. Speaker.

[Desk thumping]

The Speaker: I invite Members to stand for one minute of silence in honour and respect for Mr. Tibbetts, starting now.

[Minute of silence]

The Speaker: Thank you.
Please be seated.

PRESENTATION OF PAPERS AND REPORTS

The Speaker: None.

URGENT QUESTIONS

The Speaker: None.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

The Speaker: None.

STATEMENTS BY MEMBERS OF THE GOVERNMENT

The Speaker: I received two requests and approved statements by the Honourable Minister of Finance and Education; and the Honourable Minister of Tourism and [Trade] Development.

[Inaudible interjection]

The Speaker: I call first on the Deputy Premier and Minister of Tourism and [Trade] Development to make his statement.

**Honourable Deputy Premier and Minister of
Tourism & Trade Development**

**Section 11(5) Statements for
Tourism and Trade Development**

Hon. Gary B. Rutty, Deputy Premier: Thank you, Mr. Speaker.

Mr. Speaker, I rise to make a statement in accordance with section 11(6) of the Public Management and Finance Act, in relation to section 11(5) appropriations approved by Cabinet in 2025.

Mr. Speaker, TP 12 - Tourism Scholarships was increased by \$250,000 in order to meet the shortfall in this allocation, which is used to cover the costs of scholarships awarded to Caymanians under the Tourism Scholarship Program. This increase was funded by decreasing TP 67, which is used to fund Sports and Cultural Tourism Programmes by \$250,000. This transaction is considered an exceptional circumstance as it is deemed to have an economic or social impact that is significant enough to necessitate executive financial transactions different from those planned for the 2025 financial year.

Mr. Speaker, EI 1 - Cayman Airways was increased by \$201,000 in order to meet the honorarium of \$500 to be paid to all Cayman Airways Limited staff. This increase was funded by decreasing EI 12 - Ministry of Education by the same amount. Additionally, EI 49 - Cayman Turtle Conservation and Education Centre Limited was increased by \$52,500 in order to meet the honorarium of \$500 to be paid to all the Cayman Turtle Conservation and Education Centre Limited staff. This increase was funded by decreasing EI 12 - Ministry of Education by the same amount.

These transactions are exceptional circumstances as they could not have been reasonably anticipated at the time of the enactment of the Appropriation Act for the 2025 Financial Year.

Thank you, Mr. Speaker.

The Speaker: Minister of Finance and Economic Development.

**Honourable Minister of Finance &
Economic Development**

Home Healthcare Programme

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

Mr. Speaker, I rise today to address this honourable House on the matter of government's Home Healthcare (HHC), Programme.

Mr. Speaker, last week, an important Parliamentary Question elicited a response from me. This statement seeks to build on that response and map the way forward.

By way of background, Home Healthcare should be in respect to medical or health-related services delivered to persons in their homes as an alternative to hospital care, or during a defined recovery period following hospitalisation. The purpose of this

service is to allow persons who require medical supervision, nursing care, therapy or related support to receive that care in a home environment when hospital-level care is no longer necessary. In principle, the programme is intended to support recovery, reduce hospital admissions, and deliver medically necessary care in a more appropriate and cost-effective setting.

The HHC benefit provides limited financial assistance for medically necessary care delivered in the home, where such care is prescribed by a physician, approved by the Chief Medical Officer (CMO), and provided in lieu of hospital confinement or during recovery following hospitalisation. The programme is administered through the Cayman Islands National Insurance Company, (CINICO).

Levels of Benefit

The Home Healthcare benefit is structured across three levels of caregiver support determined by the level of medical care required and the caregiver's qualifications. The applicable level and reimbursement amount are assessed on a case-by-case basis, and approved by CINICO based on the physician's treatment plan and confirmation of medical necessity by the CMO. Maximum reimbursement amounts apply per caregiver per month, with up to two caregivers permitted for an approved case.

Mr. Speaker, the three levels of support are as follows:

- Level 1 represents the highest level of care and provides a maximum allowance of \$3,000 per month, per caregiver. This level applies where care must be delivered by a Registered Nurse or Licensed Practical Nurse, typically for patients with significant medical needs such as post-operative recovery or specialised home treatment;
- Level 2 provides a maximum allowance of \$2,000 per month, per caregiver and applies where care is delivered by a Nursing Assistant or similarly trained caregiver capable of providing basic nursing support including assisting with mobility, hygiene, feeding, and monitoring vital signs; and
- Level 3 represents the lowest tier of support and provides a maximum allowance of \$1,200 per month per caregiver. This level generally applies to Care Assistants who provide basic supervision and support with daily living activities in the home — Mr. Speaker, up to 97 per cent of all HHC claims and reimbursements fall within this category.

Growing Costs

Mr. Speaker, the data in the below table shows that the HHC costs have increased by an aver-

age of 21 per cent since 2018, or 27 per cent over the past three years:

Year	Total HHC Cost	Year-on-Year Cost Increase	Average Increase
2018	\$3,053,710		
2019	\$3,934,509	5% [sic]	
2021	\$5,120,565	24%	
2022	\$5,700,924	11%	21%
2023	\$7,925,110	39%	
2024	\$9,552,286	21%	
2025	\$11,461,274	20%	

Mr. Speaker, I reiterate: Over the life of the programme since 2018, an average increase of 21 per cent, and in the last three years, 27 per cent.

If Level 3 allowance is increased from \$1,200 to \$1,700 per month (a 41.7 per cent increase, which would be close to the recent 45.8 per cent increase in the national minimum wage), coupled with the 20 per cent annual growth rate that we have seen historically, the resulting HHC costs would reach \$19.5 million in 2026, \$23.4 million in 2027, and \$28.1 million in 2028. Using the 27 per cent growth rate observed in the past three years between 2023 and 2025, cost would reach \$20.6 million in 2026, \$26.2 million in 2027, and \$33.3 million in 2028.

Mr. Speaker, these projections should concern every Member of this Honourable House. If these trends continue unchecked, the HHC programme could become one of the fastest-growing public expenditures. At its current rate of growth, the HHC programme could eventually surpass the cost of NGS 55, which was \$55.5 million for 2025, placing extraordinary pressure on the sustainability of public finances. At a growth rate of 27 per cent per annum, HHC costs could reach the same level of \$55.5 million in just four years — which is by 2030.

Indeed, Mr. Speaker, we must recognise the seriousness of the situation. If left unaddressed, the growth trajectory of this programme represents not merely a fiscal challenge but potentially a national crisis — even a generational crisis.

Reported Abuse

Further, Mr. Speaker, the Government is aware that in its current form, the programme is being used in many cases as a social support mechanism for elderly care, rather than strictly for a medical necessity as originally intended. This is unaffordable and unsustainable.

Colleagues, we have persons who can cook, clean and care for themselves, but the misdirection of this programme has led Caymanians to believe it is to provide a caregiver in practically every home. We have cases where the sole concern is for an older person to take their medication daily — colleagues, we cannot continue to threaten the public purse for

cases that a doctor or a relative should be checking on their relative for.

We are aware of cases where assistance is being provided for individuals whose needs are not medical in nature, but relate to general caregiving and supervision. We are also aware that there is currently no "means test" to determine whether an applicant has the financial capacity to provide such support themselves. As a result, persons with significant financial means may be receiving the same non-medical support as persons who genuinely require assistance.

In addition, the Government has received credible reports of fraud and abuse within the programme. Ministers of Government are aware of situations where the HHC allowance of \$1,200 per month is being claimed and domestic helpers are reportedly being paid approximately \$800 per month with the \$400 difference being pocketed. If proven, such practises are unacceptable and undermine the integrity of the programme.

Mr. Speaker, the expenditure and utilisation projections demonstrate clearly that the HHC programme is experiencing rapid and sustained growth, and any policy decisions regarding the programme must carefully consider the long-term financial sustainability of these trends. If these trends continue unchecked, the cost of the HHC programme could rise significantly in the coming years. With demand increasing at more than 20 per cent per year, expenditure could potentially double within a relatively short period of time. This level of growth would place increasing pressure on public finances and on the government's ability to sustain the programme in its current form.

For these reasons, Mr. Speaker, it is essential that the Government ensure that the HHC programme remains properly targeted, financially sustainable, and reserved for those with genuine medical needs. Public resources must be directed to those who truly require assistance, and the programme must be managed in a way that protects both vulnerable persons and the long-term stability of the public finances.

Review of the Programme

Mr. Speaker, over time the programme has evolved beyond its original intent as a strictly medical benefit. In many cases, it now functions more as a social support programme for elderly care and general supervision rather than for a medical necessity following hospitalisation.

As a result, the programme has placed significant operational and financial pressure on CINICO, which is fundamentally a health insurance provider rather than another more suited agency. Accordingly, the Government will undertake a comprehensive review of the HHC programme. This review will examine current practises, eligibility criteria, and oversight

mechanisms with the objective of eliminating abuse and ensuring the programme operates as intended.

To support this process, and in the spirit of transparency and collaboration, the Government will establish a committee of Parliament to include Members of the Opposition to review the programme. The Government intends to establish this committee by the April 2026 Meeting of this honourable House so that work on the review can commence without delay; in the meantime, my Ministry will be working closely with all members to develop the terms of reference, gather critical data, and develop some preliminary amendments so that come April we can dispose of this matter with haste and accuracy.

Mr. Speaker, the Government's objective is to protect it so that it addresses the original purpose while it remains available, sustainable, and properly targeted for those who truly need it.

Thank you, Mr. Speaker.

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

Standing Order 29(4)

(Questions for clarification)

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

Mr. Speaker, I rise under Standing Order 29(4) to ask the Honourable Minister a quick question in response to his statement.

The Speaker: Granted.

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

Mr. Speaker, in light of the very severe issue he has highlighted and what it could potentially mean financially for the future, I'd like to ask the Honourable Minister what gap solutions he intends to present and at what timeline; are there going to be audits done as to how we got to this point? It shows there's obviously a major gap in respect to healthcare for seniors. Is there a proposed plan to address that in the near future?

The Speaker: Minister of Finance?

Hon. Rolston M. Anglin: Mr. Speaker, let me be clear. At the very end of the statement, I mentioned ensuring that a properly constituted committee of the House meets; I don't believe something of this national significance should be left to me as Minister, or indeed, to the Government. This is a national issue affecting all of us and all our constituents, so all the questions the Honourable Deputy Leader of the Opposition and Member for George Town Central has asked will be the work of the committee.

The committee has to take on those questions and solve them together. This can't be something that divides us. It has to be something that brings us together because we have to produce a solution that works for our people while ensuring it's sustainable.

The Speaker: Honourable Minister for Youth, Sports, Culture and Heritage.

**Honourable Minister of Youth, Sports,
Culture and Heritage**

**Section 11(5) statements for Youth,
Sports, Culture and Heritage**

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 rise to make a statement in accordance with section 11(6) of the Public Management and Finance Act (2020 Revision), or PMFA, prior to the tabling of the 2025 Supplementary Appropriation Bill. Section 11(6) of the PMFA provides that:

“Where the Cabinet has authorised executive financial transactions in accordance with subsection (5) —

(a) a member of the Cabinet appointed by the Cabinet to do so on its behalf shall, at the next sitting of the Legislative Assembly after the exceptional circumstance has occurred, make a statement to the Legislative Assembly advising of:

(i) the exceptional circumstance, its nature, and how it complies with the definition of the term “exceptional circumstance” set out in section 2;

(ii) the type and amount of the executive financial transactions authorised or likely to be authorised; and

(iii) the effect of the authorisations, or likely authorisations on compliance with the principles of responsible financial management specified in section 14; and

(b) the authorised executive financial transactions are to be included in a supplementary Appropriation Bill introduced in the Legislative Assembly by the 31st day of March following the financial year to which those transactions relate.”

Mr. Speaker, the Minister of Youth, Sports, Culture and Heritage sought and received Cabinet's approval for two section 11(5) requests. These requests supported the Ministry's four priorities, which form the foundation of our work and guide our initiatives:

1. Talent identification and development;
2. Enhancing and empowering our youth;
3. Awareness and preservation of our culture and heritage; and
4. Promoting an active and healthy lifestyle for all.

Mr. Speaker, the Ministry sought and obtained Cabinet approval for additional funding for TP 107 in the amount of \$1,250,000. This approval increased the revised appropriation for the 2025 Financial Year to \$2,553,459. Pursuant to section 9(5) of the Act, the Ministry utilised \$350,000 of the 2025 appropriation during the 2024 Financial Year.

In addition, the Ministry carried forward an unused appropriation from 2024 in the amount of \$312,616. Consequently, the total revised appropriation available for 2025 amounts to \$2,866,075. This was necessary to support anticipated events, activities, and community grants for youth, sports, culture, and heritage in 2025. These funds included requests for youth and sports enrichment programming, the successful execution of cultural events for the Christmas holidays, and towards the restoration of the *S.V. Fair Weather*.

Grant funding is considered under our goals and objectives for youth programming that clearly demonstrates and focuses on strengths and positive outcomes, and includes community engagement and collaboration; sporting activities that provide forums for greater participation of Caymanian athletes; and activities and events which embrace, acknowledge, and display Caymanian heritage.

The *S.V. Fair Weather* is the last known remaining wooden sailing schooner built by Caymanians and represents a significant piece of Cayman's history. The vessel was originally launched in 1950 and is the last of its kind afloat. The schooner was built in Jamaica by Caymanian shipbuilder Arnold "Cappy" Foster, and originally owned by Sir Anthony Jenkinson. Having recognised the importance of the *S.V. Fair Weather* to our young people, seafarers and community, Cabinet is working with the Foundation to determine its earlier arrival and complete the restoration locally. This will allow those in our community to be able to see, participate in, and learn about this important aspect of our heritage.

Mr. Speaker, the TP 107 supplementary funding was important because it ensures the Ministry can continue to deliver on its mandate to support the development of our youth, promote sports participation, and preserve our culture and heritage. These initiatives are key to strengthening national identity, encouraging healthy lifestyles, and providing positive opportunities for our young people.

Mr. Speaker and Members of this honourable House, these are the exceptional circumstances that made it necessary to approve the supplementary ap-

propriations for the Ministry of Youth, Sports, Culture and Heritage in the 2025 Financial Year.

In closing, I wish to express my gratitude to this honourable House for its consideration and approval of these necessary requests. Your support enables the Ministry to fulfil its mandate to bring awareness to and protect our heritage; empower our youth, identify talent, and promote a healthier, stronger future for our people.

Thank you, Mister Speaker.

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: Member for Bodden Town East.

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

I sent communication to mention two condolences.

The Speaker: Okay. I haven't seen it yet, but go ahead.

Ms. Francine Gardner

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. I won't be long.

I know I had many last week but I want to offer special condolences to the family of Miss Francine Gardner, a former teacher; she was like a mother to me. We actually named the school hall after her at the Bodden Town Primary, which is known as Theoline McCoy Primary School. I want to send special condolences to Miss Francine Gardner's family. May God continue to comfort them.

Thank you.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.

GOVERNMENT BUSINESS

BILLS

SECOND READINGS

TRAFFIC (AMENDMENT AND VALIDATION) BILL, 2026

The Speaker: We did the First Reading on Friday.

The Honourable Minister of Planning, Lands, Agricultural, Housing and Infrastructure to move the Second Reading.

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

Mr. Speaker, I rise to move the Second Reading of the Traffic (Amendment and Validation) Bill, 2026.

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

Hon. Johany S. Ebanks: Yes, sir.

Mr. Speaker, seeing that I have the full support of the House — there was no amendment to this Bill, so I assume that means there is full support — it looks like we might get out of here very quickly, leading off from where we left off last week, making sure that we don't get any "Noes" and we can finish the day with full support of all "Ayes".

[Inaudible interjection]

Hon. Johany S. Ebanks: Stick with me, man, I won't mislead you.

Mr. Speaker, the purpose of this short validation Bill is clear. It does two things:

1. It refines the statutory definition of "pedal cycle" within the Traffic Act; and
2. It regularises a historical administrative matter relating to certain registration plates and fees that were previously charged with the explicit statutory authority.

Mr. Speaker, both matters are technical in nature, both require legislation, and both are best addressed openly and transparently through this honourable House.

Mr. Speaker, let me begin with the amendment of the definition of pedal assist [sic]. Clause 2 of the Bill amends section 2 of the Traffic Act by repealing and replacing paragraph (c) in the definition, and the revised definition provides that the pedal assisted includes "**a motorised bicycle or cycle propelled by means of pedals.**".

Mr. Speaker, the purpose of this amendment is straightforward. The current wording in the Traffic Act includes a reference to the specific speed capability and the Bill removes the speed reference from the definition.

Mr. Speaker, we so often stand here and engage one another and colleagues, yet in the process, we sometimes forget that the average man and woman are listening and watching us intently and depending on us to be their voices.

Mr. Speaker today, it would be remiss of me not to present this Bill and speak directly about it. The definition in the legislation should provide clarity, not create uncertainty [by] anchoring the definition to a specific speed. The threshold could create challenges as the technology evolves, with new forms of motorised bicycles emerging. Removing that reference ensures that the law remains clear, flexible, and capable of applying consistently to the types of pedal cycles being used on the roads. These changes reflect a practical approach to modern transport for motorists, bicyclists, and pedal cyclists around the world; the law must therefore provide a definition that is clear, workable, and removes any uncertainties.

Mr. Speaker, the second component of this Bill addresses the separate matter relating to the fees that were previously charged by the Director of Licensing.

Clause 3 of the Bill validates the charging and the collection of fees for the provision of a single registration plate or a single trade plate in relation to motor cycles or trailers.

Clause 4 makes it clear that the validating provision in the Act does not affect any order or determination made by a court in relation to the fees collected prior to the commencement of the Act. The provision respects the authority of the courts and ensures that the judicial determination already made remains untouched.

In practical terms, the Bill therefore does three things: It updates the definition of the Traffic Act and provides clear legislation language; it regularises historical administration issues relating to certainty and plate fees; and it ensures that existing court decisions remain fully respected. These are targeted measures that strengthen the clarity and the administration of the Law.

Mr. Speaker, the traffic legislation forms part of the everyday framework that governs life across these islands [for] every driver, every vehicle, and every person who uses the roads or operates within the system, and for that reason, the legislation underpinning the system must remain clear, accurate and up to date. Where technical adjustments are needed, Government has the responsibility to bring those before the Parliament. That is what we are doing here today.

Mr. Speaker, good legislation is not only about sweeping reform; it is also about maintaining the integrity of the laws that govern everyday life in our Islands, and the Bill does precisely that. This is one of those Bills I had three different speeches for — Thursday last week I had a speech which was different from Friday, which was different from today, but seeing that we have everybody's full support...

[Inaudible interjection]

Hon. Johany S. Ebanks: Mr. Speaker, I think it has been explained clearly. It's a small amendment to the Traffic Act and it is a validation.

[To answer] something that someone may ask: validation legislation is a normal parliamentary mechanism used to correct technical issues in statutory authorities. It also ensures that actions taken in good faith by the public authorities remain legally sound and enforceable. Mr. Speaker, it protects both the public administration and the legal certainty of the system.

Mr. Speaker, I therefore commend the Traffic (Amendment and Validation) Bill, 2026 to this honourable House and invite all Members [to give] their full support for its passage. Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?

Leader of the Opposition.

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

Mr. Speaker, I rise to offer a contribution on behalf of the Official Opposition on the Traffic (Amendment and Validation) Bill, 2026.

Mr. Speaker, I one hundred per cent appreciate the shorter version of the Minister's debate. My goal is not to encourage him to provide a longer version nor to argue, but simply to offer some perspective. I think we can all agree there was a need for the regulation; in fact, as I get deeper into this I would say the enforcement of the use of scooters, e-bikes and the like. I even see skateboards with motors now, electric skateboards or surfboards — I don't know what you call them. We can all accept that. We all certainly do. For some people it may have been a matter of frustration but for most of us, it was a matter of safety and concern for those riding them and for others using the road, including pedestrians.

Mr. Speaker, I was walking in London last year when a lady stepped out onto a road shoulder and an e-bike hit her. I could not believe the impact that resulted. She spun in the air and landed straight on her face and was severely injured — from being hit by an e-bike. The e-bike was moving on the correct side of the road; however, when traffic stopped because of traffic jams, the e-bike had the ability to continue, and she didn't bother to look. It happened three feet in front of me, Mr. Speaker, so I saw first-hand what impact these accidents between a pedestrian and a cyclist can have, much less a car or a scooter.

Mr. Speaker, I understand this is a validation Bill but again, what I hope to offer is some perspective because, just like changes were made in the regulations last year, as I understand, in particular to the speed element (which I speak to often) they could be reviewed again later.

Mr. Speaker, it would also be remiss of me [not] to just mention [that] we had the first stop of our

listening tour last week, Tuesday evening, next door at Constitutional Hall, and a lady got up to speak — it was printed in the papers. The lady was in tears. She had just received a shipment in November of last year; \$75,000 worth of scooters and bikes, only to now have sold only ten out of a couple hundred the majority of which cannot be retrofitted for the new rules. I say that, Mr. Speaker, just to [show that] sometimes in trying to do something good, we have unintended consequences.

Mr. Speaker, clause 2 removes the reference of speed from the definition of a “pedal cycle” in the Traffic Act, and as I said, at first glance, this may seem like a small technical amendment. As the Minister said, it was needed and he felt this was the most practical way to do it; but in reality, the speed threshold served a very deliberate and important policy purpose. When I had responsibility for the Traffic Portfolio, the fifteen miles per hour threshold was introduced as part of a balanced framework for regulating these emerging forms of micro-mobility or motorised bicycles and scooters that were already beginning to appear on our roads. As the now Minister said, the intent was straightforward for us also: to ensure safe operation while still encouraging alternatives to traditional motor vehicles.

At that time, we recognised that small electric bikes and scooters could help address several challenges facing our Islands, reducing traffic congestion, lowering transportation costs, and contributing to our broader efforts to reduce our carbon footprint. This was all part of a plan the late Austin Harris worked on. He was passionate about recognising that reducing traffic on our roads had to be a holistic plan, and he put significant work into it. His document is still somewhere in the government building and it included things like alternative forms of transportation; it included public transportation; it included restrictions on vehicles age — it even spoke to that controversial aspect of perhaps persons on work permits not being able to import vehicles or even drive vehicles on our roads for at least a couple of years. He put much work into it; it was very detailed and well-studied.

As we all spoke about in remembering him, Mr. Harris was a man who did much research. He was very detailed in what he did and his findings were substantial. Today, we're still implementing some action points from his findings, but one of those was to find alternative forms of transportation, from public transport right across. That was the intent: to ensure that we had safe operation while still encouraging alternatives to traditional motor vehicles.

Mr. Speaker, over the weekend, I noticed there are still people on scooters and bikes. Most importantly, sir, they are not operating them safely, and that is the key. I was heading to a funeral on Saturday afternoon right there by Rackham's; I was in traffic trying to get into town and two young men on scooters were weaving in and out of traffic, and right by the fish

market one of them had to jump off his because he went to swerve and saw a car coming.

I want to say that these changes will not stop that sort of activity, especially if our police are not in a campaign to crack down on it. I live down the street, Mr. Speaker, I have seen persons out there still with bikes, some riding them responsibly, some not, some with lights and some without. What we have done is reduce a large amount of persons who were riding responsibly and within the laws that were already in place to ensure safe transportation.

I've always said, when you look at our road budgets, your driver's licence and your vehicle registration cannot pay for those roads. A road is developed for the movement of persons and cargoes from one place to the next. That cargo, Mr. Speaker, if it's not illegal, could be on the back of a mule. Transporting people from one place to the next could be walking, could be on a horse or on a mule, a bicycle, a scooter, a motorbike, a small vehicle, or even a big obnoxious truck like mine. Sorry, actually the Honourable Deputy Premier has a bigger truck than I — a big obnoxious truck like the Honourable Deputy Premier's.

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: It is about the movement of people and cargo on our roads. When I implemented the shared lanes on the waterfront here, the green shared bike lanes, oh man, I got accosted by a gentleman.

I pay my licence every year! And I said, sir, it costs a million dollars to do a mile of road. Do you think your licence covers that for the road to be only for you? And, I said, we have to make the road wider for your car. You're paying for the privilege of using that road along with everyone else, including the people on the bicycles, so you have to share. The roads are paid for by every single member of this community who pays for food, who pays import duty, who buys a house or a piece of land, because that is our form of taxation.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: That is who the road belongs to: every single solitary soul who consumes food, water... anything in this country, is paying for that road.

Mr. Speaker, we have to take the perspective of all those persons using it; the perspective of those who cannot afford a car, even though we spend millions of dollars to make the roads as wide as possible for our trucks and cars. Yet, not everybody can afford those, and it is difficult. I promoted cycling, put some bicycles outside the Government Building, we had a car-free day...

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: I'm not saying that you don't, Minister. I'm just saying car-free day once per year — all these efforts to try and encourage persons not to use their cars, but the truth of the matter is that when it comes to bicycles and walking, our tropical climate and weather doesn't allow for it normally. Normally, it's way too hot. Normally, you can walk outside in 92-degree weather and when you turn the corner, a thunderstorm hits you — that's Cayman weather; so sometimes walking isn't the preferred option, so we have to look at alternatives, Mr. Speaker.

Again, I bring this presentation in the spirit of having a different perspective, in the spirit that something had to be done, Mr. Speaker. More people were going to be hurt or killed, but let's go back and have a look at it again. We've done something, we've got it under control, but let's have another look because we recognise the benefits of these scooters and bicycles in reducing our traffic congestion, lowering persons' transportation costs and contributing to our broader efforts to reduce our carbon footprint; but for the system to work, there has to be a clear distinction between low-speed personal mobility devices and higher-powered motor vehicles. The fifteen miles per hour threshold helped create that distinction.

Now, Mr. Speaker, I remember that when we were doing the changes we looked at the UK, and I'll get to that later. I also understand now that many of them may have come out of Canada and the US where the speed limits are different, so they may have been eliminated even by the fifteen miles an hour, but I'll get into that a bit further. Nothing is perfect, and we have to evolve with this and, again, this is why I am presenting to the Honourable Minister today, so we can continue to evolve this sector.

Mr. Speaker, this concept is not unique to the Cayman Islands. In fact, most modern jurisdictions regulate these vehicles using clear speed-based categories. Across the European Union, electric bicycles, classified as electrically powered assisted cycles (EAPCs), with a maximum motor power of 250 watts, are limited to 25 kilometres per hour; about fifteen and a half miles per hour — what we previously had. These would have to be enforced, but the issue we had previously was that people were riding down the middle of the road, people riding without lights, people riding in the wrong direction, people riding on sidewalks...

Mr. Speaker, those are all illegal as well, but they just weren't being enforced. Every one of us has been in traffic and watched guys riding bicycles, not even electric-powered bicycles but regular bicycles, or electrical powered scooters in the wrong direction, or on a sidewalk, cross a police car and the police [officer] doesn't even put his window down and say, *hey, you're on the wrong side of the road. Here are the dangers of it.*

Mr. Speaker, I would love to share a story while I'm on that. I was in Key West standing on a corner coming from dinner in the evening and there was a police car parked with two officers — something I noticed about the police in Key West, their motto is "Protecting Paradise". I thought that was pretty cool. A good-looking young lady was riding her bicycle coming down the street and the police officer stopped her.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: Yes, she was very good looking. I was standing with my wife, by the way.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: The police officer stopped her and said to her, *Do you know it's illegal to ride without a light?* And she said, *no, I didn't.* He turned and opened his trunk, and I said, *oh boy, he's gonna be...* what we all assume police officers are sometimes.

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: He opened the trunk, Mr. Speaker, and to my delight, he reached in and pulled out a disposable light. He opened it, pulled the little tag, and the light came on. He affixed it on to her handlebar and said, *this will get you home but don't let me see you back out here without a light.* It's about enforcement. Right? I'm not saying that every single person riding a bicycle in the wrong direction should get a ticket.

I know in recent months the Cycling Association — in fact, because their former president was knocked off of his bicycle as well; and my own Rotary Club, stood on the sidewalk on West Bay Road one evening handing out lights and gave out 30-something lights to people riding their bicycles without lights.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: Just last year.

The public has been calling for a public campaign, a police campaign, an educational campaign on the safe use of all sorts of bicycles, scooters and the like, Mr. Speaker, so making it difficult for people to use these isn't the answer, because those who do it illegally are still going to do it. Look at the dirt bikes. Forget even dirt bikes, as I was on the road on Sunday, a guy riding at least a 1000cc motorcycle rode right by the Bodden Town Police station with no helmet on and he didn't care. He didn't even look at the police station.

Mr. Speaker, again across the European Union — I diverted a bit — electrical bicycles classified

as electrically powered assisted cycles are 25 kilometres per hour, similar to what we have. They are treated as bicycles and a licence or registration is not required; however, the faster vehicles that can reach 45 kilometres per hour, or 28 miles per hour, are regulated as mopeds. Similarly, in the United States, more than thirty-five states have adopted a three-class system for e-bikes. Class 1 and 2 e-bikes are limited to 20 miles per hour and are treated largely like bicycles. Class 3 e-bikes can reach 28 miles per hour, but they require additional safety rules and restrictions.

Mr. Speaker, further north in Canada, power-assisted bicycles are limited to 32 kilometres per hour, about 20 miles per hour, and about 500 watts of power. In the United Kingdom, electrically assisted pedal cycles are also limited to 25 kilometres per hour, again, about 15.5 miles per hour.

Mr. Speaker, the common thread in all of these jurisdictions is simple — speed matters. Speed is what allows policymakers to distinguish between a bicycle, a micro-mobility device, and a motor vehicle. It is also important to remember that our traffic framework already recognises the safety limitations of smaller vehicles. We made this change as well because we saw golf carts coming out with lights, with indicators, and with seatbelts. We saw the little hot dog buns, I call them, with the flag coming out for tourists to ride around.

Mr. Speaker, it's important that scooters or licensed golf carts are not permitted to operate on highways (which is already in our laws) or on roads where the speed limit exceeds 30 miles per hour. That was already written in there for the very same reason. That restriction exists for a very good reason: because these vehicles are designed for lower speed environments and are not intended to mix with high-speed traffic.

Mr. Speaker, sometimes I feel that heavy equipment and dump trucks and the like shouldn't go through 25 miles per hour and 30 miles per hour zones since we have so many highways now.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: Should be limited; unless you have a permit to deliver there, you shouldn't be allowed either.

Mr. Speaker, that principle reflects the same logic behind the original fifteen miles per hour threshold for motorised bicycles. The idea was to ensure that these smaller mobility devices operated within a safe speed envelope, which is appropriate for their design and for the roads they use. In other words, the policy approach has been about matching the vehicle to the environment in which it operates.

Mr. Speaker, by removing speed from the definition entirely, it was a simple fix, but what we risk losing is the important distinction and when the law loses clarity, what often follows is over-regulation

where small scooters and motorised bicycles begin to be treated more like motorcycles with layers of requirements that defeat the very purpose of these affordable transportation options. Mr. Speaker, respectfully, I feel that's what we have done and let me just say I believe it is important that you notice that I said "that's what we have done."

That is unfortunate, Mr. Speaker, because these devices can play a positive role in our transportation system. At a time when traffic congestion continues to grow, when fuel costs affect every household (and will continue for some time), and we all are discussing sustainability and environmental responsibility, these smaller forms of transportation should be encouraged and properly regulated, not discouraged through unintended consequences of the legislation we passed. The original policy was designed to strike the balance between safety, clarity, and encouragement of responsible alternatives.

Mr. Speaker, the question before us is not whether these devices should be regulated; they absolutely should be. The question is whether we regulate them *wisely* because if you get it wrong — which, personally, I feel at the moment we have, but it's not that it can't be fixed — we risk discouraging transportation options that could actually help reduce congestion, lower costs for working people and contribute to our environmental goals. The good Minister spoke about good legislation and good legislation should encourage responsible use, not regulate practical solutions out of existence.

Mr. Speaker, I understand that this is very much a validation bill, but I would ask that perhaps we monitor the situation. Perhaps we go back out and talk to the stores and to the people. I know, you can't legislate and you can't always govern by consensus, but sometimes we have to use a little bit of common sense as well; sometimes we have to have other perspectives. Again, I'm not criticising the government or the Minister because we all agreed; we all clapped our hands when we heard enforcement for these e-bikes, scooters, and things of that nature was coming.

We all celebrated, but I'm asking the government, I'm asking the Honourable Minister, to now perhaps take a step back and re-evaluate. Let's think about it. Let's work with the RCIPS. Let's launch a campaign; bring in the Cycling Association; ask the service clubs because I can tell you my Rotary Club, the Rotary Club of Grand Cayman, saw this from last summer. We talked about road safety, especially with these scooters and bicycles. We got out there in front of Laguna Del Mar and 30-something lights were given out.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: Because we understood that persons going and com-

ing from work along West Bay Road were forced to use these pieces of equipment.

Mr. Speaker, a wider public campaign could be done with some adjustments to the law to allow those who are law abiding citizens, who have a justified need or who simply just want to be environmentally friendly, to use their e-bikes or scooters in a responsible and safe manner.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Does any other Member wish to speak?

Member for Bodden Town West.

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: Thank you, Mr. Speaker.

Mr. Speaker, I rise to make a very brief contribution to the Traffic (Amendment and Validation) Bill, 2026. I have discussed this Bill with my colleague in Bodden Town East and we're happy that the government is actually moving to modernise it.

Mr. Speaker, as a parliamentarian, there are times you sit and say to yourself *what other laws are left to be passed*, but then you always recognise that existing laws always need to be updated. This is a classic case of a law that actually needs to be updated and we hope it is just the start of things to come because, Mr. Speaker, back in 1988-1992 you and the Honourable Dr. Linford Pierson were part of a government that got crucified for introducing a master ground-transportation plan at the time.

[Inaudible interjection]

Mr. Christopher S. Saunders: Exactly. As you can see, here we are now, how many donkey years later and it is still an issue, so we're glad to see that this is being modernised.

What I am about to say is unrelated to the Bill. The only thing I would like to [ask of] the Minister on his wrap up, that would actually help, especially in the Eastern districts, is a proper update in terms of where we are with the East West Arterial, because it is badly needed. Also, in my own district of Bodden Town West, we have a development going on; a hotel is being built, but the speed at which some of those trucks are going down there is really bothering many of my residents. I know we have spoken about the Jake brakes and other issues that aren't in this Bill so I don't want to belabour the point. I want to thank the Minister for bringing this Amendment and at least giving us an opportunity to deal with it.

With that said, Mr. Speaker, I want to thank the Minister for updating the law. I don't know which speech he's going to be using, but just so he knows how the rules actually work — if you play “last lick” on

the Second Reading, we catch you back in Committee Stage!

[Laughter]

Mr. Christopher S. Saunders: I just want you to know that from that standpoint, there are other avenues to deal with any other speech you may bring.

Mr. Speaker, my Bodden Town East colleague and I support the Bill and we wish the Minister and his team well in implementing it.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?

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

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

I'll be quite short; mostly trying to get feedback on the government's approach, particularly when it comes to dealing with e-bikes. Naturally, the government is responding from a safety perspective, for which I commend and support them — as you heard our Honourable Leader say, we are in support of the proposed amendments while he listed some concerns.

Mr. Speaker, it is inevitable in life; when you have an action, there is a natural reaction. E-bikes were created and started being used as a way to avoid traffic congestion. Naturally, many transient workers were using these e-bikes in light of the difficulties we face with our public transport system — where there's a gap, human nature will fill it. Whether by way of access to our roads or the public transport vehicles offered, the expansion of these e-bikes tells us something about our public transportation system and I hope that it is being considered holistically when this change happens, because what I've heard within the community is that these changes are making it more difficult to acquire these e-bikes.

The number one priority for the Minister and the government is to keep our people safe. Regardless of whether it means you have to stay in traffic a bit longer, safety is a priority for us; hence the reason why we support the government's approach but whether it's by safety or not, more hurdles in the way for access will most likely mean fewer persons being involved in it, which means more congestion on the roads because people still need to move from point A to point B to point C.

I'm therefore asking whether the government has done an analysis on what these changes will mean to the bigger transportation component, because we definitely do not want to be adding anything to make traffic worse or even more cumbersome. Obviously, we have to focus on safety, as I said before, but even if we are doing so knowing that traffic will

become more difficult — and I don't think I'm saying that's what's going to happen, but the alleviation valve to the traffic congestion is the e-bikes.

As society grows and transport becomes an issue, what we have not acknowledged is what have these e-bikes done for traffic congestion; and if there were none, what would be the traffic situation now in the Cayman Islands?

I want us to make sure we're considering that when we are making these changes. I'm not saying that we shouldn't. We have to keep the road safe. We have to keep users safe. We don't want people being harmed in any way or potentially losing their lives, but it is important that while we make these changes, we understand what the reaction to one action means and prepare for it. That may even mean that the Minister needs more support from a roads perspective, or the transportation system or what have you, I don't know; I'm not a specialist nor am I part of the Ministry, but as a former Minister of Transport I know that traffic is a multifaceted problem.

The Bill before us is more focused on the safety component, naturally — and I support it, but there is a wider picture that we must analyse when making these changes. I hope that the government has taken all of those into consideration because like the Honourable Leader of the Opposition highlighted, a company who looked at the market and saw the demand ordered a very large supply and stock of these e-bikes, and as soon as the law changed the demand for it dropped. That is a signal to the behaviour within our community towards a component of traffic alleviation or traffic use for vehicles, whatever the vehicle may be, and it will have an effect. Whether it be adverse, whether we are going to consider those factors, I don't know. I'm just hoping that the government has considered them.

Mr. Speaker, that's my only contribution. I'm happy that the government is keeping the commitment of the National Road Safety Committee, I think they're called, to keeping our roads safe because it is an issue. I know they will have challenges and hurdles to overcome with the transition of licencing, getting them regulated and amended to the safety components, because many suppliers were not focusing in detail on what the law said about the preparation of these vehicles on the road.

Mr. Speaker, as a matter of fact, even bicycle users are not paying close attention to the law. Now, we have been turning a blind eye to it by way of enforcement because it's never been an issue, but in truth and fact, even bicycles have been operating outside of what is now being highlighted by the traffic department and police as the right way to use our roadways, when using any kind of vehicle for that matter.

Mr. Speaker, as we start to take a closer look from a safety perspective, I encourage those in the sound of my voice, via radio, YouTube and in Parliament, to start to recognise what your legal obligations

are because the government is going to be looking more into the safety component; and that's their job.

What I'm worried about is once we have allowed a culture to form because of the blind eye perspective, or the turning of the head and ignoring it, that culture becomes the norm and an expectation by our community and now that the government steps forward and says *actually, no; we need to get a handle on this because of safety* it becomes a shock to the system and to the users of the system when they have not even recognised *oh, I was doing it wrong all along*.

Mr. Speaker, that's my only contribution to the debate. I just hope that we're looking holistically at the wider picture of traffic and the effects it can have on our already pressured Cayman Islands transportation system. I'm glad the Honourable Minister highlighted the announcement just last week, of the expansion of The East West Arterial and [how] things are starting to move along. I think that is a component of a bigger transportation strategy that coincides with the decentralisation of government and private sector services and even residential areas. We are in a state to even talk about e-bikes today because everything is in one place.

Outside of the safety component, if we had developed our country in a better way over fifty years ago — I know you weren't in government fifty years ago because you're still young; but I know Members around your time and before were talking about the lack of a development plan. As the Minister continues to work hard on creating one, I think we have to recognise that these other things he has announced will also be contributing factors to traffic alleviation, quite similar to the e-bike situation. I hope the government is looking at this holistically and not in isolation from a safety perspective.

Thank you, Mr. Speaker. Those are my contributions.

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 invite the Mover to exercise his right of reply.

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

I heard pretty much all sides today from the Leader of the Opposition, the Deputy Leader of the Opposition, the Member for Bodden Town West and everybody else who has shown their support.

Mr. Speaker, I believe this Traffic Amendment Law was put in place in — Joey, was it 2018-2019?

[Inaudible interjection]

Hon. Johany S. Ebanks: Mr. Speaker, just going off of memory because I wasn't in the House back then,

but the Leader of the Opposition just reminded me it was in 2018-2019 — which I thought it was. He was the Minister who brought that legislation at the time.

Mr. Speaker, much of what we're talking about with the e-bikes legislation has already been in place from back then, so when they talk about turning a blind eye... it wasn't that we were turning a blind eye to it or not prioritising it. What made it hit my doorstep was the Licensing Department part of it. Now, there are two aspects to it. First is the enforcement side, which deals with much of what pretty much everybody contributed here today; we all agree that it needs to be enforced, which is the police arm side of it. They need to look at how they are best going to enforce it.

Now, in defence of the Commissioner and the police, I know the Commissioner is looking at how we can improve this as best as we can. Just last week, I had a meeting with him and there were [additional] amendments that he wanted to make, so this isn't the last time that we're going to see this document here. We're going to continue to make amendments to this — and yes, we are going to make amendments until we get it right.

Mr. Speaker, as the Member said earlier, the document was from 2018-2019. I'm pretty sure when they brought it at the time, it was the first time coming in for e-bikes, et cetera. I'm not saying that every law is perfect; it was fitting for that time and here we are now, making amendments to it.

Mr. Speaker, the Member also mentioned work permit holders with vehicles. I think we went off track a little bit, so I was trying to figure out how we could get back on track.

[Inaudible interjection]

Hon. Johany S. Ebanks: He was talking about the policy that was done under Mr. Harris, [and] I agree with him that nobody on a work permit should be able to import a vehicle. If you want a vehicle and you're on a work permit, buy a vehicle from one of our dealers here or buy a used vehicle — buy the Deputy Premier's truck and he will go and buy a new one. That's how I see it. If they want a big truck like his, they buy his and then he can go and buy another one. You buy it from a Caymanian and then the Caymanian can go and buy a new vehicle.

[Crosstalk]

Hon. Johany S. Ebanks: You're not going to buy my vehicle because it isn't for sale.

Mr. Speaker, we need to monitor the situation. The legislation we are looking at adopting in this House today is another step forward in the direction we need to continue to move; then we need to look at it and see, did we get it right? As a Minister, I have no problem saying that we put in legislation, and we didn't get it right at the time, so we need to come back

and make an amendment because that's what law-making is all about. That's what we're here for — to continue to tweak legislation and move them to where we need to get them until we get them perfect.

There needs to be more clarity as we go out there and there needs to be a safety campaign on bikes. Also, sir, what this legislation does is it actually looks at the speed some of these bikes can actually do.

Mr. Speaker, I think both the Members for George Town North and George Town Central touched on a company or an individual bringing in vehicles who said they were affected by the law. I don't know how that person could be affected by the law, because we are just dealing with the law today. Either they didn't read the 2018-2019 law when they went to place the order or because we are enforcing the law more now via the police arm they are being affected — or are they saying that because there are more changes coming to the e-bike, they feel they're being affected?

I mean, when you're going into business and you're going to order things, you should look at what the law states and what it allows, not predict what the law will be in the future. What I'm saying is that the individual bringing the bikes should have looked at that. I do feel sorry for the person if they now have a stock of bikes they can't sell, but that's not true either because an individual who has a licence can ride a bike. We're not stopping [anyone] from getting a bike, so they can sell a bike. I encourage Caymanians to go and buy a bike!

Everybody wants to buy a bike — I'm looking at an e-bike because I can't do the long runs anymore; I need electricity to bring me back home.

[Laughter]

Hon. Johany S. Ebanks: I might need an e-bike too.

Mr. Speaker after this, I will speak to the Members for George Town North and George Town Central; maybe we can go support that owner and buy a bike each. Let's get together today, the three of us, and go buy a bike from that person and help take that stock off of them.

Working together is what we need to continue to do to get legislation [through]. We've heard it; the police are seeing it. [The Commissioner] is seeing it becoming more of a problem and now he is saying, *listen, guys, this is actually in law, I need to enforce it*. I'm not going out there telling the police not to enforce it because it's a law. I don't have the privilege to tell them that; I would love to, but I don't have that kind of power. If it's in law, he needs to do his job.

If we as legislators think that we want to see a change, then we need to go back and amend the law. Maybe we look at the zones we allow e-bikes to ride in, where there are neighbourhoods, where there's a 25 miles per hour [speed limit]; maybe we look at are-

as a golf cart can be in, where if you're in that particular area you don't need a licence. I think even the Commissioner looked at it at one point and said there are certain parts of the US where if you're caught riding an e-bike on the highways or anything like that, it's a federal offence.

Maybe these changes are what we need to continue. We need to continue to look at it, but I just want to ensure... this isn't my law, it is his law.

[Laughter]

Hon. Joseph X. Hew, Leader of the Opposition: Now you removed the fifteen miles per hour.

Hon. Johany S. Ebanks: This is his law.

[Inaudible interjection]

Hon. Johany S. Ebanks: The problem is that we don't have any of those bikes doing fifteen miles per hour, so everybody has been breaking the law. What I'm trying to do is ensure that the Progressive's Traffic Amendment Law from 2018 and 2019 is updated to ensure our people are not committing the offence anymore. Now we're seeing that bicycles are moving faster and faster and faster.

[Inaudible interjection]

Hon. Johany S. Ebanks: That's what it was.

[Inaudible interjection]

Hon. Johany S. Ebanks: We'll deal with that when it comes.

Again, sir, I just want to make it [clear], because I've heard news people out there giving the wrong aspect [sic] when it comes to e-bikes. I've seen the wrong pictures portrayed in the news as e-bikes, right? Even we in here sometimes have the argument to define what is really considered an e-bike. We all need to continue to look at it. We need to continue to see what we can do best.

I can tell you, Mr. Speaker, it actually hit my desk as the Member [responsible] for traffic, falling under me from the Licensing Department, and one thing is for sure, I don't turn a blind eye. If there needs to be an amendment and I feel it is necessary; and the people seem to be very supportive of it, and my colleagues are supportive of it — we'll make sure. Not every law we bring here is going to be a hooray, an exciting law. Sometimes there are difficult challenges that we need to take a stance on that we know burns political capital but are we here to look good or to make decisions for what the people really need and ask us for?

Mr. Speaker, with all that was said today, I made sure to take some notes. I know my team is in

the back listening also, and we definitely will continue to look at how we can improve on the amendments. I also know there will be other amendments that will be looked at once the enforcement arm has taken their approach and see what we need to look at.

I also send a special invitation to the Leader of the Opposition to come back and have that one-on-one because he did pass on great information today, really good and very constructive. Taking out the thing I put in there about the PPM — I had to plug that at the Member for George Town Central because I knew it was going to get him up. He was just a little too quiet today; I just wanted to raise his pressure.

Again, Mr. Speaker, I want to thank everybody for their full support of this Traffic (Amendment and Validation) Bill, 2026 and commend its second reading in this House.

Thank you.

The Speaker: The question is that a Bill shortly entitled the Traffic (Amendment and Validation) Bill, 2026 be given a second reading. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: The Traffic (Amendment and Validation) Bill, 2026 was given a second reading.

LITTER (AMENDMENT) BILL, 2026

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

Hon. Katherine A. Ebanks-Wilks, Minister of Health, Environment & Sustainability, Elected Member for West Bay Central: Mr. Speaker, good morning. I beg to move the second reading of the Litter (Amendment) Bill, 2026.

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

Hon. Katherine A. Ebanks-Wilks: Yes, Mr. Speaker.

Mr. Speaker, the Litter (Amendment) Bill, 2026 was gazetted on Thursday, 5th February and was open for public consultation for twenty-eight days. The period concluded on Thursday, 5th March, and I would like to begin by thanking the public for their active engagement and participation in this important civic process.

During the consultation period, we received feedback from various sections of the community, from those who work in waste management, to those who volunteer their time and energy to clean up our beaches and public spaces. I have read every single response and can assure the public that their feed-

back and insights have been taken into consideration, which is why I have submitted Committee Stage Amendments and I thank you for accepting them, Mr. Speaker.

Mr. Speaker, I would also like to take this opportunity to thank our solid waste collectors, the many community groups and volunteers and those civic minded people who care passionately about keeping our islands clean and free of litter. People who are committed to cleaning up after others and themselves every day, whether or not litter is being discussed in our Parliament; to them I say thank you for being an excellent example of community service, pride and care. I know we all see them on our commutes in the mornings — those men and women who are walking their dogs or simply walking whom we see picking up garbage along the way.

Mr. Speaker, the Cayman Islands environment is one of our greatest assets and protecting it is our shared responsibility. It is not a minor issue. It affects public health, our natural ecosystems, our tourism product, and our sense of pride in our land. They are all deeply connected and since taking on the role of Minister of Health, Environment and Sustainability, I'm finding how closely linked health and environment really are.

The degradation of our environment and pollution is directly correlated to increased diseases, malnutrition, and even [poorer] mental health, as you look at studies around the world; by contrast, healthy environments with clean air and water, access to green spaces and nutritious, locally grown foods help to support good physical and mental health. Here in Cayman, preservation and protection are particularly important as the impact runs deep to the core of who we are as a people and this Government is serious about safeguarding our Islands' natural heritage for current and future generations.

Mr. Speaker, the Litter (Amendment) Bill, 2026 seeks to amend the Litter Act (1997 Revision) to increase penalties for various offences under the principal Act; to empower the Cabinet to make regulations creating an administrative penalty system in respect of offences; and to modernise some of the language of the principal Act. These amendments are part of a broader effort to preserve our islands through legislation that seeks to maintain our public spaces to the highest standards, creating environments that reflect the beauty and dignity our islands deserve.

Mr. Speaker, my grandmother and, I am certain, the grandparents of many of the Members of this honourable House used to say something that sounded like this: *Cleanliness is next to godliness*.

An Hon. Member: Amen.

Hon. Katherine A. Ebanks-Wilks: For Caymanians, that was never an abstract saying; it was a practise. Particularly, we would see it at Christmastime. Going

far back, our ancestors would back sand, sweep their yards with their rosemary brooms, and line up their yards with those pretty, bright-pink conch shells. They would align them up the front of their homes, trim their trees (get their yards landscaped as you call it now), and would wash their walls if they didn't have the money to paint them.

Mr. Speaker, homes were prepared not only for family, but for neighbours and visitors. A tidy yard reflected pride in the household and respect for the wider community. That tradition reflects a longstanding social expectation in our islands that shared spaces, roadsides, beaches, and public areas should be kept orderly and free from garbage. The Amendments before this House seek to reinforce in law the same standard that earlier generations upheld through custom, community and most importantly, civic pride.

Mr. Speaker, this Bill has elicited strong feelings from our community about how individuals and businesses treat our environment. The feedback we received through public consultation indicates that there is clear support for the introduction of higher fees and penalties for littering; a desire for stronger, clearer enforcement powers, and clarity around the definition of a derelict vehicle, matters which I intend to elaborate on at the Committee Stage.

Mr. Speaker, before I expound on the Bill, allow me to briefly summarise, for the benefit of the Members and the listening public, what the proposed amendments will do.

1. Higher fines and stronger deterrents

The Bill seeks to increase fines from \$500 to \$5,000 and extend prison penalties from six months to twelve months for littering in public spaces, littering in premises and for interfering with or obstructing an authorised officer.

Mr. Speaker, Department of Environmental Health officers are often met with resistance while they are carrying out their duties. I've had reports of officers being prevented from accessing sites by property owners who refuse to grant entry or deliberately delay the inspection process. In other instances, individuals have tried to physically block officers from collecting evidence of illegal dumping. Mr. Speaker, these amendments will deter the act of littering and better protect our officers, ensuring they can do their jobs without intimidation or obstruction.

For failure to comply with a notice given by an officer, fines will increase from \$500 to \$1,000, with a further fine of \$250 for every day during which the failure continues.

For causing another person to litter, fines will increase from \$500 to \$1,000 for a first offence with repeat offences resulting in fines of \$2,500, increased from \$1,000. The period of imprisonment will also increase from six months to twelve months. By way of example, Mr. Speaker causing another person to litter would be when a person or company owners instruct

their workers to dispose of waste improperly, for instance, asking them to dump construction waste in an empty lot or along the roadside to save time and disposal cost.

Another example would be if a parent directs or allows their child to throw waste out of a vehicle window while driving through a residential area or any public space; the parent could be held liable or fined. The new Amendment will hold not only the individual who litters accountable, but also those who instruct and allow others, addressing the root causes of illegal dumping.

Mr. Speaker, there are cases going as far back as 2020 where companies have illegally dumped waste into public land and even into the mangroves. Our goal, through these amendments, their subsequent enforcement, and public education, is to make sure cases like these never happen again.

2. Longstanding community concerns, including derelict vehicles

Mr. Speaker, it is my intention to address and clarify the definition of “derelict vehicle” at the Committee Stage. At present, we have entire parking lots occupied with vehicles, licenced and unlicensed, that have been abandoned. We see the sides of some small streets and back roads where cars in various states of disrepair have been dumped or even just parked causing an eyesore and degrading residential communities. I’ve personally seen cases where it has delayed our emergency services from reaching people in urgent need.

Mr. Speaker, in order for the Bill’s actions to be enforced, we will need to better define “derelict vehicle”. Derelict vehicles are presently defined as vehicles that appear abandoned due to their condition. For example, missing parts and being unlicensed for more than six months as judged by an officer are included within the enforcement provisions of the Litter Act through the amendment of section 8.

3. Expanding Cabinet powers to support effective enforcement of the Act

The new section 14A of the Bill enables Cabinet to make regulations to provide for an administrative fine system to apply to such offences. Cabinet may also introduce regulations to bring the Act into effect covering matters such as removal and storage fees for litter and derelict vehicles.

Mr. Speaker, this is one of the few rare matters in Parliament where the debate at hand for this House is not whether we should or should not have stronger deterrents and penalties to tackle litter on our streets and beaches, or enforce the removal of derelict vehicles; I feel it’s safe to say that no one in this honourable House needs convincing on the benefits of that. Rather, what we are focused on is ensuring that resources are managed to enable these penalties

to be duly enforced so that the amendments actually have an impact.

Mr. Speaker, the Amendment Bill is arranged into ten clauses that I will now outline.

Clause 1 provides the short title of the legislation. Clause 1 also contains a commencement provision for the legislation.

Clause 2 amends the principal Act to change the word “Law” to “Act”.

Clause 3 amends section 2 of the principal Act to correct the heading of section 2.

Clause 4 amends section 3 of the principal Act to increase penalties for littering in public places. It is proposed that the fine be increased from \$500 to \$5,000 and the period of imprisonment will increase from six months to twelve months.

Clause 5 amends section 4 of the principal Act to increase fines for littering premises. It is proposed that the fine be increased from \$500 to \$5,000 and the period of imprisonment will increase from six months to twelve months.

Clause 6 amends section 5 of the principal Act to increase fines for causing another person to contravene sections 3 or 4 of the principal Act. It is proposed that the fine be increased from \$500 to \$1,000 and for a second offence from \$1,000 to \$2,500. The term of imprisonment for a subsequent offence will increase from six months to twelve months.

Clause 7 repeals and replaces section 6 of the principal Act to increase fines for failure to comply with a notice given by an Environmental Health Officer to remove litter from premises. It is proposed that the fine will increase from \$500 to \$1,000 and that there will be a further fine of two hundred and fifty dollars for every day during which the failure is continued after conviction.

Clause 8 amends section 7 of the principal Act to increase fines for interfering with a person exercising authority under the principal Act. It is proposed that the fine be increased from \$500 to \$5,000.

Clause 9 amends section 8 of the principal Act by repealing and replacing subsection (2) of that section in order to increase fines for refusing to comply with a notice to remove a derelict vehicle.

Clause 10 repeals and replaces section 14 in order to in order to modernise the language of that section.

Mr. Speaker, these amendments will make people think twice about littering and keeping Cayman clean. These amendments are about standards; they are about pride and about fairness because the majority of the residents who dispose of their waste properly should not bear the cost of the careless few.

The twenty-eight-day consultation period made one thing very clear: the public expects enforcement. They want action and they want consistency. I thank every resident who took the time to engage with feedback on the Amendment Bill. Your feedback

has shaped the Committee Stage amendments that I will be bringing forward to provide greater clarity, stronger enforcement mechanisms, and practical application.

I have said it on many platforms and I will say it again; this is where we have people power and I want to pause my presentation for a moment to remind the public that the public consultation period is to give the public the opportunity to share where they feel amendments could improve, or maybe there is something one of us has overlooked — every one of us who stand in here are all human. This is a perfect example where we've taken on some of the recommendations that came forward from the public.

Mr. Speaker, this will be a progressive rollout with no immediate cost implications. We already have fines and penalties in place, but these amendments will strengthen the hand of enforcement officers and remove ambiguity. Those who disrespect and disregard our public spaces must understand there are consequences.

Mr. Speaker, as the Ministry finalises other regulations including work on the proposed non-Caymanian fishing restrictions, it has become evident that environmental enforcement powers across the board require modernisation. In the first phase of implementation, we will seek to empower our existing roadside litter crews, police constables, the Department of Environmental Health officers, and enforcement officers, and I will be requesting funds in the next budget cycle for additional officers.

[Desk thumping]

Hon. Katherine A. Ebanks-Wilks: Thank you — happy to hear I have support, but enforcement must also be matched with education, clear rules, clear consequences, and clear expectations.

Mr. Speaker, we are moving proactively to deter the worst offenders, including the installation of CCTV cameras in identified fly-tipping hotspots. We've started with the rollout of two cameras installed on High Rock Drive in East End, where illegal dumping has been an ongoing issue. That's where the first two have been installed but there will be other areas. Appropriate signage informing the public of the presence of the cameras in those locations and reminding potential litter offenders of the fines will also be displayed. As I stated earlier, this is a gradual implementation and we will review it before committing to a wider rollout.

Mr. Speaker, legislation alone will not keep Cayman litter free. Clean communities are built on culture, on pride and on personal responsibility.

Mr. Speaker, there is now extensive global research that we can find at our fingertips, including from the World Health Organisation, confirming what many of us instinctively know — the condition of our surroundings shapes the condition of our minds.

Clean, green and well-maintained communities are not simply more attractive; they are healthier. They are associated with lower levels of anxiety and depression, stronger social bonds, and greater civic participation. Conversely, environments marked by litter, neglect, and vandalism are linked to increased stress, diminished community trust, and poorer mental well-being.

Importantly, Mr. Speaker, the benefits of clean environments are felt most deeply by those who have the least — lower-income residents, our elderly and our children. When we protect our public spaces, we're not protecting scenery; we are protecting our people. Our forefathers built these islands with discipline, respect and an unwavering sense of shared responsibility. Let us therefore reaffirm that standard in law and in practise.

Mr. Speaker, today I look forward to all Members' support for these legislative amendments which will strengthen and modernise the framework for preventing and addressing litter control across our Islands.

I thank you.

[Desk thumping]

The Speaker: Does any other Member wish to speak?

Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. Thanks to my colleague for giving way.

Mr. Speaker, I first want to thank the Honourable Minister. I never felt that I should get up, but thought I should add a few words as I'm so relieved by this Litter (Amendment) Bill. Minister, you got this. I thank you for taking such a comprehensive approach to this vexing problem. It is unacceptable to us as Caymanians and it should be unacceptable to everyone who lives in this country.

I want to briefly touch on some of the amendments. In terms of fines increased, I definitely agree with that; the incarceration increase; noting the growing concern with the [poor] disposal of construction waste, which is definitely happening in my district; and throwing trash out of the [car] window and parents being held responsible. I think parents are the first persons who need to educate their children about litter, not allowing trash to be thrown out of windows; chastising their child, or stopping the car and making them go back and pick it up.

Derelict vehicles are definitely a big problem in my area. I actually call the Director Mr. Simms, almost every week as they park them right outside my window. He's definitely very efficient in terms of responding, and I thank him very much, but it's definitely a major problem.

Many times people call and accuse the Member responsible for that constituency of not up-keeping

an area, but we're just as displeased with the litter. Obviously, we can't pick it all up ourselves. I think we need to add a community service component also, where instead of incarceration, persons who are caught red-handed should be made to collect litter throughout the whole island so they can understand what such unsightliness does to our country.

Mr. Speaker, I think I heard the Minister go into the topic of identifying derelict vehicles, but I am not sure whether she mentioned checking the VIN numbers and finding out the owners of these vehicles are to hold them responsible, and if it's not them, they need to say who it was. I'm definitely glad to hear the Minister talk about these pop-up garages that are in communities for prolonged periods; I get many calls about these, Mr. Speaker.

[The Minister] has my support in increasing the staff complement. As you can well remember, last week, I brought a parliamentary question about it in terms of the litter crew being increased. Welcome news to my ears.

Mr. Speaker, I want to commend the Honourable Minister for the approach this Government has taken to litter. I know definitely the Member for Savannah has been an advocate in trying to find a solution and trying to educate persons in the public to take more pride in their communities and trying to understand that our country is our product and you know, we have tourists who come here. We are considered one of the cleanest islands in the Caribbean and we need to maintain that.

Sometimes when I see the things that fall out of some of these trucks — I think on my way down I saw a whole garbage bag on the roadside. It bothers me how people could be so... I won't use the word, but I'll say unclean.

Mr. Christopher S. Saunders: Say nasty.

Mr. Dwayne S. Seymour: Mr. Speaker, I'm definitely pleased to hear this. I know the people of the Cayman Islands love their country and want to see it clean.

I can only remember some of the things the Minister spoke about in terms of how our fore-fathers and mothers kept their places so tidy. I can remember those conch shells and sand and everything else; every year, your house had to be cleaned, painted, and so forth. Definitely, it is nothing that our forefathers would want to know is going on right now. I thank the Minister and the Government for taking this comprehensive approach.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for George Town Central.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I recognise this debate is go-

ing to have many contributions, which I'm very excited about, but I stand to speak on behalf of the official Opposition and our position; but while I wait for the lecturer to arrive, I want to start with the most important thing: the Honourable Minister and the Government have the official Opposition's full support in respect to this Bill.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I rise today to give a contribution to the debate on the Litter (Amendment) Bill, 2026.

As the honourable Member said, it's been a very long time since this law has been changed; hence, this legislation represents a reckoning long overdue with how we value our environment and our national image. While we stand in full support of the Bill, I believe that we must expand our vision to ensure that we are both fair and functionally effective.

For nearly three decades, we have operated under a legal framework where littering was treated as a minor inconvenience, and we fully support the government changing that interpretation and viewpoint. Today, a \$500 fine is not a deterrent any more, Mr. Speaker — in some cases, it is simply seen as a cost of doing business for those who don't want to visit the landfill; by increasing this fine to \$5,000 and providing for a \$250 daily penalty for non-compliance, we are finally sending the signal that our environment is not a cheap commodity.

Furthermore, Mr. Speaker, the introduction of an administrative penalty system under the [new section] 14A is a vital component of modernisation on how we deal with waste in the country; by moving enforcement out of the low moving court queues into the streets where they belong it allows our officers, particularly those in the Department of Environmental Health, to act with the same speed as the offenders. However, we have a major concern which is echoed by many in our districts, namely the issue of fly tipping, which the Minister spoke to briefly.

We are seeing a surge in illegal dumping of construction debris, old appliances, and industrial waste across the Islands. Currently, the Bill provides for a broad brush for litter, but I'm urging the Honourable Minister and the Government to consider a tiered fine structure. If residents accidentally spill a bag of household trash, that's one thing, but if commercial contractors intentionally dump a truckload of drywall or rebar into our mangroves or into open lots to avoid disposal fees, that is a calculated crime against our country, Mr. Speaker. We must ensure that commercial scale dumping carries significantly higher penalties — I dare say even up to \$20,000, not the mere \$5,000 — to ensure that businesses do not find it cheaper to dump illegal waste into open lots across the island.

Mr. Speaker, I want to highlight a specific area of the Bill that must be more aggressive, and that is marine dumping. It is a simple, expensive fact that cleaning up litter on land is a challenge, but cleaning up litter in our waters is a logistical and financial nightmare. To remove derelict vehicles from the roadside requires just a tow truck; to remove the same vehicle or a sunken vessel or heavy industrial waste from our canals and reefs requires divers, barges, specialised equipment and hundreds and hundreds of man hours. The damage to our coral reefs and our seagrass beds is often irreversible; because the taxpayers' cost for marine clean-up is exponentially higher than land-based clean up, the fines for marine dumping should be significantly more than they are right now and what is reflected in the Bill.

Mr. Speaker, we in the Opposition are open to supporting the Minister and the Government. When the Honourable Minister brings the further amendments to the environmental legislation, which I know her and her team are working on, we'd be happy to sit with her to improve this area. I'm proposing that any littering or dumping that occurs in our marine environments should carry a premium penalty. We must protect the very resource that sustains our tourism and our cultural way of life.

Mr. Speaker, while I support these higher fines, I must speak for the man in the street. We are asking our people to change their behaviour, but we are not giving them enough tools to do so. In many areas in George Town, across the country, along the coastal roads, you can walk for half a mile without finding a single public trash bin. When we talk about beautification, we cannot only talk about it with a \$5,000-fine stick; we must also provide the carrot of accessibility in infrastructure.

Mr. Speaker, please allow me this opportunity to highlight and ask a question: what happened to the Prospect pilot programme with the unified bin approach? By all reports, it was a success. Why are we not expanding it to an island-wide approach? We really need to consider a mandatory ratio of bins in high traffic areas.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Furthermore, it is time to seriously consider mandatory recycling, Mr. Speaker; we are a modern society and if we do not force the people to do so, they will not change. This is the only way to extend the life of our waste solutions and truly address the root of the problem.

Mr. Speaker, as another way to support the Government — and a policy — I'm calling for the establishment of a national beautification fund. Fuelled by the revenue from these fines, the funds should be legally earmarked to ensure the mandatory ratio of bins per mile in high traffic areas. We should be in-

vesting in solar-powered compacting bins and regular bulk waste collection days. If we want to keep our country clean, we must make it easier for the public to do the right thing, Mr. Speaker.

We must also look at the geography of disposal across our country. In all honesty, it is unfair to expect the residents of the eastern districts, North Side and East End and even as far as Bodden Town, to drive all the way to George Town to properly dispose of bulk waste. I understand, gas prices are going through the roof — up 15 cents in the last five days; we in the Opposition are calling for the creation of another tipping location in the eastern districts.

Mr. Speaker, I heard the Honourable Minister speak about CCTV options in hotspots, but respectfully, Madam Minister, I'm not sure that CCTV is the best solution; ultimately, human nature will just find another location.

Mr. Speaker, after doing much research and understanding what it would cost to create a tipping location quite like that in the George Town area, I would fairly say it's probably well less than \$50,000 to \$100,000 compared to the damage it does to our national pride, our national brand, and our environment. Again, if we make it easier for the people to do the right thing, they will do so.

Mr. Speaker, we in the Opposition also have other ideas that the government should consider. Why don't we do a litter reporting app, where citizens can upload geotagged photos of fly-tipping or dumping to trigger a Department of Environmental Health investigation. I think we should propose a bounty — a percentage of the fees recovered to those who help the department and/or the police catch persons who violate our environment and make our country derelict as the Minister has outlined. I'm quite sure that could be another profession a young entrepreneur can look into when finding ways to make money.

Mr. Speaker, I must pause to thank the beautification task force — well, I would say the former, because I understand it has been renamed. This Bill is the fruit of the hard work started in 2022 and I want to personally recognise the then chairperson, Ms. Lewis-Pitcairn; the Deputy Chairperson, Mr. Robert Bodden; and members, Ms. Felisiana Ebanks, Ms. Nickeah Esteban, Ms. Omeria Gordon, Ms. Karen Hydes, and Ms. Janet James — who is an attorney and worked closely with the chairperson to help draft much of what's currently in the Bill. Also Mr. Edney McLean, Mr. Graham Rankine, Ms. Margely Reve and Ms. Romelya Welcome. Their dedication to our islands' aesthetic and environmental health is why we are here today.

Mr. Speaker, I won't talk about the hurdles and difficulties of why this Bill is only coming now. It was supposed to come in the last administration, but we are here. I am happy to say I was the Minister at the time, as well as the Parliamentary Secretary (PS), the honourable Heather Bodden, who was pushing

ever so hard to get it here. I thank the Minister and the PS for getting it to the House.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: As I expand, Mr. Speaker, I am happy to hear that the Minister is trying to redefine the definitions of “litter” and “derelict vehicle”, but we also have to redefine “pollution”, particularly noise pollution, because it would fall in the realm of the Department of Environmental Health.

Mr. Speaker, noise pollution continues to be the most vexing issue besides healthcare costs for our seniors. I don't know if ears get a bit more sensitive the older you get, but if I were to do a record of complaints to my office and amongst my colleagues, it's probably one of the top issues of concern and I'm begging again. The official Opposition offers its support in any capacity to help with the development of any proposed changes in the new law that I know the Honourable Minister is diligently working on. The Minister has our full support and we are willing to offer any advice we can.

Mr. Speaker, other areas we thought we should highlight for the Minister to consider while trying to address the issue of derelict vehicles and the pollution they create: we think the Honourable Minister needs to consider better data sharing amendments for DVDL [Department of Vehicles & Drivers' Licensing] and the Department of Environmental Health.

Mr. Speaker, when I was Minister I recall trying to get a response to derelict vehicles in particular neighbourhoods even outside George Town Central — because it wasn't only about one constituency, it is across the island — and as I did the follow ups, naturally, the Director had to follow the rules that were provided to him. For example, you see a derelict vehicle on the side of the road; before the Director and his team can make a move, he has to find out who the owner is but under data protection [protocols], the Director of Environmental Health has no access to the DVDL system. I think it's time for us to change the law to where, at the very least, the Director or a person appointed by the Director has access to this country's vehicle ownership system because it's such a severe problem. I think one of these days we're going to get to a point where every government department, or at least one representative in each department has access to all systems because if we want our technocrats to deliver on the policies, they need to be able to act quickly and efficiently. Sometimes they get beat up for not moving fast enough when the hurdles we put in their way are just too large.

Mr. Speaker, I think we should also consider changing the law where cars can be towed away literally one day after expiration. Currently, by law — and correct me, Madam Minister, if I get it wrong — I think the car has to be unlicensed either three or six months before the Department of Environmental Health and

their representatives can move the vehicle. If it's not past that time, it's actually the police's problem. It is unfair to the Department of Environmental Health's teams to be taking on perceived responsibility when in fact, the law does not allow them to act.

Again, Mr. Speaker, I will be asking follow-up questions throughout Committee Stage to see if the inference that we see within the clauses could potentially resolve this problem; and if it doesn't, maybe highlight it for future amendments to come to Parliament so that the Department of Environmental Health can be efficient in their policy deliverables.

Mr. Speaker, another area outside of this Bill which the government must consider to support the initiative and policies for keeping the country clean is that we have to make legislative changes to other laws. As an example, we were talking about data sharing with DVDL and the Department of Environmental Health. I think DVDL should be changed as well to say that if a car is sold within three months, or whatever specified period they think is best for them, it has to be formally transferred.

What we have right now is they can just go in and sign off in front of somebody, but the car doesn't have to be licenced; and the timeline for them to come in to get it licenced, in my humble opinion, is not efficient enough for the Department of Environmental Health to take action. We have too much of a transient community, where 90 per cent of the time cars that are becoming derelict are owned by persons who have left the jurisdiction or just don't care about them anymore. We have to send a message to those who disobey the law and continue to contribute to the waste perception in our country that we're not putting up with it anymore.

Mr. Speaker, another area the government needs to consider is that the law right now only mandates that garbage needs to be in a bag — the Member can do the necessary research within the law. It doesn't say it has to be in a bin or what kind of bag it has to be in and there's a common practise, particularly in transient workers' and low income communities — which I hate to highlight but I must if I want to contribute appropriately to this discussion; whereby persons continue to use their supermarket bags rather than actual garbage bags, which makes it very problematic for the department to keep our communities clean. In other jurisdictions, they're obligated by law to put their waste in regulated bags and bins as prescribed by law. If we are going to take this waste issue seriously, we're going to have to change those sections of the law. We think that area needs to be changed. Again, I offer the support of the official Opposition in any discussions the Minister may want to have on other ways to support.

Mr. Speaker, I was also very, very happy to hear that the Minister is committing to more enforcement officers at a later date. I understand that she would need to seek supplementary funding before

doing so, as her budget has already been approved, but when that supplementary budget comes into play, maybe she would also consider the reestablishment of that pilot programme that happened in Prospect, because to this day I am still confused about it. Why haven't we expanded a pilot project that was successful in every way? I think even the good Members for Red Bay and Prospect should be fighting for it to continue. Why did we stop it? As far as my research tells me, based on cost questions before Parliament, it didn't cost that much.

Mr. Speaker, I am so committed to the idea of keeping our communities clean and presentable that I actually did a costing on how much it would cost me personally to buy the appropriate size garbage can recommended by the Department of Environmental Health for every household in my constituency and it's not as expensive as one would think. Based on my research, we could probably give every household in the Cayman Islands two appropriately-sized garbage bins and say *you have to put your garbage in this or it will not be collected*. It could potentially cost less than \$2 million. Matter of fact, I think it's much less than that. I did some estimates on how much I thought it would end up costing; I want to see if I can find it quickly on my phone...

Mr. Speaker, in the interest of time, I'm quite sure Members can happily do some preliminary estimates. As a matter of fact, I would ask the good Honourable Minister in her wrap-up whether she'd be willing to talk with her team, as I see the Director is here. Maybe he can give us an estimate on what each garbage bin would cost with wholesale pricing at two garbage cans per household, and we can simply do the maths here today because we have to do this publicly in the light. It is time, man! I'm so tired — and the chickens need to stop, Mr. Speaker.

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, do you want to take a break? I'm happy to take a break.

The Speaker: Parliament is suspended until 2pm.

Proceedings suspended at 12:30pm.

Proceedings resumed at 1:59pm.

The Speaker: This Parliament is back in session.

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

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

Mr. Speaker, before we took the afternoon break, we were having a discussion about creating a facility for disposals in the eastern district as well as

what happened to the pilot programme in the Prospect area which was done under the previous Minister, the honourable Sabrina Turner. I was trying to confirm the estimated cost to continue such a programme because it turned out to be very successful and all signals were for it to continue.

Mr. Speaker, we in the official Opposition would support the Government in expanding it holistically across the island. I have been reliably informed based on preliminary research that it would take about \$1.5 million for all households on the island to be supplied with the appropriate sized regulatory garbage bins for the pilot programme to be expanded. I've also been reliably informed that the good Minister has already taken the proactive step in ensuring that the type of equipment coming — necessary for these bins to be used across island — as the department upgrades and improves, will be ready for use soon.

Mr. Speaker, on an average week, each of these bins that would be used in such a pilot programme can serve four persons per household as the recommended number. It could be quite easy, after implementing such a programme and policy, to scale up or down in respect to your household's garbage management. For example, if you have a household of eight persons, you'd get two bins, and so forth.

Mr. Speaker, I also suggest the government and the Minister consider making amendments to the legislation (either today or in the future) that the bins become mandatory for collection in residential areas and the bin requirements be prescribed by the department. I say this proposed amendment should be worded like this because you can't put in particular specs within the legislation since the bins may change over time. Five years from now, technology and engineering may prescribe a different type of specs for those types of bins, so leave it to the qualified professionals within the department to determine what those specs will be. Naturally, the government will work with the private sector and the department to ensure that these types of bins are readily available across the islands.

Mr. Speaker, after some research of the very small Litter Bill — for those who are watching, you can see how thin it is. Sadly, it tells us we have much work to do in respect to taking this problem seriously. I think where we want to focus our efforts on improving the regulations and control around litter is actually in the garbage disposal regulations, which can be amended in Cabinet by the Minister.

Mr. Speaker, I think something the Minister and the Ministry may also want to consider is making it mandatory that garbage has to be disposed of in the appropriate bags, not only in bins because currently the law does not mandate it. I don't think most of the public knows this, but you're not obligated by law to put your garbage in a garbage bin; the law only speaks to putting the garbage in a bag. It doesn't say what kind of bag, nor that you have to put it in a bin,

and that's why we see these unsightly circumstances over which the department has no control to keep the country clean because technically people are not breaking the law.

Mr. Speaker, allow me to also highlight something that just came to my mind, whereby members of the public are using the roadway as their garbage location. The law does not allow them to put the garbage on the road. For property owners, whether you're renting it out or you live there, you have to recognise the rules of the law. The public needs to understand: if it is outside of your boundary and on the roadside you are littering, and this may come into question later on when we start to implement these administrative fines.

I have a household like that on my street and I've been meaning to go speak to the neighbours to remind the renters because it's actually a rented location, but I decided I'm going to wait to speak to the landowner who's renting it out to say actually the garbage cans can't be outside of your property line on the side of the road; they are supposed to be within your property. It's been happening for so many years now that it is a common practise. The Minister is right to say that there will have to be a strong education campaign as we address this issue, but most importantly, changing the garbage disposal regulations to ensure that garbage goes into bags and into bins — and the prescribed types of bags, not the grocery store bags we often see being used.

Mr. Speaker, at this point I think it's important to highlight that if we generally want to make the impact the government's policy and all Members of this honourable House intend to make, there are going to have to be hard decisions made that people are not going to like, but if we want Cayman to be the Cayman that we know it as we're going to have to bring the hammer down. I want the Minister and the Premier and his Government to know that we will give them our full support.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, while speaking about the litter and garbage concern, I have to highlight that we have an apartment rental dilemma by way of the tradition where many Caymanians have an extra property or an extra home which they rent out. They may have multiple persons using a home that was modified to have multiple rooms, so you will have one home with potentially ten to twelve people in it.

It becomes overwhelming and unsightly for the department because the department uses its analysis and strategy for collection on the basis of the average household. Residential collection is done at a rate based on the average number of people within a household; that's why your collection is done once a week. Commercial operates on different principles

because commercially, you have a larger number of persons using goods and ultimately creating waste.

What we're overwhelmingly seeing, and I think this is probably the heart of the problem, is that we have homes disguised as residential that are technically operating like commercial premises. As a result, Mr. Speaker, as hard as the Department of Environmental Health works, they clean it up today and within a day and a half the garbage is piled up again and they have to see the unsightliness of it five days before they can clean it up again. It is unfair to the technocrats and the hard-working staff to be getting the brunt of the public's perception that they are not doing their job because we are not regulating other areas like the tenants and planning laws, which brings me to my other point.

Mr. Speaker, as we try to address this issue, we are going to have to take a holistic approach to reviewing many other pieces of legislation, not just this thin document, in order to address this garbage waste and litter issue. The planning laws; tenants' laws; obviously, we are hearing the Department of Environment's litter laws; DVDL; town and community legislation; DCI, when we talk about these unsightly pop-up garages that we're seeing within certain zones in our neighbourhoods — and even the immigration law.

Mr. Speaker, here's a question I pose for all of us: should a person's work permit be cancelled or not renewed if they break our country's cleanliness rules?

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: We have to send a clear message that if you litter in the Cayman Islands, you are not welcome here. I think that should be another amendment that the good Honourable Minister of Caymanian Employment and Immigration could consider as a quick win for the people of this country.

Mr. Speaker, another concern that has come to my mind and I touched on it lightly, but it's important that I repeat it in a different way so that the Minister can potentially respond in her wrapping up. You heard me say that enforcement is going to be key to these changes. You heard me congratulate the Minister in respect of her commitment to new hires once the necessary supplementary funding is awarded to her and supported by the rest of us so the department can do its job.

Mr. Speaker, what I was unable to find within the Department of Environmental Health's organisation chart is who the enforcers of these administrative fines will be, because I don't think the intention would be for the strong men and women who collect the waste on the truck to be the ones who are writing the tickets. They may be the ones reporting the infraction to maybe another officer because they see it and say, *on X address, I've seen this infraction. Will you go and*

investigate? Then, they'll come from a more technical perspective to do the write-up, do the investigation, and issue it to the relevant property owner, homeowner, company, business, et cetera.

I have not been able to identify within the organisation chart who those persons would be, or if there actually are any. If there are not, maybe the Minister can give indications of her intention to implement these types of individuals within the Department of Environmental Health and the timeline for the implementation to support the amendments the Honourable Minister is making today because we in the Official Opposition believe the key to these changes' success is going to be the enforcement arm of it.

Mr. Speaker, I want to expand on a comment and issue that I highlighted earlier so that the government can take note of our support for these and future changes to the necessary legislation to address a problem that we consider to be littering and pollution, namely noise pollution. Over and over we've heard complaints from people about heavy machinery like blowers, jackhammers, compactors and so forth, that operate in neighbourhoods on a Saturday and Sunday. I understand the complexities of this, but we are here to legislate and regulate the expectations of our people within our community and I think it would be fair to say that the average household in the Cayman Islands believes there needs to be time set aside for rest with no disturbance.

An Hon. Member: Yep.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I think we're going to have to start enforcing this heavily; make the necessary amendments in the relevant legislation and educate those who breach this intention so they can know not to do it. For example, it's becoming common for construction companies, landscapers, and so forth to work on the weekend without regard or respect for those resting on the weekend [which] is a Caymanian cultural way.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: My Honourable Leader highlighted a very good point, to say they can even start to be more environmentally friendly and start using equipment that makes no noise. I'm happy to say that I have an electric blower, cutter and everything else. At the very least, have decency for your neighbours. If we do not force them to do so, they will not respect our norms.

I am comfortable saying this is not a predominant action of Caymanian people as we know it. I was not brought up that way, and I think every Member in this House is fully aware that the first thing [we heard]

was — *today is Sunday, don't be makin' noise. I don't want my neighbours telling me no foolishness.* That's what we were taught.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: It's time for us to take our cultural expectations and turn them into regulation in the relevant legislation we need to change.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, another example of noise pollution that is a growing concern is the practise of shops having a speaker playing loud music outside their business. Maybe it's just me, I don't know, but you can drive in the commercial zones in Town now on a Saturday, on a Friday, and when you're driving by there's a loudspeaker outside playing God knows what kind of music. Sometimes I go, *there's no way in the world that shop is playing what I think it's playing* — things I wouldn't even allow my child to listen to yet it's booming at the loudest possible decibel and I don't even know if it's in compliance with the DCI [Department of Commerce & Investment] legislation.

Mr. Dwayne S. Seymour: *That nuh litter.*

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Not litter? I know it is pollution; I know that because they're polluting my mind.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, my Honourable Leader just rightfully informed me that it does fall under DEH as well, which falls under this Honourable Minister. Maybe not necessarily within this specific legislation, but it falls to the spirit of what we are trying to address today all the same. Again, another holistic approach to looking at a comprehensive review of all the relevant legislation because these are things our constituents across the Cayman Islands bring to our attention.

Mr. Speaker, I want to highlight another eye sore. I don't know if this is public pollution, noise pollution, or what kind of pollution you want to call it, but the liquor stores... I am so sorry; I grew up knowing many people who drank, and I still do. I know that in the difficulty of life today the pressures are such and I understand the need for a sip of wine, a beer, a whiskey even, after a long day's work but loitering by the liquor store and once you're finished, the bottles are all over the place and on our main roads... It is disgusting, Mr. Speaker! It's not who we are.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I recall in my first term, Mr. Speaker, the pressures that were borne on the liquor licence establishments to keep the area clean. I remember going to some of those liquor licence owners and saying, *what are you doing, man? Come on, you're making my constituency look bad!* And they said, *well, you know, we're only allowed to do so much as the individual owners.* Even the parameters of the area, they will try to keep it clean as often as they can — but loitering is pollution, Mr. Speaker!

I think we need to be more forceful. As a matter of fact, if I recall correctly, Mr. Speaker, remember the brown paper bag rule? They don't respect it anymore either. I don't even know if it's still a rule, but when you have a beverage, you're not supposed to have it exposed in public. That's why they used to give you the brown paper bags when you left the store — to hide the label. They don't even respect that anymore; they sit in the corners, drink and then the effects of the alcohol add to it. Now, I am not here to take away anybody's freedom, but you are taking away my freedom to have an island and a country that's perceived to be safe, clean, and responsible because of those behaviours. I don't know what kind of legislation we have to change, but as I said before, it's time for some hard decisions to be made.

Mr. Speaker, again, offering considerations for the Minister to think about, I want to go into the responsibility of private property and the rules that govern it in the legislation we are speaking about today. When it comes to littering, probably third on my list of complaints from my constituents is the fact that other property owners don't keep their property in a presentable way, which causes their property value to go down. While you keep your house nasty — I have to say it, because like the good Minister said, cleanliness is next to godliness, so I guess nastiness is attached to devilry.

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, it is unfair for a hard-working Caymanian to get up on their weekend to keep their place clean; they trim up, they clean up, they paint over their house, they try to keep the value of their property up — while their next door neighbour keeps theirs filthy.

There should be a standard enforced and kept across the Cayman Islands. That used to be our moral way. You never used to have to teach us that — we used to do it on our own; but now that we are evolving, maybe it's time that we place the pressure on them and say, *I'm sorry, we don't like to be an assertive government. Government wants to be as far back as possible, but if you do not do what you have to do, we will take charge.*

I'm encouraging the government again to take the necessary steps to give the working staff at DVDL, at DCI, at Planning the authority to address the derelict property affecting other good citizens and their property.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, another component of the Bill that has to do with derelict vehicles — in the city of New York and in Florida, if your car is broken down, you have less than 24 hours to have it removed. I don't think the rules are strong enough within the traffic law; as a matter of fact, the Traffic Act is another one that needs to be addressed from a holistic perspective for how we are dealing with litter and waste.

An Hon. Member: Motion coming next month?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Motion coming next month, you know it.

Mr. Speaker, there should be no God-given reason why a car that broke down [can't be dealt with]. Granted, I accept that things happen. I accept that sometimes you're not in a financial position to take care of something right away, but you should be obligated to move it out of sight whether it's to a garage or to the privacy of your own property, but not in public.

To see a car broken down on the side of the road... Mr. Speaker, I saw, and I'm certain I've heard it from other Members in this Parliament before, people changing their car's transmission on the side of the road. How can that be legal?

[Crosstalk]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, as funny as it sounds, there are Members who said they've seen people pick up the transmission, put it on their chests and wiggle around and move it out. I don't know how they do it.

Hon. Johany S. Ebanks: Iron man.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: The Iron Men; not many of them left.

Mr. Speaker, in all seriousness, there should be a rule that says *you've been given X amount of time to have a vehicle [removed]*. I don't care if it is licenced, whether it belongs to you or it's rented; your problem shouldn't be everybody else's problem. It's supposed to be moved. There are tow truck facilities in this country. To be honest with you, I'm not even sure if the traffic department actually has a tow truck anymore, which goes to show that we are moving away from the enforcement arm within the Royal Cayman Islands Police Service. As a matter of fact, let's review the RCIPS legislation in our holistic ap-

proach. Again, I'm going to say this multiple times because we in the Official Opposition are committed to supporting the government to make these changes. If you want, we're here to sit down and approach these pieces of legislation so we can actually attack and address this problem holistically.

Mr. Speaker, car battery disposal is another litter and garbage concern. I know the country's former Premier, the Honourable Member for Newlands will be fully aware of what I'm concerned about here, because he has one of the latest electric trucks in the industry, one that he promised he would order for me and then I would buy it from him but he never did, so I had to get a gas guzzler but that's a separate note, Mr. Speaker.

Mr. Speaker, as the electric car industry continues to grow and there are no signs of it receding or going away, I think we have to really expand our concerns about the solution for electric batteries before it becomes out of our control; and I think it's almost there now. As the former Minister for Ports, I recall we were even having difficulties exporting them once they came here because shipping companies are afraid to take on the batteries' flammability risk while taking them off the island.

The question is — and I don't want to go into all the dangers of what these batteries can do because I think it's well documented already — where in the country are they going to be disposed of? I don't think they should be put together with our average waste because of the risks associated with them. Do we start a separate plant somewhere else and figure out ways to dismantle batteries safely? I don't know. I haven't got the opportunity to dive deep enough into it as I don't have access to the department technocrats within the government side to have this conversation, but I will be doing more independent research once we get the support staff for the official Opposition — which I understand will be coming very soon. I will do more research so we can offer further solutions.

Mr. Speaker, I want the Minister and the Government to know that, again, we are in full support of addressing the growing concerns of litter. We are very happy and proud of the government for bringing these amendments and fully support them. It's a start, but definitely not the finish. Though it focuses on the administrative fines, increase in fines, the ability for ticketing and so forth, this Bill is not just about punishment. It should be the symbol of the first step in taking waste collection and personal responsibility seriously, and we are in full support of the Government to do it.

Let us ensure that the fines collected from those who deface our islands are used to hire more environmental health officers, particularly from the enforcement perspective. Let's also use that money to increase the tipping locations so the members of the public from the eastern districts don't have to use all their gas driving to town.

Mr. Speaker, one thing before I get off track. I want to confirm the price point to create a tipping location in the eastern districts, potentially East End or North Side. I'm specifically focusing on East End now. What's the name of that road in East End that goes to Poinciana?

[Inaudible response]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: High Rock Road. That road is constantly abused. Mr. Speaker, if we recognise it's something people continue to do, why don't we just offer them a solution? The cost of creating a tipping location — it is just a high mound where big green dumpsters can be placed. I know the department can put some dumpsters there in the morning and do two trips per day to allow people not to do what they are doing. Let's give them the carrot rather than the stick approach. I'm certain it wouldn't cost the amount of money it would take to actually go and clean it up.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Minister, I'm certain you can find the savings and I know the government has land in East End, North Side and Bodden Town for that matter that we can create these tipping locations so we can save the public money, save the department the stress of clean up and save on the emissions produced by them driving all the way to town and back home to East End and North Side. The East Enders deserve it; the North sides deserve it; the Bodden Towners deserve it. We in George Town and West Bay are close to the landfill! There are no excuses for us, but I can understand them, so let's give them the support.

I'm certain the Minister can find the savings within her Ministry and give direction to the Department of Environmental Health to create it at a land location the Crown owns and get that implemented right away. It would save money when we have to do the bulk waste clean-up. Mr. Speaker, that just reminded me of a topic I forgot, and I'm still within — Oh, I got plenty of time!

[Laughter and inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: All right. That means I still have forty-five minutes left. Mr. Speaker, no, I'm just kidding. I'll be quick.

Another point I remember, and I think all of us have seen it, has to do with landscapers, construction workers, waste deliverers who use trucks. I don't know; I'm hoping they are going to the landfill, but what happens, and I witnessed it with my own eyes, Mr. Speaker. I'm not sure if they're obligated by law to cover the back so you'll be driving behind them and

things are just blowing off the top and if you are lucky enough to not be hit by the debris, it is then just left on the side of the road. They should be ticketed and penalised for that.

I am not sure whether that is already in legislation, Mr. Speaker, or which legislation it is in; and if it's not, find the legislation, amend it right away and let the Royal Cayman Islands Police Service let every licenced driver know it. That includes my truck, the Honourable Deputy Premier's truck, and the former Premier's electric truck. If we or any commercial truck or dump truck is doing it, by law we should all be mandated to cover them when we are carrying waste.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I'm not troubling the man from North Side; that's my boy and I know he always covers his truck when he's driving. All the time.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I'm not going to say that somebody said under cover and covered are two different things. I won't say that.

Mr. Speaker, I think it is a serious concern, not only from a dumping perspective but from a safety perspective. God forbid, all it takes is one piece of aluminium on the back of a truck, not covered or secured, to fly off a truck straight through the glass and kill somebody. That's how serious this can get.

Mr. Speaker, companies that are given licences to provide removal services need to be regulated on the type of equipment and trucks they use. Trust me, I don't want to add any burden to small entrepreneurs who are starting a little business, but it can't be at the risk of debris falling because the type of truck is some makeshift truck. I see this quite often, where you take a regular truck and you wrap around the edges and sides — maybe they need to be approved by the Department of Environmental Health to say this can secure waste on it for your removal services. I don't even know if that's regulated as a part of their licencing regime.

Mr. Speaker, the last point before I wrap up is the common practise whereby people blow garbage and landscaping debris into people's property. We've said it here before and I want to reiterate it: You cannot cut hedges or grass, or pull leaves from trees and blow them into the neighbour's property or the public road. In the UK, Mr. Speaker, you are obligated to carry all the waste from one location to the other in a particular type of bag. In some parishes you're not even allowed to use blowers!

Mr. Speaker, if we are going to take this seriously, we have to come down hard on these things, and I give the Government full support. Particularly,

let's get it done in this administration. Let's not talk about it, let's just do something; I know there's going to be a hallmark of many things this Government got done; immigration is one of them.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Something you can look back and say, *you know, we made those changes during our term*. Let cleanliness be the next one on the list! Let's send a message across the world that Cayman is going to stay clean. That not only are we clean, we're going to get cleaner!

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, let us pass this Bill and make sure it is tough on those who exploit our environment, especially those who are polluting our waters because it is probably one of the biggest environmental disasters we don't pay attention to — particularly our marine life; but ensure the legislation we are changing is fair to our citizens and their property. We just want to keep our places of work, places of living, and places of play clean.

With that being said, Mr. Speaker, we give the Government our full support on its proposed amendments and we're willing to work with them for further amendments to keep Cayman clean.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Savannah.

Ms. Heather D. Bodden, Elected Member for Savannah: Mr. Speaker, oh, happy day. Oh, happy day. Thank you for this opportunity.

[Desk thumping]

Ms. Heather D. Bodden: Mr. Speaker, I rise today to offer my full support to the amendments being brought forward to strengthen the Litter Act (Amendment) Bill, 2026. These changes are not only welcomed by me personally, but [have] the wholehearted support of the Beautification Enhancement Committee, formerly known as the Beautification Task Force, which I have had the privilege of providing strategic direction to and helping to lead for many years.

Mr. Speaker, it has been twenty-nine years — twenty-nine years — since the current law was meaningfully updated and it pains me; twenty-nine years is a long time for any legislation to remain untouched, particularly one so closely tied to the appearance and pride of our islands. During that time, our population has grown and the amount of waste generated across

our islands has increased in tandem; but sadly, enforcement against littering violations has not kept pace because in many respects, the law was inadequate for dealing with the types of issues we are facing today. As a result, some individuals have come to believe there are no consequences neither for littering, abandoning derelict vehicles, nor the improper disposal of garbage. Too many people now believe they can throw anything anywhere, and someone else will come along and deal with the mess — and often, it is done blatantly.

Mr. Speaker, that belief must end today. We are not a lawless land; laws must be addressed and adhered to. Our islands are not a dumping ground. The Cayman Islands has been blessed with some of the most beautiful, stunning natural beauty in the world. People travel thousands of miles from every corner of the globe to experience what we are fortunate enough to see every day. They call the Cayman Islands “paradise” and they come expecting to see the Cayman Islands they have heard about — the clean, orderly, and picturesque destination we’ve always been known to be. Part of that is because historically, we have taken great pride in keeping our communities clean, well maintained, and welcoming. Those of us who care enough consistently put in hundreds of hours each year to clean up our beaches and roadsides, picking up trash that others have thoughtlessly left behind.

Our islands are often described as the gem of the Caribbean, but a gem only retains its brilliance if it is cared for. If we fail to maintain what we’ve been blessed with, we will eventually lose the beauty and brilliance that make our islands special. Mr. Speaker, as I drive around the island, it breaks my heart to see how the standards are slipping in some areas. It seems like the pride that once defined our communities is being replaced by selfish, “don’t care” attitudes.

Mr. Speaker, many of us will recall the days when Christmas was approaching and yards across our islands would be carefully covered in white sand, giving the illusion of snow under the Caribbean sun. Rosemary brooms would be brought out and every leaf that disturbed those white sand yards would be swept away with pride and care. Sadly, Mr. Speaker, we rarely see that level of pride in our surroundings anymore — but it does not have to remain that way. It is my sincere hope that we will begin to see that sense of pride return with cleaner yards, cleaner road sides and cleaner communities as these amendments begin to take effect.

Mr. Speaker, I’m sure each of us has witnessed garbage being thrown from car windows. We have seen old washing machines, refrigerators, and mattresses discarded in bushes, roadsides, or simply tossed in vacant properties. Too often household garbage is left outside for days where it is disturbed by dogs, chickens and rodents; and in every one of these instances, the expectation is that someone else will

come along to clean up the mess. Mr. Speaker, it boggles my mind how we have come to this.

Speaking of rubbish being thrown from vehicles, Mr. Speaker, I’m sure every Member of this honourable House will remember my father, the late Jay Bodden. My father was a stickler for cleanliness. He could not tolerate seeing the island in such a disgraceful state. On a property he owned behind CUC, my father created a shaded area with trees where people could pull in during their lunch hour, sit in their vehicles, enjoy their meal and take in the beautiful North Sound breeze. He took pride in creating that space for others to enjoy but one day, while driving around the property, he noticed a vehicle leaving; sadly, they threw their leftover lunch bags out of the car window. My father saw red. He picked up the trash, followed the vehicle, and once they stopped at the end of the road, he pulled alongside them, sounded his horn, and returned the trash to their car.

On another occasion, someone dumped a large pile of garbage on that same North Sound property. My father spent three days digging through that trash, Mr. Speaker, before eventually discovering an old, crumbled-up water bill. With that information, he went to the person’s home, confirmed the dumping, and reported the matter to the police; the individual was subsequently taken to court and charged.

Another story comes to mind, Mr. Speaker. On a day that town was not to his liking, my father drove to the Glass House, went inside and called Mr. Norman Bodden and the late Haig Bodden (both former parliamentarians). He asked them to come downstairs and join him for a ride around town, but he told them that on that day they were going as tourists. He wanted them to see the island through a visitor’s eyes. As he drove them along the streets of George Town, he pointed out the litter along the roadsides and along the iron-shore. His purpose was simple: to show them what they might overlook in their daily routines, but visitors would notice immediately.

Mr. Speaker, I share these stories because they illustrate just how dedicated my father was to keeping this island clean. Cleanliness and pride in our surroundings were not just ideas to him, they were values he lived by and actively promoted.

Mr. Speaker, my father’s commitment went far beyond simply speaking about cleanliness; he believed in taking action. I remember the days he would drive past the old Flowers’ block factory — you all remember it — and see a line-up of foreign workers sitting on the wall waiting, hoping to be picked up for a day’s work. Well, my father stopped and picked them up many a morning; put them on the back of his pickup truck and drove them through town but before anything else, he would take them to Corita’s Copper Kettle and feed them, give them a full belly. Afterwards, he would drive around George Town and identify the areas that needed attention — streets, empty lots, and public spaces where litter had accumulated.

Those men would spend the day helping to clean George Town, and at the end of the day, my father would pay them out of his own pocket. He did this for many years, Mr. Speaker, not because anyone required it of him and not for recognition, but simply because he believed that if something needed to be done for the good of his country, he should be prepared to do his part. My father firmly believed in the motto often expressed by late President John F. Kennedy: **“Ask not what your country can do for you, ask what you can do for your country.”**

[Desk thumping]

Ms. Heather D. Bodden: He lived those words daily and demonstrated them through his actions. He believed our country's red carpet should always be kept clean.

Mr. Speaker, because my father was such a strong advocate for keeping our islands clean and orderly, I consider it both an honour and responsibility to continue that legacy. I constantly hear him whispering in my ear. *Heather, I'm watching from above. Keep at it, keep it clean.* The values he instilled did not stop with him. They have been passed on to his children, his grandchildren, and now even his great-grandchildren. Through my work and through my support for measures such as these amendments, I intend to carry forward that same commitment, protecting the beauty, dignity and pride of our islands for generations to come.

Mr. Speaker on a daily basis, I receive messages and photos from residents across every district showing litter and abandoned vehicles in their neighbourhoods. People take the time to send me messages because they know that I'm an advocate for cleanliness and they are frustrated and disappointed with what they're seeing. They ask me, *why is this behaviour allowed to continue?* I might also add that it has been so bad that photos are sent to me by the sanitation workers while they're doing their pickup at 2am in the morning.

Mr. Speaker, if we look at many other countries around the world, particularly those known for their clean and orderly environments, we see one common factor — strong enforcement of their laws. Anyone remember the young, US boy who went to Singapore? Apparently, he did some spray painting on one of the buildings and got flogged for it. He left the United States and got flogged in Singapore just for doing graffiti. In those places, littering and illegal dumping are taken seriously. Fines are enforced, violations are prosecuted and the public understands clearly that there are consequences for disregarding the rules. The result is communities that are cleaner, safer, and more pleasant for residents and visitors alike. There is no reason why the Cayman Islands should expect anything less of ourselves.

Mr. Speaker, I would like to take a moment to speak about the impact this issue has on our sanitation workers, because they see the consequences of such careless behaviour every single day. On a daily basis, they are faced with garbage left in the most unacceptable conditions: food waste scattered everywhere, supermarket shopping bags torn open and items discarded in ways that are unsafe and deeply disrespectful.

Mr. Speaker, our sanitation workers perform a difficult and essential task on behalf of all of us and they deserve to be treated with dignity and respect. We should not expect them to handle garbage in conditions that we ourselves refuse to deal with — they are human, too.

Mr. Speaker, when someone finds their garbage bin was not placed back exactly where they left it and calls to complain, I would encourage them to pause and ask themselves a simple question: Did I take the time to neatly and properly secure the garbage inside that bin in the first place? Our sanitation workers are doing their best under very challenging conditions. The least we can do is show a little understanding, a little respect, and remember that they too are human; so I appeal to everyone hearing my voice to be guided by their conscience. If you do not have a proper enclosure, a dumpster to secure your garbage, please do not simply leave it outside where it can be torn apart by dogs, chickens or other animals. The responsible thing to do is to place it outside the night before your scheduled collection. Surely that is not asking too much. It is simply a matter of basic responsibility.

Mr. Speaker, this responsibility also extends to our business community; shops, hotels, restaurants, and commercial buildings must ensure that their premises are properly maintained and kept clean, both inside and out. Cleanliness and presentation matter greatly, particularly in a country that relies so heavily on tourism. The appearance of a business sends a powerful message. First impressions are lasting impressions. Visitors form opinions about our islands, not only from our beaches and attractions, but also the condition of our streets, store-fronts and public spaces; therefore, maintaining clean and orderly businesses should not be optional. It should be considered a basic standard of responsible operation.

In saying this, Mr. Speaker, I know the culture and lifestyle within some communities are intertwined with dumping and garbage issues. Some neighbourhoods experience economic, environmental, infrastructural, and crime issues that need to be addressed from multiple angles. I am sympathetic to those challenges believe me, I am, but even if there are issues with housing, unemployment or proper drainage, it shouldn't absolve residents from doing the right thing when it comes to the disposal of their garbage. I dare say, Mr. Speaker, a little bit of bleach and pine oil can clean almost anything.

Mr. Speaker, those who know me know that I'm usually a calm and quiet person. I rarely speak out so strongly on matters, but this is an issue that truly gets under my skin because it is entirely avoidable. For most of my life I have been involved in community clean ups across these islands and I remember one Saturday morning, many years ago, when a small group of volunteers gathered along the roadside to clear the litter that accumulated there. Within a couple of hours, we'd filled about twenty bags of garbage. What has stayed with me from that day was not the amount of garbage we collected, but what happened afterwards. As we were packing up, a driver slowed down, rolled down the window and tossed a drink container right onto the same stretch of road we had just cleaned up. That moment has stuck with me all these years because it showed how quickly the efforts of many can be undone by the carelessness of a few. That is exactly why these amendments are so necessary.

Mr. Speaker, in the communities of Savannah Newlands, we work hard each day to maintain a clean and orderly environment. Our residents take pride in their neighbourhoods and many make a conscious effort to comply with proper waste disposal practises. These communities demonstrate that when people work together and hold themselves to a standard of pride and responsibility, it is possible to maintain clean surroundings. An example is being set of what can be achieved when residents take ownership of their communities. It is my hope that this same spirit of pride will continue to spread across all districts of our Islands. All it takes to keep our country clean and orderly is a little pride, a little discipline and a little respect for the place we are fortunate enough to call home and have welcomed others into.

For those who refuse or can't be bothered, the proposed increase in fines will send a clear message. Individuals who litter or illegally dump waste will face significantly higher penalties, and in serious cases, the law will provide for the possibility of custodial sentences. Those who intentionally trash our islands will now understand that there will be real consequences; those who bring careless habits here must understand that this behaviour will no longer be tolerated; and those who show no civic pride must now be made to comply with our laws. Again, we are not a lawless land. We will no longer tolerate the improper disposal of garbage, or derelict vehicles that create eyesores in our communities, nor the growing nuisance of unlicensed pop-up garages appearing in residential neighbourhoods. These amendments send a clear message — our islands are not a dumping ground.

Mr. Speaker, the mandate of the Beautification Enhancement Committee includes the responsibility, "To work closely with private sector partners and government agencies including the Department of Tourism, Department of Commerce and Investment, the Department of Environmental Health, the Royal

Cayman Islands Police Service and the National Roads Authority (NRA) to provide input and maintain the aesthetic aspects of our local communities." I am hopeful the new provisions in the Litter Act will go a long way in helping the committee to effectively carry out our duties in collaboration with all those partners I just mentioned.

In addition, I look forward to seeing more enforcement for violations of the law. In particular, removing the eyesores that people frequently complain about. Tackling those issues will make a visible difference to the Beautification Committee's efforts to assist government in improving the tourism product with beautification and enhancement projects.

I wish to commend the Honourable Minister and the Government for finally bringing these amendments forward after so many years. Strong laws properly enforced will help to restore the standards of cleanliness that Caymanians hold in high regard, but Mr. Speaker, legislation alone will not solve the problem. What will make the real difference is a renewed sense of pride among our people. A recognition that keeping Cayman clean is not the responsibility of government or sanitation workers alone; it is the responsibility of every resident, every business, and every visitor who enjoys these Islands.

Mr. Speaker, these islands have given us much; they provided opportunity, livelihood, and a quality of life people around the world admire. The least we can do in return is take care of them and ensure that those we welcome here with open arms, take care of them too, all of us working together to protect what we have been blessed with.

Mr. Speaker, I also wish to place on record my sincere appreciation to the National Roads Authority (NRA) and Department of Environmental Health (DEH), whose teams work tirelessly to collect and remove garbage from our roadsides and public spaces. I would also like to recognise the many community volunteers and residents who regularly take the initiative to pick up litter in their neighbourhoods and along our beaches and roadways. Their efforts often go unseen, but they play an important role in helping to preserve the cleanliness and beauty of our islands. If each of us would simply take responsibility for our own little corner of these Islands, just imagine how beautiful a place we all would live in.

Mr. Speaker, I am confident that my colleagues in this honourable House recognise the importance of these amendments and the role they would play in protecting the beauty of our islands [and] I therefore look forward to the full support of the House, not only for the amendments, but for the enforcement that might accompany them if we are truly serious about addressing this issue.

With those few remarks, Mr. Speaker, I give these amendments my full support and encourage all honourable Members of this House to do the same.

I thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Does any other Member wish to speak?

Minister of Social Development.

Hon. Isaac D. Rankine: Mr. Speaker, I rise to give a brief contribution in support of the Litter (Amendment) Bill, 2026. This Bill represents an important step forward in protecting our environment, strengthening enforcement, and addressing a number of other longstanding concerns raised by various communities throughout the islands.

I want to acknowledge some of the earlier comments from the Deputy Leader of the Opposition, which support the Government bringing something that has been outstanding for quite a long time. I also want to thank the Minister for having the first two cameras installed in East End, because oh, Mr. Speaker, it is a recurring problem in East End, but I also understand from the Director from many discussions I've had with him that it is not only East End but across the whole island. It is depressing at times when I do my drive through the district and get to these spots, High Rock Road as the Deputy Leader mentioned, and this big place just past what we call Winters Land Road, right down to the end.

Mr. Speaker, while I was growing up in East End, we always took pride in our surroundings. There were clean yards. My Savannah colleague spoke about how we took pride in dressing up the place, especially during Christmas. We had clean communities and a deep respect for the environment. These values were passed down to us from generation to generation, but let us be honest, Mr. Speaker, this is not something traditional Caymanians do; it is something that we have allowed to permeate.

It comes from those whom we allow to live and work amongst us who show disregard for our laws by dumping litter in public places, by dumping rubbish irresponsibly, or by leaving vehicles derelict for months. You would pass a vehicle alongside the road and when you come back, you swear to God that a swarm of metal-eating piranhas passed over it just after you did because when you come back, it's scrapped.

[Inaudible interjection]

Hon. Isaac D. Rankine: It is all over the island, my friend.

Mr. Speaker, these behaviours affect every one of us in some way. It affects the people who live nearby; it affects the appearance of our communities; and it affects our country's image. My Savannah colleague and the Deputy Leader of the Opposition also mentioned that we are a tourism destination. We are known around the world for our beauty and our pristine beaches. Visitors come here expecting to see

clean streets, clean beaches, and a community that takes care of the environment, especially when they get off the ship in George Town. Those clean streets and beaches shouldn't be just when they disembark; they should be able to drive anywhere in our three Cayman Islands and see that same representation of us.

Mr. Speaker, this Bill is about taking a very practical and responsible approach to addressing this issue, but first and foremost, it strengthens the deterrent for litter offences. The Minister already spoke about the current fines for littering being \$500 which, in today's context, is no longer a deterrent for those who have decided they're going to litter. The Bill proposes a maximum fine of up to \$5,000 along with the possibility of twelve months in prison, and I'm going to say categorically today that when this Bill goes into effect, I strongly support that anybody, anybody, found littering be prosecuted to the fullest extent of the law.

[Desk thumping]

Hon. Isaac D. Rankine: While the intention was not necessarily meant to be heavy-handed or very punitive towards ordinary people who make a mistake, the intention is to ensure that repeat offenders and those who disregard the laws understand that there are real consequences for doing this.

The Bill also addresses individuals who cause others to litter, which is something we unfortunately see happening from time to time. Under the proposed amendments, a person who causes another person to litter could also face a fine of \$1,000 for a first offence, and for repeat offences, fines could increase to \$2,500, along with possible imprisonment.

Another important aspect of this Bill, Mr. Speaker, is that it empowers our enforcement officers. For many years, we've heard concerns from DEH officers that they did not have the authority they needed to deal with these litter offences effectively. This legislation proposes to make it clear that environmental health officers and police constables have the authority to take action when littering occurs.

Just yesterday I went for a health and wellness walk in East End, up around Colliers area near Spotters Bay Road, and it was absolutely horrendous the amount of garbage and litter I saw in the roads.

An Honourable Member: You better pick it up.

[Laughter]

Hon. Isaac D. Rankine: To that effect, Mr. Speaker, next time I'm going to invite my colleague sitting to my left to accompany me with some garbage bags to help, since I must pick it up.

An Hon. Member: Yeah, carry him with you.

[Inaudible interjection]

Hon. Isaac D. Rankine: Mr. Speaker, the Bill also provides clear powers to require the removal of litter. Environmental health officers will also be able to issue formal notices requiring litter be removed from a property because right now, the people who do the dumping just find a place to dump it, not having a clue who the property owner is — and then the property owner gets in trouble for it.

Another issue that has been raised repeatedly, and I mentioned it earlier, is that of derelict vehicles. We've all seen them sit abandoned in yards and on empty lots. I know the Member for Savannah spoke about it quite a number of times, especially in certain residential areas in Savannah; even on the beaches. Some of them are missing parts, others are rusting away for what seems like years. It's becoming an eyesore. They are an environmental risk that attracts further dumping and rodents and is not healthy for us, Mr. Speaker.

The Bill takes a sensible step towards treating those derelict vehicles as a form of litter. It also allows for notice to be issued to remove such vehicles and if the owner fails to comply, they could face a fine of \$1,500 along with a further \$250 per day for continued noncompliance — as far as I'm concerned, they should have doubled that. Where necessary, the authorities will be able to remove the vehicles themselves and recover the cost of removal from the owner as a civil debt.

The Bill also allows Cabinet to introduce supporting regulations where necessary and these regulations may address matters such as removal and storage fees, or requirements for vehicles to carry litter control equipment. It goes back to what the Deputy Leader of the Opposition spoke about in terms of having the trucks covered. It also allows for the establishment of an administrative fine system which will enable certain offences to be handled efficiently without always needing to go through a lengthy court process, tying up the court's time. It's an approach which is more practical and more efficient but will still ensure some level of fairness.

Mr. Speaker, I want to emphasise what this Bill does not do. It does not create a new offence. Littering has always been illegal. It does not weaken existing environmental protections, and it does not punish responsible citizens; instead, it is designed to address this persistent problem with repeat offenders and situations where litter causes ongoing harm to communities and the environment.

Mr. Speaker, the Minister already mentioned it and I will say it again: legislation alone cannot keep our islands clean. That responsibility belongs to every one of us, including those who come to live and work amongst us. The Bill also ensures that when individuals choose to ignore that responsibility, the law provides the tools, the authority and the deterrent neces-

sary to address it. For us it reinforces a simple but important message: We take pride in our islands, in our communities, and we will not allow careless behaviour to diminish the environment that belongs to all of us.

Mr. Speaker, for those very reasons, I am pleased to wholeheartedly support this Litter (Amendment) Bill, 2026, and I encourage all honourable Members of this House to do the same.

Thank you.

The Speaker: Member for West Bay West.

Mrs. Julie J. T. Hunter, Elected Member for West Bay West: Good afternoon, honourable Members and the listening public. Thank you, Mr. Speaker for the opportunity.

The Litter (Amendment) Bill, 2026 really does not need any more debate. We have debated it back and forth and have given it our unequivocal support because this is a great day — as Ms. Heather said, a happy, happy day.

[Desk thumping]

Mrs. Julie J. T. Hunter: Mr. Speaker, I'm proud of the Honourable Minister for bringing it, but I can honestly say that it should be known as the Ms. Heather Bodden Litter Amendment Bill or something to that effect because for years she has pushed and advocated for these amendments to be brought, and for this law to be strengthened.

I want to give kudos to Minister Kathy and to our colleague, Ms. Heather as well, for all the advocacy she has done. There were many, many times when she used her personal resources over the many, many years to help clean up our Cayman Islands. She is to be applauded today.

[Desk thumping]

Mrs. Julie J. T. Hunter: Mr. Speaker, this Amendment Bill is timely, it's necessary, and it's long overdue. For many years I have personally advocated for the reform of the Litter Act. I remember going out many times and cleaning our roads. I remember cleaning Powery Road; doing many clean-ups at Barkers for Earth Day and apart from Earth Day. Whenever we see it, I clean it. I have always advocated for the Litter Law to have more teeth, so it's a happy, happy day. The law as it stood simply did not make littering sufficiently cost prohibitive. The consequences were too small, the deterrents were too weak, the message was too quiet, and the enforcement was too passive.

[Desk thumping]

Mrs. Julie J. T. Hunter: We are changing all that. I am pleased, and indeed proud, that the NCFC Gov-

ernment and specifically, our West Bay Central lady has chosen to champion this amendment and bring forward the meaningful reform our communities have long called for.

I was appalled a few months ago, Mr. Speaker, when I had a sad, sad scenario happen in my Powery Road community. Someone [from] outside our community had the audacity to drive two derelict wave runners and dump them on the side of the road by Powery Road. We proved it was not the Powery Road residents. We proved it. I already requested them and I am not going to stop hounding and following up — because I know sometimes it takes a little time to get these things done; but I am not going to stop hounding and following up until [we get] those cameras for the high trash areas in West Bay. I don't know about any other district, but the people of West Bay West elected me to take care of West Bay so I am not going to stop, because we were able to prove through other cameras where those derelict wave runners actually came from, and I am hoping those persons are going to be prosecuted because we reported who they were.

Personally, I have been touched by this many, many times. In December, nobody told anybody that we were going to be picking up trash as a national clean-up, but many people felt it necessary to get their trash out and put it along the roadside. I had to pay to get some of those trash bags picked up from the roadside because I refused to have Christmas come. Some of it was along the direct path of visitors driving into West Bay going to the Turtle Farm and I refused to have them see all of that along the roadside.

Mr. Speaker, it is an issue that has plagued all of us, right? Mr. Speaker, littering is often dismissed as a minor offence, but anyone who walks our roadsides or visits our beaches on a weekend can see the debris accumulating in our neighbourhoods; all of us know this is anything but minor. The condition of our neighbourhoods, our public beaches and our Barkers Beach...

Today it does not look like Cayman used to look like, and I wonder where our civic pride is? Where has it gone? It's not minor, it threatens our public health; it damages marine ecosystems; it undermines tourism, the very industry that sustains so many Caymanian families; and perhaps most importantly, it erodes community pride.

Many of us have spoken today about remembering those sand yards and how we backed gravel and sand and conch shells to make our yards look pretty. On the break we were talking about how years and years ago even the simplest, most modest homes in Cayman used to be covered with newspaper on the walls. They were very modest homes, but I bet you didn't see any debris outside of those homes or on those roadsides. They were modest, but they were clean and pristine and the pride was there. This Bill will help us.

Sometimes things shouldn't have to be forced, but because of what we have seen and how we have seen this eroded in our community, it is time for us to take it back. There are many things that we are going to take back as a government. I am so happy; I'm pleased that as a government of nineteen of us, there are so many issues we are coming together on; that we are championing together and putting into effect. This is a government that is going to be known for change and for getting things done and for not procrastinating.

Thank you, Members.

[Desk thumping]

Mrs. Julie J. T. Hunter: The Cayman Islands have always been known around the world for its natural beauty and high standards. That reputation did not happen by accident. It was built through ancestral care; their discipline, and respect for our shared environment, so let us continue that care. Let us continue to build on what they taught us. This Bill reinforces those values and it's all of our responsibility. Everyone needs to share in our responsibility.

As Caymanian, I want to implore you today: take responsibility for your area. As I drive through, I see all kinds of trash in front of your yard — no, it's not sitting in your yard, but it's sitting on your roadside, right outside your house. Take responsibility for your areas. Take responsibility for your neighbourhoods. Do neighbourhood clean-ups; don't wait for Earth Day, do them every day. Earth Day and Cayman Day are every day!

[Desk thumping]

Mrs. Julie J. T. Hunter: This is our island. Don't let the customs of others who don't care [take over]; they can get up and leave any time, but this is where we are. This is where we're going to stay, so let's protect our island and let's have our civic pride in force at all times.

Mr. Speaker, the Litter Act was enacted in 1997, nearly three decades ago. Since then, our population has grown by over fifty-five thousand persons, our economy has expanded and our environmental pressures have equally intensified by over one hundred and fifty per cent, but our enforcement tools remain stuck in the thirty years ago timeframe. That is not good. Responsible governments do not allow outdated laws to govern modern realities. The NCFC Government understands that reform is not change for its own sake; reform is stewardship, and that's what we have been asked to do — be good stewards. We are ensuring that our laws keep pace with our country's growth and our people's desire to live in a clean place.

Mr. Speaker, one of the most significant reforms in this Bill is the increase in fines from \$500 to

\$5,000. Let me speak plainly, let me speak clearly; \$500 has become little more than an inconvenience so it's almost as if anybody can pay that, and then not many fines are being reinforced. It's no longer a deterrent. For some, it's simply the cost of careless behaviour. This Amendment restores seriousness to the offence.

When someone litters, the cost is borne by the entire community through clean-up expenses, environmental damage, and diminished public spaces. It is only right that those responsible bear the cost of their actions. This Government believes accountability must be real, not symbolic. We're also choosing to close the accountability loophole, Mr. Speaker, another reform this Bill brings. Too often, junior employees or contractors were left to face consequences for actions directed by others; this amendment makes clear that those who cause or permit littering cannot hide behind hierarchy or delegation. Responsibility follows authority. That principle reflects fairness, integrity, and respect for workers who should never be made scapegoats for poor decisions made by those above them.

Mr. Speaker, laws without enforcement are mere suggestions. This Bill equips environmental health officers with modern tools, including clean up notices and the authority to act swiftly where public health risks arise. Equally important, it strengthens penalties for obstructing officers from carrying out our lawful duties. Our officers serve on the front line of environmental protection; they deserve not only our appreciation but our full legislative support.

I must agree with the Member for Savannah when she so eloquently thanked our DEH officers. They are some of the most precious people I know with what they do and so many of them are disrespected. I would never, ever disrespect one of them. They are so important and I thank them sincerely from the bottom of my heart. We need to give them our full support for the job they do, which is not easy. You know the conditions you see when you walk around this island; and they are expected to go and pick up that trash and clean up those areas. We need to support them. We need to enforce our laws so they can be protected.

Mr. Speaker, this legislation also introduces administrative fines, a modern, efficient system allowing certain offences to be resolved without burdening the courts. The courts already have enough to take care of on their books. This is what I call innovation in action. It reflects our government's commitment to smarter governance, systems that are faster, fairer, and more responsive to the needs of a modern society. We are not simply increasing penalties; we are improving how government works.

Mr. Speaker, we are also ending the burden to the taxpayer. Another critical principle embedded in this Bill is that taxpayers should no longer subsidise neglect. Those who neglect to do their duty and to

keep their area clean should be made to pay. Where clean-up is required, costs can now be recovered from offenders. Whether dealing with hazardous waste, unsafe premises, or derelict vehicles that blight communities, the responsibility lies with those who created the problem. This is what I call fairness in practise. Responsible citizens should not pay for irresponsible citizens' behaviour. It should be those who create the problem who should have to pay for it.

Derelict vehicles and community pride, Mr. Speaker. Abandoned vehicles are more than eyesores — and I just want to say here, that it's not just abandoned vehicles. Perhaps we need to put even more teeth into this and I'm looking forward to some amendments, like the Member for George Town Central so eloquently voiced. It's not just derelict vehicles — it's derelict boats, wave runners, derelict machinery... Anything that is derelict that you threw out of your house because you didn't want it there should not be in front of your yard or on the road for anyone else to pick up. It is your responsibility. Everything you throw out that is derelict should be in this legislation, not just derelict vehicles and trash. They're not just eyesores; they attract pests, they create storm hazards, and they signal neglect within communities.

Strengthening enforcement ensures these hazards are removed swiftly and responsibly. I really think that we need to get to a place where we can have a [car] impounded. Like the Member said, if your car breaks down, we can understand it. You can't hinder it from breaking down, but you can do something about it before three, four, or five days elapse. You shouldn't just leave your car on the road for three or four days until somebody else has to get a tow truck and pick it up. No. If you leave it there over twenty-four hours, it should be going to an impound lot. If you want the car back you should be going to that impound lot and paying the fee, which is what happens in most civilised countries in the world. Cayman needs to get to that space where we just stop feeling sorry for people and do what we need to do.

Strengthening enforcement ensures these hazards are removed swiftly and responsibly, restoring dignity and safety to neighbourhoods across our Islands. Like I said before, our Cayman Islands have lost much of their national pride and I want us to get it back. We will get it back. Clean communities foster safe communities. The NCFC Government mandates action and this is an action plan for litter and for those defacing our country because that is what it is — the defacement of our country; our three islands, because they didn't used to look like this. They have become defaced and it's time for us to deal with it.

Mr. Speaker, this Bill embodies the mandate entrusted to us by the people. A mandate to govern responsibly, to act with respect, to lead with integrity, and to innovate when reform is needed. We are not afraid to modernise outdated systems; we are not hesitant to strengthen accountability; and we are not

willing to accept declining standards where higher ones are both possible and necessary.

Mr. Speaker, in conclusion, this Litter (Amendment) Bill, 2026 is about national pride, it's about environmental stewardship, it's about fairness to taxpayers and it's about ensuring that the Cayman Islands remain a place we are proud to call home. This Bill sends a clear message: caring for our islands is a shared responsibility for every one of us and this Government will ensure it is upheld by us all.

Once again, I commend Minister Ebanks-Wilks for her leadership in bringing this reform. I look forward to the support of all honourable Members of this House and I thank you, Mr. Speaker, for this opportunity.

[Desk thumping]

The Speaker: Deputy Premier and Minister of Tourism.

Hon. Gary B. Rutty, Deputy Premier: Mr. Speaker, I rise today in strong support of the proposed amendment to the Litter Act brought before this honourable House by my colleague, the Minister with responsibility for Health, Environment and Sustainability. I thank her for advancing this important legislation which addresses a matter of genuine national concern particularly as it affects public health, environmental stewardship, community pride and critically, our economic wellbeing.

This has to be one of the most passionate subjects to have been brought to the House since I've been here. As I listened to the honourable Member for George Town Central, he expanded with explanation and he could have eclipsed two hours [with] no problem, and the flow just came right after him. The contribution that flowed through here today is inspiring and it makes us all proud to be Caymanian for what we stand for.

While this Bill formally sits within another Ministry, I speak to it today because the Islands' Beautification Enhancement Committee falls under my portfolio as Minister of Tourism. As such, I have a clear and vested interest in ensuring that the legislative framework meaningfully supports its mandate and enables real, enforceable action to be taken on the ground.

Mr. Speaker, cleanliness is not a new concept for us, Caymanians. It is a deeply ingrained value that has grown and been passed down through generations. Even in times when families had very little, there was always pride taken in keeping one's home clean, one's yard orderly, and one's appearance respectable. Those standards were not optional; they're reflective of who we are as a people. As our population grows and as new cultures, habits, and pressures become part of our society, we must ensure that those longstanding values are not eroded. Progress and

growth should never come at the expense of responsibility or respect for our shared environment.

Mr. Speaker, litter is far more than an inconvenience. It is a blight on our streets, our neighbourhoods and our natural landscape. Not only must we keep our land clean, but we must be equally vigilant in protecting our marine environment, the waters, reefs, and coastlines that are central to our biodiversity, our tourism product, and our way of life. Marine litter is a particular threat to our coral and fragile ecosystems. When it accumulates, it breaks down into microplastics that remain in our waters for decades, causing long-term harm that is difficult and sometimes impossible to reverse. In all its forms, littering is a dangerous threat that burdens the government with significant clean-up costs. Moreover, it undermines the very image of the Cayman Islands that my Ministry and the Department of Tourism are working diligently, every single day, to promote.

From a tourism perspective, littering is particularly damaging. The country allocates millions of dollars each year to the Department of Tourism to market and promote our islands globally. That investment is made to support jobs, sustain livelihoods and drive long-term economic stability. One of our strongest selling points, alongside being a safe destination, is that we are clean. Visitors consistently comment on it and it is one of the first impressions that they form when they arrive here. In today's world of instant communication and social media, a single photo, video, or negative post showing littered beaches or unkempt public places can go viral overnight. The economic damage from that kind of negative exposure can far exceed what any individual who casually discards litter might imagine. The reputational harm to our destination and the loss of visitor confidence that can follow cannot be undone by fines alone, no matter how high we raise them. That is why prevention, enforcement, and accountability are all essential.

Mr. Speaker, the objectives behind this Bill are sound and well considered. The amendments respond directly to longstanding public concerns and to the recommendations of the former Beautification Task Force, now renamed as the Beautification Enhancement Committee. They, like all of us in this honourable House, recognise that littering is not a trivial offence, but one that imposes real, financial, environmental, and social costs that are ultimately paid by the wider public. I thank them for the considerable work that went into the recommendations and I trust that this amended legislation will further enhance their collective good work.

Mr. Speaker, judging by the responses from everyone I have spoken to, it is clear that there is widespread public support for the stronger penalties, because many people rightly see littering as a serious issue. Various government departments spend enormous sums each year cleaning up other people's mess, using resources that could otherwise be di-

rected towards community development and essential services. Increased fines, clear enforcement powers and the ability to recover clean-up costs send important signals that irresponsible behaviour will no longer be tolerated or quietly [absorbed] by the public purse.

In fact, Mr. Speaker, I take the scourge of littering so seriously [that] I would be supportive of the amendments going even further than what is currently proposed to the extent that people on work permits who are caught littering should have their work permits revoked. That's how serious I consider this issue to be. I recognise that some would consider that to be a step too far and therefore, I welcome the clarity provided around enforcement, including giving environmental health officers expanding authority to require clean up, to act swiftly where there is danger to public health and to address the longstanding issues posed by derelict vehicles. Treating abandoned and unlicensed vehicles appropriately within the Litter Act framework is both practical and long overdue.

Mr. Speaker, enforcement is key. A fine, no matter how high, is only effective if people believe there is a real likelihood it will be enforced. While recognising that officers cannot be everywhere at once, this government is committed to ensuring that those who deliberately litter or show disregard for our environment and our shared spaces will be dealt with under the fullest extent of the law; these amendments provide enforcement agencies with the tools that they need to do so fairly and effectively.

The focus on beautification and environmental responsibility is not new, and in that regard, I wish to acknowledge and thank the former Minister of Tourism for reinstating the Beautification Committee and for taking that important first step — thank you, Member for George Town Central.

[Desk thumping]

Hon. Gary B. Ratty, Deputy Premier: I am pleased to continue that work; to carry the mantle forward and strengthen the committee's ability to fulfil its mandate through the supporting legislation.

Mr. Speaker, this Bill is about more than regulation. It is about values; it is about protecting public health, preserving our natural beauty, safeguarding our economic future and ensuring that as our country grows, we do not lose sight of the standards that have long defined us as Caymanians.

In closing, I encourage the public to adopt a “see something say something” mindset, to let persons who litter know [that] we are watching. Let's keep Cayman clean and green.

With those few words, I offer my full support for this Bill and I encourage other Members to do likewise.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Honourable Deputy Governor.

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

Mr. Speaker, I want to associate my comments with all that has been said today in support of this Bill and thank the Minister of Health for bringing it. I think we all agree it is absolutely necessary.

Mr. Speaker, I would ask for your indulgence if I could speak just a little about the workers at DEH. I know it's been said here before, but they are a special group of persons. The Director Mr. Simms, who's here, invites me from time to time to come and visit the department, and I get to meet these workers who get up at an ungodly hour (12am, 1am) to go to work. When people are going home, they're going to work. Then, the type of work they do is so difficult — picking up waste, working in the back of a truck, and that's just one section of the department.

Mr. Speaker, the department plays a critical role in our food security, the inspections they do at the various restaurants keeping us safe, as well as the work they do at the airports and ports.

I want to congratulate our Director, Mr. Simms—

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Simms has been one of my outstanding civil servants.

I have had issues in departments where things were not going well [and] I called on Mr. Simms. He goes in and does what I call “going from misery to magic”. He's really been able to turn around two government departments that were not doing well — one of those was DEH. There was a time when we couldn't get our garbage collected on time. Mr. Simms went there, made many tough decisions, deployed his excellent leadership skills, and today, I think we can all be proud of the work that DEH does.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, I visited the department a few months ago. I spoke to the employees and I said to them, *listen, what can I do for you?*

When I say that to civil servants, I normally get, *can I get a raise, can I get this?* You know what they asked me for, Mr. Speaker? These are the workers who collect our garbage. They said, *Mr. Manderson, can you ask the people we serve to please bore a hole in the bottom of their garbage cans, because when we go and pick it up after it rains, we sprain our back.* That's all they asked for; for people to be con-

siderate and bore a hole in the bottom of their garbage bin so water didn't settle there.

That really speaks volumes about the people who are there, their work ethic, and how seriously they take their jobs. They understand the importance of what they do. I said it to them that morning, *listen, if I don't show up for work, not many people are going to notice*, but you make them miss a day and all of us in this Parliament are going to get a call: *My garbage didn't get picked up today!* They are more than essential workers. They're absolutely essential workers and they do an amazing job for us.

Mr. Speaker, I listened to everyone's debates and we all said the government is going to have to do this and the government is going to have to do that and we will, but I don't think you can "accidentally litter". I don't think you can litter by accident. It was said earlier, it's about personal responsibility. Each one of us in the Cayman Islands should make a pledge today: *I am not going to litter.*

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: That's all. If everyone in the Cayman Islands does that, we will have the most pristine country in the world, and that's really what we deserve.

Mr. Speaker, with those few words, I thank all Members for their contributions. I love to see the unity and togetherness because I think that's why we're here, to make our people's lives better and make the Cayman Islands a better place.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Bodden Town West.

Mr. Christopher S. Saunders: You know, I'll give way to the Member for North Side.

Hon. Johany S. Ebanks: No, no, you go first.

Mr. Christopher S. Saunders: Mr. Speaker, I want to change the tone of this debate a little. This debate has been *nicey-nicey* and has everybody in a feel-good mood because we all know how important it is to all of us; but when I look back and realise that this law was first enacted in 1982 yet the first time a person was convicted for breaching it, as per media reports, was in 2023, 41 years later, it says something: we don't have an issue with legislation, our issue is enforcement.

Mr. Speaker, I went through the law. I like technology because you can actually go through the Bill and look up the word "conviction", and I think it's mentioned nine or eleven times in the law. The problem we have with this issue is that it goes through the court system. If we are really serious about [address-

ing] this issue, give the Director the power to just fine them for what they're doing and, as my friend from Savannah used to say, stop pussyfooting around it. Give the Director the ability to levy fines on people.

When we look at the court's fine, \$200 — do you know what a waste of the DPP's time that is? When you think about the time that his office took to present all of this stuff together, for the DPP to prepare for a case, and then get \$200? It's a waste of public time and the public's purse. Go and change the law, make the Committee [Stage] amendment to give the Director the ability to fine people up to \$5,000. You understand me? Then we just go through with it. From this standpoint, this business of a conviction going through the court is a waste of time.

Mr. Speaker, I don't think anyone would disagree that this is something near and dear to all of us. I know that Director Simms is a former police [officer] and an outright decent person. I can tell the people he has on his team are doing a pretty good job. I think no one can argue in terms of what DEH does; they normally arrive at my house at like 3-4 o'clock in the morning when everyone else is asleep, so I know the work they do. I'm really glad the Deputy Governor recognised them for their efforts because they have done an outstanding job. Equally, Mr. Speaker, people need to take responsibility. Every year we have this bulk waste clean-up — I don't know where people get all this garbage from throughout the entire year. We should have things set up throughout the year that allow people to get rid of this stuff rather than have it build up like that.

Mr. Speaker, one big issue I have is not the derelict vehicles but derelict houses. I got in trouble because of one in my first term — you may remember, Mr. Speaker; people were in there smoking ganja, rats were infesting it, and they were spreading throughout the whole community. We tried reaching out to the owners and couldn't get anything from them, so I paid some people to go in and deal with it — of course, I got blasted on Facebook, but I really couldn't care less.

I begged one guy to move his vehicles, and he gave me attitude; then one day he was stupid enough to post on Facebook that he was travelling. I paid somebody to go pick up the stuff and dump it. This is a reality, Mr. Speaker. Caymanians' value is in their homes and when you have people running your neighbourhood down, they're basically cutting into the value of your home, cutting into your equity, et cetera.

I welcome the Minister — and Mr. Speaker, I really want to give the Minister credit because when we go through the budget every year, at the beginning of the Plan and Estimates there is a list of legislative amendments that every Government pledged to do something about. If I really wanted to be malicious, I could have gone through and looked at all those legislative promises that came to naught and the litter law is one that has been carried over from government to

government going back for however long that they would amend it, so to the Honourable Minister for West Bay Central: Thank you for finally doing something about it.

[Desk thumping]

Mr. Christopher S. Saunders: I say that to you from the bottom of my heart.

Mr. Speaker, I bring it up to say to Governments — this one and any to follow: if you're going to take the time out to propose legislative changes inside a two-year budget, please go through with them. Follow through with it; don't just let it be something to thicken the book yet nothing comes out of it.

Mr. Speaker, we have the NiCE programme which we want to run year-round. If you put in a proper fine, this is money that could go towards running the NiCE programme so whatever we miss, it could pay for it, but really make people pay for it.

Mr. Speaker, the last thing I want to touch on which needs to be addressed is people's general attitude and behaviour. These things add up, so what I would suggest if we really want to make it effective, something that makes a person pay a fine is having evidence. I propose that if someone catches someone littering, they film them and give the Director a statement that says *I saw this person doing it — here is the proof*; and we give them ten, fifteen or twenty per cent of the fine. I guarantee you some people will go around collecting money just from doing this.

[Inaudible interjection]

Mr. Christopher S. Saunders: Yeah, a bounty hunter, a litter hunter. Yeah, I like that.

[Laughter]

Mr. Christopher S. Saunders: Mr. Speaker, I know my Bodden Town East colleague filed a Committee Stage amendment to encourage that when we catch people doing it, we [assign] them community service to send a message that this is something near and dear to us.

Mr. Speaker, I went to school in New York when crazy Giuliani was mayor — I can say that now because he has completely destroyed his legacy and what made the difference? He went after much of the small stuff. I think last week the Honourable Minister of Finance spoke about Broken Window Syndrome. It is the little things that add up. Little by little, the Caymanian way of life is being chipped away, chipped away, chipped away by people coming here and changing it.

Mr. Speaker, I want to say this to the people who are coming here and doing this: all these little things that you may complain about from the Caymanian way of life, these little idiosyncrasies put to-

gether are what makes the Caymanian miracle what it is. Stop trying to change Cayman into wherever you left because if where you left was working, you would not be here.

An Honourable Member: Exactly!

Mr. Christopher S. Saunders: Please. It is these little small things. The beach access, the littering, the going home at midnight on a Saturday night and cutting off the liquor at 2 am or whatever time — all those small things combined are what make the Cayman miracle work; you can't change them bit by bit and expect to have the same magic. All of them make the magic.

Mr. Speaker with that said, I support the Bill. I thank the Minister for bringing it. It can be one of those proposed amendments they can finally do away with because we are finally doing something about it. Again, to the Honourable Minister of Health and the Member for West Bay Central, thank you very much for finally doing something about it.

I'm glad I spoke after I had lunch because if I spoke before, while I was still in my intermittent fasting stage, the debate would have been a bit different, but now I've had lunch, so I'm okay. I just want to say thank you and thank the Government for doing something about it.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, thank you. I think I'm the last one.

[Inaudible interjection]

Hon. Johany S. Ebanks: Oh, I didn't realise. I guess I'll make it short then, Mr. Speaker.

Mr. Speaker, as I listened to everybody's contribution here today, I was a little bit hesitant to say, well, the Minister did such a great job that there is no need for me to get up and speak on it afterwards; I was just gonna leave it, but it seems it's a topic everybody has to speak on, so it would be remiss of me if I didn't do my due diligence for North Side.

Mr. Speaker, I think the biggest thing that jumped out to me was when one of the Members actually spoke about a tipping location coming in the direction of North Side and East End. I want to just gloss over that a little bit.

Mr. Speaker, because we realised too that our beach access, are where — and it is mostly the landscapers who we see pulling up there and throwing away their vegetation matter. We've actually looked at a piece of property in North Side where we could actually allow such kinds of vegetation matter to be disposed of. The DEH team could actually come and

pick it up from there weekly or whichever time they would be able to deal with it, and I would go out on a limb to say I think the Minister for East End was also looking around to identify a government-owned property up there so we could do a similar thing in East End.

It is a plague in the districts on the eastern side of the island. We have people saying they have to drive from East End and North Side all the way to town to dispose of something at the dump; people have a mind to just stop on any side road and throw it there because nobody is looking at them. It's something we have already started to look at. We've identified the property, we're having discussions with the owner about it, and I think we could actually start to move forward. From what I knew growing up, it is a property people in North Side used for dumping before; it's just privately owned.

Mr. Speaker, another thing we were trying to start back in the district is — I know you would remember that at one time we used to have the pink garbage bins going all the way through North Side. There's usually one garbage bin right there by Old Man Bay, and there have been many times when I've said that I could keep everything in my car until I get to that garbage bin right there by the launching ramp, to throw it in. Those bins were very effective, especially throughout Frank Sound. I think every half a mile or something you would see a pink bin and many people would be able to stop to put their garbage in those bins.

That's also something we want to bring back. What we need to figure out is who's going to be managing it to be able to keep them clean going forward and actually be able to put the garbage bags back into the bins.

[Inaudible interjection]

Hon. Johany S. Ebanks: That too sir. When I was looking at it, I moved away from the plastic drums because when I spoke to Mr. Simms asking him for drums, I think that was one of the main considerations that you had; these plastic drums seem to go missing very quickly. Maybe we can look at some of the old metal oil drums they used to have. We could cut a hole in the bottom and paint them to make them look good.

Mr. Speaker, I just want to say that I fully support the Bill that's coming before us today, and it is a Bill that has been overlooked for quite some time. I support the changes to the penalties. I support everything that is within the Bill. I think we also touched on noise pollution. They give it a fancy name, but I hope that noise pollution covers some of the loud music pollution that's going on. We need to ensure that's something we take care of. We keep hearing that many people are playing this loud, loud music in locations, so when you go somewhere and you want to

listen to your little music — and I know you're a country man like myself, so you want to listen to your country music — another type of music is playing and you can't hear it.

Mr. Speaker, one of the things that we also need to clearly fix which hinders the process is how we deregister these vehicles; how can we do that much quicker and easier so that the Department of Environmental Health has an easier transition when they come to pick up that vehicle? We must work with the DVDL team to see how we can actually work smarter together, sharing that database. I think that's an amendment that's coming, right? I have some vehicles right now on the North Side that I want picked up. I contacted Mr. Simms and he told me, *sir, we'll help you as best as we can, as soon as we can get them deregistered*, and I said, *oh God, well, that's in my wheelhouse*. I need to get them out there to get them deregistered first so that I can get some of these derelict vehicles out. We need to make that transition work as smoothly and as easily as possible.

Mr. Speaker, one of the other things talked about here today was a pound for vehicles and about vehicles that are left on the side of the road. We talked about when the enforcement side of it used to have a tow truck. I don't think I've seen that tow truck in years. I don't even know if we still have the pound. We need to figure out if we still have a pound. Maybe Mr. Speaker, it is not about leaving it in the hands of the enforcement side. Maybe there's legislation that needs to be amended to create entrepreneurs who want to start a tow truck service, who want to drive around, checking all of these vehicles and towing them to the compound so the Minister of Finance can find more money to build roads.

Mr. Speaker, I wrote down several things that may fall into my wheelhouse where we need to look at making amendments going forward, but it's definitely the enforcement arm which has affected this law too; that needs to be done. We talked about the enforcement arm in the previous amendment bill on the Traffic Act and here we are again talking about the enforcement arm in this amendment to the Litter Act.

Mr. Speaker, I think some of my colleagues may have covered that it's not just about vehicles; it needs to be spread a bit further. Whether we're talking about boats — the Member for West Bay West mentioned that a jet ski was dumped in her neighbourhood and having to track down who did it. We need to ensure the law covers everything we could possibly think about. There are certain areas where we even see boats being left on the side of the road.

Right now, there's a dump truck in Frank Sound that's been broken down for almost four weeks and I see the guy taking his time; it looks like he's building it back, piece by piece, right there. I don't know why he doesn't get a tow truck and carry it somewhere, or to the nearest quarry to get some help to take it off the side of the road. Every day I cross it, it

does not look like it's getting any better. I don't know if it's a financial problem or what's happening, but it needs to come off my side of the road. I will be asking the Commissioner to look at that today too, ensure he sends somebody there to figure out why this truck has not moved off the side of the road. Just recently I've had somebody contact me about it because it's in a dark location; if you're not paying attention you could run right into the back of it and it's been on the side of the road for three weeks now so I hope the owner is listening to this. *Please take your dump truck to your yard. Please.*

Mr. Speaker—

[Inaudible interjection]

Hon. Johany S. Ebanks: I have no clue who he is, but whoever it is, get it there. We can help him get it there. It needs to come off the road.

Mr. Speaker, another thing we touched on, and the Member for Bodden Town West spoke about it on his wrap-up, is the section about the fines — giving the powers to issue the fines directly to the department so we don't have to fill the courts with this; so we are really pushing for this to be quicker. This bill assures that happens. It's actually there, so we don't have to worry about going to the DPP [Director of Public Prosecutions] for them to decide whether it needs to go to court because, as you mentioned, all that takes time and money. The Director will have the power to do it.

[Inaudible interjection]

Hon. Johany S. Ebanks: Yes, once the regulations are put in place, but again, it shows we are taking it seriously. I'm pretty sure the Director could find several he could fine by the time he walks out of these doors today to start getting these people under control. Matter of fact, Director, remember there's one you have to work on for me in North Side. I called him out today too because we cleaned up the location already and he's dumping on the side of the road again; this is the second time now, no more warnings. Send him to court too. I said it today, you need to stop it. You cannot continue to just dump your stuff on the side of the road in front of people and think somebody else must pick it up; that you can make it somebody else's problem. It needs to be cleaned up.

Mr. Speaker, one of the Members mentioned marine dumping and that is also something I hope this legislation will cover. Our marine environment is something we definitely need to continue to look after and to protect. It is our jewel of the Caribbean and of the Cayman Islands and I want to ensure we do everything to protect our marine [environment]. There is definitely full support for that.

Mr. Speaker, as the Member for Bodden Town West mentioned, we talked about the timeframe

of the enforcement side of it when this law was actually put in place from 1982 and then there was an amendment in 1997, and now we're here again today making long overdue — long, long overdue — amendments.

I thank the Member for West Bay Central for taking up the mantle and running with this to get it here so quickly because, as you heard, the Member for Savannah is a hard woman to deal with when she wants her way. Let me tell you, she knows how to keep on you and nobody has championed this more, every time we walk in.

[Desk thumping]

Hon. Johany S. Ebanks: And not just from this administration alone, I've heard her repeat that from the last administration. She's been working, pushing, hewing and hawing and talking about this since then; and threatening too — maybe bringing her handbag once or twice to see what she could do with it, but she has been championing this. She has pushed heavily for this too. Ms. Heather: thank you, ma'am, for everything. I know you work very hard with the beautification.

Ms. Heather D. Bodden: And I love North Side.

Hon. Johany S. Ebanks: And we got the sign that says we love you back.

[Laughter]

Hon. Johany S. Ebanks: Thank you, Member for Savannah.

With that, Mr. Speaker, I will be happy to lend my support to this Bill and hope to see full passage and full support on this. Thank you very much, sir.

The Speaker: Member for Newlands.

Hon. G. Wayne Panton, Elected Member for Newlands: Thank you very much, Mr. Speaker. I too want to rise and lend my voice in support of the Litter (Amendment) Bill, and thank the Minister, as so many others have, for making it a priority to get these amendments to this legislation done after so many years. It is two days past International Women's Day and I think everybody here will agree that the Minister has done a good job in presenting the Bill for the second reading — a stellar job, as a matter of fact. I know she has been listening and talking about how we can improve it going forward.

We have two other amazing ladies in here as well, Mr. Speaker, who have spoken extremely passionately on this: my friends the Member for Savannah and the Member for West Bay West; very passionate speakers on issues like this.

Mr. Speaker, I think we've covered much and I don't want to belabour it, but the Member for George Town Central went from A to Z, alpha to omega, and rightly expressed the view (as did others) that we really need to look at this issue in a much more holistic manner. That will require much additional work in terms of changes to legislation, because at the end of the day, Mr. Speaker and colleagues, this is really about our quality of life and the pride and dignity we reflect in our country.

In that sense, Mr. Speaker, I think there are other areas we must consider as well. We've talked about noise pollution and pollution nuisances generally, but something that hasn't been mentioned is the issue we have with people burning heaps in our neighbourhoods. Though it isn't litter, specifically, I think it is something we really need to focus on as well. I had a lady of blessed memory now who could not open her windows and risk breathing what should be natural, clean air coming in, for fear of being unable to breathe because of her difficulties; she had to walk around her house with supplemental oxygen running all the time.

We all have WhatsApp groups and as has been said before, the minute there's any issue with garbage being collected we all know what happens — those WhatsApp groups light up and if the problem goes for more than one or two days in one or two areas, our good friend Mr. Simms will get calls from all of us. We don't want to have to chase him on issues like that, but those are the types of things that happen and the value people put on these things. Similarly, I think we can all admit that, especially when you have a significant upwind or downwind component within your constituency, we have people who blast out messages complaining about the smell and the smoke. That is something else that I think we need to look at probably in the context of nuisance and in the context of town and country legislation.

Mr. Speaker, there is one other element that I want to add as well. We have all been talking in the context of littering, roadside littering, vehicles being left on the roadsides... Some of us have constituencies which have significant canal front developments and those canals are, effectively, the equivalent of roadside places for the movement of boats. We have some that have been done more recently that have wonderful covenants in place registered to help protect what happens on these waterways but some of them, don't; some of them are quite old and never did any covenant registration back in those days.

Mr. Speaker, my friend, the Minister for Planning, will have to put up with me pushing on this issue as well. I do think we need to be concerned about the canals in the same way we are concerned about our roadsides. We need to be concerned about vessels being brought in, tied up, and left to sink, creating the marine pollution that the Member for George Town Central spoke about. Of course, it is not just a poten-

tial obstacle to safe navigation, but you also end up with the smell of engine oil and the environmental consequences of that kind of pollution.

Mr. Speaker, I think that is something we need to add to the holistic equation when we consider all this. It is something to be done down the road, but as I said, some of them don't have any covenants in place and we need to figure out a way to help address these issues. In the same way that we can register strata lots and there are protections in place for that, I think we need to put in place legislative mechanisms to facilitate communities if say 80, 90 per cent of it said *yes, we want to put these covenants in place*.

[Desk thumping]

Hon. G. Wayne Panton: Mr. Speaker, also in that context, again, this is about quality of life and not just about the litter.

We have situations whereby we don't have commercial fishing docks in this country, so what tends to happen is that locally owned or not, fishing boats from overseas come into communities that have canal front developments and they don't have facilities for the people on board. People are living on them and they have no holding tanks — even if there are, there's no movement of those vessels to pump them out. Then you end up with fish cleaning being carried out, everything floating around, the smell...

Even things as unacceptable as nude people bathing on the backs of these boats while right across the canal we have young families, wives trying to keep their kids from seeing this kind of thing. If I'm being honest, Mr. Speaker, sometimes there are very lewd activities going on that are unacceptable. None of us should have to see that kind of thing. We wouldn't want our families to have to deal with that, and we should be concerned about any resident in these areas who has to deal with it, so again, I think that's an area we need to look at on a holistic scale.

Mr. Speaker, I think the Bill has fantastic provisions in it. We have tenfold increased the potential fees and we have the ability to do the regulations which will allow for the administrative fines and address the enforcement that has been raised as an issue. I think it is a fantastic start for us to finally be able to address many of the things our constituents consider problematic and offensive and find to be reducing the quality of life in our constituencies and neighbourhoods, so I am very pleased to stand and add my voice in support of it.

Again, I join with everybody else in congratulating the Minister for a fantastic job in getting this through. I also want to note that the Ministry must be about 95 percent female, which again shows me there is heart and soul on issues like this, which are really important.

[Desk thumping]

Hon. G. Wayne Panton: I started off saying two days removed from International Women's Day, so I'm going to finish there, Mr. Speaker. Thank you very much for the opportunity and I fully support this Bill.

Thank you.

The Speaker: Does any other Member wish to speak?

Minister of Finance.

Hon. Rolston M. Anglin: Mr. Speaker, I would like to join voices with all who have spoken to commend the Minister for bringing forward this piece of legislation. It's very important for us to continue to ensure that we are addressing issues that are vexing our constituents; and this has been one that has been vexing for a long time. Not only do I congratulate her, but I also congratulate her on the thorough approach that has been taken because the administrative fines regime laid out in the Bill is critically important to its success. If we're not going to be able to hold people to account for their actions, then all of this goes for naught.

Mr. Speaker, I want to hone in on two areas besides the administrative-fines regime. One that I want to speak to quickly and join voices with the Member for George Town Central, is when he spoke about how garbage is actually stored — Mr. Speaker, how many of us do not see garbage in Foster's bags on the sides of the road? They're piled up so high that, truthfully, if you climbed them I think you could almost get to heaven; they're all in the open, then the chickens come and pick them apart.

We keep beating up our gums talking about how many things people are throwing out. Now, I'm not saying there isn't direct littering — yes, there is direct littering; but certainly common sense tells me that when we do clean ups and we see the amount of rubbish in the bush, deep in the bush, it isn't from people just driving or walking along and throwing stuff out. It is from the systematic failure we've had as a community to insist on two things, plain and simple:

- proper receptacles that are properly covered; and
- that our garbage and waste be bagged properly.

[Desk thumping]

Hon. Rolston M. Anglin: If we are not going to address those two things, then we are going to be talking about this issue next year, the next year and the next year. All the legislation looks good; we've put together the right framework. Now, are we going to have the practical application to waste control at the home site and waste collection? As the Member for George Town Central said, it is time for the government to look at how we are going to put receptacles in homes.

There's a part of me that's tempted to say that government should import said receptacles, for example, 96-gallon bins that can then be mechanically lifted by the simple addition of a lifter to the back of our rear end loader trucks. That would:

1. reduce the risk of workplace injury to our collection workers;
2. ensure that people have proper receptacles, because all those bins come with a cover for which the flap will go down; and
3. we enforce proper bagging.

Now, when it comes to garbage we are either going to continue to be as young people say — Cayman is not a real place; or we are going to join the real world and get on with it. If we go that route, we are going to empower those who collect waste to ticket people on the spot and fine them.

[Desk thumping]

Hon. Rolston M. Anglin: If we don't arrest the behaviour at the source of the waste, we're going to continually have cats, dogs, and chickens getting access to bags, destroying them, throwing everything, and eventually it blows into the bush; then when we come along to do our roadside clean ups we merrily say, *oh, look at all this waste that has been thrown out*. We don't throw out that amount of waste in my opinion; the vast majority has been due to continually slacking in ensuring that waste is properly bagged and put in properly covered receptacles so when the collection teams come, they can collect it in a safe and sanitary manner.

I was saying there is a part of me that is tempted to say that the department should bring them in and perhaps CIG should sell them to the public at cost; but as I think about the pressures that Caymanian families face — when you import proper 96 gallon bins that have the metal latch so the mechanical device on a waste truck can grab, hook and lift them, those bins, even at cost, even if you get the greatest volume discount, are typically north of \$100 and that is not a cheap price for your average Caymanian, let's be honest about it. Hence, the reason they go and buy the smaller bin: the round bin with the little lid that's always getting lost; they're always complaining that the garbage men throw the garbage in and [fling] the bin down and it quickly cracks and gets damaged.

We're like a puppy chasing its tail because within months of a person buying such a bin we're back to square one whereby they basically don't have a secure place to put their waste, so I would be one who would certainly support us expanding the test project that was started in Prospect and that we go to single individual households and say, *perhaps it is time for us as a country to up our game when it comes to waste management*. Look at what we could actually do if we did that and we had a totally mechanised system. If the Cayman Islands Government procures

proper 96-gallon bins that our rear loader trucks can collect safely by a hook and lift system, we would reduce the number of persons we need riding on the back of a garbage truck; however, there is still a need for those persons so there wouldn't be any loss of jobs.

The fact is, I'm sure if we speak to Director Simms there are many other tasks that this community wishes to have undertaken that those same persons could be used for — I hear calls for Park Rangers; they're saying we don't clean our beaches well enough. They're saying we don't clean our parks well enough. Well, Mr. Speaker, there are times when we have to connect the dots. Instead of continually hiring people to try to solve all our issues, why don't we use technology and systems to solve the garbage collection issue and then use those persons who otherwise would not have a full-time job to be able to clean our public spaces. That's functionally the job they're currently doing, anyway.

Mr. Speaker, I think we could have a true win-win if we were to go down that road, so I can say to the Minister and colleagues, you would have my support if we were to map this out and go that route because in my mind that is one way we could actually reduce the amount of litter we see.

Mr. Speaker, twelve — well, more than twelve years ago because I was not a Minister at the time, I remember asking when we were going to start banning persons who operate lawn and garden companies from having their workers simply go on to job sites and blow all the waste onto the public roads or in the empty lot next door. I remember asking in this Chamber, *where are they blowing all this stuff to? Is there somewhere magical in the sky it is going to disappear into?* Yet, we continue to have all these entities' employees — and we see them all the time — simply blowing whatever waste from the client's side onto neighbouring properties. The waste is going somewhere and it's certainly not winding up where it should be, which is either at a green compost facility or the George Town landfill. When we look at how all of these industries behave, I believe we need to ensure they are doing so in a way that is truly going to make Cayman the clean and pristine place we desire it to be.

Now, Mr. Speaker, my colleague, the Minister responsible for DVDL isn't in the Chamber, but something occurred to me as he was speaking. We keep talking about deregistration of vehicles. Now, when I see a vehicle on the side of the road, numerous parts are taken off the vehicle; it's sitting on the side of the road. Are we saying that derelict vehicles, the word is "derelict", need to be deregistered? Why? I want someone to explain to me why that is necessary and why we shouldn't change the law to speak to "what is deemed derelict shall be removed". Plain and simple.

I hear the Member for West Bay West talking all the time in Caucus about red tape — now, this is

red tape. This time I agree with her 100 per cent; this is a simple piece of red tape that needs to be removed. If it's derelict, it should be allowable to simply be removed. I have, and all of us have seen [it]. I can speak to Town Hall Crescent — and I'm going to name the yard because I don't give a crap. Well, they voted for her anyway.

[Laughter]

Hon. Rolston M. Anglin: The second house on the right, at the first entrance if you're coming into West Bay, when you turn into Town Hall Crescent. That second yard has at least five vehicles in it. Those vehicles have been there for probably going on two decades, sitting on the side of the yard [and] I am sure some of them got a plate. Are you telling me that under our Towns and Communities Act, we don't have the guts in this House to say if it's deemed derelict and you get a legitimate complaint, the government ought to be able to keep the country in the state that we think is in keeping with Caymanian tradition?

[Desk thumping]

Hon. Rolston M. Anglin: Now, let's not recreate history. We do know that historically we've had people who just love to collect cars for parts. I can remember that from the time I was a little boy. If they have a car of X model, they wind up with three or four of them in their yard because they're scrapping various cars to continue to keep the one they have. That has died out considerably in Cayman, but it still exists. These are the things that frustrate neighbours. Picture it; it's always easier for all of us to talk about it, but how would we feel if it were the home next to our home?

Mr. Speaker, I think that we need to move the model to derelict being derelict. We come up with a definition that the department can simply arrive at through quick observation. If we have one that is completely immovable — and it's obvious it's immovable — you take the pictures to cover government's liability under the law, and you say if it's clear and obvious that it is immovable, the department is empowered to move it immediately. Move it and get rid of it! Those you have some doubt about because they look whole but you got a complaint, would perhaps be the ones you have to tag and give a week; this twenty-one days is rubbish — no pun intended.

[Laughter]

Hon. Rolston M. Anglin: You give them seven days and we publicise it. You tag the thing, and if seven days later it's still there, the department has the right to go in. Are we truly going to shift the paradigm and push the envelope?

This is a great move, don't get me wrong, but there's still some pussyfooting around the edges in

this. Let's just get the job done, colleagues. Derelict is derelict. Let's get them out of our communities. Plain and simple. We need to empower the department to go out and procure bins. Let's roll out the Prospect project. Let's get the bins out to our people — proper 96-gallon bins because that's the size you need to be able to adequately hold the amount of waste [produced]; however, those cannot be lifted safely by humans, so we should ensure the department is then allowed to go out and procure the rear loaders with the mechanical arm that grabs the trash receptacles and dumps them automatically.

Have the Director deploy those persons who might no longer have a job or need to be in that job to other areas where they are needed. We know the public beach is in a disgraceful state; we know the West Bay public beach is kept in a disgraceful state — even Barkers Beach; we know there are various parks in our communities kept in a disgraceful state. Those same individuals could be redeployed within the Cayman Islands government and not lose their jobs. We could go on and on and on about how we could easily keep all those individuals in full-time employment and get the win-win whereby we have much better storage of garbage at home sites and safer collection.

Mr. Speaker, I applaud the lady Members who spoke because I must say the Member for Savannah is... I was trying to say what she was the queen of, and I know I can't say she was the queen of garbage, because that wouldn't be good.

An Hon. Member: She's the queen of Savannah.

Hon. Rolston M. Anglin: Well, we know she's queen of Savannah, but when it comes to this topic — the queen of beautification! I got it. She is the queen of beautification. I say that in all sincerity, she has this as a mission. I tell you, when she starts talking about it in Caucus I duck, because when she gets going, she gets going.

The lady Member for West Bay West's contribution was outstanding as well. Every Member who spoke has made many critically valuable points to round this out. Madam Minister, I think you've got an A*; I just think you could add some elements that have been mentioned here to take it to the finish line. We can [include] a couple of small, vexing points to ensure that in twelve months' time we're not back to the same place where our constituents are hounding us because we still have cars we are incapable of moving because we have to deregister them and all this sort of nonsense.

Let's get the red tape out of the system. Let's get garbage out of our communities; let's get derelict vehicles, derelict fridges, and derelict boats, anything that's left on the roadside.

Mr. Speaker, I thank you.

The Speaker: Does any other Member wish to speak?

Honourable Premier.

The Premier, Hon. André M. Ebanks: Good afternoon, Mr. Speaker.

Just to add a bit of context on how swiftly the Minister for Health, Environment and Sustainability moved. In October 2025, our political party, The Caymanian Community Party, had a roadside clean-up down roads in West Bay South and West Bay Central. Garston Smith is one of those roads where one side is south and the other side is central, and we picked up an enormous amount of disgusting garbage. In the bush, there was a fridge and a microwave. Who in the world stops on Garston Smith — this is not some small back road — and just throws out a fridge?! I remember saying to our road warriors at the time, *finés are going up!* Ms. Heather was not there; she was in her patch of Savannah, yet when we got to Caucus that Tuesday, I had never seen her so elated. As soon as I walked in, I don't even think you said morning; you said *finés are going up!*

Since October, the Minister said, *Leave it with me, Premier. I can't promise you November because we still have to finish the budget; we all have to study and ensure we know the legislation, particularly Minister Myles' legislation for December, but by the first Meeting in 2026 the Caucus shall have the Bill* so I thank the Minister for her speedy work in bringing this legislation, the Litter (Amendment) Bill, 2026 to the Floor of this House — thank you, Minister.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Clearly, Mr. Speaker, the legislation has touched a nerve of every Member in the House when a plethora of issues which all come back to keeping Cayman clean have been raised. By my reading of the room, it seems there is a consensus that although those of us who travel know that Cayman is cleaner than other jurisdictions, what is happening in this country now is unacceptable, and you have the undertaking of both the Opposition benches and the Government to move forward at pace to get our beaches lined up, our streets cleaned up, noise pollution under control — we've been talking about all these things for years. Let this be the moment in the legislation where we turn our commitments and rhetoric into action.

Thank you, Mr. Speaker. Thank you, Minister. You have the Government's commitment, Opposition benches, to get this done. Promises made, promises kept. Thank you.

[Desk thumping]

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, does the mover wish to exercise her right of reply?

Hon. Katherine A. Ebanks-Wilks: Yes, Mr. Speaker, I do, thank you.

The Speaker: One moment. Standing Orders require that we take a break at 5, so we shall take the break and give you the opportunity to prepare a proper response.

The House is suspended until 5:45pm.

Proceedings suspended at 4:55pm.

Proceedings resumed at 5:51pm.

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

Minister of Health, Environment and Sustainability, winding up the debate on the Litter (Amendment) Bill.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I would like to thank all Members for their contributions and support during today's debate relating to the Litter (Amendment) Bill, 2026. Today I was able to experience something I have rarely seen since being elected: all of us, Members, working in unity. To have been able to deliver my debate and listen to Members across the aisle make recommendations and then go a bit further and actually incorporate them into Committee Stage Amendments, which we will discuss shortly, certainly speaks to the collaboration that I know you crave, Mr. Speaker, and it certainly feels good because I know we're all working together for our people.

Mr. Speaker, the public and the Members here are right. The Litter (Amendment) Bill, 2026 does not create new offences; littering and dumping waste in public spaces have long been unlawful. What this amendment provides is for fines to be administered much easier without having to go to the courts, and it adds a level of enforcement that previously did not exist. It strengthens deterrence, empowers officers and addresses longstanding community concerns. It increases penalties so that they are meaningful; fines up to \$5,000 and up to twelve months imprisonment for serious littering offences. It raises penalties for obstructing authorised officers because enforcement officers must be protected if they are to protect our communities. The Bill gives enforcement officers, environmental health officers, clearer powers to require offenders to clean up litter. It ensures dangerous litter is removed without delay and it allows the government to recover reasonable costs where individuals refuse to comply. As it confronts the derelict vehicles problem that residents have spoken to for years, the Bill

increases fines and daily penalties for continued non-compliance.

Mr. Speaker, I think I'll start from the last contribution and work my way forward, starting with my good colleague and friend, my neighbour whom I sit next to every day in Caucus and every day in Cabinet, the Member for West Bay North. He gave his full support to the Bill and I thank him. As he sat from his contribution, I asked him what he felt was lacking in the amendment as he stated that we still need to do more and I quote: *"If we are to take this matter seriously and if we don't want to be back here in another twelve months to make further changes."* Since we are here and there's still time to change it, I want to ensure there isn't something I might have missed.

Mr. Speaker, what my colleague raised are his concerns that there is a need to deregister a vehicle, and then we talked a bit about the discussion that he shared around bureaucracy, and I agree. This is the reason why the Ministry has filed Committee Stage Amendments to amend the definition of "derelict vehicle" which will allow the definition to be set out in regulations. As those of us who sit in Cabinet know, it's easier to amend regulations, you don't have to continue to come back down to Parliament.

The issue with the registration of vehicles: I think we all have seen instances where a vehicle is either abandoned or derelict in its nature from the outset, but it certainly doesn't always mean the vehicle is unregistered or unlicensed. The intention is to move away from deeming vehicles derelict only when they are unlicensed and continue to work on a mechanism that will allow enforcement officers to remove vehicles that have been abandoned for an unreasonable length of time, regardless of their state of registration.

Mr. Speaker, the Bodden Town East Member spoke about the importance of personal responsibility, including the role of parents in educating young people about respecting their surroundings. The Amendment strengthening penalties for causing another person to litter reflects that principle, ensuring that responsibility extends not only to the individual who discards waste but also to those who permit or direct it. He also raised the suggestion of including an element of community service as a possible penalty for litter offences and in the spirit of moving those changes forward, I know the Member filed a Committee Stage Amendment which I'm sure he will speak to when we get to Committee Stage discussions. The Member also highlighted the issue of derelict vehicles even within communities he is responsible for. As we've heard from all discussions today, derelict vehicles are something that touches each one of us in every one of our constituencies.

Mr. Speaker, the Member for George Town Central raised points regarding illegal dumping and the impact of dumping commercial construction debris. This Amendment Bill strengthens the penalties available under the Act so that offences which dam-

age the environment or impose clean-up costs on the public purse can attract consequences that are proportionate and effective as deterrents. He also raised a question which I will now answer regarding the organisational structure and who will be responsible for carrying out enforcement under the Act.

Mr. Speaker, under the [Principal] Act, not the Amendment Act, the officers responsible for enforcing these provisions are the environmental health officers within the Department of Environmental Health. At present, there are five environmental health officers supported by four environmental health assistants, each assigned to districts across the islands; they are already carrying out enforcement duties based on the previous practise, so this Amendment will give them more powers. As these amendments strengthen the legislation, the focus will be on increasing capacity. As I mentioned, later in the next budget cycle I'll be asking for more support from all the Members —

[Inaudible interjection]

Hon. Katherine A. Ebanks-Wilks: — Well, maybe before, to support those teams to carry out their work effectively.

Additionally, the Committee Stage amendments provide clarity on who can enforce the Act, which includes the officers that I just mentioned. As we get into Committee Stage, I will elaborate a little bit more, but I think it's probably important for me to mention that the amendment also describes constable as an enforcement officer; so when we think of enforcement, we'll have our environmental health enforcement team, along with the police.

The Member also referred to waste infrastructure and broader waste management initiatives which form part of the wider national waste management strategy currently under development and will be addressed through additional policy and regulatory measures beyond the scope of this amendment. It's only when I go back to all the feedback from the Member for George Town Central that I appreciate that he contributed quite significantly. He also raised the matter on the wheel bin pilot programme. As the Member might recall, I responded to a parliamentary question just last week regarding the pilot programme conducted by the Department of Environmental Health, and it did start in the constituency of Prospect. The department is currently preparing a business case for a phased national rollout of the wheeled bins for residential garbage collection across the Cayman Islands and the business case is expected to be completed by the end of March.

The pilot itself produced strong operational results including a 100 per cent collection success rate, no missed collection complaints from participating households, and high levels of resident satisfaction within the service. Environmental monitoring also recorded improvements in the cleanliness of the

neighbourhoods and reductions in observed litter. In preparation for a possible national rollout, the Department is procuring additional garbage collection vehicles, all of which are going to be equipped with the automated bin lifts, ensuring that the necessary infrastructure will already be in place should the programme be expanded.

The Member specifically asked what the cost would look like. When it was looked at a short while ago, the estimated cost of purchasing the bins for households across Grand Cayman is approximately \$1.1 million.

The Member also raised concerns regarding noise pollution, an issue that many communities continue to raise. While noise pollution does not fall under the scope of the Litter (Amendment) Bill, I'm proud to say that it is being addressed through a draft environmental health bill which is currently under development and is expected to go out for public consultation by the end of this year. I would like to pause and thank the legislative drafting team. I like to brag about them because I once worked in the Portfolio of Legal Affairs, so I know how hard they work — I've seen behind the scenes.

Having just started the term and looking at the legislative priorities that I wanted to have while I was given this immense pride of an opportunity to serve as the Minister for Environment and Health, we quickly got a Cabinet paper prepared for the environmental health bill, sent it down to legislative drafting after getting the Cabinet approval and they've already come back with a Bill. The Ministry is now corresponding with legal on various questions. I share that background to acknowledge the hard work of that small but mighty team, but also the fact that we already have a draft bill in hand, so I'm pretty confident that we'll be able to get it to public consultation by the end of the year. That legislation will establish a modern and comprehensive framework for environmental health protections, addressing matters such as noise pollution, air quality, emissions, and other environmental concerns that directly affect the health and wellbeing of our communities.

For the first time, the Ministry has established a dedicated environmental health policy team to advance this area of work. That team is currently progressing several key initiatives including the development of a national recycling policy alongside the broader environmental health legislative framework. Ministry has also allocated funding for additional policy personnel, including environmental health policy officers, to strengthen the capacity and ensure there is a sustained focus on priorities like the many concerns that were raised today relating to recycling and what type of bags are going to be used. I'm really proud to say that at least we have a direct focus on environmental health in the Ministry.

Mr. Speaker, I would like to also thank the lady Members on the government bench. I want to

acknowledge both of them because so far for the month of March we've been talking much about the benefit of having women in these spaces and I know that both of them have certainly advocated long and hard for litter to be properly enforced and regulated — even the Member who sits across the aisle. While she is on the Opposition bench, she and I have also had much dialogue on her concerns relating to derelict vehicles in her constituency. I know the ladies are all very supportive and happy to see this change come in today.

[Desk thumping]

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, the Member for West Bay West spoke about the use of cameras and the importance of having them to deter illegal dumping. I want to note for those who are listening that the cameras that are currently being installed in East End were scheduled prior to my appointment as Minister and form part of the department's ongoing enforcement efforts. As we review the effectiveness of these installations, additional locations will be considered. Certainly areas in West Bay will be one of the areas that we will place cameras in the next phase of installation. The area that the Member spoke of with the wave runner incident that happened down there could have benefited from having cameras.

I know there were some concerns raised earlier about whether or not cameras would be useful, but I think the approach is where you take a bunch of different measures and one of them will be to have cameras where we can utilise the evidence they provide. When we are seeking to administer fines, we can certainly look at the cameras and determine the registration details of a vehicle. It will be helpful; that's for sure.

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

The Speaker: Member for George Town Central, what are you rising on?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Point of clarity on a matter, if the Member is willing to give way.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I think the Member is referring to a Point of Elucidation and yes, I give way.

Point of Elucidation

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

I could not help but hear the good Honourable Minister definitely looking out for the district of West Bay in respect to the implementation of the next place for cameras being West Bay. Just for clarity, is the Minister saying the next district that will be getting cameras is West Bay and not any other areas of Grand Cayman?

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker for the avoidance of doubt, if you'll just give me a minute, I will refer to what I said because I know I did not say just West Bay. I said West Bay will be one of the areas as we certainly will be looking at. Just to prove that I will not be looking only at West Bay, I took on this role knowing that efforts had already started in East End and let them continue. Not because I'm the Member for West Bay [Central] should they have been prioritised for West Bay. That's the reason I wanted to highlight that to the people whom I represent; I haven't forgotten about West Bay, but the motion is already in place and we have to be fair and follow due process.

To answer the Member, Mr. Speaker, we will certainly be looking at all the areas where they have fly tipping points. The reason I referred to West Bay is because the area that the Member [for West Bay West] spoke of is near the Barkers area; we have significant illegal dumping down there. People will dump washing machines... everything you can think of, so this is an area Director Simms and his team are very familiar with. I know there are some areas in George Town as well. Certainly it'll be a holistic approach, but it's a phased approach starting in East End; then they'll look at other areas.

Mr. Speaker, the Member for West Bay West also referred to matters relating to a car pound and I just want to elaborate on that a little. The operational details of a car pound are certainly something we will be looking into and will be addressed through regulations made under this Act. This would provide the flexibility needed to manage those processes effectively and the regulations may also provide for the disposal of a derelict vehicle by way of sale, ensuring that vehicles which remain unclaimed can be dealt with in a practical and lawful manner.

I think it goes back to discussions that were had quite some time back about having a car pound and being able to take vehicles off the road whether they are in a state of disrepair or not. I mean, we see them all over the place now, whereby people can't find parking and they'll just leave their car for days.

Mr. Speaker, legislation must evolve as circumstances change. The government will continue to review how the law operates in practice, and where improvements are needed we will return to this honourable House with further amendments as part of the normal process of strengthening and modernising our legislation.

Mr. Speaker, Members have also spoken about the importance of providing practical disposal

options for residents, particularly those in the eastern districts. The Ministry is committed to exploring the establishment of, I wouldn't go so far as to say a landfill, but a 24-hour drop-off facility which would allow residents to dispose of bulk waste; again, washing machines, refrigerators and — from speaking with the Director when we took a break, vegetation. These options would make it much easier for residents in the eastern districts to drop off those bulk items, and household waste would continue to be collected by the environmental health officers.

Mr. Speaker, just for clarity, it's being explored. My colleague, the Minister responsible for Land, spoke of it earlier when he gave his contribution to the Bill. We are looking at how it would function in terms of what property is available; but certainly I have confidence, after speaking with the Director of the Department, that it would not be something very difficult for us to execute given that we have the money and we have the land. It is something we will be looking at from the Ministry and the Department.

[Inaudible interjection]

Hon. Katherine A. Ebanks-Wilks: Getting commitments here for some extra money, so I'll have to continue talking, Mr. Speaker; I might get some more.

[Laughter and cross talk]

Hon. Katherine A. Ebanks-Wilks: Sometimes I wish the public could hear the comments that are made off-mic. It's so funny.

[Laughter]

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, the principle guiding these amendments is simple: offences that cause ongoing public harm or obstruct enforcement must attract penalties that are proportionate, consistent, and effective deterrents.

Marine waste, Mr. Speaker: This was raised by the Member for George Town Central, for which I thank him; and my colleague, the Member for North Side. I'll say that I will ensure that this matter is considered as a part of the next round of legislative amendments, which I will speak to shortly.

[Inaudible interjection]

Hon. Katherine A. Ebanks-Wilks: And the Member for Newlands, thank you.

I think it would probably be a good time for me to just say it. The Member for West Bay West also mentioned the discussion we had about derelict vessels. When she made the recommendation in Caucus, I went away and spoke to the Ministry team and legislative drafting, and again, in true legislative drafting fashion, they came back with a Notice for Committee

Stage Amendment; however, the changes were what we deemed [too] significant in nature to be brought as a Committee Stage Amendment, so we will prepare another Cabinet Paper, take it through Cabinet, and put it out for public consultation. During that time, we will look at the other matter that was raised as it relates to marine waste and see if that is something that might be covered in the Litter Act.

Mr. Speaker, the Member for Bodden Town West also spoke about the introduction of administrative fines. I wish to note that the Bill already provides this mechanism by giving Cabinet the authority to establish an administrative fine system through regulations. Now, this is where it becomes different because it will allow certain offences to be dealt with swiftly and efficiently by enforcement officers without requiring every matter to proceed through courts.

[Desk thumping]

Hon. Katherine A. Ebanks-Wilks: If we could all just pause for a moment and really think about the issue that we've been dealing with as it relates to litter. If you measure that in court, someone who has been caught littering is certainly not something we want to burden the courts with when there are so many other issues being dealt with. This administrative mechanism that will be rolled out hopefully very soon through the regulations will make it much more effective for Director Simms and his team to go ahead and start issuing fines, again, removing any unnecessary burden of the judicial system.

Mr. Speaker, as it relates to that, the Department of Environmental Health has been consulted, as well as internal stakeholders. The public have had their say; they've made their Committee Stage amendments — and I say “they”, because the Committee Stage amendments are a result of public feedback and as a result of that we're here, finishing up this debate.

Mr. Speaker, littering in public spaces undermines our communities. As the Minister for Tourism stated, it certainly doesn't do anything to help our tourism product. It erodes our civic pride and it sends the wrong message about who we are as a people. Mr. Speaker, this Government is taking a firm position. We're increasing fines; we're strengthening enforcement; we're empowering our officers; we're responding to longstanding community concerns; and above all, we are reinforcing a Caymanian value, pride in one's home and respect for shared spaces.

I will reiterate that this Bill is not about punishment. The vast majority of Caymanians care deeply about their environment but a small and disruptive minority continues to show disregard for it. This legislation sets the standard our communities actually expect; they expect us legislators to do justice. It then ensures that the Cayman Islands remains a place where communities are clean, orderly and cared for

not because we hope they will be, but because we have the laws and the resolve to make it so.

Mr. Speaker, before I close, I wish to recognise — I know the Deputy Governor did so when he spoke earlier, but I want to do so in my capacity as Minister responsible for the Department of Environmental Health. I want to recognise the men and women who work every day to keep our islands clean. The waste collectors, the recycling teams, and the Department of Environmental Health staff who report for work usually while we're sleeping. Many of us don't even know when they arrive, but as has been said here on more than one occasion, every elected Member of Parliament knows if something is wrong. Since I've been Minister, I've seen one or two occasions where a garbage truck might not be working, which delays that route from getting picked up for a day or so, and guaranteed, I'm getting messages from everyone in the community. Again, the benefit is there and I often think we don't appreciate that someone is getting up early in the morning to do the work. It's unseen, but it is essential to our islands' health, cleanliness and reputation.

I also want to thank Mr. Simms for the steady leadership he provides to the Department and the support he has extended.

[Desk thumping]

Hon. Katherine A. Ebanks-Wilks: In true Caymanian fashion, *I wanna tank you sir* —

[Laughter]

Hon. Katherine A. Ebanks-Wilks: For the support that you have provided to me since I became the Minister for Environment. As we continue to navigate moving forward to a modern and sustainable waste management solution, I am really happy to have Director Simms by my side.

Mr. Speaker, I also want to acknowledge the Ministry staff, many of whom are here. Someone asked, why did you highlight women? And I said, *because when the Minister gets up to present in Parliament, the public doesn't see that there was a mother working on my speech till 11 o'clock last night and didn't get to put her kid to bed*. It's often overlooked, so I want to acknowledge all the men and the women.

[Inaudible interjection]

Hon. Katherine A. Ebanks-Wilks: Yes, there are men and women in the Ministry. We don't have many men in the Ministry, but the few we have there are dads — and they work hard too. I want to acknowledge all of them, Mr. Speaker.

Mr. Speaker, I kind of feel like I am doing a little roundabout because I'm pretty much finished with my debate and I've thanked my team, but I missed

something that I wanted to share with the public. I think it's important that we are all talking about educating the people because, while we were preparing the amendments, one of the suggested amendments that came up was for people who have pets.

Minister Jay and his team have worked hard with the Animals Act; they have put receptacles throughout the island for persons to be responsible while they're taking their pets out. We tried to see how we could incorporate that into the Litter Act because we thought it would be important to educate the public by saying this is litter, and we were quickly informed that this is already an offence. While I'm here, I want to take the opportunity to share with the public that if you have pets, it is your civic responsibility to pick up after your pets wherever you are. I've seen people walking on beaches and not being responsible —

[Inaudible interjection]

Hon. Katherine A. Ebanks-Wilks: — Don't throw the bag in the bush or in somebody else's garbage. Take it and put it in your own garbage or go to a public place where there is a public receptacle. Like I said, I know it's probably a bad roundabout, but it's important because I think people don't realise that it is actually an offence. I know Minister Jay and his team are working to bring further amendments to do something similar relating to administrative fines, but in the absence of that, it is still an offence.

The Member for West Bay North also raised something with me that I was supposed to address as it relates to the blowing. Many landscapers come out and blow their debris. This Amendment Bill speaks to it reminding persons working in those lines of work that they have a duty to collect the waste vegetation from whatever yard they're cleaning and they are to dispose of it properly. If they put it on someone else's property, they are littering. Mr. Speaker, I'll try to get back down to the right part of the roundabout now because I can't end by talking about animal waste.

I certainly want to thank all of my colleagues, Mr. Speaker, for seeing this as an important matter. We all talk about what Cayman used to look like and how we've seen things changing over time as it relates to litter. The Member for George Town Central raised a very valuable point today about the bins, because we all know that when we get to the place of having these bins throughout the island, right away it removes many issues like the chickens getting in everybody's bags and we'll see a cleaner, greener Cayman.

I thank everybody for their collaborative spirit and I thank the Member for George Town Central for giving his support on behalf of the Opposition. I commend this Bill to the honourable House and I'm looking forward to all the Members' support.

Mr. Speaker, I thank you.

[Desk thumping]

The Speaker: The question is that a Bill shortly entitled the Litter (Amendment) Bill, 2026 be given a second reading. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

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

The Speaker: Member for George Town [West].

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Mr. Speaker, can I ask for a division please?

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

[Bell rings]

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

The Speaker: Commence the division.

Division No. 8 of 2025-2026

Ayes: 15

*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. G. Wayne Panton
Ms. Heather D. Bodden
Mrs. Julie J. T. Hunter
Hon. Michael S. Myles
Hon. Joseph X. Hew
***Hon. Kenneth V. Bryan
Hon. Pearlina L. McGaw-Lumsden
Mr. Roy M. McTaggart
Mr. Christopher S. Saunders

Noes: 0

Absentees: 4

Hon. Nickolas T. A. DaCosta
Hon. Juliana Y. O'Connor-Connolly
Mr. A. Roy Tatum
Mr. Dwayne S. Seymour

***The Premier, Hon. André M. Ebanks:** One thousand per cent Aye.

****Hon. Isaac D. Rankine:** On behalf of the whole East End, Aye.

*****Hon. Kenneth V. Bryan, Deputy Leader of the Opposition:** One thousand and one percent Aye.

[Laughter]

The Speaker: The result of the division: 15 Ayes and 4 absentees.

The Ayes have it.

Agreed: The Litter (Amendment) Bill, 2026 was given a second reading.

[Desk thumping]

REGISTERED LAND (AMENDMENT) BILL, 2026

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

Hon. Johany S. Ebanks: Thank you, Mr. Speaker. I know it's getting late.

Mr. Speaker, I beg to move that the Bill with the short title, Registered Land (Amendment) Bill, 2026 be given its second reading.

The Speaker: The Bill has been moved. Does the mover wish to speak thereto?

Hon. Johany S. Ebanks: Yes, Mr. Speaker.

The Speaker: Proceed.

Hon. Johany S. Ebanks: Yes, sir.

Mr. Speaker, we stand here and engage one another as colleagues, yet in the process we sometimes do forget the average men and women who are listening or watching us and depending on us to be their voices. Today, it would be remiss of me to present this Bill and not speak directly to the average citizen, to those who may not yet be homeowners and who may go through the owning of a piece of this rock, or those who feel like it's a daunting, unreachd dream; that is exactly why these amendments are so vital. The legislation is designed to level the playing field—

Mr. Speaker, if I can hand this out before I get started. It is the red line version of this Amendment so that everybody can track this very easily. Mr. Speaker, I wanted to make sure the honourable Member for George Town Central got that in his hands, because I know he would be excited to know that he finally got a red line version of a Bill.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Amen!

Hon. Johany S. Ebanks: Mr. Speaker, because this Bill is so important, I had to ensure that my team delivered this red line version to make sure that everybody understands what we're doing. Everybody is on track with exactly where we want to go.

This is exactly why these amendments are so vital. This legislation is designed to level the playing field and make homeownership a more attainable goal for our people. It represents a significant leap towards ending practises that have historically pushed the dream of homeownership out of reach for far too many of the very people we represent in this honourable House.

Mr. Speaker, these amendments are deliberate, they are measured, they are balanced, and they are about clarity and fairness. They are about ensuring that when Caymanian enter into secure lending arrangements over their homes, they fully understand what they are agreeing to. They are about ensuring that where challenges arise there is a structured engagement before enforcement, and they are about ensuring that, when necessary, enforcement follows clear, transparent and standardised rules.

Let me say from the outset that this Bill does not weaken the lender rights; it strengthens the process, it strengthens the transparency, and it strengthens the confidence in Cayman's land and financial system.

Mr. Speaker, I have given each Member a red line version of the amendments to be clearly identified, explained, and justified. The language of the Act, alongside the amendment language proposed in the Bill, every deletion, every insertion, and refinement are in this red line version. There is nothing hidden here.

Mr. Speaker, clause 2 introduces a new definition of "owner-occupied residential premises". This applies only to a natural person; it applies only to the borrower's primary residence and it requires confirmation at the time of the loan application. It is important that these enhanced procedural protections are targeted; they are not for commercial developers, they are not for investment properties, and they are not for speculative ventures; they are for people living in their homes. That links directly to our Public and Affordable Housing Policy and 10-year Strategy Plan. If we are serious about keeping people in their homes, wherever possible, then the legal framework surrounding mortgages must reflect the commitment.

Mr. Speaker, clause 3 amends section 64. The language is modernised to reflect that a change may secure not only a debt, but an obligation. It clarifies that the repayment becomes due three months after a written demand unless a later date is specified. Most significantly, the new subsection (3A) requires that the charge over owner-occupied residential premises must be accompanied by a secure lending information form and a separate, special acknowledgment. These forms are prescribed in the schedules in

the Act. This ensures that across all banks, every institution, every borrower receives the same disclosure and the same format with the same clarity. Standardisation protects consumers, prevents inconsistency, and reduces the unnecessary legal costs that arise from ambiguity or the variations in documentation.

Clause 4 amends section 67 where insurance obligations are expanded to include windstorm, earthquake, flood and catastrophic events; the lease threshold requiring lender consent is clarified from one year to two years; and the requirement for consent before creating additional charge is strengthened. These refinements reflect modern risk realities and responsible lending practises.

Clause 5 amends section 69A; where the interest rates increase, the lender must provide a written notice at least thirty days before the increase takes effect. The notice must clearly state the previous rate, the new rate, and the effective date. Routine variable adjustments do not require registration, reducing unnecessary administrative costs. This provides time for the borrowers to understand, to plan, and to engage.

Clause 6 amends section 70. The previous framework allowed full unexpired term interest penalties due to certain circumstances. That approach is replaced with appropriate standards of three months and a notice of three months' interest. The notice period for discharge following repayments is reduced from three months to one month. The law also clarifies when properties are deemed sold. These are practical refinements that reduce the penalties and increase certainty.

Clause 7 amends section 72 governing remedies for a chargee, so the default notice must now clearly state the nature of the default, the amount required to remedy it, the time within which it must be remedied and for owner-occupied [residential] premises, mandatory pre-action information forms and questionnaires must be issued. The borrower has twenty-one days to respond. The lender must respond in writing. If an offer is made, borrowers have fourteen days to consider it and are advised to seek independent advice. Court enforcements cannot proceed unless these steps are completed. Fees incurred during the engagement period must be amortised. Mr. Speaker, this creates structured engagement, engagement before enforcement, and it preserves the lender's right by strengthening the fairness.

Clause 8 amends section 75 is dealing with the power of sale. The Bill expressly permits the sale through a multiple listing service, it clarifies valuation standards, and it requires updated valuation if the sale has not occurred within two years. It requires a post-sale breakdown of proceeds to the borrower within fourteen days. Members will also note that the amendments expressly preserve the chargor's right to bid at auction or sale, ensuring that the owner retains

the opportunity to participate in the process where it is appropriate. That is a matter of fairness and balance.

In addition, the sequencing around possession has been clarified and the law now makes clear when a possession may properly be exercised and how that interacts with the sale process, removing the ambiguity that previously existed in practise. These refinements are technical in nature; however, they provide certainty for the lenders, borrowers, and the courts alike. These provisions protect value, they protect equity, and they protect transparency.

Clause 9 introduces a new section 77A. The borrowers may apply to court where the lender fails to comply with the procedural requirements, and the lender may apply for direction where it is appropriate. The court becomes the overseer of the compliance.

Clause 10 modernises the service of notices. Service may occur by a newspaper publication and by email. The notice must be a real notice.

Clause 11 allows Cabinet to amend the prescribed schedules and this ensures the forms may evolve without reopening the primary legislation.

Clause 12 inserts the schedules themselves: the secured lending information form, special acknowledgement, the pre-action information form, and the pre-action questionnaire. These forms are standardised, transparent and consistent across all institutions.

Clause 13 provides the savings and the transitional provisions.

Mr. Speaker, there is no retroactive disruption. Existing lawful arrangements are respected. Mr. Speaker, these amendments are about clarity and fairness. They help ensure people understand what they are agreeing to, they encourage earlier conversations when challenges arise, and they set out clearer processes where action is required. This is about improving transparency while maintaining confidence in Cayman's land and financial system. It is balanced, it is measured and it is responsible.

Mr. Speaker, as I wrap up, I can't help but think about the number of people who went through this process and felt there was no hope for them. In what we call a mortgage reform, we are putting some balance and protection in there for them. People losing their equity in their homes, people going through the struggle. You hear stories whereby a home is going through foreclosure and somebody else tells somebody that this home is going into foreclosure so by the time it gets even near close, boom, it's sold to this person; once they slap a little paint on it, it's back on the market and it's gone again, while the Caymanian himself is [living] out of pocket.

Not only that, Mr. Speaker, sometimes the individual loses their home and they still turn around and tell them they have a bill to pay to the bank at the same time — after they have lost everything.

[Inaudible interjection]

Hon. Johany S. Ebanks: Much of this Bill protects [against] that. What we protect is we now have to have recent evaluations in there when this is happening too. They can't be going off of what they think the value price is because they need to get their money out and move on; it has to be for what the value price is now. The valuation has to be up-to-date so that individuals who find themselves in this hardship can see something coming back out of it, not just losing every single thing that they put into it.

Mr. Speaker, this is one amendment that I know everybody in this House is on board with, because we all hear it, not just me. I know deep down this House supports this one.

I do understand there will be a Committee Stage amendment to the Bill also. I won't steal the Member for Red Bay's thunder on the Committee Stage amendment; I will allow him to speak to it. When the Member for Red Bay sat down with our team and made the proposal, it made sense.

The Speaker: You're moving the amendment because I only have one amendment notice that says it is being moved by you. If there's another amendment, I need a copy of it.

[Inaudible response]

The Speaker: Okay. Thank you.

Hon. Johany S. Ebanks: Mr. Speaker, I commit this Bill short titled Registered Land (Amendment) Bill, 2026 to this honourable House.

The Speaker: Does any other Member wish to speak?

Member for George Town East.

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

Mr. Speaker, I rise this evening to give the response from the official Opposition to the Bill that is before the House being debated at this time. I can say unequivocally that we in the official Opposition support this Bill today. We are confident that it will be of benefit to our people and, I think, make the whole mortgage process more transparent and fairer.

I thank the Minister and his Government for bringing it forward, for it continues a commitment that was made in 2024 with the unanimous passage of Private Member's Motion No. 14 of 2023-2024. Mr. Speaker, that Motion was brought by me and seconded by the Member for George Town North; it called for a higher standard of banks' duty of fairness to customers. My colleague, the Member for Red Bay, also deserves much credit for his research work in helping to prepare the Motion. One of the resolutions of that Motion was to mandate that banks update their banking code of practise using the UK'S Banking Consumer Duty rules as a guide. That was accomplished last

year, at least to some extent, and time will tell whether it needs further improvement. The Motion also called on the Government to bring forward the draft amendments to the Registered Land Act based on the work of the Law Reform Commission, and so we are here today.

Mr. Speaker, as the Minister has outlined, this is an important legislative update. It streamlines and modernises the legislation that deals with legal charges over land and ensures fairness for all parties involved. It also encourages greater pre-action engagement between the chargee and the chargor. In simple language, this is typically the bank and the customer securing a loan with a charge over property. The Bill will therefore help ensure that a homeowner with a loan secured by their home has improved protections under the law that help to ensure equitable and fair treatment.

I will note that we are also satisfied that the Bill maintains adequate protection for banks. Mr. Speaker, what it seeks to accomplish — and I think it does it quite nicely — is level the playing field.

Mr. Speaker, we spoke with the Cayman Islands Bankers Association when the draft Bill was circulated and out for consultation, and they confirmed that they provided feedback on the Bill and they were satisfied with its workability and with what it was trying to accomplish. That matters, Mr. Speaker, because whilst reform must be fair, it must also be functional. These amendments protect homeowners without destabilising our home lending market. It preserves a bank's enforcement rights under the terms of a mortgage, while ensuring those rights are exercised transparently and responsibly. In summary, the Bill strikes the right balance.

To further illustrate this balance, let me put this into perspective. This Bill strengthens fairness at various stages of the mortgage journey. It does so from the moment a borrower signs a loan agreement and a legal charge over property, through any periods of financial difficulty, even after enforcement and the sale of property if there is a default. At the very beginning before a loan is finalised, the requirement for a secured lending information form helps ensure that borrowers clearly understand the terms they are agreeing to. Transparency and understanding at the outset should go a long way in preventing misunderstandings later.

If financial difficulty arises, the structured pre-action questionnaire requires engagement before escalation, creating a documented opportunity for dialogue before enforcement begins. If despite the level of engagement the sale of the property becomes necessary, the law now requires that not one but two independent professional valuations be obtained to safeguard the homeowners' equity. Where valuations differ significantly, a third valuation is required to ensure fairness. That is a clear improvement over the current law which imposes no statutory requirement

for independent professional valuations, even though in practice, banks typically do obtain one.

If a forced sale occurs, mandatory written accounting is required within fourteen days, as the Minister pointed out. This ensures full transparency, documenting the amount realised, how it was applied to the mortgage and what remains outstanding, if anything. These are a few of the improvements and they, like the others, are not minor adjustments. This Bill provides a substantive rebalancing of the rights of lenders and borrowers in mortgage-related secured lending.

[Desk thumping]

Mr. Roy M. McTaggart: Mr. Speaker, it does not weaken banks. It strengthens trust and it strengthens protections for mortgage holders.

Mr. Speaker, my colleague the Member for Red Bay proposed an important amendment. He discussed it with the Minister, who, I understand, accepted it, as he mentioned it would be brought during the Committee Stage. This amendment will call for the inclusion of a written statement from the chargee, usually a bank, specifying the steps taken by the bank to engage with the chargor or the borrower to cure the default and bring the mortgage into good standing. Such a statement would include — and I'm reading now from the proposed Committee Stage Amendment:

1. **“the dates and means of each communication, or attempted communication, with the chargor;**
2. **the particulars of any repayment plan, variation, forbearance or other arrangement offered, proposed or discussed, and the outcome of any such offer, proposal or discussion;**
3. **the particulars of any proposal made by the chargor and the chargee's response to that proposal; and**
4. **any reason for the default as communicated by the chargor to the chargee to the extent necessary to explain the engagement history between the chargor and the chargee.”**

Now, I still struggle to understand who the chargor is and who the chargee is.

[Laughter]

[Inaudible interjection]

Mr. Roy M. McTaggart: Mr. Speaker, I really do thank the Minister for accepting the amendment. I know the Member for Red Bay was very happy to see you do so and I feel the same way. I think all of us in the Opposition feel that way.

To explain the usefulness of the amendment, though, Mr. Speaker, I'm going to quote from the comments made by the legal drafting team. They said, *"While the new Schedule 3 provides important procedural and explanatory information, it does not require the lender to set out what engagement steps were taken prior to enforcement, such as contact attempts, repayment discussions or any forbearance or restructuring options that may have been offered."*

Schedule 4, pre-action questionnaire: Schedule 4 largely collects borrower-supplied information, including income, expenses, assets and other liabilities, other personal or financial circumstances that led to the default, and the borrower's proposals for addressing the default. Schedule 4 includes a lender-only section but that section is directed to the lender's assessment of the borrower's circumstances and proposals; it does not require the lender to provide a dated chronology or documentary summary of the lender's own engagement efforts with the borrower. Accordingly, schedules 3 and 4 do not on their own require the lender to evidence the measures taken to work with the chargor and bring the loan into good standing. Introducing a requirement for an engagement summary would therefore fill a genuine gap in the current proposals.

That's the true importance of it. Given that the policy objective is to ensure that the pre-action process is substantive, transparent and capable of verification rather than being limited to the exchange of standardised forms, this would indeed create a clear audit trail of lender conduct prior to the enforcement. It would assist the court in assessing whether the lender engaged meaningfully with the borrower. It would reduce disputes about what communications occurred and when they occurred and finally promote consistent lender practise, strengthening the credibility and effectiveness of the pre-action framework." [Unverified quote]

Mr. Speaker, as I indicated, the Minister will bring this amendment forward during the Committee Stage, and I again thank him for accepting it and helping to fill the gap that we identified.

Mr. Speaker, this amendment creates no delay, it imposes no additional hardship threshold, and it does not interfere with enforcement. It simply ensures that when a homeowner receives a default notice, often one of the most stressful letters they will ever receive, the record reflects what engagement occurred, what assistance was offered and what actions the borrower took. If banks are already acting in good faith, as we believe they are, then documenting those good faith efforts should present no difficulty.

Mr. Speaker at the heart of this amending Bill is something very simple: fairness. Fairness when a family faces financial strain and difficulties, fairness when a home is at risk and fairness in the exercise of power; and yes, fairness also to banks that need to recover the monies owed to them. This amendment

fulfils the promise of [Private Member's] Motion No. 14 brought by me in 2024, a Motion that demanded a higher standard of bank's duty of fairness to customers.

Mr. Speaker, I wish to make it clear, this is not anti-bank legislation. It's about balance and a level playing field. It is pro-transparency legislation. It is pro-homeowners' legislation. As I said at the outset, the official Opposition supports this Bill wholeheartedly. It is a long time coming.

Mr. Speaker, I will add that I, Member of Parliament for George Town East, not only stand behind the Bill, but will continue to advocate for the promises of fairness it offers to be realised for the benefit of our people and the country as a whole. With that, Mr. Speaker, I conclude my comments on this draft Bill. I commend it to the entire Parliament and indicate once again that we support it wholeheartedly.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for West Bay West.

Mrs. Julie J. T. Hunter: Thank you, Mr. Speaker.

Mr. Speaker, I am honoured to rise today in support of the Registered Land (Amendment) Bill, 2026. A comprehensive and carefully considered reform to one of our most important pieces of legislation, this Bill strengthens transparency, fairness, and consumer protection in the context of land charges and mortgage lending, particularly for our homeowners. It modernises our legal framework and improves procedural safeguards and brings clarity to the rights and obligations of both lenders and borrowers. It essentially levels the playing field.

Having a career in banking, I am all too familiar with the many homeowners who have for one reason or the other fallen into the plight of their mortgage going into arrears and the after effects of this traumatic experience, Mr. Speaker. In many instances that I am aware of, circumstances beyond the borrower's control cause the arrears on their mortgage. If the borrower is unable to make their loan payment for one month, catching up in month two, three, and four virtually becomes impossible unless they get a short-term loan from another source to clear the arrears. This creates further issues because they now have to pay two loan payments and, depending on whether the circumstances are long-term, it puts pressure on the entire family system; hence, the stress of the situation continues to mount.

Mr. Speaker, preventing that scenario is the core purpose of this Bill. It is to ensure that borrowers and lenders act fairly and reasonably with each other, from the moment a credit facility is created through the life of the loan, and especially in the difficult moments when a borrower may fall into default. It achieves this while at the same time protecting the

lender by ensuring certainty, stability, and predictability that should be the norm in a modern financial system.

Yes, Mr. Speaker, I have seen borrowers come into financial difficulty when loans were almost repaid and lose their homes despite having substantial equity in their homes. This Bill will remove the ambiguity from the borrowing process and it gives borrowers more protection than previously existed.

Mr. Speaker, one of the strongest features of this Bill is its robust consumer protection enhancement, particularly for those who live in their homes or owner-occupiers. For the first time, the Act clearly defines owner-occupied residential premises, enabling a range of tailored safeguards to apply where the borrower is living in that property. These protections recognise the fundamental importance of homes as both financial assets and centres of family life and they ensure that individuals facing financial hardship have a fair opportunity to engage with lenders before any enforcement action is pursued.

Mr. Speaker, the amendments dramatically improve transparency before a borrower enters into a mortgage secured overland. The introduction of the secured lending information form and the Special Acknowledgement, now required before registration of a charge, ensures that the borrower fully understands the key terms of their loan including the interest structures, repayment obligations, early repayment costs and the consequences of default. These documents require lenders to disclose information in a clear and accessible manner. It empowers borrowers to make informed decisions, compare financial products, and avoid misunderstandings that often arise during the life of the loan. It is a major step forward for financial literacy and consumer fairness.

Mr. Speaker, the Bill modernises insurance obligations to reflect today's risk environment. Borrowers must now ensure that their property is not only insured against fire and hurricane damage, but also against windstorms, earthquakes, floods, and other catastrophic events. This is a prudent and necessary update given the evolving climate risks that increasingly impact the Cayman Islands. It protects borrowers, protects lenders and ultimately protects our islands' broader economic stability.

Mr. Speaker, we all remember the woes of the Hurricane Ivan aftermath when the buzzword was "underinsured". For many of us, no one had ever explained this term in clear English previously, nor did we know its full ramifications; but all of a sudden, many hard-working Caymanians were faced with having to refinance their mortgages because the funds from their insurance settlements were not sufficient to cover the cost of the damage to their properties — and I can hold my hand up, because I was one of them. It caused unnecessary and added financial burden and stress to so many families that were just doing what they felt was right at the time.

With the additional insurance requirements, borrowers will avoid the possibility of being underinsured, and lenders will decrease their risk in the current environment when climate change is a very real phenomenon, so Mr. Speaker, it protects both sides. It is not one-sided, it is not anti-lender — quite the contrary.

Mr. Speaker, the Bill increases the period during which borrowers may lease charged property from one year to two years without lender consent. This aligns the Act with the rule that leases longer than two years must be registered and provides greater flexibility to property owners.

Mr. Speaker, the amendments also safeguard lender security positions by clarifying that neither the transfer of the property nor the registration of further secured lending can occur without the lender's written consent. We are aware that this is a two-way street, and that both lender and borrower must be protected. This ensures consistency, fairness and legal certainty for both. In short, Mr. Speaker, this amendment gives borrowers the flexibility they need to make real-life financial adjustments while ensuring that lender's security remains fully protected. A clear win for fairness, certainty and balance on both sides.

Mr. Speaker, the Bill introduces a new requirement for lenders to notify borrowers in writing of any interest rate changes, whether fixed or variable, and we all know how that has affected so many, many borrowers in the last few years. Lenders must disclose the old and new rates and the effective date with at least thirty days' notice of any increase. This is a major transparency enhancement and ensures that borrowers can anticipate and prepare for changes to their monthly payments.

Mr. Speaker, during the past four years, interest rates increased eleven times, and it was not until 2024 that they began to slowly fall. This was an extremely difficult period for borrowers. I well remember it; I well remember how many of them came into the bank in tears and could not keep up with the increased payments that were necessary because of the interest rate increases. Every increase in interest rates meant an increase in loan payments with wages not keeping pace with the expenses.

Can you imagine making your payment every month and your loan is increasing because your interest is higher than your payment? This was a very real scenario for many borrowers who could not afford the many increases in their payments. They were making payments every month without seeing their loan decrease. This is real. It happens and it happens so many, many times in our beautiful Cayman Islands. These are the real instances where a borrower can go into default through no fault of their making, Mr. Speaker; no fault of their making!

The notice of interest rate changes then is a strong consumer-focused measure. Mr. Speaker, in short, under the new law, no family will be blindsided

by rising mortgage payments. They will know in advance, they will have time to plan, and they will be given a real chance to keep their home. It turns what was once a silent crushing risk into a predictable, manageable process, and that is exactly the protection borrowers have been waiting for.

Mr. Speaker, the Bill modernises the right of redemption to ensure that borrowers who wish to repay early are treated fairly. The previous law posed punitive requirements by demanding payment of all remaining interest in the term. Under this Bill, borrowers may instead give three months' notice or pay the equivalent of three months' interest. This strikes the right balance, protecting lenders from sudden losses while preventing borrowers from being unfairly penalised. The notice period for late redemption has been reduced from three months to one month, a practical and compassionate improvement.

Mr. Speaker, perhaps the most transformative reform within this Bill is the comprehensive strengthening of the pre-action requirements that must be satisfied before a lender can enforce its rights. This is not a minor procedural adjustment; it is a fundamental shift toward fairness, transparency and accountability. Under this legislation, lenders are now required to issue clear, detailed and mandatory notices that explicitly set out:

1. the precise nature of the default;
2. the exact amount outstanding;
3. the specific actions required to remedy the default; and
4. the consequences of failing to take those steps.

Mr. Speaker, ambiguity will no longer suffice. Borrowers will no longer be left in the dark about their positions or their options. Importantly, where the property in question is an owner-occupied residential home, the protections are even stronger. Lenders must now provide both a pre-action information form and a pre-action questionnaire. These documents give borrowers a structured and meaningful opportunity to explain their financial circumstances, submit supporting documentation, and propose realistic solutions to cure the default, and Mr. Speaker, those proposals cannot simply be ignored! Lenders are legally required to give them genuine consideration and respond in writing. Enforcement procedures cannot begin until prescribed time periods have passed, ensuring that borrowers are afforded a real and reasonable opportunity to resolve matters before facing the devastating consequences of losing their home.

This reform promotes dialogue over confrontation, resolution over repossession, and fairness over expediency. It is a balanced and humane approach, one that protects homeowners without undermining legitimate lending rights. Mr. Speaker, this Bill sends a clear message: communication must come before enforcement and opportunity must come before hardship.

Mr. Speaker, the Bill brings long-needed modernisation to the power of the sale process. Lenders may now sell charged property not only through public auction, but also through listing and marketing on multiple listing systems. This ensures that properties receive proper exposure to the market, increases transparency and helps achieve fairer sale prices, which ultimately benefits both lenders and borrowers. To break this down, Mr. Speaker, no longer will we have people losing their homes by some backdoor deal because somebody got wind their house was in [repossession] —

[Desk thumping]

Mrs. Julie J. T. Hunter: Yes, and have a valuator telling so-and-so, *this house is up for auction, come make a bid*. No, Mr. Speaker, no more!

This Bill also requires independent valuations to set reserve prices, mandates revaluations if a property remains unsold for extended periods, and it gives borrowers the right to bid at auction or purchase back their own property. It also requires lenders to provide borrowers with a detailed written statement within fourteen days of the sale. These measures significantly enhance fairness, accountability, and confidence in the mortgage enforcement process.

Mr. Speaker, let me illustrate how this pre-action framework will work in practical terms. Imagine a hard-working Cayman family living in their owner-occupied home; the primary breadwinner falls ill and misses two mortgage payments. Now, under the old system, they might receive a brief demand letter followed swiftly by enforcement proceedings, often with very little meaningful engagement with the borrower. Under this new legislation, that approach changes entirely.

First, the lender must issue a detailed pre-action notice. That notice must clearly state:

1. the exact nature of the default — for example, it would say two missed payments;
2. the precise amount outstanding, including the interest or any fees accrued;
3. the specific steps required to bring the account back into good standing; and
4. the consequences if the matter is not resolved and how long they have to resolve the matter.

However, it does not stop there, Mr. Speaker; because this is an owner-occupied residential property, the lender must also provide a pre-action information form and a pre-action questionnaire. The borrower now has the opportunity to explain that the missed payments were due to a temporary illness; provide medical documentation that proves such, and propose a reasonable solution — perhaps a short-term repayment plan, a temporary interest-only agreement, or an agreed extension of the loan term. The lender is then required to genuinely consider that

proposal and respond in writing, Mr. Speaker. They cannot simply proceed to enforcement without engagement as previously done. Moreover, enforcement cannot begin until the statutory time periods have elapsed, ensuring the borrower has a fair opportunity to remedy the default.

Mr. Speaker, in that scenario, a family that may have lost their home under the previous regime now has a structured opportunity to stabilise its finances and keep a roof over its head.

[Desk thumping]

Mrs. Julie J. T. Hunter: That is the practical impact of this reform. It's not about frustrating lenders; it's about ensuring that repossession is a last resort, not a first response!

[Desk thumping]

Mrs. Julie J. T. Hunter: Mr. Speaker, the Bill introduces a new avenue for borrowers and lenders to seek court direction where disputes arise regarding the compliance with the Act — and this is one of the [amendments] I really love. This ensures that decisions are subject to impartial oversight, preventing unfair or premature enforcement and reinforcing public confidence in the system's integrity.

Mr. Speaker, let me illustrate how new section 77A would operate in practical terms. Imagine a borrower with an owner-occupied home who has fallen into arrears. The lender issues the required pre-action notice; however, the borrower believes the notice is defective. Perhaps it fails to clearly state the total amount due or it does not properly allow the full statutory response period before the enforcement is threatened. Under the previous regime, the borrower might have little recourse other than scrambling to respond while the enforcement proceedings advance.

Under new section 77A, the borrower may now apply to the court for directions, asking the court to determine whether the lender has complied with the Act before the enforcement can lawfully proceed. Mr. Speaker, if that's not a major improvement, tell me what is! The court would then examine questions such as:

- Was the notice sufficiently detailed?
- Were the required forms properly provided?
- Were the mandatory time periods respected?
- Did the lender genuinely consider the proposal the borrower put forward?

If the court finds that the lender failed to comply, it can direct that enforcement cannot proceed until all the statutory requirements are properly satisfied, Mr. Speaker; conversely, that protection cuts both ways. Suppose a lender has complied fully with the Act, but the borrower repeatedly asserts non-compliance simply to delay matters. The lender may

also apply to the court under section 77A for confirmation that it has met its obligations and is entitled to proceed. The court's direction would then provide clarity and certainty, preventing abuse of process.

Mr. Speaker, this is how section 77A strengthens the system. It does not favour one side over the other. It ensures that disputes are resolved by an independent judge, not by assumption or unilateral action, and it guarantees that enforcement only proceeds when the law has truly been followed.

Mr. Speaker, the Bill modernises the methods by which notices may be served, adding email and newspaper publications as valid forms of service. These provisions reflect modern communication realities and help ensure notices reach borrowers promptly and reliably.

Mr. Speaker, the Bill empowers Cabinet to amend the schedules by Order, enabling forms and procedure requirements to be updated without need for full legislative amendments. This flexibility ensures that our regulatory framework can adapt swiftly to changes in lending practises, technology and market realities.

Mr. Speaker, let me give a tangible example of how this flexible framework will strengthen the law in practise. Imagine that five years from now most mortgage lenders in the Cayman Islands have moved to fully digital platforms. Notices are delivered electronically, income verification is automated, and repayment proposals are submitted through secure online portals; however, the Schedule to the Act still contains paper-based forms designed for physical delivery and handwritten responses. Without this flexible power, Government would be forced to bring a full Amendment Bill before this honourable House simply to update prescribed forms, a process that could take months even if the change is technical and non-controversial.

Under this new provision, Cabinet may amend the schedules by order. For example, the pre-action information form could be updated to include digital submission options; new disclosure fields could be added requiring lenders to specify whether default charges are fixed or variable; a standardised form assessment template could be introduced to reflect updated financial best practises and clear guidance could be inserted requiring lenders to inform borrowers of approved credit counselling services.

In closing, Mr. Speaker, at its core, the Registered Land (Amendment) Bill, 2026 more than procedure is about principle. It is about ensuring that in the most vulnerable moments of a family's life, when income is lost, when illness strikes, when hardships arise, the law does not compound that hardship through silence, through haste, or through imbalance. Taken as a whole, this Bill represents a decisive advancement in fairness, transparency, and accountability. It modernises our mortgage and property framework, it strengthens consumer protection, and it brings

clarity and structure to a process that affects something fundamental — a person's home, Mr. Speaker.

Let us be clear, Mr. Speaker, this legislation is not anti-lender; it does not weaken security, it does not erode contractual rights. Instead, it creates balance. It protects homeowners, particularly those in temporary distress, while preserving the legitimate rights and commercial certainty that responsible lenders depend on. It says that enforcement must follow due process, that communication must precede confrontation, and that fairness is not optional but required.

Strong financial systems are built on confidence, confidence that the rules are clear, confidence that rights are respected and confidence that power is exercised responsibly. This Bill strengthens that confidence. It strengthens families, it strengthens the rule of law, and it strengthens the integrity of our property system for generations to come. Mr. Speaker, this is a responsible, balanced, and forward-looking reform. It reflects a mature and modern jurisdiction, which is what we are in the Cayman Islands. One that understands that economic strength and human dignity are not competing values, but complementary ones.

For those reasons, Mr. Speaker, I commend the Bill to this honourable House and urge all Members to support it. Let us pass legislation that protects both opportunity and fairness and leave this House having strengthened the foundations upon which so many Caymanian families build their lives.

I thank you, Mr. Speaker; and thank you, honourable Members.

[Desk thumping]

The Speaker: Does any other Member wish to speak?

Minister of Finance.

[Crosstalk]

Hon. Rolston M. Anglin: Mr. Speaker, I think my colleagues are being very unkind to me. I think today has proven that I can be brief and I shall be just that.

Mr. Speaker, in all seriousness, this is one of the most important pieces of legislation that is going to be passed in this term, and I don't say that lightly. What would seem to many people to be a very innocuous, simple passage of legislation is one of the most sweeping changes to rebalance what had become a very imbalanced process, a very imbalanced system, a system that could breed much corruption.

I'm not going to say corruption existed; but it could breed much corruption. We all have heard about backdoor deals between valuers, bank officers, lawyers, and realtors.

[Inaudible interjection]

Hon. Rolston M. Anglin: Let's just be honest about it.

My good friend, Mr. Roy Tatum, isn't here and I'm continuing the trend he asked me to do last week. He said, *in all these things, let's be transparent and let's tell the whole story.*

Mr. Speaker, let me first thank and commend the mover for delivering the Bill in a very clear and transparent manner. Let me then join voices with the Member for George Town East for his contribution, because it was thorough and robust and brought home a number of significant points; and let me say that I certainly agree with him that it is a significant and powerful amendment to what is already a very credible Bill.

[Desk thumping]

Hon. Rolston M. Anglin: I have seen two things occur in this Meeting; from where I sit, I have seen the Member for West Bay West really grow her wings in this House.

The Premier, Hon. André M. Ebanks: Yes.

[Desk thumping]

Hon. Rolston M. Anglin: The last two contributions she has made have been significant, meaningful and purposeful, to the point, and really driving at the issues, showing the fact that not only is she here with passion, but she's here with purpose.

[Desk thumping]

Hon. Rolston M. Anglin: Let me say that it was good going through the Caucus process, to have somebody like her on the Government bench because her long banking career, the skills and knowledge that she obtained during that process really, really, really came in handy. We could lean on her in terms of what really exists and what's happening and get that point of view that's so critically important when you're looking at these sorts of things.

Of course, today, we've heard the Members on the Government bench bring a number of pieces of critical legislation. At this point I would just say to Members who have said — and I understand where they're coming from when they are saying this is not about being anti-lender. In my first tour of duty, I moved more Private Members' Motions against the banking establishment than Quaker got oats. In fact, I was accused at one point of wanting to kill the banking industry because I wanted a large part of their portfolios to be really regulated. Something we have to admit in this country is that we have a robust piece of regulatory framework around our international services business — and that's critically important to the economy; but we do need to step up our game on domestic regulatory arrangements.

Mr. Speaker in that vein, as I sat here and recalled a number of things that I brought past Private Members' Motions on and matters that I brought up during this campaign in this General Election, I am reminded that we still need to address the vexing issue of banks being allowed to add insurance premiums to people's principal. That's a critically important piece of legislative reform that we need to address. Whilst this is foundational and it is important, what I'm talking about would actually help people from getting in this situation.

I'll never forget being a young MP and having people bring me loan statements that showed them paying on time 80 and 90 percent of the time, but because the insurance premium kept getting added to the principal amount, they were like that proverbial hamster in the hamster wheel. They were running at pace and with haste yet not moving forward. That needs to be addressed and it needs to be addressed swiftly and it is something that we, the government, need to turn our minds to, to bring real reform.

Mr. Speaker, we have a small jurisdiction; between the six banks that principally offer long-term lending there's no reason that there ought to be any diversion in documentation to apply for a loan. If we want to get the truth in lending, we need to start by ensuring that the very process that every consumer goes through ought to be the same and there's no reason why we shouldn't have it. That is not going to harm any lending institution. What it will do is allow our consumers to truly compare offers once received from a bank — and it will make the lending process so much easier for our Caymanian people.

Mr. Speaker, I also believe that in order to truly get truth in lending we need to ensure, as part of the package and the process that any person signs up for, that all the credible repayment provisions include the interest and how interest is actually calculated. Whether it's upfront or on the declining balance is clearly demonstrated to the lender [sic] and is signed off on upfront, showing that the lender [sic] truly understands what they are signing up for. What are my obligations and what are my true commitments? That would be a win for the consumer too, Mr. Speaker, because again, then they can compare what different banks are offering.

Mr. Speaker, the move toward early repayment and how we handle early repayment is a game changing initiative. It's one that's going to assist many consumers, but we also need to ensure that anything other than standard amortisation and standard repayments are carved out and separately signed off on by the consumer. What do I mean by that? Suppose your loan has a balloon payment or has a significant payment at a certain point with a reset. All those can be small provisions but have a significant impact on the borrower and there ought to be clarity and transparency around those because all too often I have seen where a person is so anxious to get that loan

and that mortgage that they just sign. They just sign because they're so anxious to move forward with their lives and they don't actually understand some of the key provisions.

One of the pieces of work I've told the Opposition that I've announced publicly is going to be about how we are going to be able to transition skill sets within the government to be able to offer some of the counselling this Bill speaks to because —

[Inaudible interjection]

Hon. Rolston M. Anglin: — One may ask and adequately criticise and say, *okay, government; okay, Parliament, you all voted on this unanimously and said "you ought to have financial counselling" but — who can afford it?* Who's able to actually go out and afford that? [That is] something that I'm going to be working on closely with the entire House. Caucus has already approved the terms of reference and we're Government and Opposition Members going to be having [talks] on how Government is going to achieve that, because it's very important that we utilise the skillsets that we have in government and government agencies to the benefit of consumers and I think that is something we will be able to achieve within this term.

Mr. Speaker, with those very few remarks, I join voices with the Mover, the Member for George Town East and the Member for West Bay West in commending this Bill to this honourable House. This is a step in the right direction. I can say: this is moving the needle to normalise these arrangements and this does help the consumer. In reality, any fair lender who looks at this would have to admit it will also assist them in managing their portfolios and how they are able to manage what is a very acrimonious situation whenever they have to enter into foreclosure proceedings.

Mr. Speaker, I thank you.

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

Member for Newlands.

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

Mr. Speaker, I rise to indicate my full support for the Registered Land (Amendment) Bill presented by the Honourable Minister for Planning, et cetera, including land registry stuff.

Mr. Speaker, my interest in this area goes back to when I was first elected. We were still feeling the impacts of the global financial crisis, which started in late 2007 and got worse in 2008, and which we suffered the consequences of for quite some time — up to when I first got elected in 2013. At that time, I think there had been an uptick in the level of defaults on mortgages. I would say historically, in Cayman, we

have not had the same level of mortgage defaults, or foreclosures as we call it although technically it is a different term in the US versus what happens here.

We have not had a really high rate. At the worst levels, they were at 7 or 8 percent foreclosure rates. I think we were somewhere in the region of 2.5 per cent — I think less than 3 per cent, sir; but, you know, Mr. Speaker, there is one reality: people don't care about statistics if it's them. If they're losing a house, they don't care what the statistics say. We recognised that at that time and we implemented... I just caught the tail end of the Minister of Finance's contribution and his reference to programmes to provide education around financing. I don't know how extensive it was, whether it included budgeting and personal finance stuff and whatnot. I assume that's what that included, sir? Those are things that we put in place at that time, not at a government level, but sort of as part of our individual efforts to try to assist with the impacts that were still being felt and the uptick in foreclosures at that time that were still being reflected.

Mr. Speaker, something we looked at as well was basically the exact structure that's reflected in this Bill. Although it wasn't my area of responsibility at the time, I had spoken to some of the professional organisations about reviewing this and giving us their thoughts on the Registered Land Law as it was then, and I think the view at the time was, "it's generally okay, it's generally working fine". I found that a little surprising, Mr. Speaker, because I know every one of us in this House, those who were around at that time and even since, have had many calls from people who have been faced with situations where the bank says, *look, you've been having difficulties, you've been missing payments, you either have to sort this out right away or we are going to exercise our rights under our charge documents*.

When that happens, people get very, very concerned. Most of the time you get calls from people who'll say *help me*. When you look at their documentation and have a discussion with them about what is in course at that time and what their history has been with the financial institution they are dealing with, it's very clear that many of them entered into mortgages or charges they didn't have a clear understanding of. They didn't have a clear understanding of the obligations they were taking on, the timelines under which those obligations had to be met and the consequences which would follow or arise if the triggers in the documents were reflected. You can't help but feel a sense of care and concern, Mr. Speaker.

I think I heard my colleague saying that the reality is, when people are looking to get a mortgage or to get a loan and it's going to be secured against their house or a piece of land that they're going to build a house on, there is a sense of elation. There is [a feeling of] *"this is great. I am going to do something that perhaps hasn't happened in my family before, or this is just great, I'm going to be able to do something*

that helps my family, my children, et cetera, and provide a home for our family." They tend not to look at the details and unfortunately, that is where some of the issues arise. Then, we've had many issues over the years with concerns about who's doing the valuations and opinions being posited that there may be unfairness in that area.

Mr. Speaker, the proposal at that time was to look at what they were doing in the UK, which had a very similar structure to this whereby you have a pre-mortgage protocol that sets out exactly the bank's obligations to set out exactly what the borrower's obligations are and what they are signing up to so that there's complete clarity around that. Then, once it's signed up and they are going along, if there is an issue, if there's anything that triggers concern like people missing payments or making late payments, that would trigger another pre-action protocol. I think it's described differently in the Bill we have before us, but it's obviously the same sort of concept, Mr. Speaker.

I know the Law Reform Commission had this referred to them by the Honourable Attorney General back in 2018 and they did a great job with the work on these proposed amendments to reflect that sort of structure; one which gave clarity and understanding around what people were entering into and didn't just accept an answer of *yes, I understand*. They would be required to go through the process of explaining the salient and important points to them before they sign up, and then if there's a trigger, they have to document what is happening and they have to act in the best interests of the borrower so that there is clarity around how things are being dealt with and more certainty and more comfort from the borrower.

Is this ever going to remove concern? Is it ever going to remove the feelings people suffer when this sort of thing happens? Probably not, but does it help to ensure there's clarity and better understanding? Does it help to improve transparency? Do some of the amendments that have been made help to improve fairness? Absolutely. It is absolutely better to have this mechanism and these two protocols within the Registered Land Act than not to have it, because it serves the interests of the people who are looking to utilise the services of financial institutions in this country. It serves the financial institutions' interests too, Mr. Speaker. I know because, as the Minister for Financial Services in the past, I had much criticism just trying to explain some of these issues and the legal aspects around it because sometimes people don't really care. They're not willing to listen; they just want a solution that helps them resolve their problem.

Mr. Speaker, I am very, very happy that we have finally managed to get this to this stage. I'm happy the Ministry and the Minister are in a position to present this Bill before Parliament. It has probably been in consultation for several years now — I think at one time we were hoping to bring it back in 2022-2023. Be that as it may, it's here now and it is for us to

acknowledge that it is a Bill which moves the needle forward, improves transparency, really serves our people's interests better and will facilitate better understanding even if it doesn't completely avoid the consequences of things that happen to people in everyday life.

Mr. Speaker, I again congratulate the Ministry and all those who have had a hand in developing this, starting with the Law Reform Commission in particular — Mr. Attorney General, you can be proud of the work they did; and obviously for the developments with the Ministry, this Caucus and this Cabinet, sir. With that said, I commend this Bill personally and I am eager to vote “Aye” in respect of it.

Thank you.

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Speaker. Thanks for the opportunity to make a contribution to this debate and this defining piece of legislation, if I might call it that.

Mr. Speaker, as you heard, there is a history with this. I'm reminded by the Law Reform Commission Report itself that on the 30th of January, 2018, I would have referred it to the Law Reform Commission to review and consider whether it was necessary to reform the law relating to the enforcement of mortgage-type security over land and in particular over residential properties.

Mr. Speaker, it goes way back, and that was informed largely by the fact that I was a member of the Grand Court Rules Committee at the time and whenever we had meetings at the Chief Justice's Chambers we would wrestle with this issue because, if you recall, sir, it was not unusual then to see a Grand Court list five or six cases for homes being foreclosed. That was the pattern then.

Mr. Speaker, you heard the word “distress”; it brought great distress to people at the time because it seemed as if it was just a matter of course, and people were powerless, really — literally powerless. I myself had early engagement with some members of the Bankers Association at the time and I must say that although they were quite reasonable in their responses in the meetings, I was left in no doubt that their position was it was a commercial arrangement, a commercial contract. *“We were in it to make money and that is what we were doing; we weren't doing anything wrong”* and it's true, they weren't doing anything unlawful, I must say — but there was an absence of any empathy. That was part of the problem, so something had to be done.

Members who contributed spoke about leveling the playing field and an attempt to bring about clarity, fairness and transparency. It is an attempt to recalibrate, to refocus and level the playing field.

Mr. Speaker for the record, the Registered Land (Amendment) Bill, 2026 is a Bill for an Act to

amend the Registered Land Act (2018 Revision) to streamline the provisions impacting charges of land; to provide for a more informed pre-lending and pre-action process; and for incidental and connected purposes. It's important that we have that on record.

I understandably wish to thank the Honourable Minister and his team, and indeed the entire Government, for bringing this important and defining legislation into place. I wish also to thank and acknowledge the team of the Law Reform Commission whose final report, as you heard, encompassing research and consultation on mortgage-type security and enforcement has materially informed the direction and substance of the reforms now being debated by this House.

Mr. Speaker, this Bill matters. It matters because it speaks to something deeply personal for many Caymanians and residents alike; it speaks to homeownership. For most families, the first home is not simply an asset but a product of years of sacrifice, years of education, years of saving, and careful budgeting. It is often the foundation of family stability, and I dare say intergenerational progress, but we all know, as you heard from the honourable Member for West Bay West, that hard times can hit anyone, whether through illness, redundancy, cost of living pressures, family breakdown, or other unexpected circumstances, and it happens. When that happens, the law must strike a fair balance in order to preserve the integrity of lending and the availability of credit, while ensuring that people are treated lawfully, transparently, and humanely when they are most vulnerable. That is the heart of this Bill. It is a situation where financial responsibility intersects with financial sensitivity. That's what it is about.

To avoid repetition, as the Honourable Minister has spoken to the Bill clause by clause, my remarks will focus on the core protections and governance improvement the Bill seeks to introduce. These are protections that make the system clearer before a person signs, fairer during difficulty, and more accountable when enforcement becomes unavoidable.

In broad terms, the Bill strengthens the legal framework in five practical ways:

- better inform the borrowing at the front end of owner-occupied homes;
- greater transparency and fairness around interest, including notice of interest rate changes;
- clearer, fairer redemption rules including reduction in notice and interest in specified circumstances;
- structured pre-action engagement during default so that discussions and resolutions are not optional extras; and
- modernised sale methods and strong accountability including reserve price discipline and post-sale disclosure to the borrower.

Mr. Speaker, it is not unusual to hear that a home that clearly should have had a high value has been sold, yet after it has been sold the borrower is still underwater. It's inexplicable sometimes.

Mr. Speaker, it is important to note that several key measures in this Bill are designed specifically for owner-occupied residential premises, that is, where the home is the borrower's primary residence in the Cayman Islands. Such focus matters because the loss of a primary home has consequences that extend far beyond finance. It causes displacement, causes family disruption and, inevitably, long-term instability.

Mr. Speaker, the Bill strengthens the pre-lending process by requiring that for owner-occupied residential premises a charge presented for registration must be accompanied by the secured lending information form and a Special Acknowledgement, each executed in the prescribed manner. The practical purpose of this exercise is simple: people should understand upfront the material terms that can affect their home, including the rights the lender may exercise and default, and the circumstances in which repayments may increase.

Mr. Speaker as you heard, this is not about stopping lending. It is about ensuring that lending is done on terms that are properly understood by the borrower. In the case of interest rate transparency notice and fairness, I wish to highlight that one provision in particular deals with interest rates because what happens is a daily reality for families. When interest rates increase, monthly payments move; and when monthly payments move, households either absorb the change or they cannot. In small jurisdictions where cost pressures are already real, surprise or poorly communicated interest changes can be the tipping point that turns what was once a manageable loan into absolute distress.

Mr. Speaker, the Bill responds directly by requiring a new section 69A in the Registered Land Act. Under section 69A, where the interest rate payable on money secured by a charge is varied, the bank must give the borrower written notice of that variation, whether the change is done by a registered variation or it arises under a variable interest rate term — the charge contained in the loan agreement. The required notice must specify, for example, the previous interest rate and the varied interest rate — what does it change to? Of course, it must clearly set out the effective date of the change and all other related, relevant, prescribed information.

Critically, if the change to the interest rate increases, notice must be given at least thirty days before the increase can take effect. If the change is a reduction, the notice may be given on or before the effective date, a shorter period. Mr. Speaker, this is not an abstract reform; it is a practical justice measure. What it does is give borrowers time to adjust. It allows the borrower time to seek advice, it allows time

to refinance if necessary and appropriate, and allows for early engagement before arrears arise.

Mr. Speaker, the Bill also strengthens the right of redemption, as you heard earlier. This is the principle that a homeowner should be able to redeem the property by paying what is due and fulfilling the secured obligations under the charge and by paying any properly incurred enforcement cost, so long as the property has not yet been sold. It also reforms the notice and interest consequences in specific redemption scenarios, Mr. Speaker, including reducing the notice period, and therefore the interest payable, from three months to one month in circumstances addressed by section 70(3) or clause 6 of the Bill.

Mr. Speaker, the overall objective is to reduce unnecessarily punitive outcomes while still preserving predictability and fairness for lenders who must manage risk and liquidity; to preserve predictability and fairness to the borrower who needs to be able to manage their budget to be able to maintain their prized possession, which is their castle.

Mr. Speaker, another major reform concerns how the Bill strengthens the steps around default. The Bill requires that the default notice contain clearer particulars. These should include what the default is; the amount due, including the principal and interest where it is relevant; and how it can be remedied by the borrower. It should speak to the timeframe for taking those remedial actions and the consequences of failure to do so.

Mr. Speaker, we have to admit that, unfortunately, we have a number of cases where borrowers have been served repeated notices that their mortgages were in arrears and for any number of reasons, they omit, fail, refuse to respond to those notices and only respond at the final notice when sometimes, unfortunately, it's too late. It's one of the discussions we had with the bankers. Their position was, *if only some of these borrowers would engage with us earlier, we would be able to work out a repayment plan and have a sense of discourse, but they avoid any sort of contact at all or any sort of exchanges with the bank* — and I suspect, Mr. Speaker, sometimes people are just embarrassed about the whole thing. That's it.

For owner-occupied residential premises. Mr. Speaker, the Bill requires the bank to provide a pre-action information form and a pre-action questionnaire served alongside the notice. I think one of the earlier speakers described this as probably the most fundamental reform being brought about by this piece of legislation. This framework is designed to force the system to do what we all wish would happen earlier; it provides for structured communication, information sharing, and realistic resolution efforts before the most drastic step is taken. The form is very detailed about what needs to be done.

Mr. Speaker, the Bill modernises the power of sale by allowing sales through listing and marketing on a public multiple listing system, subject to a reserve price

mechanism based on independent valuations. Again, this is very important because it seems what used to happen in times gone by was that the lender would get a particular valuation, and some of those listings that you see on the court list were simply lenders going to court to cover themselves by getting a court order to sell the property. It was clear that it was being sold undervalued, but if they were armed with a court order then they were covered. That's what it was all about.

Mr. Speaker, after the sale, it requires timely written notification to the borrower of key matters including the sale price, whether the debt was satisfied and any remaining balance, relevant sale cost, the applicable interest rate and the repayment terms including an option to amortise certain outstanding fees, if any. This process strengthens transparency and accountability at precisely the point where distrust often grows. We heard the discussion here about allegations of collusion. We had no evidence; I had no evidence of such, but there was much suspicion that there were collusions by stakeholders oftentimes to the detriment of the borrower.

Mr. Speaker, the Bill also introduces a new provision allowing either side, the chargor or the chargee (borrower or the lender) to apply to the court for directions in defined circumstances, including where good faith duties and compliance are an issue; and of course these applications are subject to specified conditions. Again, here there is an opportunity for judicial oversight and adjudication to ensure fairness and transparency. I see no reason why a reasonable lender and/or reasonable borrower should not avail themselves of this process where necessary.

Mr. Speaker, the Bill also improves the serving of notices including newspaper publication where ordinary service cannot be effected, and it allows for the schedules and prescribed forms to be amended by Cabinet Order, thereby supporting a framework that can be updated without undermining the core protections contained in the Bill.

Mr. Speaker, much has been said about this and I could go on and on but this Bill does not pretend that enforcement will never be necessary; that's not what it says. In fact, a functioning mortgage market requires enforceability and enforceability supports credit availability and reasonable borrowing costs; but justice requires structure, justice requires clear rules, justice requires early transparency and justice requires meaningful opportunity to engage. It requires accountability when the most serious powers are being exercised by the lender.

Mr. Speaker, in closing, I'm confident this Bill will strengthen Cayman's legal framework so that when difficulty comes, as it inevitably will, our laws do not merely punish the moment of hardship, but instead provide a fair and workable pathway to understand, to engage, and to resolve where possible, as

well as to enforce only at the last resort. *Only at the last resort.*

Mr. Speaker, for these reasons, I support the Registered Land (Amendment) Bill, 2026 and, like others, I commend it to this House.

I thank you, sir.

[Desk thumping]

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 will call on the mover to exercise his right of reply. He looks anxious.

Hon. Johany S. Ebanks: Sorry, I am anxious.

Mr. Speaker, I can't help but say I was thinking of something that would be fitting for this. That old song from *Smokey and the Bandit*:

*"East bound and down, loaded up and trucking,
we're gonna do what they say can't be done.*

*We still got a long way to go
and a short time to get there..."*

An Hon. Member: *Goin' East End.*

Hon. Johany S. Ebanks: We can't "Go East", but we're going with this one.

Mr. Speaker, I want to thank everybody for their full support of this Bill. The Member for George Town East when he spoke on behalf of the Opposition, the full support of the Members for Bodden Town West and East. When he started off, the Member for George Town East said this Bill was about fairness, and that's why I decided that giving the red-lined copy was the right way to bring this Bill; so that everybody could see and track exactly what we're doing. We wanted to ensure that it was fair and everybody understood that what we're doing is the right thing.

Mr. Speaker, as you heard from just about everybody here, this Bill is about levelling the playing field. I've been in the situation the Member for West Bay North mentioned; I remember that first loan, boy, I didn't read anything, I just signed it. I just wanted to get that cheque and go on West, until later on when you start to see all the other little points in it that you owe. As you continue to move, you grow up and learn. All of us at some point go through that transition, but this will help guide and protect us. It's a framework now that we know how people can move forward and how to protect them.

We also talked about individuals whose properties were sold yet they were still saddled with a bill. We talked about properties that were sold by a friend telling a friend. This will help protect [against] that. This will actually help protect fairness and the sharing of valuation out of this, and at the right market value of when the property is selling so we can ensure the eq-

uity that was built in a home is actually passed on to the right person and those persons don't feel like the world has just come to an end.

Mr. Speaker, when the Member for Newlands mentioned how long we've been trying to get this, that song from *Smokey and the Bandit* came into my mind; I said, well, that's perfect. I'm still trying to go east-bound, too, with the road, but we're going. It shows the sincerity that everybody has. I think everybody knows or has had somebody who's been in this situation and that's why we are here today; to say: *Enough is enough. We have to protect our people.* I've had individuals tell me about when they fell into this situation. What can I do to help protect them as much as I can? Can I call the bank and talk on their behalf? Can I get somebody to look at their finances? How do we help them, Mr. Speaker?

When I found out these amendments were sitting there and we needed to look at this, I told our Lands team it was something we had to prioritise. Getting that steer from the Caucus and the Government also, we made this a priority over any other amendments.

[Desk thumping]

Hon. Johany S. Ebanks: There are many more issues that need to come from the Lands team, but we thought this one needed to come first and foremost. We need to protect our people. We need to make sure that the next person who falls into this position has some kind of protection and belts and braces for how they move forward so they don't just get swept under the rug and feel like there's no hope for them. There is hope; we are listening, we hear them.

We wanted to make this amendment as quickly as possible to make sure we get there. Now, this may not be the last that we see of this Bill. We may put this in place and maybe there's something else that needs an amendment that we may not have caught today. We may need to bring that next year or we may need to bring that in April, but the thing is, it's a starting point to show good faith to Caymanians that we are here to support them. We are here to do what we have to do for them. We know what we have to do.

We went out and did the consultation with the public. We've heard the feedback from the banks. Matter of fact, I can go on record and say I don't believe we even took any of the feedback from the banks. I think everything came from the Attorney General's Office. We heard them, in all fairness, but we said okay, but we heard the people also, and we wanted to make sure the people were protected. That's who we're here [for]. The people who elect us to come here and fight for their democracy, to speak on their behalf.

Mr. Speaker, I know, we all know what we have to do. Sometimes some things take a little longer

than others to get there, but it's because there's so much stuff to be done.

I thank the Premier, because I remember him saying, *Minister, we gotta get this done.* There are other Bills to come.

[Desk thumping]

Hon. Johany S. Ebanks: There's the tenancy law coming right behind this.

[Desk thumping]

Hon. Johany S. Ebanks: We had to park that Bill and say, *listen, this is more important right now. Let's get this here first and then we're coming behind with that one,* so that is coming to the House too, because we need to protect that market also.

Mr. Speaker, I want to thank the Law Reform Commission for all their hard work, as the AG rightfully said. I want to thank the Lands team for all the hard work they did. I want to thank Mr. Uche Obi, Ms. Sophia Williams, Ms. Regina Ebanks, Ms. Ashlie Miller, Mr. Tristan Hydes, Mr. David Fawcitt, Ms. Anne Kensington and Mr. Jose Griffith.

[Desk thumping]

Hon. Johany S. Ebanks: This team has been under fire doing this work. I have been pushing and arguing and running out of patience with them sometimes, but they delivered it. They were the ones in the background doing this hard, hard, work — matter of fact, if the team is here, you all can take the night off now. I'll see you guys at 8 o'clock in the morning.

[Laughter]

Hon. Johany S. Ebanks: Mr. Speaker, trust me, many people don't see the hard work civil servants do behind the scenes. When everybody is going home at five or six, my office is still full with individuals staying behind, working hard. Sometimes when I come back the next day, I can see their eyes are droopy because they were there till 9, 10, 11 o'clock at night, still working on all the hard work they do. They knew this Bill meant so much to people that they put their hard work and dedication into it to ensure we can get it down to Parliament as quickly as possible so I want us to applaud them for all the hard work the civil service does because they really deserve it; they really do.

[Desk thumping]

Hon. Johany S. Ebanks: They do all the hard work that we're debating here every single day. Maybe the Minister of Finance should give them a little raise...

[Inaudible interjection]

Hon. Johany S. Ebanks: Mr. Speaker, I want to thank the Members for George Town East and Red Bay for the amendment they mentioned, which we will be doing in Committee Stage. When the Member for Red Bay came and said, *Minister, I think this is something we should add to it*, there was no long debate, no big argument about it because this isn't my Bill, it isn't the NCFC's Bill, it is our Bill. It's all of us together because today it doesn't matter what side of the Parliament you're on, it affects everybody. We all thought it was feasible to put it in; the timing was right and we supported it. We thank him for bringing the amendment because we know it helps strengthen the Bill in the direction we want to go.

Mr. Speaker, again, I want to thank everybody for their support, and I am very happy to say we've brought a Bill shortly entitled the Registered Land (Amendment) Bill, 2026 to this Parliament, sir.

Thank you.

[Desk thumping]

The Speaker: The question is that a Bill shortly entitled the Registered Land (Amendment) Bill, 2026 be given a second reading.

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

AYES.

The Speaker: The Ayes have it.

Agreed: The Registered Land (Amendment) Bill, 2026 was given a second reading.

[Desk thumping]

The Speaker: Next item of business, Madam Clerk.

ADMINISTRATIVE APPEALS TRIBUNAL BILL, 2025

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Speaker. It was a bit before my time, but I think it was Henry VIII who said to his sixth wife, *I shan't keep you long*.

[Laughter]

The Speaker: You have to move the second reading, then you can retell the story about Henry VIII.

[Laughter]

The Attorney General, Hon. Samuel W. Bulgin: Mr. Speaker, I beg to move the Second Reading of a Bill, the long title of which is, a Bill for an Act to establish

the Administrative Appeals Tribunal; to provide for the Tribunal's membership, jurisdiction, powers and procedures; and for incidental and connected purposes.

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

The Attorney General, Hon. Samuel W. Bulgin: Mr. Speaker, yes, I do. Thank you.

Mr. Speaker, I rise to present the Administrative Appeals Tribunal Bill, 2025 on behalf of the Government. This was yet another referral to the Law Reform Commission in 2019, when I referred to them the question of how best to organise appeals tribunals in the Cayman Islands. I did so at the time, Mr. Speaker because members of the public needed a quick, effective and affordable way to challenge administrative decisions before an impartial body, and our existing arrangements were not delivering such in a consistent manner.

Mr. Speaker, appeals tribunals are meant to provide a faster, less expensive alternative to the Grand Court for appeals and, of course, judicial review. As we know well, sir, court proceedings are quite time consuming and often prohibitively costly, and so a practical Tribunal route is therefore essential to accountability in administrative decision-making.

Mr. Speaker, we currently have about twelve appeals tribunals established under separate Acts, each with its own composition, its own powers, and its own procedures. This is at best a disparate framework. In practise, their accessibility is eroded by inconsistency of procedures and the absence of a single user-friendly point of entry; by that I mean, oftentimes members of the public who have these grievances when an adverse ruling or finding is made against them are not sure exactly where to go next, who to appeal to and how to opt in to any appellate process. Indeed, very few of these tribunals maintain any public-facing websites designed for the layperson.

Mr. Speaker, without a general tribunal, appeal routes exist only where a decision fits an existing specialist body and if it does not, the only alternative is to go to the court or create another new specialist tribunal for a small caseload which oftentimes turns out to be inefficient. With the current system, there is significant duplication and inefficiency as administrative tasks are repeated across tribunals that could be consolidated under a single administrative structure. Mr. Speaker, what we are trying to do here is to create greater government efficiency.

Mr. Speaker, independence and public perceptions are also at stake, as many tribunals are funded and administered by the same Ministry responsible for the underlying decisions, which can erode public confidence even when adjudicators act impartially and I'll give you an example of what I'm speaking about.

If you use the Planning Appeals Tribunal, Mr. Speaker, the Central Planning Authority (CPA) that deals with the application is within the Ministry of Planning and whenever there is an appeal from the CPA, it goes to the Planning Appeals Tribunal which is administered by that same Ministry. To the average person looking on, it doesn't seem as if there is any separation between the original decision-making body and the appellate body. I've just used the CPA as an example, but that is the case with many of the others. It is convenient to administer the appellate body from within the same Ministry supported by the same staff, Mr. Speaker.

Mr. Speaker, the legal risk is real. A 2014 Ernst & Young report commissioned by the then government described tribunal administration as ad hoc, raising concerns that the right to a fair hearing and to lawful administrative action under sections 7 and 19 of the Bill of Rights may be compromised, in their view.

Mr. Speaker, in line with comparative practise, many other countries have responded by consolidating tribunals and creating a centralised appeal body. It is against this background, sir, that the Law Reform Commission undertook a comprehensive review and on the 29th [sic] December 2021, they published a discussion paper titled "Appeals Tribunal" for public consultation. The paper set out three options for reform:

1. whether there should be a shared administration by retaining all specialist tribunals but creating a single administration hub.
2. whether there should be centralised management, bringing tribunals under one management structure led by someone who is the head of tribunals.
3. consider the creation of a single Administrative Appeals Tribunal which would abolish most specialist tribunals and establish a central hearing body.

Mr. Speaker, the submissions received by the Commission following an extensive consultation process indicated broad support for establishing a centralised Appeals Tribunal. On that basis, the Commission submitted its final report to me on the 18th of November 2022, recommending a consolidated tribunal model, accompanied by a draft Bill. This model is intended to improve efficiency, accessibility and independence and, crucially, to expand access to administrative appeals without the need to establish new specialist tribunals at each turn. Again, this is aimed at promoting greater government efficiency.

Mr. Speaker, the Administrative Appeals Tribunal Bill, 2025 now before this House gives effect to the recommendations from the Law Reform Commission. This is a first step and at the appropriate time, consequential amendments will align with the existing statutes and transfer more jurisdiction to the proposed Administrative Appeals Tribunal.

Mr. Speaker, if I might just pause to clarify it again. We have this proposal to set up this Adminis-

trative Appeals Tribunal as a single body, but as we go along, there is an option for other agencies or structures to opt in to that once we have this central piece of legislation. If you create another agency and it makes decisions and there should be an appeal from it, the law that creates that new body can provide that an appeal from that body should go to this Administrative Appeals Tribunal.

Mr. Speaker, just speaking loosely, we just finished debating the Litter Act; assuming, for example, that there should be an appeal for an administrative fine imposed by that body, the Litter Act can provide that an appeal from that body should go to this Administrative Tribunal. As we pass other legislation, that sort of structure can be created going forward.

Mr. Speaker, the Commission has already identified the necessary amendments which will be progressed in due course, but the tribunals to be affected immediately are:

- the Health Appeals Tribunal;
- the Immigration Appeals Tribunal;
- the Labour Appeals Tribunal;
- the Planning Appeals Tribunal;
- the Planning Appeals Tribunal - Sister Islands;
- the Public Transport Appeals Tribunal;
- the Refugee Protection Appeals Tribunal;
- the Trade and Business Licensing Appeals Tribunal; and
- the Trademarks Appeals Tribunal.

Mr. Speaker, there will be consequential amendments as we go along to allow these bodies to have their appeals heard by the Administrative Appeals Tribunal.

Mr. Speaker, I now take the opportunity to summarise the provisions of the Bill very briefly.

Clauses 1 to 3 deal with preliminary matters. They provide for the short title and commencement and define the key terms used throughout the Bill, including who is an "affected person", which means a person with the right to appeal to the Administrative Appeals Tribunal. It also defines what is an "appealable decision", as well as what is a "relevant Act" — in this latter case, meaning legislation that confers jurisdiction on the Appeals Tribunal.

Mr. Speaker, these clauses also explain how the Act will interact with other legislations that confer jurisdiction on the Tribunal. The Tribunal will only have jurisdiction when another Act expressly provides for an appeal to it, and where any inconsistency arises, that other piece of legislation prevails.

Clauses 4 to 8 deal with the establishment of the Administrative Appeals Tribunal. The Tribunal will have jurisdiction granted by this and other acts and will provide access to its service across the islands. The aim is a quick, low cost appeal process with minimal formality that upholds good public administration. It is of note that neither the Tribunal nor its members are subject to directions by any person or authority,

including the Cabinet or a Minister, so it enjoys a degree of independence and by doing so will attract public confidence.

Clauses 9 to 18 address the membership and structure of the Tribunal. The Tribunal will consist of a president, a deputy president, and at least two legal members and as many ordinary members as needed. It was initially envisaged that members would be appointed by the Governor, but following the consultation period on the Bill it was agreed that Cabinet should be the appointing body.

Mr. Speaker, there has since been further consultation on matters that will be dealt with by way of Committee Stage Amendment which could see that also changed to perhaps the Judicial and Legal Services Commission (JLSC). The body that does the appointment, whether it's the JLSC or the Cabinet, will also have the concomitant power, if I may call it that, to deal with the question of removal.

Mr. Speaker, to be qualified to serve as the president or the deputy president, it must be someone who is eligible for judicial appointment under the Grand Court Act and the Constitution. Also, it is being proposed by way of Committee Stage amendment that the president and the deputy president should be Caymanian. Legal members must be attorneys-at-Law with at least five years of post-qualification experience in the Cayman Islands or another approved jurisdiction. The ordinary members, of course, must have significant experience and/or qualifications relevant to the work of the Tribunal. This allows for specialists in nonlegal fields to be appointed and to bring specific expertise relevant to matters before the Tribunal. A person is not eligible for appointment as a member if they are an undischarged bankrupt or have disqualifying criminal convictions.

Mr. Speaker, the president administers the Tribunal, manages the work, manages members of staff and may issue what is called practise directions. The deputy president will assist the president with those functions. The Bill is proposing that the president and the deputy president serve for terms of at least five years, I think is what is being proposed by way of Committee Stage amendment, and the other members serve for a term not less than three years; and of course, all members are eligible for reappointment when the term expires.

Mr. Speaker, a member leaves office by resignation; or by expiry, meaning your appointment time has run out and you are not reappointed; or by removal for misbehaviour or loss of eligibility. Whoever makes the appointment may remove a member for inability to discharge the functions of the member's office, or for serious misbehaviour. Acts of the Tribunal remain valid despite any vacancy or defect in the appointment.

The president may delegate some of his administrative functions to a legal member. The remuneration for the members is prescribed by order of the

Cabinet, but such remuneration must not exceed any limits set by the Governor under section 18 of the Public Service Management Act — the section that allows the Deputy Governor, the head of the civil service, to make recommendations as to the salary and remuneration of certain public offices.

Mr. Speaker, Clauses 19 and 20 provide for the registrar, a secretariat, and staff of the Tribunal. The Tribunal will be housed under the administrative umbrella of the judicial administration, but it will have its own registrar and secretariat which gives it this quasi-judicial character, if I might put it that way, sir.

Mr. Speaker, clauses 21 and 22 provide for the president to appoint assessors to the Tribunal to give expert evidence or to give advice about a matter within their specialist expertise. Assessors may be appointed for a single appeal or a class of appeals. This ensures that the Tribunal has the ability to call on specialist expertise as required — there's a proposed amendment whereby if the Tribunal takes advice from the assessors, then such advice must be disclosed to the parties to the proceedings.

Mr. Speaker, what about appeals? Clauses 23 and 24 are designed to ensure that an affected person — that is someone who is affected by the decision from down below — has the information they need to begin an appeal. Clause 23 specifies the information required to be given to an affected person with a right to appeal by a decision maker about an appealable decision. This includes information about the person's right to appeal to the Tribunal.

Clause 24 provides for the right of an affected person to request a written statement of reasons for a decision that is made from down below.

Mr. Speaker, clauses 25 to 29 provide for the grounds of appeal, the process for starting an appeal, and how the Tribunal is constituted to hear an appeal. An affected person may appeal on the grounds that the decision is erroneous in law or it is unreasonable or contrary to the principles of natural justice, but additional grounds may be specified in the relevant Act under which the decision is made. I used the Litter Act as an example earlier, where that piece of legislation could say that an appeal lies to the appeals Tribunal on the grounds of whatever, but it could be specified in there whatever the grounds should be.

Mr. Speaker, an appeal must be started within twenty-eight days after the affected person is notified of the decision or receives a written statement of the reasons for the decision from the original decision maker. Of course, the President can extend the time for starting an appeal, and it is proposed to amend the Bill to say that he can extend the time within which to file an appeal up to fourteen days.

Mr. Speaker, the President may assign one or more members to hear an appeal, at least one of whom must be a lawyer; however, the regulations may prescribe a minimum number of members that must sit on a particular class of matters. The most

senior member appointed to sit is the member nominated by the President to be the presiding officer.

Mr. Speaker, the commencement of an appeal does not stay the original decision unless the appeal Tribunal orders otherwise, so the mere fact of appealing doesn't mean the decision that was made is on hold. You can see the danger in that because some people could simply file an appeal and just allow it to sit there and tie up the whole proceeding and not prosecute the appeal so, unless the Tribunal says that whatever decision that was made cannot proceed any further until the appeal is dealt with, there is no stay.

Mr. Speaker, Clauses 30 to 33 provide for the conduct of appeals. An appeal to the Tribunal is conducted as specified in the relevant legislation. This allows for that legislation, for example the Litter Act, to specify the most appropriate form of appeal for the type of matter.

The Tribunal may determine an appeal by:

- confirming the original decision;
- the Tribunal might vary the decision;
- set it aside and substitute their own decision for the original decision; or
- they may send the matter back down to the original decision-making body to deal with the matter.

A decision that is confirmed, varied, or substituted by the Tribunal cannot be appealed again to that same Tribunal; it has to go to the Grand Court. However, a proposed amendment by way of committee will provide for a reconsideration where the original decision was clearly made on what is called a fundamental error of fact. If it is clear to all and sundry that the decision was made based on the wrong set of dates and there's no dispute about that, then, rather than having to go to the appeal body for them to tell you such and send it back down, in those circumstances they can simply look at it and reconsider the matter.

Mr. Speaker, clauses 34 to 66 provide for a range of procedural matters. The Tribunal may determine its own procedures subject to any procedures set out in the enabling Act or the rules or otherwise. In addition, the Tribunal is required to conduct its proceedings in accordance with specified principles, including complying with the rules of natural justice and Mr. Speaker, minimising formality and technicality.

In keeping with these principles, the Tribunal is required to take reasonable steps to ensure the parties to the matter understand the proceedings. Again, we anticipate there will be instances where persons who appear before this Tribunal are not lawyers and are required to represent themselves. The Tribunal has a duty to ensure that person understands the proceedings every step of the way and, where possible, to conduct it in a less formal way. For example, you don't say to a layperson, *Well, you can't ask that question or you can't make that point because of hearsay*;

you will provide some flexibility, some slack, given the whole proceedings.

Mr. Speaker, the Tribunal may determine an appeal without an in-person hearing if it appears to the Tribunal it is an issue that can be determined on the papers and the parties agree, if they consent; basically, the Tribunal can do a paper hearing. The Tribunal sits at the time and in places determined by the President, and proceedings are required to be open to the public unless the Tribunal orders otherwise — for example, instances where there might be commercial sensitivity which requires it to be closed door or in camera. In addition to ordering that proceedings be held in private, the Tribunal may make orders restricting the publication of matters relating to the proceedings.

Mr. Speaker, what is anticipated here as well is that this Tribunal will not sit in just Georgetown and everybody has to travel from everywhere else. It might very well be convenient for the Tribunal to sit in East End to deal with the matter, so that possibility exists; or it could go to West Bay. The whole idea is to make it less costly for those who are supposed to participate in the process.

Mr. Speaker, the parties to the appeal may be assisted by interpreters and may participate by electronic means with permission, if the Tribunal so allows. The Tribunal is also empowered to make what is called preservation orders to preserve the subject matter of the proceedings so they can order that evidence, documents, whatever it is, must be preserved; all of it must be kept securely, not to be disposed of until the appeal is heard and in certain instances they may make order as to a certain cost or monetary award.

Mr. Speaker, the Tribunal will have the power to dismiss a matter if they form the view that it is frivolous, vexatious, or was improper in its entirety, and may do so based on an application by one of the parties or on their own motion, their own initiative.

Mr. Speaker, the decision of the Tribunal must be issued under seal and reasons for the decision are required to be given to the parties in writing within twenty-eight days after the hearing of the proceedings. The Tribunal may publish its decision as it sees fit. The published decision must be certified by the Registrar and once it's certified, it must be taken as proof of the decision that was arrived at.

Mr. Speaker, the Tribunal may issue summons requiring persons to appear before it or to produce documents, and may require witnesses to be sworn in to answer questions.

The parties to the proceedings include the original decision maker and the person(s) appealing, and the Tribunal may join persons who they consider to be interested parties or allow others to intervene where necessary and where the justice of the case requires it to be so. As I mentioned, a party may appear personally or by legal representation or, with the

leave of the Tribunals, may appear and be represented or assisted by a non-legal person appearing on their behalf, in some places called McKenzie Friends.

Mr. Speaker, a key goal of providing a Tribunal or venue of appeal is to minimise costs. Accordingly, subject to an order of the Tribunal, each party to the proceedings will bear their own cost. The Tribunal may, however, make a cost order against a party only in exceptional circumstances such as where it is clear that one party has caused an unreasonable delay or obstruction. In addition, the Tribunal may make a court order against a representative of a party in exceptional circumstances where, for example, that person has wilfully set out to delay the proceedings.

Mr. Speaker, the Grand Court Rules Committee is empowered to make rules to set out the Tribunal's procedure and to create forms, and may also make rules defining the fees that may be applicable in these circumstances.

Finally, clauses 67 to 71 deal with a range of miscellaneous matters such as the seal of the Tribunal, the requirement to produce an annual report, and the regulation-making power. In addition, sir, this part provides for the protection of the Tribunal or members from civil or criminal liability for anything done in good faith in the exercise of their powers in the performance of their functions. The Legislation also deals with improperly disclosing information obtained in the course of performing functions or exercising powers under this Act. It's an offence if the information is improperly disclosed.

Mr. Speaker, this Bill represents an evidence-based reform following extensive review and consultation. It seeks to consolidate and modernise our appeals landscape and strengthen administrative justice. The reforms mean a clear, single-entry point to the Tribunal system with consistent procedures, shorter timelines, lower costs and, ultimately, greater government efficiency.

Mr. Speaker, it is not unusual now to have instances where appeals have been heard and judgments have been outstanding for two or three years. In one instance I can tell you about, a member of the Tribunal was required to issue judgement, and it never happened. One of the parties took the person to the Grand Court and the late Justice Levers, I think it was, made a ruling against the particular member requiring them to pay costs as well — so we have these kinds of instances; though they are few and far between.

As I said, what is being attempted here is to have a single point, very efficient entry system where instead of having twelve appeals tribunals, each of them having their own staff — five, six, seven staff all over government — you have a single appeal body with four, five, or six staff and everybody knows where it is. They sit consistently, being properly remunerated, and can dispose of a matter in a timely manner, cutting down on the instances of persons having to go to the Grand Court for judicial review [which is] very

costly. I mean, it's not easy nowadays to get a lawyer just to give you advice as to whether you have a chance at a judicial review proceeding.

In closing, Mr. Speaker, I commend the Bill to honourable Members of this House and hope that it will get safe passage. As I mentioned, a number of committee-stage amendments have been filed, which will be dealt with in due course.

I thank you, sir.

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 ask the Mover if he wishes to exercise his right to reply.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Speaker.

I'm not going to assume there is any tiredness, Mr. Speaker. Not at all. I'm going to assume the presentation was comprehensive enough and was fully summed up so that everybody understood what it said, so Mr. Speaker, I thank honourable Members for their support of the initiative.

I do thank you.

The Speaker: The question is, that a Bill shortly entitled Administrative Appeals Tribunal Bill, 2025 be given a second reading.

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

AYES.

The Speaker: The Ayes have it

Agreed: The Administrative Appeals Tribunal Bill, 2025 was given a second reading.

The Speaker: The House will now go into committee to consider the bills.

House in Committee at 9:18pm

COMMITTEE STAGE

The Chairman: The House is now in committee. Please take your seat.

With the leave of the House, may I assume that as usual, we should authorise the Honourable Attorney General to correct minor errors and such in the Bill. Everybody agrees with that?

[Inaudible interjection]

The Chairman: Thank you. The Clerk will read the short title on the Bill.

**TRAFFIC (AMENDMENT AND VALIDATION)
BILL, 2026****The Clerk:**

- Clause 1 Short title and commencement
- Clause 2 Amendment to section 2 of the Traffic Act (2023 Revision) - interpretation.
- Clause 3 Validation of payment and collection of fees
- Clause 4 Orders or determination by court not affected

The Chairman: Are there any questions on clauses 1 to 4 of the Traffic Bill? If not, I will put the question that clauses one, two, three and four do stand part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 1, 2, 3, and 4 passed.

The Clerk: A Bill for an Act to amend the Traffic Act (2023 Revision) in order to redefine the term “pedal cycle” for the purposes of the Act; to validate certain previous revenue collection actions of the Director of Licensing; and for incidental and connected purposes.

The Chairman: The question is that the title, do start part of the bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The title passed.

LITTER (AMENDMENT) BILL, 2026**The Clerk:**

- Clause 1 Short title and commencement.

The Chairman: I have received notice — not yet? Okay. Are there any questions on clause one of the Bill? If not, I will put the question that clause one, do stand part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Clause one¹ passed.

The Clerk:

- Clause 2 General amendment to the Litter Act (1997 Revision)

The Chairman: The question is that clause 2 do stand part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 2 passed.

The Clerk:

- Clause 3 Amendment of section 2 - definitions.

AMENDMENT TO CLAUSE 3

The Chairman: There's an amendment to Clause 3.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, in accordance with standing order 71 and 2, I beg to move an Amendment to clause 3 standing in my name.

Thank you, Mr. Speaker. That the Bill be amended by deleting clause 3 and substituting the following clause 3 —

“Amendment of section 2 - definitions

3. The principal Act is amended in section 2 as follows —

(a) by repealing the section heading and substituting the following section heading —

“Interpretation”;

(b) by inserting before the definition of the words **“derelict vehicle”** the following definition —

“ **“constable”** has the meaning assigned by section 2 of the *Police Act (2021 Revision)*;”;

(c) by deleting the definition of the words **“derelict vehicle”** and substituting the following definition —

“ **“derelict vehicle”** means a vehicle designated as such by Regulations made under this Act;”;

(d) by inserting after the definition of the words **“derelict vehicle”** the following definition —

“ **“enforcement officer”** means —

(a) a constable; and

(b) an Environmental Health Officer appointed under section 3 of the *Public Health Act (2026 Revision)*;”;

- (e) by deleting the definition of the word “**officer**”; and
- (f) by inserting in the appropriate alphabetical sequence, the following definitions —
 “ **“public place”** means a place to which the public has access —
 (a) as of right, without payment;
 (b) upon payment; or
 (c) upon invitation, express or implied,
 and includes commercial property to which persons attending for commercial purposes are allowed access by the owner of those premises, upon payment of a fee or not; and
 “**vehicle**” has the meaning assigned by section 2 of the Traffic Act (2026 Revision).”.

The Chairman: Member for Bodden Town East, you were saying something? No, Okay.

The amendment has been duly moved. Does the Member wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, briefly just to say that these amendments clarify the key definitions inserting a definition for constable by reference to the Police Act (Revision). Replacing the definition of derelict vehicles so that such designation may be made by Regulations under the Act — I spoke to that earlier in my debate — which provides flexibility to ensure that the definition can evolve in response to practical enforcement challenges, as well as introducing the term for “enforcement officer” which now includes a constable and the environmental health officers.

The previous stand-alone definition of officer is now deleted to ensure consistency throughout the Act. Lastly, inserting the definition of a public place and vehicle by reference to the Traffic Act.

These changes are to provide clarity as to who may exercise enforcement powers under the legislation.

The Chairman: Does any other member wish to speak to the Amendment? If not, I will put the question that the amendment, stand part of the clause.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: I now we submit clause 3. The question is that clause 3, as amended, stand part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 3, as amended, passed.

The Clerk:

Clause 4 Amendment of section 3 - offence of littering public place

Clause 5 Amendment of section 4 - offence of littering premises.

The Chairman: The question is that clauses 4 and 5 stand part of the Bill.

All those in favour please say Aye those against no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 4 and 5 stand part of the Bill.

The Clerk:

Clause 6 Amendment of section 5 - general as to offences against section 3 or 4.

AMENDMENT TO CLAUSE 6

The Chairman: I have notice of an Amendment to Clause 6 and have given permission to the Member for Bodden Town East to move the Amendment.

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

In accordance with Standing order 70 (1) and (2) of the Parliament Standing Orders, 2025, I, Dwayne Seymour, Elected Member for Bodden Town East give notice to move the following Amendment to the Litter (Amendment) Bill, 2026 —

1. That the Bill be amended in clause 6 as follows —

In (b) (ii) —

by adding, after the words “twelve months”, the words “and a period of community service not exceeding 12 hours specifically for the retrieval of litter”.

The Chairman: The Amendment has been duly moved. Does the Member wish to speak to the Amendment?

Mr. Dwayne S. Seymour: No, Mr. Chair, but to thank the Minister for her cooperation and encouragement, really, in bringing this Amendment forward.

The Chairman: Does any other Member wish to speak?

The Attorney General, Hon. Samuel W. Bulgin: Mr. Chair, through you.

I must apologise to the Member because I wasn't aware that the Amendment was being proceeded with, but I did point out that the Penal Code in section 42 already provides that a Court has the power to impose community service as a sentencing option and it is in respect of any offence at all so I am not so sure that it is necessary to duplicate it in this particular piece of legislation because it is a sentence option.

What would normally happen, if it is the desire that such is the case, is that whoever is prosecuting the matter before the court could make a recommendation to a judge that in addition to a fine, or in lieu of a fine or instead of a fine, they could impose a community service order; however, if the Member wants to proceed with it, I would suggest the period be taken out and just leave the reference to the community service order. Though it would be a duplication, it wouldn't be much of a problem, but the penal code already sets out the period within which the community service order, the minimum and the maximum period should not exceed, for example, two years and four months or something to that effect and

Mr. Christopher S. Saunders: Mr. Chairman.

The Chairman: Member for Bodden Town West.

Mr. Christopher S. Saunders: Thank you, Mr. Chairman, and I want to thank the Honourable Attorney General for that bit of clarification.

I was also under the impression from speaking to my Bodden Town East colleague — well, I can say Member Seymour now, we are in committee; that as part of the new sentencing package the Director will also have the ability to impose fines and I think it was his intention, also in lieu of the fine, to give the Director the ability to sentence someone to community service so

That was the impression I got from speaking to my colleague because I thought we were looking to go administratively on some of these fines, and I think it was his intention that this be an administrative process, just an option that the Director would have. so If you take a young person, for example, a teenager who went and did something crazy at the beach, rather than charging them, where they maybe wouldn't be able to find the money, we could at least encourage them to, or give the Director the ability to [assign]

community service so That was the impression I got from speaking to my colleague.

[Inaudible interjection]

Mr. Christopher S. Saunders: Yeah. Unless I'm mistaken in my conversation with him.

The Chairman: I think this refers to summary convictions, so it could only be done by the court.

Mr. Christopher S. Saunders: I didn't see on summary...

The Chairman: In 1 he said on summary conviction, to a fine of... and in 2...

The Attorney General, Hon. Samuel W. Bulgin: Mr. Chairman, it's a conviction-based option.

Mr. Christopher S. Saunders: Then I think maybe it should be in a different clause; but the direct impression was for young people, really and truly. You know, they have events at the beach [and] they do something crazy. To give the Director the ability, recognising that some people may not be able to pay. I think maybe the clause should have been placed elsewhere. I think that was really the intention, so maybe the clause is just in the wrong place.

The Attorney General, Hon. Samuel W. Bulgin: Mr. Chairman, I never saw this part of it coming either, but I think we would run into legal difficulties if you have a lay person seeking to impose what is, effectively, forced labour. I don't think it can work.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Chairman, just for clarity, I want to ensure I'm getting this right because I do concur with the member for Bodden Town West as to the spirit and intentions meant.

Yes, the Attorney General is right in being very careful of the interpretation of mandatorily imposing labour because it could be considered as slave labour, but Mr. Chair, I think what my colleague, on behalf of our other colleague... In an administrative component, if a member accepts and doesn't challenge the guilt once found to be violating the litter law, it wouldn't be done in a court so the provisions, though already being highlighted by the Attorney General [as] awarded to the courts, I think we were trying to have it awarded as an option for the administrators in issuing those tickets or fines if the fines have an option for man hours rather than cost.

If we cannot make those Amendments now — I think it would be too late at this point; but if the Minister is mindful to accept the spirit of the Motion and give commitments to have other Amendments to other areas later on that allow an option from the adminis-

trative perspective for a person to accept community service as an option, because we're not talking about summary conviction. The whole purpose of this change is so that we don't have to go to court. The conclusion of guilt will obviously already be determined at an administrative level, so what we're trying to do is [propose] the penalty of community service at an administrative level, if that is understood.

If the Member is in support of that and gives a commitment that in the coming changes — which the Member has done a good job in giving a commitment to the House that there are intended changes to do a holistic approach to our attack on litter; we can do it at a later date and the Member's intention can still be delivered.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair.

The Chairman: Honourable Minister of Health.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, I can give the commitment that I will take it away and as we work through the other amendments, we will ask the legal department to further investigate whether it could be done and how, because the AG is saying it would be something he and his team would have to take some time to look into.

Mr. Dwayne S. Seymour: Mr. Chair, it seems one option is for me to withdraw this Motion and thank the Minister for being so gracious in the spirit of what we're trying to achieve. It has always been my intention, since the first time I got elected twenty years ago, to give young people a chance. It's why I brought a motion many years ago giving young persons a second chance without blemish on their records.

I think the Attorney General also helped me with that spirit back then and he understands what we're trying to achieve. I thank the Member for Bodden Town West for his intervention, and also the Member for George Town Central.

Mr. Chair, please advise further, but I am willing to withdraw.

The Chairman: You are withdrawing the Amendment to Clause 6?

Mr. Dwayne S. Seymour: Yeah, withdrawing the Amendment to Clause 6.

The Chairman: Okay. The Amendment has been withdrawn; therefore, the clause stands as is... Member, do you want to say something?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Chairman, just for clarity and my edification, am I correct in understanding that there has to be a vote on the withdrawal? If that's not the case, I'm quite fine with it, but I did want to add...

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Before the withdrawal, then, if you give way, Mr. Chairman, I want to ask about criminal records because I heard the Member highlight the point of young people and second chances and so forth; though I think it would benefit anybody for that matter, whether they're young or not.

From an administrative deliverable of controlling persons who are littering, to find a way to penalise them either by money or community service begs the question, Mr. Chairman, and maybe the AG can opine on this. If we're doing it by administrative fine and the person is not willing to pay, can the administrator deliver the other penalty, which is prison? I'm assuming it would then have to go to court for the delivery of prison time. Just give me some clarity around that, because—

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Chairman, I thank you for your advice on this particular clause, and maybe I should bring up the point in another clause, but I would seek clarity from the Attorney General in another clause about how the administrators of tickets and fines come about if a person chooses to appeal and says "*I ain't paying that*".

The Chairman: The committee does not allow you to discuss the merits of the Bill. We have to specifically discuss the clause before us. We can't go back to the overall discussion.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I appreciate that, Mr. Chairman. I'm definitely not trying to take a double jab at the debate. I was actually just asking for clarity on my interpretation. If it's not in the Bill, it's not for me to argue for or against it. It is just so we can understand, given the legal interpretation, whether, by way of the clauses in the Bill, an administrator can actually sentence a person to prison.

[Cross-talk]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: The other question is, if the AG would maybe opine on it: If a person gets a fine, does it go on the record? I'm assuming only things that go to court would go on a criminal record, as opposed to a ticketing fine; there will not be a record component.

The Attorney General, Hon. Samuel W. Bulgin: Not by way of administrative penalty, no.

The Chairman: I think we need to take the vote on this clause now. The Amendment to clause 6 has been withdrawn, so I put the question that clause 6 remains part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 6 passed.

The Clerk:

Clause 7 repeal of section 6 and substitution -
 officer shall enforce removal of litter.

AMENDMENT TO CLAUSE 7

The Chairman: I have received notice of an Amendment to the Bill and I have given the Member leave to bring the Amendment.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, in accordance with Standing Orders 70(1) and (2) I, the Honourable Minister responsible for Health, Environment and Sustainability give notice to move the following Amendments to the Litter (Amendment) Bill, 2026.

That the Bill be amended in clause 7 in the proposed new section 6 as follows:

- a) by deleting the word “officer” wherever it appears and substituting the words “enforcement officer”; and
- b) in the proposed new subsection 3 by inserting after the word “remove”, the words “or direct the removal of”.

The Chairman: The Amendment has been duly moved. Does any member wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, I'd like to say that this substitution covers the issue raised during public consultation about the need for more enforcement. The definition of enforcement officer is now amended through the relevant provisions to ensure consistency with the newly inserted definition, and it removes any ambiguity about who may exercise these statutory powers.

It also clarifies that an officer may remove or direct the removal of litter or derelict vehicles and ensures operational flexibility. For example, when an enforcement officer can request the assistance of DEH staff or contractors to carry out physical removal under their lawful authority.

The Chairman: Does the Member wish to speak?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Chairman, I am genuinely just trying to follow along.

I know there have been Amendments. I don't have the list of all the proposed Amendments. I'm not sure... I only had one page of Amendments handed to me. One page. I know the one page —

The Chairman: The one-page Amendment was moved by the Member for Bodden Town East. The Amendments being moved by the Minister are in a two-page document and they came together when they were circulated.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Chairman, I can show you in my hand: there's one here that says “litter” and another one that says “litter” with a two-pager on it, so we've got this one. By all means, I'm happy to take just the basic explanation as to the reason for the Amendment in general terms from the Member because we're all trying to resolve the same thing. I think we all discussed it. I just want to ensure I get the clause part, that's all.

The Chairman: Get copies for everybody. Does everybody else have copies? Okay.

[Pause]

The Chairman: Do all Members have it in their ShareFile? Okay. Can we move on, then, if everybody has it in their ShareFile now?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Chairman, I'm prepared to go along while we get the technical stuff sorted out, but can the Minister quickly summarise that change and how it would come out in practical terms?

The Chairman: She just did.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I didn't hear.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, thank you. I can repeat.

In this change you're substituting the word officer with enforcement officer throughout the relevant provisions for consistency; and then clarifying that an enforcement officer may remove or direct the removal of litter or derelict vehicles, providing operational flexibility when, for example, an enforcement officer is requesting the assistance of DEH staff or contractors to carry out physical removal under lawful authority.

The Chairman: The Amendment has been duly moved. Does any Member wish to speak to the Amendment? Member for Bodden Town East.

Mr. Dwayne S. Seymour: Mr. Chair, in terms of the enforcement officers, my contribution is in asking the Minister whether the intent is to have one for each district.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, I can advise the Member that the arrangement currently in place, as I've been advised by the Director, is that before they are given this defined term, the officers I referred to earlier are already assigned to various districts.

The Chairman: Does any other Member wish to speak? If not, the question is that the Amendment stands part of the clause. All those in favour please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: The Amendment has been approved. The question is that the clause, as amended, stands part of the Bill.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The Clause, as amended, stands part of the Bill.

The Clerk:

Clause 8 Amendment of section 7 - power to enter premises.

AMENDMENT TO CLAUSE 8

The Chairman: We have an Amendment.

Honourable Minister, you can just move the Amendment; you don't need to go through all that with the standing orders, et cetera.

Hon. Katherine A. Ebanks-Wilks: Thank you. That's wonderful news, Mr. Chair, thank you.

The Amendment to Clause 8 seeks for the Bill to be amended by deleting clause 8 and substituting the following Clause.

"Amendment of section 7 - power to enter premises. The principal Act is amended in section 7 as follows—

- a) by deleting the word "officer" wherever it appears and substituting the words "enforcement officer"; and
- b) in subsection 3 as follows—

- i. by deleting the words "is guilty of an offence" and substituting the words "commits an offence"; and
- ii. by deleting the words "liable on conviction to a fine of five hundred dollars" and substituting the words "is liable on summary conviction to a fine of five thousand".

Thank you; thank you, Hon. Attorney General.

The Chairman: The Amendment has been duly moved. Does the Member wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: Yes, Mr. Chair, just give me one minute, please.

Mr. Chair, I know it's getting late and it's a little confusing, but Clause 8 actually amends section 7; it substitutes the word officer with enforcement officer throughout the relevant provisions.

The Chairman: It substitutes the word "commit an offense by deleting the words liable on conviction to a fine of five hundred dollars" and substituting the words "is liable on summary conviction to a fine of five thousand dollars".

Hon. Katherine A. Ebanks-Wilks: Mr. Chair...

An Honourable Member: It is pretty straightforward.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Chairman, I do apologise. I'm looking at the original Amendment and the Amendment to the Amendment which is not coordinating with what I'm seeing here because B in the original Amendment says, "by deleting the words 'liable on conviction to a fine of five hundred dollars and substituting the words 'is liable on summary conviction to the fine of five thousand dollars'" and the Amendment says, in b — unless I'm misunderstanding this.

It goes into B in subsection 3, following 1 "by deleting the words guilty of an offence and substituting the words commits an offence".

The Chairman: It's just a redefinition. Is fancier legal language; you notice we're changing that in all the laws now.

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

The Attorney General, Hon. Samuel W. Bulgin: Mr. Chair, you're right. It was more of a structure.

The real intent was part 8(a) by deleting the word officer and substituting the words enforcement officer; in order to structure the whole thing properly, it was deleted and replaced.

The Chairman: Does any other Member wish to speak? If not, I will put the question. Does the Amendment stand part of the clause? All those in favour please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: The question is that clause 8, as amended, do stand part of the clause.

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

AYES.

The Chairman: The Ayes have it

Agreed: Clause 8, as amended, passed.

The Clerk:

Clause 9 Amendment of section 8 - duty of officer to remove derelict vehicles.

AMENDMENT TO CLAUSE 9

The Chairman: I have received notice of an Amendment by the Minister and I have approved the amendment. Honourable Minister.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I'd like to move the amendment to clause 9 standing in my name; that the Bill be amended by deleting clause 9 and substituting the following clause.

Amendment of section 8 - duty of officer to remove derelict vehicles. The principal Act is amended in section 8 as follows —

(a) by deleting the word “officer” wherever it appears and substituting the words “enforcement officer”; and

(b) by repealing subsection (2) and substituting the following subsection —

“(2) A person who fails to comply with a notice under subsection (1) commits an offence and is liable on summary conviction to —

(a) a fine of one thousand five hundred dollars; and

(b) a further fine of two hundred and fifty dollars for every day during which the failure is continued after conviction,

and an enforcement officer shall, without prejudice to the enforcement officer's right to take proceedings for a fine in respect of such failure, remove, or direct the removal of, the

derelict vehicle so left or caused to be left, and the Crown may recover summarily, as a civil debt, from the person in default the expenses reasonably incurred in so doing.”.

The Chairman: Does any other member wish to speak?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Chairman is the member reading the proposed amendment, or the original Bill, because I think what she just — I'm trying here, Minister, but I think what you just read was actually what is in the —

The Chairman: There may not be many differences, but I know one of them would be substituting the word officer for enforcement officer.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, to answer the member, I am reading from the amendment that was provided to me which had been filed, but I can double-check that it's the correct version.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yeah; not trying to be funny. Because they're so similar, is it the only thing that has changed? Because it's hard. This is when track changes would come in very handy, because I'm trying to find word for word, line for line, what the difference is between the sentence that is in the original amendment and the now proposed committee-stage amendment.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, it's a similar change going through substituting the word officer with enforcement officer.

The Chairman: She had to put back the second clause because she deleted the whole clause, you see, so she has to resubstitute what you see there because the whole thing was deleted.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Okay. If that is the principle, why would you delete the whole clause rather than just saying substitute officer where needed in that clause? There has to be a reason the word's gotta be different in some capacity other than simply saying deleting the words officer where it appears and substituting the words enforcement officer, which was done in (a) of the amendment.

B is another whole paragraph where I see they changed the word officer to enforcement officer [where] relevant, but I can't see what the difference is between the relevant paragraphs.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, if I could elaborate to the member.

I did read from the correct amendment and if you look at b, the penultimate sentence, the only language... let me read it for those who are listening and for the Hansards:

"(2) (b) a further fine of two hundred and fifty dollars for every day during which the failure is continued after conviction; and an enforcement officer shall, without prejudice to the enforcement officer's right to take proceedings for a fine in respect of such failure, remove..."

What has been added in this amendment is just these few words: "or direct the removal of". That is what has been added, "the derelict vehicle so left or caused to be left, and the Crown may recover summarily..."

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Minister. That explains the extension of the messaging, which, learning about the drafting approaches, what would have been great is for those words that have been added to the amendment to be highlighted and bold, so we could have known what was different.

[Inaudible interjection]

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

Thank you, Mr. Chair. I have no further points.

The Chairman: Does any other member wish to speak? If not, I'll put the question. The question is that the Amendment stands part of the clause.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: The question is that Clause 9, as amended, stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 9, as amended, passed.

The Clerk:

Clause 10 Repeal of section 14 and substitution; insertion of section 14A – regulations, administrative fine system.

AMENDMENT TO CLAUSE 10

The Chairman: I have received notice of an amendment by the Minister of Health, and I've approved the amendment.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, before I move the amendment, I beg to withdraw the current amendment to clause 10 and replace it with the new amendment to clause 10 as set out in notice of committee stage amendment number 2 standing in my name relating to clause 10.

The Chairman: That's a single page by itself, right?

Hon. Katherine A. Ebanks-Wilks: Yes, sir, it is a single page and this amendment is... well, I'll speak to it.

The Chairman: You have that one, right? No, no; she wanted to ensure that you all had it, is what she said. Yeah, yeah, okay. You can go ahead and speak to it.

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

Mr. Chair, this amendment seeks to amend clause 10, in the proposed new section 14, as follows:

- (a) in paragraph (a), by deleting the word "and" after the semi-colon; and
- (b) by inserting after paragraph (a) the following paragraphs —
 - "(aa) the procedures to be followed by an enforcement officer exercising powers under sections 8, 9 and 10 in relation to a derelict vehicle;
 - (ab) the power of an enforcement officer to request relevant information from the Department of Vehicle and Drivers' Licensing for the purposes of exercising powers under sections 8, 9 and 10 in relation to a derelict vehicle;
 - (ac) the supply by the Department of Vehicle and Drivers' Licensing of relevant information to an enforcement officer, where requested by the enforcement officer for the purposes of exercising powers under sections 8, 9 and 10 in relation to a derelict vehicle; and"

The Chairman: The amendment has been moved. Does the Member wish to speak thereto?

Hon. Katherine A. Ebanks-Wilks: Yes, Mr. Chair, just to say that the amendments seek to ensure that there are clear and effective operational procedures; and, following the suggestion made on the Floor by the Member for George Town Central, I have withdrawn the previous amendment to incorporate his

suggestion in relation to sharing of information between the Department of Vehicle and Driver's Licensing in order to facilitate the administrative fines —

[Inaudible interjection]

Hon. Katherine A. Ebanks-Wilks: I was going to say administrative fines being administered by the officers, but that's indeed what it would be.

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

The Chairman: Member for George Town Central.

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

I just want to thank the Minister for this Amendment; it completes the exercise of data sharing, which allows the officers to be more efficient. From a timing perspective, lack of access to the information hurdle for them to execute their rules has now been moved, and I appreciate the Minister's quick response on the Floor to bring an Amendment to improve this Bill, [making it] even stronger.

I'm certain the Director is quite happy about this — and DVDL: please respond to the Department of Environmental Health when they request the information so we can address this matter firmly.

Thank you, Mr. Chairman.

The Chairman: Does any other Member wish to speak? If not, I'll put the question. The question is that the Amendment stand part of the clause.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: The question is that clause 10, as amended, stands part of the Bill.

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

The Chairman: The Ayes have it.

Agreed: Clause 10, as amended, passed.

NEW CLAUSE 10

The Clerk:
New Clause 10...

[Pause]

The Chairman: There's a clause 10 already...

[Pause]

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, I seek to amend the Bill by inserting a new clause after the following clause: Amendment of section 9 - general power to remove derelict vehicles.

The principal Act is amended in section 9 by deleting the word "officer" wherever it appears and substituting the words "enforcement officer".

The Clerk:

New Clause 10 Amendment of section 9 - general power to remove derelict vehicles.

The Chairman: The new clause 10 having been read a first time, the question now is that the clause be read a second time.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The clause was read a second time.

The Chairman: Is there any debate on the new clause? If there is no debate, I will put the question. The question is that the clause be added to the Bill as clause number 10, and the subsequent clauses re-numbered accordingly.

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

AYES.

The Chairman: The Ayes have it.

Agreed: New Clause 10 was added to the Bill.

NEW CLAUSE 11

The Clerk:
New Clause 11 Repeal and substitution of section 10 - disposal of removed vehicles

The Chairman: You have to read the whole section.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, I move to add a new clause standing in my name — Clause 11, repeal and substitution of section 10 - disposal of removed vehicles.

The principal Act is amended by repealing section 10 and substituting the following section: "Disposal of removed vehicles

10. (1) Subject to subsection (2), where an enforcement officer removes a dere-

lict vehicle under this Act, the enforcement officer shall dispose of it in the manner prescribed by Regulations made under this Act.

- (2) If, before a derelict vehicle is disposed of by an enforcement officer under subsection (1) —
- (a) a person presents proof to the enforcement officer in the form and manner prescribed by Regulations made under this Act that the person is the owner of the vehicle; and
 - (b) the person, in accordance with the Regulations made under this Act, pays any expenses incurred in respect of the removal and storage of the vehicle,

the enforcement officer shall permit the person to remove the vehicle from custody during such period as may be prescribed by Regulations made under this Act.

- (3) Regulations made under this Act may provide for the disposal of a derelict vehicle by sale, and where —
- (a) an enforcement officer disposes of a derelict vehicle by causing it to be sold; and
 - (b) before the expiration of three months from the date of the sale, a person presents proof to the enforcement officer in the form and manner prescribed by Regulations made under this Act that at the time of such sale the person was the owner of the vehicle,

the enforcement officer shall cause to be paid to the person any sum by which the proceeds of sale exceed the aggregate of the expenses incurred in respect of its removal, storage and disposal.”

The Chairman: The new Clause 11 having been read a first time, the question now is that the clause be read a second time.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The clause was read a second time.

The Chairman: Is there any debate on the new clause?

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

The Chairman: Member for George Town Central.

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

I again thank the Honourable Minister and the Government for acting so quickly to make the necessary proposed changes. I am just seeking some clarity in the very last component of the amendment, which reads: “...under this Act that at the time of such sale the person was the owner of the vehicle, the enforcement officer shall cause to be paid to the person any sum by which the proceeds of sale exceed the aggregate of the expenses incurred in respect to its removal, storage and disposal.”

That's what we call legalese in the regular world. I hold so much respect for those who speak this language, but I think I interpret that to mean that if the car is sold, the excess amount — maybe I'm reading that in the opposite, so I'm happy for clarity from the AG. My first interpretation was that the excess amount of the aggregate would be paid to the person — or is it that if the expenses are in excess of the amount it was sold for, the perpetrator, the owner of the vehicle, is still owing to the government the excess amount of fees for the storage?

You see, without a lawyer it's kind of hard to interpret. It may sound simple and straightforward to you, but if the average person picks this up and reads it, they're gonna have to go pay legal fees to interpret it, so if you can give simple terms for that.

The Attorney General, Hon. Samuel W. Bulgin: You basically sell the vehicle and whatever excess is left—

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Sorry, say it again.

The Attorney General, Hon. Samuel W. Bulgin: After fees for storage, sale, and all that are deducted, whatever money is left goes to the owner.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Goes to the owner.

The Chairman: Yeah, yeah, that's what it says.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Which was my first interpretation, so let's put it in practical terms now: a car is impounded and the person doesn't come for it for six months. The car is probably valued about \$10,000. The Director has sold it on auction at \$5,000. The expenses were

\$3,000, then the Government needs to give that person \$2,000 back.

The Attorney General, Hon. Samuel W. Bulgin: No, not back.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Well, not give it back, but give it to them for the sale.

The Attorney General, Hon. Samuel W. Bulgin: Well, I don't know if your math is correct, but yes.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, I said the car was valued at 10; we sold it at 5, and the expenses were 3, so the difference is 2, so my math is right.

The Attorney General, Hon. Samuel W. Bulgin: You give the owner two.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yeah, okay. Is that what we intended to do, after expenses are covered. Okay, thank you.

The Chairman: The question is that Clause 11 be added to the Bill. All those in favour, please say Aye. Those against, say no.

AYES.

The Chairman: The Ayes have it.

Agreed: New Clause 11 was added to the Bill.

NEW CLAUSE 12

The Clerk:
New Clause 12

[Inaudible interjection]

The Chairman: No, we have to go through the process. Move it.

Hon. Katherine A. Ebanks-Wilks: Mr. Chair, I move to add a new Clause 12 to amend section 11 – indemnity.

The principal Act is amended in section 11 by deleting the word “officer” and substituting the words “enforcement officer” and renumbering the subsequent clauses accordingly.

The Clerk:
New Clause 12 Amendment of section 11 - indemnity.

The Chairman: The new clause having been read a first time, the question is that the clause be read a

second time. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The new Clause 12 was read a second time.

The Chairman: Is there any debate on the new clause?

If there's no debate, I put the question. The question is that this clause be added to the Bill as Clause 12 and the subsequent clauses renumbered accordingly. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: New Clause 12 was added to the Bill.

The Clerk: A Bill for an Act to amend the Litter Act (1997 Revision) to increase penalties for various offences under the Act; to empower Cabinet to make Regulations creating an administrative penalty system in respect of offences; and for incidental and connected purposes.

The Chairman: The question is that the title do stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The title passed.

REGISTERED LAND (AMENDMENT) BILL, 2026

The Clerk:	
Clause 1	Short title and commencement
Clause 2	Amendment of section 2 of the Registered Land Act (2018 Revision) - definitions
Clause 3	Amendment of section 64 - form and effect of charges
Clause 4	Amendment of section 67 - agreements implied in charges
Clause 5	Insertion of section 69A - notice of interest rate changes
Clause 6	Amendment of section 70 - right of indemnity (sic).

The Chairman: The question is that clauses 1 to 6 do stand part of the Bill. All those in favour, please say Aye. Those against, no

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 1 to 6 passed.

The Clerk:

Clause 7 Amendment of section 72 - chargee's remedies.

AMENDMENT TO CLAUSE 7

The Chairman: I have received notice of an amendment to section to clause 7. Minister for Planning, your amendment.

Hon. Johany S. Ebanks: Mr. Chair, in accordance with Standing Order 70(1) and (2) of the Parliament Standing Orders, 2025, I, the Honourable Johanni Ebanks, Minister responsible for Planning, Lands, Agriculture, Housing and Infrastructure, give notice to move the following amendment to the Registered Land (Amendment) Bill, 2026.

That the Bill be amended in clause 7(a) by inserting after the proposed subsection (2J) the following subsection —

“(2K) Where subsections (2B) to (2J) apply, the chargee shall, at the time of serving a notification under subsection (2E), also serve on the chargor a written statement, signed by or on behalf of the chargee, specifying the steps taken by the chargee to engage with the chargor to remedy the default and bring the charge into good standing, including —

- (a) the dates and means of each communication, or attempted communication, with the chargor;
- (b) the particulars of any repayment plan, variation, forbearance, or other arrangement offered, proposed or discussed, and the outcome of any such offer, proposal or discussion;
- (c) the particulars of any proposal made by the chargor and the chargee's response to that proposal; and
- (d) any reason for the default as communicated by the chargor to the chargee to the extent necessary to explain the engagement history between the chargor and the chargee.”.

The Chairman: The Amendment has been duly moved. Does any member wish to speak thereto? If no member wishes to speak, the question is that the amendment stands part of the clause.

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

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 7, as amended, stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 7, as amended, passed.

The Clerk:

Clause 8	Amendment of section 75 - power of sale
Clause 9	Insertion of section 77A - application to the court
Clause 10	Amendment of section 153 - service of notices
Clause 11	Insertion of section 161A - amendment of schedules
Clause 12	insertion of Schedules 1, 2, 3 and 4 - Secured Lending Information Form, Special Acknowledgment, Pre-Action Information Form and Pre-Action Questionnaire
Clause 13	Savings and transitional provisions

The Chairman: The question is that clauses — can we get some order please?

The question is that clauses 8 to 13 stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 8 to 13 passed.

The Clerk: A Bill for an Act to amend the Registered Land Act (2018 Revision) to streamline the provisions impacting charges of land; to provide for a more informed pre-lending and pre-action process; and for incidental and connected purposes.

The Chairman: The question is that the title do stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The title passed.

ADMINISTRATIVE APPEAL TRIBUNAL BILL, 2025

The Clerk:

Clause 1 Short title and commencement

The Chairman: The question is that clause one stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 1 passed.

The Clerk

Clause 2 Interpretation

AMENDMENT TO CLAUSE 2

The Chairman: I've received notice of an Amendment by the Mover and I've given permission — Clause 2.

The Attorney General, Hon. Samuel W. Bulgin:
Thank you, Mr. Chair.

Mr. Chair, pursuant to section 70(1) and 2 of the Standing Orders, I beg to move the following Amendment:

1. That the Bill be amended in clause 2 by inserting after the definition of the words "Deputy President" the following definition —

““JLSC” means the Judicial and Legal Services Commission established by section 105 of the Constitution;”.

Mr. Chair, the honourable Member for Bodden Town West, and the Honourable Deputy Speaker are the architects of some of these amendments, so of course I'll completely defer to them if they want to articulate the purposes behind them; but for all intent and purpose, this particular one was a suggestion by the Members that the appointment of the President and the Deputy President of the Appeals Tribunal be done by the JLSC.

The Chairman: The Amendment has been duly moved. Does any member wish to speak thereto?

Mr. Christopher S. Saunders: Speaking to the Bill, Mr. Chairman, I have just one observation on all these changes which will pretty much reflect them all so I don't have to go through them line by line.

Mr. Chairman, yesterday I met with the Honourable Attorney General and Ms. Katina [Anglin] from his team along with Ms. Pearlina McGaw, and we went through the Bill in terms of the concerns we had. I must say, the Premier has been very accommodating in this regard. As you look at the name of the Bill, you see it's a Bill from 2025, so they have delayed this Bill to accommodate the concerns I had with it.

In a nutshell, Mr. Chairman and all members present, we recognise that this tribunal was needed. As the Honourable Attorney General said in his debate, this was done by the Law Reform Commission. I went through the Law Reform Commission Report and want to go on the record to thank them for the work they have done similar to the work they did with those changes being brought in the previous Bill, the Registered Land Amendment.

Mr. Chairman, as it stands right now, the appeals body is one hundred per cent in the purview of the Executive branch or the Cabinet, and I understand it is the Law Reform [Commission's] recommendation, and the Government's position, to streamline the process. What we agreed to do, recognising that we're transitioning from one government branch to the next, was to put in certain safeguards and rails to ensure the process works, so this is the first step to come because the regulations —

The Chairman: Would the people outside please keep quiet?

Mr. Christopher S. Saunders: Mr. Chairman, we wanted to ensure there were certain guardrails, but that at the same time the Executive maintained oversight to some extent.

What we agreed, and it is what these amendments reflect, is that some legal members [such as] the President and the Deputy President are actually appointed; because they're required to have Grand Court Judges' qualifications, we figured the group that can best sift through all the different qualifications or do the best vetting would be the Judicial and Legal Services Commission.

In essence, they would manage recruitment and make a recommendation to Cabinet so Cabinet still maintains the responsibility or power to appoint them; because those members are technical in nature, in terms of their qualifications, we didn't want to put that solely on Cabinet. Hence, the same group that recommends the appointment of judges does those legal ones while Cabinet retains the regular members. That was the first step we took only be-

cause of the qualifications and technical nature of those positions.

Another issue we wanted [to address], Mr. Chairman, was to ensure that both the President and the Deputy President were Caymanians. We think it is important because if you look at the qualification of the Grand Court Judge as per the Grand Court Act it could basically be anybody. We specifically wanted those roles, the President and Deputy President, to be Caymanians. That touched on the first issue.

Another major issue for us was the tenure. Originally it was six years; we thought it should be five years and three years for the ordinary members. That was the next one.

The one glaring issue I had with the Bill overall was the President's ability to appoint one person to a Tribunal. Now, when you consider, Mr. Chairman, that the majority of the appeals are either immigration, planning, or labour-related; I mean, those three [categories] pretty much represent 85 to 90% of all appeals that are actually managed. When we go through the Law Reform Commission, you see that immigration appeals are the largest.

What we didn't want was the President, someone who could possibly have been originally a non-Caymanian, literally overturning an entire immigration board decision, so we discussed, and this is where the regs come in, that within the Regulations we would have classes of appeal panels. In other words, in terms of the immigration appeals panel, we can say, *you know what, no less than five* — again, that would be for the Cabinet to decide; *no less than five should be on this and it should consist of this, this, this, this*. You look at the medical, it can't be less than this and this should be the qualification. We gave Cabinet the ability to set the different divisions or whatever within the Regulations so they'll have that flexibility but to simultaneously ensure that we have the safeguards in it [against] one, two, or three persons overturning an entire either planning or immigration decision in due course. It was more to ensure that we had everything covered from that standpoint.

Then — thanks, Ms. Pearlina; we recognised that going to the Grand Court is quite expensive and the whole idea behind clause 7 is to ensure everyone has access to it. We wanted to give it back, in case something material that was missing came up, that they don't have to go get expensive lawyers to run to the Grand Court because as everyone knows, the minute they go to any lawyer to go into Grand Court, the first thing they say is \$5,000 retainer. Some of these issues, especially labour-related, people will not be able to afford those kinds of things whereas corporations will have deep pockets to do it, so we wanted to ensure the Bill was balanced and people, the regular lay-man on the street, would at least have access to appeal, et cetera. It also provides a forum for natural justice for many people.

In fairness to the Attorney General, and I think Ms. Katina from his team, I'm very impressed with the turnaround. I mean, I sent him a 10-page letter at four in the morning and by 11 o'clock when we met, he had a comment on the entire document. We went through it for about two hours and pretty much agreed on everything.

The Premier's been accommodating — they held back the Bill until we had this Meeting; and having gone through it, I can say the Bill is complete to some extent. We left room in the Regulations for Cabinet to still have a say and ensure that Caymanians and regular workers are protected, so we're happy with what it is now — the first one was definitely a no-go. That's the only comment I'll make on all the changes.

The Chairman: Your comments are related to all of them?

Mr. Christopher S. Saunders: All of them, all of them.

The Chairman: I was a little bit worried.

Mr. Christopher S. Saunders: Yeah, I wanna get out of here tonight.

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

The Chairman: Member for George Town West.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Mr. Chair, I want to go on record and thank the Premier and the Member for Bodden Town West for dragging me into this — it was quite a lesson; but more importantly, I want to thank the AG and his team. They were very thorough and attentive and heeded our recommendations regarding the Act.

Thank you, sir.

The Chairman: The question is that the amendment stands part of Clause 2. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that Clause 2, as amended, stand part of the Bill. Those in favour, please say Aye. Those against, no.

The Chairman: The Ayes have it.

Agreed: Clause 2, as amended, passed.

The Clerk:

Clause 3	Relationship with other Acts
Clause 4	Tribunal established
Clause 5	Jurisdiction
Clause 6	Tribunal to operate throughout Islands
Clause 7	Objectives of Tribunal
Clause 8	Independence of Tribunal

The Chairman: The question is that Clauses 3 to 8 stand part of the Bill. All those in favour, please say Aye. Those against, say no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 3 to 8 passed.

The Clerk:

Clause 9	Membership.
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AMENDMENT TO CLAUSE 9

The Chairman: I received notice of an amendment to Clause 9.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Chair.

I beg to move that the Bill be amended in Clause 9 by deleting subclauses (2) and (3) and substituting the following subclauses —

“(2) The President, Deputy President and legal members of the Tribunal are appointed by the Cabinet acting on the advice of the JLSC.”

The Chairman: You have another amendment to subclause 2 about the Governor and Cabinet — or does this comprehensive one, replace the one submitted by you before?

The Attorney General, Hon. Samuel W. Bulgin: Oh, sorry. You're right, sir. Can I respectfully beg to withdraw the original amendment? I'm sorry.

The Chairman: Okay, so the original proposed amendments to clauses 9, 14, 15, and 18 have been withdrawn?

The Attorney General, Hon. Samuel W. Bulgin: My apologies; yes, I beg they be withdrawn — thank you. To complete this clause:

(3) The ordinary members of the tribunal are appointed by the Cabinet.

The Chairman: The question is that the amendment, stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 9, as amended, stands part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 9, as amended, passed.

The Clerk:

Clause 10	President may establish divisions
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The Chairman: The question is that clause 10 stands part of the Bill. All those in favour, please say Aye. Those against no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 10 passed.

The Clerk:

Clause 11	Qualifications of members
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AMENDMENT TO CLAUSE 11

The Chairman: I have notice of an amendment to clause 11.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Chair.

I beg to move that the Bill be amended in clause 11 as follows —

(a) by deleting subclause (1) and substituting the following subclause —

“(1) A person is eligible for appointment as the President or the Deputy President if the person —

(a) Is Caymanian, within the meaning of section 2 of the Immigration (Transition) Act (2022 Revision); and

(b) Is qualified for appointment as a Judge under section 6 of the Grand Court Act (2026 Revision).”; and

(b) by deleting subclause (3) and substituting the following subclause —

“(3) A person is eligible for appointment as an ordinary member if the person —

- (a) holds significant experience or qualifications relevant to the work of the Tribunal; and
- (b) holds any additional experience or qualifications prescribed by the regulations.”.

Thank you.

The Chairman: The question is that the amendment, stand part of clause 11. All those in favour, please say Aye. Those against, no

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 11, as amended, stands part of the Bill. All those in favour, please say Aye. Those against, no,

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 11, as amended, passed.

The Clerk:

Clause 12 Functions of President and Deputy President.

The Chairman: The question is that clause 12 stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 12 passed.

The Clerk:

Clause 13 Duration of appointment.

The Chairman: I have notice of an amendment to clause 13.

AMENDMENT TO CLAUSE 13

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Chair.

I beg that the Bill be amended in clause 13 by deleting the words “not less than six” and substituting the words “of not less than five”.

The Chairman: The question is that the amendment to clause 13 stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is does clause 13, as amended, stand part of the Bill? All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 13, as amended, passed.

The Clerk:

Clause 14 Vacation of office

AMENDMENT TO CLAUSE 14

The Chairman: Notice of amendment to clause 14.

The Attorney General, Hon. Samuel W. Bulgin: I beg that the Bill be amended in clause 14 by deleting the word “Governor” and substituting the word “Cabinet”.

The Chairman: The question is that the amendment to clause 14 stand part of the clause. All those in favour please say Aye. Those against, no

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: The question is that clause 14, as amended, stands part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 14, as amended, passed.

The Clerk:

Clause 15 Removal from office.

AMENDMENT TO CLAUSE 15

The Chairman: Notice of an Amendment to clause 15.

The Attorney General, Hon. Samuel W. Bulgin:
Thank you, Mr. Chair.

I beg that the Bill be amended in clause 15 by deleting clause 15 and substituting the following clause —

“Removal from office

15. (1) Subject to subsection (2), the Cabinet may remove a member from office for inability to discharge the functions of the member's office or for serious misbehaviour.

(2) The Cabinet may only remove a legal member from office on the advice of the JLSC.”.

The Chairman: The question is that the Amendment to clause 15 stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendment passed.

The Chairman: The question is that clause 15, as amended, do stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 15, as amended, passed.

The Clerk:
Clause 16 Validity of acts

The Chairman: The question is that clause 16, stand part of the Bill. All those in favour, please say Aye. All those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 16 passed.

The Clerk:
Clause 17 Delegation

AMENDMENT TO CLAUSE 17

The Chairman: We have notice of Amendment to clause 17.

The Attorney General, Hon. Samuel W. Bulgin:
Thank you, Mr. Chair.

I beg that the Bill be amended by deleting clause 17 and substituting the following clause —

“Delegation

17. The President may delegate his or her administrative functions under this Act to the Deputy President or a legal member.”.

I thank you.

The Chairman: The question is that the amendment, stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 17, as amended, do stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 17, as amended, passed.

The Clerk:
Clause 18 Remuneration

AMENDMENT TO CLAUSE 18

The Chairman: We have notice of an amendment to clause 18.

The Attorney General, Hon. Samuel W. Bulgin:
Thank you, Chair.

I beg that the Bill be amended by deleting clause 18 and substituting the following clause —

“Remuneration

18. (1) A member is entitled to the remuneration and other entitlements prescribed by Order by the Cabinet.

(2) The remuneration prescribed by the Cabinet shall not exceed any limits set by the Governor in accordance with section 18 of the Public Service Management Act (2018 Revision).”.

I thank you.

The Chairman: The question is that the amendment stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 18, as amended, stand part of the Bill. Those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 18, as amended, passed.

The Clerk:

Clause 19 Registrar

Clause 20 Secretariat and staff

The Chairman: The question is that clauses 19 and 20 stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 19 and 20 passed.

The Clerk:

Clause 21 Appointment of assessors

AMENDMENT TO CLAUSE 21

The Chairman: We have notice of an amendment to clause 21.

The Attorney General, Hon. Samuel W. Bulgin: Thank you. I beg that the Bill be amended in clause 21(1) by deleting the words "The President" and substituting the words "with the approval of the chief officer, the President".

The Chairman: The question is that the amendment stand part of the—

Mr. Christopher S. Saunders: Mr. Chairman.

The Chairman: Sorry.

Mr. Christopher S. Saunders: I just want to make a comment on this one. I didn't speak to it but the idea behind this is that in the original Bill they had the president choose an assessor.

We recognise that in some of those appeal bodies, assessors can be very technical and very expensive in nature. We didn't want one person being able to go out and hire a \$300 to \$500,000 consultant simply by being legally allowed to do so; by inserting a chief officer, we have now put in a public officer who's subject to the Public Management and Finance Act to ensure the procurement process is followed, et cetera

and that one person doesn't just go out willy-nilly and hire any expensive consultant without any safeguards in the system. That was the reason for inserting the chief officer in that provision.

The Chairman: The question is that the amendments stand part of the clause. All those in favour, please say Aye. All those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendments passed.

The Chairman: The question is that clause 21, as amended, stands part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 21, as amended, passed.

The Clerk:

Clause 22 Functions of assessors

AMENDMENT TO CLAUSE 22

The Chairman: We have notice of an amendment to clause 22.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Chair.

I beg that the Bill be amended in clause 22 by inserting after subclause (2) the following subclause—

"(3) The Tribunal shall disclose any advice given by an assessor to the parties to the appeal and give each party an opportunity to respond to the advice before deciding the appeal."

The Chairman: The question is that the amendment, stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 22, as amended, stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 22, as amended, passed.

The Clerk:

Clause 23	Information about appealable decisions
Clause 24	Statements of reasons for decision
Clause 25	Grounds for appeal

The Chairman: The question is that clauses 23, 24, and 25 stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 23, 24, and 25 passed.

The Clerk:

Clause 26	Starting an appeal
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AMENDMENT TO CLAUSE 26

The Chairman: We have notice of an amendment to clause 26.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Chair. I beg that the Bill be amended in clause 26(2) by deleting the word “seven” and substituting the word “fourteen”.

The Chairman: The question is that the amendment, stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 26, as amended, stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 26, as amended, passed.

The Clerk:

Clause 27	Who constitutes the Tribunal for an appeal
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AMENDMENT TO CLAUSE 27

The Chairman: We have notice of an amendment to clause 27.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Chair.

I beg that the Bill be amended in clause 27 as follows —

- (a) in subclause (1), by deleting the word “When” and substituting the words “Subject to subsection (1A), when”; and
- (b) by inserting after subclause (1) the following subclauses —

“(1A) If the regulations prescribe a minimum number of members required to constitute the Tribunal for a particular class of appeal, the President shall assign at least the minimum number of members.

(1B) The President may only assign a member to constitute the Tribunal for an appeal if the member holds the experience and qualifications prescribed by the regulations for the class of appeal.”.

The Chairman: The question is that the amendments stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 27, as amended, stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 27, as amended, passed.

The Clerk:

Clause 28	Who presides at a proceeding
Clause 29	Effect of an appeal on decision
Clause 30	Conduct of appeal
Clause 31	Determination of appeal

The Chairman: The question is that clauses 28 to 31 stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 28 to 31 passed.

The Clerk:

Clause 32 Effect of determination

AMENDMENT TO CLAUSE 32

The Chairman: We have notice of an amendment to clause 32.

The Attorney General, Hon. Samuel W. Bulgin:

Thank you, Chair. I beg that the Bill be amended in clause 32(1) by deleting the words "If the Tribunal" and substituting the words "Subject to section 32A, if the Tribunal".

The Chairman: The question is that the amendment, stand part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The amendment passed.

The Chairman: The question is that clause 32, as amended, stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 32, as amended passed.

Mr. Christopher S. Saunders: Mr. Chairman, as a matter of housekeeping, item number 15 that deals with 32A — would it go in at this point, or do you come to it afterwards?

The Chairman: That's a new clause; it comes at the end.

Mr. Christopher S. Saunders: Okay. Just curious, thanks.

The Clerk:

Clause 33 Appeal to Grand Court

Clause 34 Tribunal may determine own procedures

Clause 35 Principles for conducting proceedings

Clause 36 Tribunal to ensure parties informed

Clause 37 When hearing may be dispensed with

Clause 38 Power to adjourn proceedings

Clause 39 Sittings

Clause 40 Proceedings to be heard in public

The Chairman: Take a break there; too many numbers.

The question is that clauses 33 to 40 stand part of the Bill. All those in favour, please say Aye. All those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 33 to 40 passed.

The Clerk:

Clause 41 Interpreters

Clause 42 Electronic hearings and proceedings on documents

Clause 43 Tribunal may make orders for private hearing, non-publication

Clause 44 Preserving subject matter of proceedings

Clause 45 Interlocutory orders

Clause 46 Security as to costs

Clause 47 Conditional and ancillary orders

Clause 48 Disclosure of interest - assessors

Clause 49 Disclose of interest - members

Clause 50 Directions for conduct of proceeding

Clause 51 Frivolous, vexatious or improper proceedings

The Chairman: Take a hold. No, I just wanna do these numbers before you go to [far], okay, yeah.

The question is that clauses 41 to 51 do stand part of the Bill. All those in favour, please say Aye. All those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 41 to 51 passed.

The Clerk:

Clause 52 Decisions and reasons for decisions

Clause 53 Publication

Clause 54 Proof of decisions and orders

Clause 55 Power to issue summons

Clause 56 Witnesses

Clause 57 Parties

Clause 58 Person may be joined as party

Clause 59 Person may intervene in proceeding

Clause 60 Representation

Clause 61 Parties bear own costs

Clause 62 Tribunal may make costs orders

Clause 63 Costs order against representative

Clause 64 Costs of assessor

Clause 65 Rules

Clause 66 Practice directions

The Chairman: The question is that clauses 52 to 66 do stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 52 to 66 passed.

The Clerk:

Clause 67	Protection from liability and indemnity
Clause 68	Protection from liability for disclosure
Clause 69	Confidentiality
Clause 70	Annual report
Clause 71	Seal

The Chairman: The question is that clauses 67 to 71 do stand part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clauses 67 to 71 passed.

The Clerk:

Clause 72	Regulations
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AMENDMENT TO CLAUSE 72

The Chairman: We have an Amendment to clause 72.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Chair.

I beg that the Bill be amended by deleting clause 72 and substituting the following clause —

“Regulations

72. (1) The Cabinet may make regulations prescribing all matters that are required or permitted by this Act to be prescribed, or are necessary to be prescribed for giving effect to the purposes of this Act.

(2) Without limiting subsection (1), the Cabinet may make regulations —

(a) prescribing the experience and qualifications required for appointment as an ordinary member;

(b) prescribing the minimum number of members required to constitute the Tribunal for a particular class of appeal; and

(c) prescribing the experience and qualifications required to be held by each member constituting the

Tribunal for a particular class of appeal.

(3) Regulations made under this Act may —

(a) make different provision in relation to different cases or circumstances;

(b) apply in respect of particular classes of persons or particular classes of cases, and define a class by reference to any circumstances whatsoever; or

(c) contain such transitional, consequential, incidental or supplementary provisions as appear to the Cabinet to be necessary or expedient for the purposes of the regulations.

(4) Regulations made under this Act are subject to affirmative resolution by the Parliament.”

The Chairman: The question is—

Mr. Christopher S. Saunders: Chairman.

The Chairman: Sorry, Member for Bodden Town West.

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

Mr. Chairman, we believe [72] should have been the most important clause, if you look at what it was compared to what it is now. For members and the listening public, I want to give a list of the different Tribunals we have, and explain why.

- Civil Service Appeals Commission
- Health Appeals Tribunal
- Immigration Appeals Tribunal
- Labour Appeals Tribunal
- Mental Health Commission
- Planning Appeals Tribunal
- Planning Appeals Tribunal — Cayman Brac and Little Cayman
- Public Transport Appeals Tribunal
- Refugee Protection Appeals Tribunal
- Special Land Disputes Tribunal
- Trade and Business License Appeals Tribunal
- Trademarks Appeals Tribunal.

Then we have what you call first-instance or other tribunals such as:

- The Accountants' Disciplinary Tribunal
- Arbitral Tribunal
- Compensation Assessment Tribunal that deals with wastewater

- Compensation Assessment Tribunal that deals with water
- Copyright Tribunal
- Development Tribunals
- Gender Equality Tribunals
- Labour Tribunals
- Land Adjudication Tribunals

Then we have other Tribunals not yet in operation such as the Design Rights Tribunal, Employment Tribunal, and the Legal Services Disciplinary Tribunal.

Mr. Chairman, having gone through that exhaustive list, we recognise that what we have for immigration appeals may be different from, say, a wastewater appeal or something. What we expect and this is why we made sure we asked for it to come back to Parliament for resolution was to ensure, when we're looking at, say, the Immigration Appeals Tribunal, that when the Cabinet sets those regulations, everybody on that tribunal has language being used such as *must be Caymanian*. Even if you have other legal services members who are not Caymanian, at a minimum we expect other members in that tribunal to be Caymanian and we'd expect at least five or seven from the Tribunal as opposed to one that you would have had before; you could then be a bit more flexible on the labour side.

Then on the medical side, recognising there are medical tribunals, we wanted to ensure whoever is there has a medical standpoint. We expect to see medical people there, not somebody who's into a land-type business. This is why we gave Cabinet the broad swath to appoint the different expertise needed. That's what we wanted to do: ensure that Cabinet had the flexibility to set the classes and the minimum they expected in each class, as they go through and start rolling it out bit by bit.

That was really the idea behind it and, of course, we in Parliament look at it to ensure we all agree with it.

The Chairman: The question is that the Amendment stands part of the clause. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: The Amendments passed.

The Chairman: The question is that clause 72, as amended, stands part of the Bill. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: Clause 72, as amended, passed.

NEW CLAUSE 32A

The Clerk:

New Clause 32A

The Chairman: The Honourable Attorney General to move the new clause.

The Attorney General, Hon. Samuel W. Bulgin: Thank you, Mr. Chair.

"Reconsideration of decision

32A. (1) A party to a proceeding may apply to the President for a decision of the Tribunal to be reconsidered on the grounds that the decision was based on a fundamental error of fact.

(2) The application shall be made within fourteen days after the Tribunal made the decision.

(3) If the President is satisfied, on the face of the application, that the decision was based on a fundamental error of fact, the President may refer the decision back to the Tribunal for reconsideration.

(4) On reconsideration of the decision, the Tribunal may —
 (a) confirm the decision;
 (b) vary the decision; or
 (c) set aside the decision and substitute a new decision."

I thank you.

Mr. Christopher S. Saunders: Mr. Chairman.

The Chairman: I think the Clerk needs to read the clause's title first.

Mr. Christopher S. Saunders: Sorry.

The Clerk:

New clause 32A

Reconsideration of decision

The Chairman: Does anybody want to speak to the clause?

Mr. Christopher S. Saunders: Yes, thank you, Mr. Chairman.

Mr. Chairman, Mrs. McGaw is right — we did kind of pull her in when we were going through this; we figured as a new member she needed to get a baptism by fire.

What we were very conscious of, especially with this clause, was labour-related issues. We recognised that many laymen or regular employees would not have access to the same deep-pocket-type attor-

neys some big companies would have and we wanted to at least ensure that they didn't have to run to the Grand Court whereby they would have to find expensive lawyers; that if something came up, they'd have another avenue. It's also important to note, Mr. Chairman, which I don't think the Attorney General mentioned in his debate: I think in some cases, by moving under the judicial branch these tribunals are now also subject to legal aid — Attorney General?

Yes. Previously, people didn't have access to legal aid if they had a very strong case, especially against big companies. Now they at least have the ability to apply for legal aid to take on these bigger [cases]. It is something that wasn't there before and I think it's one of the really great things of the Bill, especially for people to now have access to take on these big firms.

We want to thank the Government in advance for supporting that.

Thank you.

The Chairman: The new clause 32 having been read a first time, the question now is that it be read a second time. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it.

Agreed: New Clause 32 was read a second time.

The Chairman: The question is that this clause be added to the Bill as clause number 32A, and the subsequent clauses renumbered accordingly. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it

Agreed: Clause 32A passed.

The Clerk: A Bill for an Act to establish the Administrative Appeals Tribunal; to provide for the Tribunal's membership, jurisdiction, powers and procedures; and for incidental and connected purposes.

The Chairman: The question is that the title does stand part of the Bill. All those in favour, please say Aye. Those against, no

AYES.

The Chairman: The Ayes have it.

Agreed: The title passed.

The Chairman: That concludes the committee's business.

The question is that the Bills be reported to the House. All those in favour, please say Aye. Those against, no.

AYES.

The Chairman: The Ayes have it. Thank you.

Agreed: Bills to be reported to the House.

House resumed at 11:17 p.m.

The Speaker: The House will now resume.

REPORT ON BILLS

TRAFFIC (AMENDMENT AND VALIDATION) BILL, 2026

The Speaker: Honourable Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I have to report that a Bill shortly entitled the Traffic (Amendment and Validation) Bill, 2026 was considered by a committee of the whole House and passed without amendments.

The Speaker: The Bill has been duly reported and is set down for third reading.

LITTER (AMENDMENT) BILL, 2026

The Speaker: Honourable Minister of Health.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I have to report that a Bill shortly entitled the Litter (Amendment) Bill, 2026 was considered by a committee of the whole House and passed with amendments.

The Speaker: The Bill has been duly reported and set down for a third reading.

REGISTERED LAND (AMENDMENT) BILL, 2026.

The Speaker: Honourable Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I have to report that a Bill shortly entitled the Registered Land (Amendment) Bill, 2026 was considered by the committee of the whole House and passed with amendments.

The Speaker: The Bill has been duly reported and set down for third reading.

ADMINISTRATIVE APPEALS TRIBUNAL BILL, 2025.

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin: I thank you, Mr. Speaker.

Mr. Speaker, I am to report that the Administrative Appeals Tribunal Bill, 2025 was considered by a committee of the whole House and passed with numerous amendments.

[Laughter]

The Speaker: The Bill has been duly reported and set down for third reading.

THIRD READINGS

TRAFFIC (AMENDMENT AND VALIDATION) BILL, 2026

The Speaker: Honourable Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I beg to move that a Bill shortly entitled the Traffic (Amendment and Validation) Bill, 2026 be given a third reading and passed.

The Speaker: The question is that a Bill shortly entitled the Traffic (Amendment and Validation) Bill, 2026 be given a third reading and passed.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Traffic (Amendment and Validation) Bill, 2026 was given a third reading and passed.

LITTER (AMENDMENT) BILL, 2026

The Speaker: Honourable Minister of Health.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I move that a Bill shortly entitled the Litter (Amendment) Bill, 2026 be given a third reading and passed.

The Speaker: The question is that a Bill shortly entitled The Litter (Amendment) Bill, 2026 be given a third reading and passed.

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

AYES.

The Speaker: The Ayes have it.

Agreed: The Litter (Amendment) Bill, 2026 was given a third reading and passed.

REGISTERED LAND (AMENDMENT) BILL, 2026

The Speaker: Minister for Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I beg to move that a Bill shortly entitled the Registered Land (Amendment) Bill, 2026 be given a third reading and passed.

The Speaker: The question is that a Bill shortly entitled the Registered Land (Amendment) Bill, 2026 be given a third reading and passed.

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

AYES.

The Speaker: The Ayes have it.

Agreed: The Registered Land (Amendment) Bill, 2026 was given a third reading and passed.

ADMINISTRATIVE APPEALS TRIBUNAL BILL, 2025

The Speaker: Honourable Attorney General.

The Attorney General, Hon. Samuel W. Bulgin: I thank you, Mr. Speaker.

Mr. Speaker, I beg to move that the Administrative Appeals Tribunal Bill, 2025, be given a third reading and passed — and could I impose upon you, while I'm on my feet, just to say thanks to my legislative drafters for the wonderful work and the late hours.

[Desk thumping]

The Speaker: The question is that a Bill shortly entitled Administrative Appeals Tribunal Bill, 2025 be given a third reading and passed.

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

AYES.

The Speaker: The Ayes have it.

Agreed: The Administrative Appeals Tribunal Bill, 2025 was given a third reading and passed.

MOTIONS

**Government Motion No. 10 of 2025-2026
The Immigration (Transition) Act (2022 Revision) –**

The Immigration (Transition) (Grant of the Right to be Caymanian) (No. 2) Order, 2025

The Speaker: Honourable Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles, Minister of Caymanian Employment & Immigration: Thank you, Mr. Speaker.

Mr. Speaker, I beg to move Government Motion No. 10 of 2024-2025: The Immigration (Transition) Act (2022 Revision) — The Immigration (Transition) (Grant of the Right to be Caymanian) (No. 2) Order, 2025, for Mr. Wilfredo Erazo Ramos.

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

Hon. Michael S. Myles: Yes, Mr. Speaker.

WHEREAS section 26(1)(e) of the Immigration (Transition) Act (2022 Revision) provides that the Cabinet, acting upon the recommendation of the Caymanian Status and Permanent Residency Board, may grant the right to be Caymanian in accordance with the section;

AND WHEREAS at their meeting on 10 December 2025, Cabinet granted Mr. Wilfredo Erazo Ramos the right to be Caymanian, pursuant to section 26(1)(e);

AND WHEREAS section 26(1)(e) provides that such grant shall subsequently be ratified by the Cayman Islands Parliament;

AND WHEREAS the Immigration (Transition) (Grant of the Right to be Caymanian) (No. 2) Order, 2025 was laid on the Table of the Parliament;

BE IT THEREFORE RESOLVED THAT the Immigration (Transition) (Grant of the Right to be Caymanian) (No. 2) Order, 2025 be ratified by the Parliament pursuant to the provisions of section 26(1)(e) of the Immigration (Transition) Act (2022 Revision).

Thank you, Mr. Speaker.

The Speaker: The Motion has been duly moved and is open for debate. Does the Honourable Minister wish to speak thereto?

Hon. Michael S. Myles: Yes, Mr. Speaker.

Mr. Speaker, as the Members of the House will recall, the Immigration Transition Act (2022 Revision) empowers Cabinet to grant the right to be Caymanian to up to four persons in any calendar year who are recommended for such a grant by the Caymanian Status and Permanent Residency Board. Any grant made by the Cabinet is, however, subject to ratification by the Parliament. On the 24th of April 2025, an application was made to Cabinet with the support of the Caymanian Status and Permanent Residency Board for the right to be Caymanian for Mr. Ramos.

The Cabinet thereafter approved the recommendation for Mr. Ramos to be granted the right to be Caymanian and requested the decision to be sent to the parliament of the Cayman Islands for ratification.

Mr. Speaker, Members of the Cabinet were convinced that Mr. Ramos deserves the highest status that we grant to non-nationals — the right to be Caymanian.

Mr. Speaker, Mr. Wilfredo Ramos is a 59-year-old Honduran national who initially came to the islands prior to his sixth birthday with his mother. He completed his education through the Primary School level in Grand Cayman, departed the Cayman Islands on two separate occasions to Honduras, and thereafter returned to work as a handyman and an equipment operator, respectively. He has been a legal and ordinary resident on the island since 2006; calls Cayman his home for most of his life and has been a law-abiding citizen for the entire time he has been a resident. He has spent most of his entire life on the islands, having fostered many long-lasting and deep-rooted friendships.

Mr. Speaker, for the reason outlined above, and in part because Mr. Ramos has provided a series of noteworthy Caymanian references — Pastor E. Dale Forbes and many other Caymanians — in support of his application, the Caymanian Status and Permanent Residency Board has recommended Mr. Ramos as a suitable candidate to be considered for the Grant of the Right to be Caymanian under subsection 26(1) (e) of the Immigration Transition Act (2022 Revision).

Mr. Speaker, Mr. Ramos is deserving of the consideration of being granted the right to be Caymanian in accordance with the provisions of the Immigration Transition Act (2022 Revision).

Thank you, Mr. Speaker.

The Speaker: Does any other member wish to speak? Member for George Town Central and Deputy Leader of the Opposition.

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

I'll be very brief and say that we are in support of the Motion being approved and congratulate Mr. Ramos on becoming a part of the Caymanian family, but Mr. Speaker, I would like to highlight some administrative questions that need to be considered.

Mr. Speaker, these recommendations coming to Parliament from the Permanent Residency and Status Board are almost like a checklist. I hate to say it like that but the truth is the reason the Board goes through the process to send it to Cabinet and then Cabinet brings it to Parliament is because there's no other way to give them the power to grant them. I know the public is not of the view that we should be in the business of approving statuses that don't meet the requirements; hence the reason why many decades

ago we got down to the point of restricting them to only four status grants per year.

I trust the Board would do all they have to do before making such a recommendation, but I think it is time for a review on the number of persons being able to qualify for this because at the time it was approved, the spirit behind it was a mass status grant. Now we're finding there are many people who quite similarly fall into this situation that we could possibly do more than four per year to address many of those persons whom we are trying to address via other legislation; who are considered "ghost" Caymanians; who don't fall in a particular area of the immigration law and also deserve to have the right to become Caymanians. I think it's something the Government could review and potentially sit with the members of Opposition to come to some conclusion on a new [number] that would be more in line with today's population and the number of cases we have which fall within this kind of unique situation.

Mr. Speaker, the other part is, if we are going to be asked to review and consider... That's why I call it a checklist exercise, because outside of the Honourable Minister's words, which he has given a good contribution, normally, when you're in a Cabinet setting you have provisions and the opportunity to hear further details and even have a picture of the individual. Thankfully, I know enough about this individual to be able to confidently say *yes; this person is deserving*.

To be honest with you, why am I being asked if it is just a checklist exercise? I don't think we're going to disagree with the Permanent Residency and Status Board recommendations because they're gonna follow the law but if you genuinely want us to buy in, we need as many details as the Caucus and Cabinet would get. Maybe there could be a different approach in respect to these kinds of applications coming to Parliament because we don't want to get into the airing out of who should and shouldn't be getting it and all that. We just want to come here and do the checklist exercise if we're not gonna change it, but if you genuinely want us to buy in... Thankfully this gentleman is well-known and the question about the person's eligibility or whether it's deserved is a non-issue for us.

With that being said, those are our small contributions. We support the Motion.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. I rise to give a contribution and support Government Motion No. 10, Right to be Caymanian (No. 2) grant for deserving persons.

What I like about this is that these people have been recommended by notable persons throughout the community. I tend to agree with the Member for George Town Central in terms of review-

ing the number as there are a number of persons who live amongst us who can't be sent off the island. Sometimes they can't work because they don't have the approval to work here; they have adult children here and it causes frustration in terms of bonding with their families, travelling, passports, et cetera.

I commend the Government for exercising its vested right, but sometimes I see that we as a Cabinet are somewhat scared to do so; like we're going to be lambasted by the public because we use the authority that has been given to us. I want to say to the Cabinet: feel confident with the decisions you make. I know it's a process that goes through Caucus so I think we need to start maximising the use of the ability that we have as Governments.

Yes, there are unknowns when it comes to Parliament because the Opposition wouldn't necessarily know, so maybe there could be some sharing of information before we come here and have to question the Government's decision on the Floor which makes it seem to the public like we're against these deserving persons getting their status.

We support this decision. 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?

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

Hon. Michael S. Myles: Mr. Speaker, I thank you and thank my colleagues for supporting the Motion, and welcome Mr. Erazo as a citizen of our country.

The Speaker: The question is **BE IT THEREFORE RESOLVED** that the Immigration (Transition) (Grant of the Right to be Caymanian) (No. 2) Order, 2025 be ratified by the Parliament pursuant to the provisions of section 26(1)(e) of the Immigration (Transition) Act (2022 Revision).

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

AYES.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 10 of 2025-2026 passed.

**Government Motion No. 11 of 2025-2026
The Public Management and Finance Act
(2020 Revision) - Issuance of a
Deed of Indemnity to the Board of Directors
of Cayman Airways Limited**

The Speaker: Honourable Minister of Tourism.

The Deputy Premier, Hon. Gary B. Ruty, Minister of Tourism: Thank you, Mr. Speaker. I know it's getting late so I'll be quick.

I rise to move Motion No. 11 of 2025-2026 standing in my name which is captioned the Public Management and Finance Act (2020 Revision) – Issuance of a Deed of Indemnity to the Board of Directors of Cayman Airways Limited which reads as follows:

WHEREAS in 2024 the Parliament approved the issuance of a Deed of Indemnity to the Board of Directors of Cayman Airways Limited guarding against the potential liability of members of the Board and allowing the Company to continue to trade despite the Company's financial position;

AND WHEREAS the same factors and concerns apply to the existing Board of Directors of Cayman Airways Limited and the Government of the Cayman Islands ("the Government") is therefore desirous of issuing a similar Deed of Indemnity to members of the existing Board (as per the attached Deed of Indemnity);

AND WHEREAS Section 8 of the Public Management and Finance Act (2020 Revision) provides that, as a general rule, no guarantee may be given by or on behalf of the Government unless it has been authorised by a resolution of the Parliament;

BE IT NOW THEREFORE RESOLVED that the Parliament hereby authorises the issuance, to members of the Board of Directors of Cayman Airways Limited, of a Deed of Indemnity guarding against the potential liability of members of the Board of Directors of Cayman Airways Limited.

Thank you, Mr. Speaker.

The Speaker: The Motion has been moved and is open for debate. Does the Honourable Minister wish to speak thereto?

The Deputy Premier, Hon. Gary B. Ruty: Mr. Speaker, this is self-explanatory and it's been routine whenever a new Board is put in place.

The Speaker: Does any other Member wish to speak? Member for George Town Central, Deputy Leader of the Opposition.

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

As the Honourable Minister said, it is routine and on behalf of the Official Opposition we support it. Hopefully, there will be a procedure where this is almost automatic for board transitions because they all need to be indemnified from the responsibilities they discharge on behalf of the people.

Thank you, Mr. Speaker.

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

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

Mr. Speaker, it is my understanding and I could be wrong with my information, so maybe the Honourable Deputy Premier can clear it up in closing that the current Board has moved to quarterly meetings. If that is the case, I want it to go on record that:

1. that is not routine because I think most Boards met on a monthly basis in the past; and
2. considering Cayman Airways' financial position, I would sleep better knowing the Board is reviewing its operations at least on a monthly basis as opposed to quarterly.

We can't [have] four times a year; someone needs to stay on top of it and if that is the case, I would ask the Honourable Deputy Premier to put in place certain safeguards that the law gives him as the minister responsible for Cayman Airways in terms of oversight for his ministry team to ensure that, a minimum, the monthly financial statements, et cetera, are being looked at.

I know the Minister of Finance has a very capable team and also an ex-officio member on that Board; a financial secretary representative who will stay on top of Cayman Airways, Honourable Minister. From that standpoint, if we're gonna give someone indemnity for mistakes or what can go wrong, I need to ensure they're on top of things. I just want to put that on the record.

Thank you, Mr. Speaker.

The Speaker: Does any other member wish to speak? [Pause] Does any other member wish to speak? [Pause] Does the Minister wish to exercise his right of reply?

Mr. Dwayne S. Seymour: Mr. Speaker.

The Speaker: Oh, sorry. Member for Bodden Town East.

Mr. Dwayne S. Seymour: Mr. Chair, I had hoped the Attorney General would be here. It's something along the lines other members have spoken about.

Someone resigns next week from the Board; I guess the Deputy Premier, as Minister responsible, would have to come back through the Parliament with another indemnity. I wonder why it isn't done by title. I think we would negate some of this but I'm not sure, hence I hoped the Attorney General was here.

The Speaker: Honourable Premier.

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

I appreciate the questions and queries which I think all wrap around the same point — how can this be done in a more streamlined, automatic way that doesn't have to come back here, so leave it for us to take away so we can avoid it in the future.

The Speaker: The question is —

The Deputy Premier, Hon. Gary B. Ruddy: Mr. Speaker, I thank my colleagues for the advice. I will take it up with the ministry team and we'll go from there, but thank you all very much.

[Inaudible interjection]

The Deputy Premier, Hon. Gary B. Ruddy: Mr. Speaker, sorry about that. Yes, they have been having quarterly meetings as a Board, but they have sub-committees that meet more regularly.

The Speaker: The question is **BE IT NOW THEREFORE RESOLVED** that the Parliament hereby authorises the issuance, to members of the Board of Directors of Cayman Airways Limited, of a Deed of Indemnity guarding against the potential liability of members of the Board of Directors of Cayman Airways Limited.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 11 of 2025-2026 passed.

**Government Motion No. 12 of 2025-2026
Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026**

The Speaker: The Honourable Premier.

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

I beg to move Government Motion No. 12 of 2025-2026, Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026.

WHEREAS section 22(6) of the Beneficial Ownership Transparency Act (2026 Revision) provides that Cabinet may, subject to affirmative resolution in the Parliament, make Regulations empowering the competent authority to provide access to members of the public to beneficial ownership information;

AND WHEREAS the Parliament passed the Government Motion No. 5 of 2024-2025 concerning

the Beneficial Ownership Transparency (Legitimate Interest Access) Regulations, 2024 on 16 December 2024;

AND WHEREAS the Cabinet approved the Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026 on 21 January 2026;

AND WHEREAS the Government of the Cayman Islands, pursuant to section 22(6) of the Beneficial Ownership Transparency Act (2026 Revision) is seeking approval of the Parliament for the attached Regulations;

BE IT NOW THEREFORE RESOLVED THAT the Parliament hereby approves the Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026.

The Speaker: The Motion has been duly moved and is open for debate. Does the Premier wish to speak to the Motion?

The Premier, Hon. André M. Ebanks: Hopefully very concisely, Mr. Speaker.

The Regulations were developed to provide access to beneficial ownership information to a member of the public who's engaged in journalism or academic research, acting on behalf of a civil society organisation, or seeking information in the context of a business relationship or transaction. A member of the public falling within one of the categories of the persons I just mentioned must also evidence that they have a legitimate interest in the information being sought as they're seeking it for a purpose of preventing, detecting, investigating, combating or prosecuting money laundering, its predicate offences, or countering the financing of terrorism.

The Regulations, Mr. Speaker, were drafted in collaboration with the seasoned, internationally recognised constitutional Council of Blackstone Chambers in London and carefully balanced transparency with constitutional privacy rights and statutory data protection rights. Since the regulations commenced at the end of February 2025, nine applications for legitimate interest access have been received, each requesting information on a single legal person. The average turnaround time to process an application has been eight working days.

The amendments currently presented to this honourable House, Mr. Speaker, update the fee structure in the regulations in line with discussions held with the UK's Foreign Commonwealth and Development Office after the regulations were approved by this House. The UK officials, however, have said that a fee per legal person as a model would make proactive investigations by civil society organisations too costly and it would reduce such organisations' capacity to investigate financial crime. Instead, Mr. Speaker, the UK has suggested the option of a reasonable flat fee as part of a combination fee structure; for exam-

ple, a different fee for three years, for one year, a monthly or an individual request.

Mr. Speaker, the regulations as currently enacted, meaning the state before the proposed amendments here today, already include a flat fee of \$30 CI for a single search and a flat fee of \$100 for a multi-entity search where the legal persons are connected through perceived involvement together in money laundering, any of its predicate offences, and terrorist financing.

Therefore, Mr. Speaker, taking account of the UK's feedback as well as our own operational cost considerations, these regulations, the Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026 include a flat annual fee of \$250 CI for those wishing to make multiple applications in a one-year period. Each of the applications made within the one-year period is still required to meet the legitimate interest requirement under the regulations. Additionally, Mr. Speaker, a flat fee of \$30 CI for a single search will now be replaced with an increased fee of \$75 CI due to the work involved in processing each request.

Based on the number of applications received to date, Mr. Speaker, it's unlikely that these amendments will have a significant financial impact because many times, as is typically the case with Cayman, when we introduce new features, it is not usually a floodgate of information because in this day and age our business has become far more institutional and not the typical stereotype that is sometimes cast upon us. By taking these modest enhancements to the regulations, we demonstrate where possible that if we can improve and help with transparency while still respecting privacy and constitutional obligations, we will do so.

Mr. Speaker, this leads me to an overall, wider point as I close this very short presentation. By approving these amendment regulations affirmatively in the House, we again demonstrate that as a body, whether it's made by a local regulator, an overseas colleague, an industry stakeholder, ministry staff, if an adjustment is reasonable; if it's going to help improve us, it is within our constitutional statutory framework, and we know it can help improve service we will do so.

Mr. Speaker, I'd also remind colleagues in the House that the concept of legitimate interest is still a growing standard, so what we have already implemented is cutting-edge and ahead of the Financial Action Task Force Beneficial Ownership Standards; therefore, while we're in this mode, it's actually something to be proud of that we're leading the charge in many ways.

With that, Mr. Speaker, I commend this Motion for the Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026 for approval by this honourable House.

Thank you, Mr. Speaker.

The Speaker: Does any other honourable Member wish to speak? Honourable Leader of the Opposition.

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

Mr. Speaker, I will be really quick. I rise to give brief comments on the Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026.

Mr. Speaker, I want to thank the Premier for his explanation though I've been aware of it since a couple of months ago. I think it's important that we stand firm. Of course, I'd like to charge much more money for persons to view the register but what is important is that we do stand firm; that the basis for persons having access to the register is legitimate and not frivolous; or for the purpose of plastering someone's name on a blog or [other] malicious or suspicious reasons. The reason being, of course, that financial services are such a huge part of our economy and so important to us, Mr. Speaker. It is paramount that we protect the privacy and the constitutional rights of our clients and those who do business in the Cayman Islands.

As the Premier said, we are well advanced in our standards and well ahead of the FATF requirements. I think it is time that we stop leading now, and perhaps allow the rest of the world, our competitors, to catch up and perhaps even lead for a bit because, Mr. Speaker, I think we have bent over backwards in layman's terms. As the Premier rightfully said, we have been leaders in this arena and we can be proud of it. I think we are, and have been, one of the most and best regulated jurisdictions in the world.

I congratulate all involved, previous Governments included, and in particular the AG and his team, for the excellent work done over the years.

Thank you.

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

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

My views on beneficial ownership are well documented, so I won't use this opportunity to remind the House of it, but being a student of history and recognising how the financial services industry in Cayman, Bahamas, and elsewhere was created — and I know you, Mr. Speaker, as a student of history also, would understand. The creation of the Eurodollar market in the 1940s and 1950s developed these off-shore financial centres; and the irony is that the very people who created these centres are the ones trying to go through all these issues now.

Mr. Speaker, this needs to be a two-way street in the sense that, if somebody wants to be nosy, we need to know what their business is too. We need to know who's financing them, we need to know

what motives they're trying to achieve and what agenda they're pushing because let's not be naive here. We have people out there who are trying to take our business, trying to take food off our table and that's the reality of it; we need to know who is financing some of these journalists and some people posing as journalists. We need to know where their money is coming from too. It is a two-way street.

Yes, like anybody else, I strongly believe in the freedom of the press, but like my good friend for George Town Central will tell you, as the media deals in the issue of framing, priming, agenda setting and all of those little issues, this is something that we can't take lightly just because someone is doing some academic research or some investigative piece. That's something I would ask the Government to start looking at as time progresses.

I must also state for the record, Mr. Speaker, that the Premier has been very transparent in his actions in this issue of beneficial ownership. He has been so even when he was the Minister, before he was Premier, so I must commend him for the approach he has taken. While not part of this Motion, I would very much like for the Premier to reiterate the Government's overall position with regard to beneficial ownership in his closing up.

Thank you very much, Mr. Speaker.

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

If not, I will call on the Premier to exercise his right of reply if he so chooses.

The Premier, Hon. André M. Ebanks: Thank you Mr. Speaker. Although it's midnight, it is a very, very serious issue, so I'll be concise, but I think it is worth reiterating not just the Government's but the country's position on beneficial ownership.

Let's recap how we got here. Many times on engagement trips, particularly with UK MPs, even a couple who visited not too long ago, will say *well the UK is out of the EU due to Brexit, why are you following EU case law?* The answer is simple. When the UK was part of the EU, we were drafted and had constitutions that were based on the European Convention on Human Rights. That didn't change because of Brexit.

We have eminent UK and actually commonwealth constitutional counsel who have said that, *similar to the way the European Court of Justice decided a case against Luxembourg and struck down full public registers, more than likely a Cayman court is going to come to the same conclusion because your Constitution is substantially similar to the European Convention on Human Rights.* We have to balance citizens' constitutional privacy and data protection rights with transparency. In that case the court left open an avenue that it may be overriding for the public interest if you're hot on the heels of a bad actor, whereby the

public might say, *wait a second, if criminality is involved and you have evidence of suspicion of a crime it might outweigh the individual rights, which is a legitimate interest,* so we're not just hiding behind the EU to escape something.

We could see this was going to be an evolving standard, so rather than it being forced on us and ending up on some list, let's get ahead of it, but to the Leader of the Opposition's point, and as indicated by the Member for Bodden Town West, we now have to ensure this model works before we can go any further. To put it succinctly, we are already ahead of the FATF standard, which is the international standard, and we are going to get assessed on that standard by Christmas of 2027. The amount of work that goes in, not just by civil servants, public servants, but industry to prepare for that, we then have to divert our energies and resources to that effort which actually has a real consequence, which is beyond beneficial ownership. It's about asset recovery, it's about virtual assets, and it's about running trials, a whole gamut of standards we have to hit. It wouldn't make sense to continue down an effort that's just a special consideration of just one country, even if it is the UK, where there isn't an international assessment.

Logically speaking, we have to divert our attention to FATF and OECD standards and make sure that we hit those, because that's what counts in the marketplace and that's what counts for our international ratings. At the moment we have to say to the UK, we hear you and we have a difference of opinion with you at this stage, but we don't see any clear constitutional grounds to end up in a legal battle with our citizens and get embroiled and distracted by all that when we actually have to hit international standards that count. For the moment we're leading, we're in a good position, and there isn't any clear-cut reason constitutionally, operationally, or legally to deviate from it.

Even though I've said this on broadcasts and the headline from the *Compass* was "Premier stands firm [on beneficial Ownership]", when we sit down and we all wrap the table the headline I would want from the *Compass* or any other media outlet is "the Parliament stands firm on Beneficial Ownership's position right now"; that should be the headline.

[Desk thumping]

The Premier, Hon. André M. Ebanks: It's not to be disrespectful to anybody else's Parliament, but we have to govern this country; we have to look after this economy; we have to look after these constitutional rights. Hopefully the sense is seen in that. If they'd like to go another way, there are other avenues to deal with challenges. I prefer not to go that way; let us do what Cayman has always done: lead and uphold standards. I checked with the AG as recently as this morning; in all these standards, since the central reg-

ister came in in 2015, there hasn't been a documented complaint from law enforcement or regulatory agencies of not getting information from Cayman when they need it.

Every major international financial centre will have a bad actor from time to time — all of them. That's not what counts. What counts is whether or not you have the framework to investigate, prosecute, and have sanctions. That's what counts. The bad actors will always be there. It's whether you have a country of laws that are well regulated, and we have that, so please colleagues, let us stand as Cabinet Members, as parliamentary secretaries, official Opposition and independent Opposition to send out a statement that this Parliament stands firm on our current beneficial ownership position.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The question is BE IT NOW THEREFORE RESOLVED that the Parliament hereby approves the Beneficial Ownership Transparency (Legitimate Interest Access) (Amendment) Regulations, 2026. 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, I call for a division please.

The Speaker: Okay, ring the bell.

[Bell rings]

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

The Speaker: Madam Clerk, commence the roll call.

Division No. 9 of 2025-2026

Ayes:	Noes: 0
Hon. André M. Ebanks	
Hon. Gary B. Rutty	
Hon. Katherine A. Ebanks-Wilks	
Hon. Rolston M. Anglin	
Hon. Johany S. Ebanks	
Hon. Isaac D. Rankine	
Hon. G. Wayne Panton	
Ms. Heather D. Bodden	
Mrs. Julie J. T. Hunter	
Hon. Michael S. Myles	
Hon. Joseph X. Hew	
Hon. Kenneth V. Bryan	

Hon. Pearlina L. McGaw-Lumsden	
Mr. Roy M. McTaggart	
Mr. Dwayne S. Seymour	

Abstentions: 1

Mr. Christopher S. Saunders

Absent: 3

Hon. Nickolas T. A. DaCosta

Hon. Juliana Y. O'Connor-Connolly

Mr. A. Roy Tatum

The Speaker: The result of the division is as follows: 15 Ayes, 3 absentees, 1 abstention.

The Motion has been passed.

Agreed: Government Motion No. 12 of 2025-2026 passed.

Government Motion No. 13 of 2025-2026 - Motion to Recommend Constitutional Amendments to Electoral Representation of Traditional Districts on Grand Cayman

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

Hon. Johany S. Ebanks: Mr. Speaker, I beg to move the Motion to recommend the constitutional amendments to electoral representation of traditional districts in Grand Cayman —

WHEREAS the Cayman Islands Constitution establishes the framework for the democratic representation of the people;

AND WHEREAS the principle of fair and equitable representation of all electoral districts is fundamental to the effective functioning of parliamentary democracy;

AND WHEREAS the electoral districts of North Side and East End have historically maintained distinct cultural and communal identities deserving of independent representation in Parliament;

AND WHEREAS the Electoral Boundary Commission raised concerns about the population size of North Side and East End being lesser than other constituencies;

AND WHEREAS the electoral district of Cayman Brac and Little Cayman is constitutionally guaranteed two Members of Parliament to ensure fair representation of smaller communities;

BE IT THEREFORE RESOLVED that this honourable House recommends amending the Cayman Islands Constitution Order 2009 (as amended) to include a provision guaranteeing that there is at least one Parliamentary representative from each of the five traditional districts, namely:

- West Bay;
- George Town;

- **Bodden Town;**
- **East End; and**
- **North Side.**

The Speaker: The Motion has been moved and is open for debate. Does the Honourable Minister wish to speak thereto?

Hon. Johany S. Ebanks: Absolutely.

[Inaudible interjection]

Hon. Johany S. Ebanks: Mr. Speaker, I don't want to go to war with the Member for East End, so that's why we're putting the boundaries now.

Mr. Speaker, I rise to move Government Motion No. 13 which recommends amendments to the Cayman Islands constitution to ensure that each of the five traditional districts of Grand Cayman maintains representation in this honourable Parliament. The Motion is grounded in every simple democratic principle. Every community deserves a voice, every district deserves representation, and every Caymanian deserves to know that their community will always have a place in Parliament.

Mr. Speaker, the Electoral Boundary Commission has observed that the North Side and East End populations are smaller than some other constituencies. That observation is factual, but at the same time our Constitution already recognises a broader democratic principle: that population cannot be the only measure for representation. Our Constitution already protects smaller communities. The people of Cayman Brac and Little Cayman are guaranteed two Members of Parliament precisely because those communities must never lose their voice in the national legislature.

Mr. Speaker, this principle is clear — a democracy that values its community must protect those communities. It must recognise that districts are more than numbers; they represent the heritage, the identity, the generations of Caymanians who helped build these Islands. This Motion ensures that the five traditional districts of Grand Cayman — West Bay, George Town, Bodden Town, East End and North Side — will always have representation in this House.

This is not about protecting seats, but about protecting the communities. It's about ensuring that no Caymanian district can ever disappear from representation in this Parliament simply because its population changes over time. Communities like North Side and East End, that helped shape this island as we know it today, deserve to know that their voice will always remain in this Chamber. Safeguarding their representation strengthens democracy; it strengthens the community's confidence in Parliament and strengthens the connection between the people and their government.

Mr. Speaker, this has been long overdue. At least twice that I can think of, the Boundary Commission has said it needs to look at combining North Side and East End into one because of their populations' size and growth. I made sure I went to every meeting the last one had in the eastern districts. I voiced my opinion at every one of them and every time I got the same answer: *Well, Minister, you need to talk to your colleagues and make a constitutional amendment to protect your boundaries like they did for Cayman Brac and Little Cayman; otherwise it will continue to come up until the population size is there.* If we don't do something about it, it will get flagged again by the next Commission we put together to look at it.

Mr. Speaker, although we have a Premier here today that supports this, there was a previous Premier who once mentioned that he would have joined both districts.

Mr. Christopher S. Saunders: I remember that.

Hon. Rolston M. Anglin: *You not goin' say that about your mentor now.*

Hon. Johany S. Ebanks: My mentor? He's on the opposite side of the fence when he is on this side.

Mr. Speaker, we could not ever allow that to happen. That could have never happened. I don't care how farfetched his thought was, [he should] keep it in his mind, but don't bring it *out yah*.

[Inaudible interjection]

Hon. Johany S. Ebanks: You know who the Premier was at that time. Both you and the Minister to my left here were following right behind him. Follow the leader.

Mr. Speaker, we took it a step further and talked about it in Caucus. We said the best thing to do, instead of just looking at North Side and East End, why don't we look at protecting each district's historical boundaries. That way I can guarantee the people of George Town that West Bay won't come into George Town North, and George Town North won't slip no further west.

[Laughter]

Hon. Johany S. Ebanks: We could have that boundary in place so we know where West Bay is. We know where George Town is, we know where Bodden Town is, we know where East End is, and we know where North Side is. We're not just thinking about North Side East End, we're thinking holistically.

Mr. Speaker, this Motion is almost identical to one I tried to bring supported by the previous Government; I couldn't even get it through the back door, much less inside *yuh*.

Mr. Speaker, I need to give props also to the Member for George Town Central because he had a similar Motion to this that he was bringing to the House. After having talks with him and telling him exactly what we had planned and what we were doing, the Member for George Town Central pulled his Motion so the Government could move forward with this one since we had it in place; so Member for George Town Central, I thank you for working with me in that. We worked together to get it to exactly what we have here and I think it covers everything he was talking about and probably a bit more.

Mr. Speaker, the good thing about it is that the people on the eastern side of the island will be happy to know they don't have to rush their population growth anymore. They can take their time with the growth now because this separation can't happen anymore. East End will stay East End, North Side will stay North Side and then Bodden Town onwards.

Mr. Speaker, with all we have done to get here today, I think it is for the Attorney General to lead the charge in getting these constitutional changes for us. The full support of Cabinet is behind this Motion; and I know the full support of this House is behind this Motion, too. We will deliver this. We'll weed out the nonsense if there is any.

Mr. Speaker, we already have two of the smaller communities protected — Cayman Brac and Little Cayman. I'm just sorry that we couldn't put North Side and East End in it right then, because we wouldn't be having this argument right now and we would have been moving ahead because we were probably just a little more in number at the time. We should have just done it right then but again, this is why we're parliamentarians; we're here to continue to make changes to our laws, and amend the Constitution when it needs to be amended.

Mr. Speaker, on that note I will sit down and open the debate on Government Motion No. 13 – Motion to recommend constitutional amendments for electoral representation of traditional districts on Grand Cayman.

Thank you, Mr. Speaker.

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

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I don't plan to be too long.

Mr. Speaker, I rise on behalf of the official Opposition to give support to this Motion. As you heard from the Honourable Minister, we filed almost the exact same motion in a different sentence structure excluding a particular area which I intend to address. Before I do that, I want to explain to the public why we, particularly me as the Mover of the Motion, were willing to withdraw and give support to the Honourable Minister to bring this Motion as a Government Motion.

Mr. Speaker, as you know, the substance of the motion that was previously filed and publicly made available is exactly the same — to secure the district boundaries, particularly the Grand Cayman districts, but focusing heavily on the concerns raised by the Electoral Boundary Commission about East End and North Side. We in the Official Opposition support the protection of both those districts.

Mr. Speaker, before we go into the reason why I was willing to withdraw, allow me to take this opportunity to thank my Honourable Leader of the Opposition for supporting me when we proposed that Motion, and all my colleagues for us to bring it to this Parliament. The thinking behind being willing to withdraw is that two Motions of the same substance cannot be before the House for consideration, and the reason we were willing to withdraw is because of ultimate success.

What I mean by that is, if a Government Minister is willing to bring it, the assumption is that the Government is going to give it their full support. Mr. Speaker, with this very important topic, I was not willing to sacrifice the possibility of it not being driven all the way through to success just to be able to say I'm the one who brought the Motion. The ultimate goal is to get the conclusion clause.

Mr. Speaker, I'll bring Members' attention to Standing Orders 48, "**Motions on National Policy [issues]**", which you heard me read in this Meeting of the House —

"(1) Every Private Member's Motion passed by this House which requires action on national policies shall be sent to the Clerk, within one week of the date of approval by the House, to the Cabinet Secretary for submission to Cabinet for the consideration of Cabinet.

(2) A report on the Cabinet's decision in response to the submission 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."

I am speaking on the Motion, Mr. Speaker. I'm giving relevance as to why I'm in support of it. Forgive me, Mr. Speaker, the reason for that is that even if the report goes to Cabinet, there are no guarantees that it will come back to this honourable House saying they will move forward with it. All it does is make it mandatory that the Government takes it to Cabinet for consideration and comes back to tell us what the consideration was. Recognising what the rules in the Standing Orders said is why we were willing to withdraw the Motion and now give support to the Government Minister. The Government Minister being in a Cabinet of collective responsibilities, I think it's safe to say the

Government will push forward the elements the Minister just brought up.

In the interests of —

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: That's true. If anybody's going to get it done, it'll be the Minister for the constituency of North Side.

Mr. Speaker, I want to highlight something that the Minister did not highlight yet; maybe he will do so in his conclusion, but this is asking for a constitutional guarantee, an amendment. We have precedent already set, and this is the point that was in my Motion that was not in his, whereby minor and uncontroversial constitutional amendments can be done via parliament resolution, with bipartisan agreement. We may not have to go through the protocols of going to the UK for approval. All it takes is for all of us in this honourable House to say this is minor and uncontroversial, because I know with my full heart that every one of us in here wants to protect East End and North Side's having their own representative.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: With that being uncontroversial and considered to be minor, I'm certain, with all the support that we'll get here today, that this Motion will be supported. Amongst the Premier and the Leader of the Opposition they can have the documented positions and the UK can hear that this is minor and uncontroversial so we can make the necessary constitutional changes at home in respect to this very important area.

Mr. Speaker, in the interest of time, I would like to safely say on behalf of the official Opposition that I think all Members of the Opposition are in support of this and we look forward to those amendments being done at quick o'clock. I'm happy, based on the reliability of the Minister saying that the Honourable Minister and the Premier discussed it with Caucus, that it will be fully supported and passed in this honourable House.

Those are my contributions on behalf of the official Opposition. Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?

Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, this is the time of night I'm mischievous, you know? In fairness, Mr. Speaker, the accountant in me could not help but visit the elections.ky website and take a look at the number of registered electors as of January 1st, 2026.

Mr. Speaker, for ease of reference:

- West Bay was 5,864;

- Bodden town was 6,791;
- North Side was 1,004;
- East End was 898;
- Cayman Brac and Little Cayman combined was 1,117; and
- George Town was 10,003, for a total of 25,677.

Mr. Speaker, if I were to take those numbers and divide them by the average number of voters:

- for West Bay it's 1,466 voters;
- for Bodden Town it's 1,698 [voters];
- for North Side it's 1,004 [voters];
- for East End it's 898;
- for Cayman Brac it's 559; and
- for George Town it's 1,429.

Mr. Speaker, as it stands right now, the way in which the Constitution is set up guarantees Cayman Brac and Little Cayman two seats; to even consider amalgamating East End and North Side would actually be a grave injustice to the people of East End and North Side, based on these numbers.

Mr. Speaker, we were talking about international best practises. Out of morbid curiosity, I couldn't help but look across to the motherland in the UK where the largest seat in their Parliament was the Isle of Wight — again, this is just what I found from a Google search — was 113,000 registered voters and the smallest one, (I can't really pronounce it) Na h-Eileanan an Iar was 21,000. The largest seat is 113,000 and the smallest one is 21,000.

Then, as I look across to the great United States, you have some congressional districts that are over a million registered voters in one congressional seat, and some of the smallest ones are 500 and something thousand. There are large discrepancies between the number of registered voters per district or congressional district or parliamentary seat in both the US and the UK, just using those for example, and I'm sure if we did a more exhaustive search we can find similar patterns in other democracies.

Simply said, Mr. Speaker, East End itself deserves to be recognised for its distinctiveness and so does North Side — I mean, let's be honest, nobody can cook better than East End, so East End at least...

[Inaudible interjection]

Mr. Christopher S. Saunders: I know! I knew I'd get a rise out of you and the Minister with that; I did it deliberately — but listen, East End cooks better. Come on, let's be realistic.

Hon. Johany S. Ebanks: No, man.

Mr. Christopher S. Saunders: Whether you want to accept it or not, that's God's honest truth. We all know

it, even if we all don't want to say it. Only Bodden Town cooks better than East End, but that's a different story.

Mr. Speaker, the point I'm making is that I completely understand where the Honourable Minister and representative for North Side is coming from. As the Member for George Town Central said, we have in the past made constitutional changes for non-controversial issues. We did it for the judges. That was the first one we did, when we moved the judges' retirement age from 65 to 70. Then the second one, which was yourself, along with then Premier McLaughlin and a few others, when he made a constitutional change that included renaming the Legislative Assembly to the Parliament. I think this is a no brainer in the Cayman Islands' history, and I think it's safe to say that you would have unanimous support in this regard.

The only thing I would say, Mr. Speaker, is that we also want to thank the Electoral Boundary Commission for the work they have done. It's good work. It's one of the tenets of our democracy that they report after every election, and it's for us in this Parliament to deal with it. I don't want anyone or any of the hard-working members of the Boundary Commission to think that we don't appreciate what they're doing or we're disagreeing with it; but ultimately it is this body that is charged with representing people, and I'm almost certain the people of Bodden Town West, who I'm humbled and honoured to represent, would want East End and North Side to be constitutionally protected. As such, I'll say my Bodden Town East colleague also supports this position.

With that said, I think it's safe to say, Honourable Minister, that you have unanimous support for this in the Parliament of the Cayman Islands. I would just say get the constitutional change done in the way we did for the judges.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?

Member for East End, Minister for Social Development & Innovation.

Hon. Isaac D. Rankine: Mr. Speaker, I proudly stand to support the Motion brought by my North Side colleague. He mentioned that he went to a couple when the Boundary Commission was having their meetings; I can say I went also. I vociferously voiced my opposition when they suggested that North Side and East End be amalgamated into one district.

Their argument was based on the number of people and Mr. Speaker, democracy is not simply a mathematical exercise. If representation was determined solely by numbers, then smaller communities would inevitably be overshadowed by larger population centres. The smaller communities' voices would grow quieter, their concerns would be less visible, and

their influence would be diminished; over time that would mean that they would become politically invisible. This Motion would ensure that such would never occur in Grand Cayman. It also recognises that, while population is important, district and community identity also matter; that geography matters and the history and the culture matters, Mr. Speaker.

Mr. Speaker, the Cayman Islands Constitutional Order 2009, which took effect on the 6th November, 2009 after being approved by a referendum and also by the UK Privy Council, established the very principle we are discussing here today. It guaranteed constitutional representation for Cayman Brac and Little Cayman and states that voter numbers should be as nearly equal as practicable, and also requires consideration of geography and community interests. In other words, our Constitution recognises that democracy must balance population with the protection of the communities.

Mr. Speaker, the Electoral Boundary Commission performs a very important technical role in reviewing population data and recommended boundaries as its mandate, but the Constitution itself establishes the principles that guide those decisions, and the Parliament has both the authority and the responsibility for those constitutional principles. What this Motion proposes is simply extending the same democratic safeguards to ensure that every traditional district of Grand Cayman continues to have a voice in this honourable House. If we accept it for our Sister Islands — and rightly so — then it's very reasonable to extend those same principles of fairness to East End and North Side.

Mr. Speaker, matters that affect the rest of the districts can also affect smaller districts in different ways, and without guaranteed representation these perspectives could easily be lost. Every single Member in this House understands the importance of having a direct connection with the communities we represent, and that's not just about voting on legislation; it's also about advocating for the needs of the district, defending its interests, ensuring its voice is heard when national decisions are made. When a district has a guaranteed representative, the people know that someone in this House understands their challenges first-hand and that connection is very essential to a healthy democracy.

Mr. Speaker, this Motion therefore proposes a clear and reasonable safeguard in that each of the five traditional districts of Grand Cayman will always have at least one Member of Parliament. This does not weaken the democratic system, it strengthens it, and it ensures that every corner of Grand Cayman has a seat in this House. Our democracy must reflect the entire Cayman Islands, not only the populated areas. This Motion is not about politics; it's about preserving representation, protecting the community identity and, as my colleague said, strengthening public confidence in our democratic institutions.

Mr. Speaker, this Motion is not about policy but about principle, and about ensuring that no community is ever too small to matter, no district will ever be too quiet to be heard, and no Caymanian will ever feel their voice was left behind, so I stand proudly, like I said, to support Government Motion No. 13 of 2025-2026 – Motion to recommend constitutional amendments for electoral representation of traditional districts on Grand Cayman.

The Speaker: Does any other Member wish to speak?

Hon. Rolston M. Anglin: Mr. Speaker, I rise to support the Motion; however, I think two things need to be clarified. In the Mover's presentation, he said this Motion would guarantee that West Bay and George Town's borders would be protected; but Mr. Mover, what it guarantees is there shall be a George Town and a Bodden Town — it doesn't say anything about borders. I'm not saying anything otherwise; it could happen, but I'm just saying, let's make sure now that expectations are met.

[Inaudible interjection]

Hon. Rolston M. Anglin: Well, Mr. Speaker, we have not had any significant issues with district borders as they relate to George Town and West Bay. The issue has been the line between Bodden Town and George Town and where the two of those lay — but leave that for another day. The Motion has validity in the sense that we have to ensure that we put our stake in the ground as to what our democracy looks like, and for that reason alone I support it.

Mr. Speaker, the Motion also ensures that we continue to talk about constitutional changes. I certainly look forward to the day when we talk about returning to the multi-member vote because that's very popular in my district. West Bay was the only district that voted against it in the referendum, and as a district we deserve to have our democracy carved the way we see it for ourselves. I know you have to bite your tongue at that one, Mr. Speaker, because I know you're a single-member constituency man, but ultimately, I see nothing wrong with the constitution of a country fitting the wishes of the people.

My view has been very simple: there's absolutely nothing wrong with one district in this country voting for people the way they see it and others doing it the way they want to. Nothing wrong with that democratically. If the district of West Bay wants to go to the polls and each person votes for up to four people and you want to do it differently in George Town or Bodden Town, that's up to you. That's a simple constitutional amendment, nothing confusing. Your voters know how you vote; our voters know how we vote. It's that simple.

[Inaudible interjection]

Mr. Christopher S. Saunders: Just vote straight that's all. Just say "vote straight". He just wants to go back to that.

[Cross talk and laughter]

Hon. Rolston M. Anglin: Mr. Speaker, I heard Members saying that people would be confused.

An Hon. Member: Yes!

Hon. Rolston M. Anglin: Mr. Speaker let me just be very clear. If voters in West Bay know they're going to vote for four people, how can they get confused?

[Inaudible interjection]

Hon. Rolston M. Anglin: Well, in George Town do what you want to do. That's how the Constitution ought to work. We should have choices about who we are and if we're going to honour the historic districts, we should honour the wishes of the people in those historic districts.

Now, if we're going to talk about honouring words in the Constitution, words come to life and have meaning, with the people behind them so we should be honouring the people of our constituencies' wishes, Mr. Speaker, and it would be remiss of me if I didn't get up, because all four of us in West Bay have heard this loud and clear and we cannot have it said that this debate happened and we didn't —

[Inaudible interjection]

Hon. Rolston M. Anglin: Yes. Loud and clear. We heard it and we keep hearing it, and every Member from West Bay can get up and tell this House that we get asked about this consistently and therefore we must put it on record that it is something that we advocate for and we support because that is the way our people feel. West Bayers have a right to feel the way they want to.

Mr. Christopher S. Saunders: Vote straight!

[Laughter]

Hon. Rolston M. Anglin: I didn't realise that we had a democracy where the good people of West Bay's voices ought not to be heard. I'm getting concerned. I know it's late but come on, folks. We have every right to have our democracy look the way we want our democracy to look. It's that simple.

Mr. Speaker, as it relates to the size of districts, I suspect that with the Government's support of the East-West Arterial, North Side will be a relatively large district in short order.

Hon. Johany S. Ebanks: Don't wish that.

Hon. Rolston M. Anglin: Ultimately, Mr. Speaker, where else is population growth going to happen, hence the reason why this debate is very important. I said this to the Minister and I know some people don't take it seriously. We don't know what this country is going to look like in twenty-five, fifty years. Certainly with the East-West Arterial I can see a world where the districts of East End and North Side become significantly larger than they are today.

For a long time West Bay was the second-biggest district, then Bodden Town became the second-biggest district because so many people moved out of West Bay and George Town into areas of Bodden Town such as Northward, et cetera, due to land costs, so population will shift in the country. That's why the Motion is important, and should be supported.

[Inaudible interjection]

Hon. Rolston M. Anglin: The Member said *should North Side get two members*, and I'm saying that in twenty, thirty years' time, when the population is up to four or five thousand, it could be getting three members.

[Inaudible interjection]

Hon. Rolston M. Anglin: Mr. Speaker, we have to support the Motion.

The other bit that I think we need to be clear about — because I heard someone say *let's just get on with it*: this Motion is an indication of this Parliament. Any constitutional change still requires acceptance of His Majesty's Government. Let's set expectations clearly, I don't want the listening public thinking that once we pass this constitutional change is going to happen even though I think it does fall in the ambit of inconsequential, but as they say in West Bay, "vote straight".

[Laughter]

Hon. Rolston M. Anglin: We are going to be advocating for what our voters want.

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

If not, I call on the Minister of Planning to exercise his right of reply.

Hon. Johany S. Ebanks: Mr. Speaker, let me start by thanking the Opposition for their full support of this Motion. Let me thank the Bodden Town twins — Bodden Town East and West for their full support on this Motion. I have to thank my our team, the Government, for their full support to see its passage to the House.

I also thank the Premier for his confidence in me to allow me to bring it here and for his full support in saying *Minister let's get it done, bring it to Caucus, let's move it*. He knows it is something that has been bothering me since the time the Electoral Boundary Commission was done.

In all fairness, sir, I also have to thank the Member for Cayman Brac East when she was the Premier for her full support. At the time she would say, *Minister, I know you want to get this done. We are here to support you*. Everybody in this House has shown their full support. Deeply, from the bottom of my heart, I really appreciate it. I really, really do.

Premier, thank you for that full support and pushing to ensure we got it to Parliament. I know at the time we were debating this and talking about it in Caucus, you were off island at one point, but just the telephone calls back with you saying, *Minister, you have my full blessing with this*, and the team showing its full blessing, saying to just take it a little bit further and talk about all the historical boundaries. I want to thank everybody who spoke about this.

An Hon. Member: Amen.

Hon. Johany S. Ebanks: Yes, it is amen, we finally got it.

Mr. Speaker, I was thinking about this one Motion that bothered me more than any other. The Registered Land (Amendment) Bill today, I was so happy to bring that one, but this one was bothering me in the background at the same time because I was wondering how the support was going to flow. Everybody was very supportive of it. I was wondering what the debate would have looked like when it came to this Motion, and Mr. Speaker, it was very calming, very supportive. It took me off guard because it was one that I was saying, *if we go down the wrong road with it, all hell will break loose and we're gonna come to war with it*.

[Inaudible interjection]

Hon. Johany S. Ebanks: The Member for George Town Central assured me and said *no; from the Opposition side, we support this. This Motion has our support*. Just having that assurance and knowing where everybody was made it a bit easier to say, *I can just read this easily tonight and I know we'll get going*.

Mr. Speaker, I planned to use my two hours, but I keep looking back at the clock and the clock hasn't moved yet.

[Crosstalk]

Hon. Johany S. Ebanks: Mr. Speaker, I'm going to go back in history a little now.

An Hon. Member: Oh, Lord.

The Speaker: Mind you lose the vote.

[Crosstalk and laugh]

Hon. Johany S. Ebanks: Mr. Speaker, that's right. Mr. Speaker, you know what, let us just get this one sorted out and take the vote right now, sir, while I'm ahead. All right? Thank you everybody for your full support.

[Desk thumping]

The Speaker: The question is, BE IT THEREFORE RESOLVED that this Honourable House recommends amending the Cayman Islands Constitution Order 2009 (as amended) to include a provision guaranteeing that there is at least one Parliamentary representative from each of the five traditional districts, namely:

- West Bay;
- George Town;
- Bodden Town;
- East End; and
- North Side.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 13 passed.

**Government Motion No. 14 of 2025-2026 –
Motion to Establish a Select Committee to
Modernise the Advisory District Council Act, 2011**

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

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

Mr. Speaker, I rise today to move Government Motion No. 14 – Motion to establish a select committee to modernise the Advisory District Council Act, 2011.

WHEREAS the Advisory District Council Act, 2011 is in need of review;

BE IT THEREFORE RESOLVED that this Honourable House appoints a select committee of seven Members to review and modernise the Advisory District Council Act, 2011, with the members being:

- Hon. Johany Ebanks - Chairman;
- Hon. Isaac Rankine;
- Hon. Katherine Ebanks-Wilks;
- Hon. Juliana O'Connor-Connolly;
- Hon. Nickolas DaCosta;
- Hon. Kenneth Bryan; and
- Mr. Christopher Saunders.

The Speaker: The Motion has been moved. Does the Minister wish to speak thereto?

Hon. Johany S. Ebanks: Mr. Speaker, yes, sir. Oh, *unna* shouldn't have put my Motion at the end.

[Inaudible interjection]

Hon. Johany S. Ebanks: If *unna* had put mine earlier we would have been *outta* here by now.

Mr. Speaker, very shortly this is not going to take long. I rise to move Government Motion No. 14 which seeks to establish a select committee of this honourable House to review and modernise the Advisory District Council Act, 2011.

The intention behind this legislation is a good one. It recognises the importance of a democracy principle: Government must remain connected to the communities it serves. District councils were meant to provide a structured way for communities to raise concerns, offer advice, and participate in the decisions that affect their daily lives. The principle remains important today but, Mr. Speaker, experience has also shown that the current framework is no longer functioning as effectively as it should and many district councils have struggled to operate consistently. In some cases, structures created by the Act have not delivered the level of community engagement that Caymanians expected.

Mr. Speaker, our Islands have changed significantly since 2011 — our population has grown, our communities have expanded, and public expectations for engagement with government have increased. Caymanians today expect more opportunities to participate in decisions that shape their communities. They expect to be heard, they expect their concerns to matter, and they expect their voices to have influence in national decision-making.

Mr. Speaker, the Motion takes a responsible and constructive approach; it asks that this honourable House establish a select committee of seven members to undertake a thorough review of the Act and to recommend how it can be modernised so that the district councils become stronger, more effective, and more relevant to the communities they serve. The membership proposed reflects a broad cross-section of this Parliament, bringing together Members from both Government and Opposition benches. That approach is intentional, Mr. Speaker. Community engagement should never be partisan.

Mr. Speaker, the voices of our districts belong to the people of the Cayman Islands. The review presents the opportunity to ask important questions — how do we strengthen community participation; how do we ensure district councils operate effectively; how do we give communities a clear voice in national decision-making? These questions matter. From West Bay to George Town, from Bodden Town to North Side, from East End to Cayman Brac and Little Cay-

man. Every district matters, every community matters, every Caymanian voice matters.

Mr. Speaker, modernising this legislation is about more than updating its statute; it is about renewing the relationships between government and the people of the island. It is about ensuring that the community voices remain a part of how decisions are made, and it's about strengthening the democratic foundation that has guided the Cayman Islands for generations. Mr. Speaker, when communities feel heard, democracy grows stronger. When communities feel involved, trust in the government grows stronger. When Parliament takes deliberate steps to modernise its institution, it shows the people of these Islands that their voices continue to matter.

For those reasons, Mr. Speaker, I commend the Government Motion No. 14 to this honourable House. I invite the Members on all sides of the Chamber to support the establishment of this select committee.

Thank you.

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

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

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. It is getting late and I can tell that we're all wearing down, so I'll be as quick as I possibly can.

Mr. Speaker, based on the same principles of the last Motion, the public will be fully aware that practically exactly the same Motion, without selecting the actual members of a select committee to review the legislation surrounding district councils, was filed by myself and the Honourable Leader of the Opposition on behalf of the official members of Opposition. I think it's important to recognise that we withdrew the Motion in the spirit of bipartisanship with the government.

I am very happy for the Honourable Minister to be carrying such a noble Motion to this House, but I also think it's important that it is reported that the Opposition, from a perspective of partnership and hope of deliverable by a Minister, particularly that of the honourable Member for North Side, the Honourable Minister for Planning, Lands, Agriculture, Housing and Infrastructure, we thought the success of such government priority would be heightened if a government Minister moves it; however, before the government filed their Motion, we filed ours to the exact same wording.

Ultimately, the most important thing is that we get this resolved, so the official Opposition is in full support. We, too, believe it's time that we actually give the people the voice we promised them in 2009 when they voted for the constitutional changes, which I am saddened to say we have been derelict in our duties

to finally implement, hence the reason for the filing of the Motion.

I'm just glad that I can say, I know all the members of the official Opposition are in support of this Motion, and by the sounds of it, all Members of the Government. I do hope that this Motion will get full support from all Members of Parliament so we can finally get district councils in place so the people can have their say.

Thank you, Mr. Speaker.

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

Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, this Motion is actually overdue. In my hand is the Cayman Islands Constitution Order 2009 and section 119 that deals with Advisory District Councils reads — **“Subject to this Constitution, a law enacted by the Legislature shall provide for the establishment, functions and jurisdiction of Councils for each electoral district to operate as advisory bodies to the elected members of the Legislative Assembly.”**

Mr. Speaker, whether we like it or don't like it, this is something that's already enshrined in our Constitution. Every one of us here has a duty to ensure that the Constitution of the Cayman Islands is actually carried out and upheld so I think this is pretty much a no brainer. I know the challenges arose simply because we moved to single-member — at the time when the Constitution was passed, we had multi-member districts. The Honourable Minister for West Bay was running his campaign of 'Vote Straight' at the time, but now things are a little bit different. I think it is high time that we look at how we can best implement it, especially now with single-member constituencies, or maybe go back to multi-member; we'll see. We'll leave it at that.

For myself and the Member for Bodden Town East, we support this, and we thank the Honourable Minister for bringing it. Thank you, Mr. Speaker.

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

Honourable Premier.

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

I'm glad the Member for Bodden Town West pointed to the Constitution because that was going to be my brief intervention. On taking office, the Constitutional Commission wrote to the Office of the Premier and the Chair, Mr. Lemuel Hurlston, who we all know is a solid operator, basically said *this is in the Constitution, it's time for a government and a Parliament to either blank or get off the pot because it can't sit there*. Either we do something about it or we have to take it out, but it can't just sit there; so I'm very happy to sup-

port the Motion on behalf of the Government to do something with it.

I did challenge the Commission to say, well, if that's the case and you have a Secretariat, maybe you could do some research because district councils are implemented differently in different places and it would be good if you all did a jurisdictional comparison so that if we get to a stage where we're dealing with it we have some frame of reference to work from; a committee such as this just doesn't start from scratch. My only thought is, once the select committee is established, we may want to think about having the Constitutional Commission sit as an observer, bring us the finished paper (it isn't very long, it's really easy to go through) and have that at the start as a sort of a terms of reference to have a direction for where this is headed.

I thank the Commission for its work. I thank Commissioner Hurlston and Chair of the Commission for taking up the challenge and producing the work. He was excited to see that the Motion was coming to the Floor of Parliament and to be able to advance this per the Constitution.

One more plug that I could have mentioned in the last Motion, for the public's benefit and for us in this Parliament, by the end of the term 2029 the Constitution will be twenty years old, so the Office of the Premier is considering, when we look at noncontroversial changes, engaging a constitutional expert to think about what we want it to look like for its 20th anniversary. Now is the time to think about this sort of advancement as a longer-term project, because if we can rope in some of these changes that we're talking about it would be good to have had another significant advancement by the time our Constitution is twenty years old.

Thank you.

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

If not, I call on the Member if he wishes to exercise his right of reply.

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

Mr. Speaker, first off, let me thank the Opposition for their full support. Let me thank the Bodden Town twins for their full support. Hearing what the Premier just said about Mr. Lemuel Hurlston and having him come in and work alongside us to advance, is something that I think we will be happy to have on board to get this sorted out. At the end of the day, sir, we want to get this right and get it in play so we can say we did something about it and it's not just sitting there anymore.

Mr. Speaker, I know it's late. With that, Mr. Speaker, I thank everybody for their full support. I thank the government for their full support and for their trust. I thank the Member for George Town Cen-

tral and the Member for George Town North who was bringing the Motion before whom, after we spoke, said, *listen, we're happy to pull our Motion.*

Thank you, Members, for believing in us and for the trust that you've put into me and for giving me more work to do, because that was part of it too — they said I had to chair it. Thank you, guys, for everything and we look forward to continuing to work very closely with you all to make sure that we can get this done for everybody. Thank you.

The Speaker: The question is, BE IT THEREFORE RESOLVED that this honourable House appoints a select committee of seven members to review and modernise the Advisory District Council Act, 2011, with the members being:

- Hon. Johany Ebanks - Chairman;
- Hon. Isaac Rankine;
- Hon. Katherine Ebanks-Wilks;
- Hon. Juliana O'Connor-Connolly;
- Hon. Nickolas DaCosta;
- Hon. Kenneth Bryan; and
- Mr. Christopher Saunders.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 14 of 2025-2026 passed.

Government Motion No. 15 of 2025-2026 - Health Insurance (Amendment) Regulations, 2026

The Speaker: Honourable Minister of Health.

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

Mr. Speaker, I rise to move Government Motion No. 15 of 2025-2026 titled, Health Insurance (Amendment) Regulations, 2026 that reads —

WHEREAS section 25(2) of the Health Insurance Act (2021 Revision) provides that Cabinet may, subject to affirmative resolution in the Parliament, make Regulations for the purpose of carrying this act into effect;

AND WHEREAS the Cabinet approved the Health Insurance (Amendment) Regulations, 2026 on 19 February 2026;

AND WHEREAS the Government of the Cayman Islands, pursuant to section 25(2) of the Health Insurance Act (2021 Revision) is seeking approval of the Parliament for the attached Regulations;

BE IT NOW THEREFORE RESOLVED THAT the Parliament hereby approves the Health Insurance (Amendment) Regulations, 2026.

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

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, this Motion doesn't require a long debate; it is just a consequential amendment to the Regulations further to the changes we recently made to the Health Insurance (Amendment) Act, 2026. Just to put it on record, Regulation 5 of the Health Insurance Regulations (2017 Revision) refers to "Health Care for Indigent Persons", and these Regulations are amending the reference of "health care for indigent persons" to refer to "health care for medically-indigent persons". I don't think I need to go through the debate that I did earlier this week; it's just to say this is the same exact amendment.

Thank you, sir.

The Speaker: Does any other Member wish to speak?

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

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. Very shortly, just to say on behalf of the official Opposition, we too see this is just a minor checkpoint for the bill that was passed earlier in this Meeting and we give it our full support. Thank you.

The Speaker: Member for Bodden Town West

Mr. Christopher S. Saunders: Mr. Speaker, thank you very much. Unfortunately, you'll probably want to turn on the clock with this one.

Mr. Speaker, first I want to start off by thanking the Minister for the changes she brought in this regard. I recognise the Motion itself deals with a consequential change, but I cannot miss this opportunity to raise three issues that are actually quite important to me and many of the people whom I represent and I'm sure to many other Caymanians in other districts.

I want to touch on the Health Insurance Regulations section 4, that deals with "Insurance for high-risk insurance persons." Mr. Speaker, it speaks about insurance companies insuring high-risk people whereby they can't charge more than 200 per cent of what they would charge a regular person. The part in section 4 that I want to read that is also of importance is — **"a person aggrieved by an order of the Commission under sub-regulation (4) may, within 10 days of the date on which the order was made, appeal to the Grand Court in accordance with rules made by the Rules Committee for the purposes of these regulations."**

I choose to highlight this issue, Mr. Speaker, in light that we just passed the Administrative Appeals Tribunal Bill, and this is one area that actually does not have a tribunal. In terms of people having issues

now, the Health Insurance Commission is there to investigate different issues, but this is one that escalates straight to the Grand Court. Again, we just had the discussion of people being able to afford lawyers to access the Grand Court for something as simple as healthcare, so I am raising that in the view that as they're looking at rolling out the Appeals Tribunal Bill, the government adds this healthcare issue, because many of our people are having issues with being taken advantage of by insurance companies.

The other issue I want to raise, Mr. Speaker, in light of the fact that the Honourable Minister of Finance is actually putting together a committee to look at the overall health insurance issue, is for us to also factor in that CINICO [Cayman Islands National Insurance Company], when it was formed more than 20 years ago, was to be launched with four plans. At the time, the Honourable Minister of Finance may recall that the government of the day decided to implement one plan, which was the SHIC [standard health insurance contract] plan, with the other three plans that should have been left to the other government to implement, and you know what the pressures of the healthcare lobby are like in this country. You know how long you have fought them in this country, so you know exactly what I'm saying. Those other three plans that would have made a difference with CINICO would have made a difference with many Caymanians and residents were never implemented. This is an opportunity for us to, once and for all, fix those issues and look at putting in a Tribunal or an Appeals Tribunal to deal with many of the health issues in this country.

In particular, another issue I want to raise before I close, Mr. Speaker, and the Premier is aware of it, there are companies in the financial services industry that are using overseas providers for healthcare for people with the caveat that they spend the money upfront and are reimbursed.

The Speaker: That's illegal.

Mr. Christopher S. Saunders: Exactly. I'm glad you used the word illegal, Mr. Speaker, because with that I want to use, under the Health Insurance Act, the definition of an "approved insurer", which reads — **"approved insurer" means an insurer licenced under the Insurance Act, 2010 [Law 32 of 2010] as a Class "A" insurer and approved by the Commission, under section 4A(3)(a) of this Act, to provide standard health insurance contracts.**

In other words, Mr. Speaker, and I want all Caymanians listening, if you find yourself in a situation where your employer is having insurance from an overseas company where you're out of pocket upfront to then be reimbursed, please report them to the Commission. Please report it. The Premier is aware that we have a situation whereby a lady literally lost a baby because of this, so this is serious business.

From that standpoint, Mr. Speaker, I just needed to get it off my chest. I just want to thank the Honourable Minister for giving me this opportunity to speak on this Bill and of course we support it. I think, as she said, it's a consequential amendment to something that went before.

Thank you, Mr. Speaker.

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

If not, I'll invite the Minister of Health to exercise her right of reply, if she so chooses.

Hon. Katherine A. Ebanks-Wilks: Thank you Mr. Speaker, only to respond to the Member in saying that this exercise relating to the amendment of "medically indigent" was just one part of the review process that the Ministry is actually undertaking as it relates to health insurance, so there will be further amendments. I know you referred to the appeals process, but we'll also look into that to ensure that we liaise with the Attorney General's Chambers.

With that, Mr. Speaker, I don't have anything further to add other than to thank Members for their support throughout this past week with the Bills, and now with the Regulations. Thank you.

The Speaker: The question is BE IT NOW THEREFORE RESOLVED that Parliament hereby approves the Health Insurance (Amendment) Regulations, 2026. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 15 of 2025-2026 – passed.

The Speaker: Madam Clerk.

OTHER BUSINESS

The Speaker: None.

ADJOURNMENT

The Speaker: I call on the Honourable Premier to move the adjournment of this honourable House.

The Premier, Hon. André M. Ebanks: Mr. Speaker, just before I move the adjournment, I think it is worth noting for the public's benefit that it is now turning on 1:30am. This House, this Meeting has worked. We have truly, truly worked. I think we've taken a turn in this term. It was alluded to earlier, I think by the Member for North Side that on a few things we were not

quite sure how they were gonna go when we were coming in; [we were] feeling each other out, but something just clicked. We reached across, we discussed, we huddled, and it just clicked so may it continue, Members. Let's give ourselves a brief rap — a brief rap on the table.

[Desk thumping]

The Premier, Hon. André M. Ebanks: May it continue.

As we continue to work together and being more organised, Mr. Speaker, our intended next meeting will be on Wednesday, the 29th of April, hopefully going until the 1st of May. We will then aim to have the House prorogued by Her Excellency the Governor on the 4th of May, then have the House Proclamation by Her Excellency the Governor by the 20th of May. Let me repeat that:

- Next meeting aimed to be the 29th of April — that's Wednesday, the 29th of April, until the 1st of May;
- Prorogue the House on the 4th of May; and
- House proclamation on the 20th of May.

Not setting dates yet, but the months thereafter would be the official opening of parliament in June — dates to be determined. Then we'll break per the standing orders in July and August, return in September, and then in November — dates to be determined.

With that, Mr. Speaker, the only thing left for me to do is to tell Members, *Have a safe drive home. Be well. Let's continue to work. Let's continue the advancement; if we do it with respect and seriousness, there's a ton we can do for our country and our beloved Caymanian people.*

Mr. Speaker, I move that this House do stand adjourned sine die.

The Speaker: The question is that the House do stand adjourned sine die.

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

AYES.

At 1:32 a.m. the House adjourned sine die.