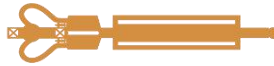




PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

FIFTH MEETING OF THE 2025-2026 SESSION
Second Sitting

Thursday
30 April, 2026
(Pages 1-79)

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. Nickolas T. A. DaCosta, JP, MP	Minister of District Administration & Home Affairs
Hon. Michael S. Myles, MP	Minister of Caymanian Employment & Immigration

EX OFFICIO MEMBERS OF THE CABINET

Hon. Franz I. Manderson, MBE, Cert. Hon., 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

Ms. Heather D. Boddén, OCl, 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. Juliana Y. O'Connor-Connolly, JP, MP	Elected Member for Cayman Brac East
Mr. A. Roy Tatum, Cert. Hon., JP, MP	Elected Member for Red Bay
Mr. Roy M. McTaggart, JP, MP	Elected Member for George Town East

INDEPENDENT MEMBERS

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

APOLOGIES

Hon. Pearlina L. McGaw-Lumsden, JP, MP	<i>Deputy Speaker</i> , Elected Member for George Town West
Mrs. Julie J. T. Hunter, JP, MP	Elected Member for West Bay West

OFFICIAL HANSARD REPORT
FIFTH MEETING OF THE 2025-2026 SESSION
THURSDAY
30 APRIL, 2026
11:03 AM
Second Sitting

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

The Speaker: None.

The Speaker: Good morning, everyone. I now invite the Honourable Leader of the Opposition and Elected Member for George Town North to read prayers.

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

PRAYERS

Hon. Joseph X. Hew, Leader of the Opposition, Elected Member for George Town North: Good morning. Let us pray:

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

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

Let us say The Lord's Prayer together:

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

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

The Speaker: Please be seated.

Parliament is now called to order.

**ADMINISTRATION OF OATHS
OR AFFIRMATIONS**

The Speaker: Good morning, again. I have apologies from the Hon. Pearlina McGaw-Lumsden and Mrs. Julie Hunter, both are away on official business.

In keeping with my desire to have Parliament recognise Caymanians who have contributed to the building of this beloved country we enjoy but far too often take for granted, we have present with us today a great cross-section of ladies who, in their own special way, have made outstanding contributions to Cayman's growth and development. This Parliament believes it is important to recognise your contributions and to record your names in the *Hansard* of this honourable House, in particular, for the moral and ethical compass you have applied to your contributions.

I see many familiar faces who have guided and counselled me over the years [and] to whom I will always be grateful. I offer my sincere, heartfelt thanks and appreciation for all that each of you have done to make Cayman a place that I am proud to call home and a place where I am comfortable raising my two beautiful daughters.

When I call your name, if you're able, would you please stand so you can be acknowledged? If you're not able to stand, just raise your left hand—the one nearest to the heart. Here with us today: Ms. Grace Wright.

[Desk thumping]

The Speaker: Ms. Betty Ebanks.

[Desk thumping]

The Speaker: Ms. Arthurlyn Pedley.

[Desk thumping]

The Speaker: Ms. Ezmie Smith.

[Desk thumping]

The Speaker: Ms. Mary Scotland.

[Desk thumping]

The Speaker: Ms. Deborah Ebanks.

[Desk thumping]

The Speaker: Ms. Jeana Ebanks.

[Desk thumping]

The Speaker: Mrs. Michelle Ebanks-Barnes.

[Desk thumping]

The Speaker: Ms. Melanie Jackson.

[Desk thumping]

The Speaker: Mrs. Carole Kirkconnell.

[Desk thumping]

The Speaker: Mrs. Alice Mae Coe.

[Desk thumping]

The Speaker: Ms. Greta Eloise Seymour.

[Desk thumping]

The Speaker: Ms. Joanna. Ms. Joan Barnes—she's going to punish me for that.

[Desk thumping]

The Speaker: Ms. Debra Broderick.

[Desk thumping]

The Speaker: Mr. Premier, I want you, the Honourable Minister of Finance, the Deputy Governor and others to [know] this was not by design to have so many West Bayers one time.

[Laughter]

The Speaker: However, we're glad to have you all, really and truly.

Unfortunately, I've received a number of regretful apologies by ladies who could not be present today for various reasons, but who expressed their delight and appreciation for having been invited.

I want to especially thank the Member for Savannah for all her efforts to get each of you here today.

Once again, please accept my sincere thanks for your services.

I now invite the Premier, then the Leader of the Opposition, followed by the Member for Savannah, and

then any other Member who wishes to make a contribution.

Honourable Premier.

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

The Speaker: Good morning.

The Premier, Hon. André M. Ebanks: I did wonder if it was a West Bay day because there's not only the reasons to recognise these individuals for what you said, but there are also many who are family.

We want to thank you on behalf of the Government, and [for] showing up to continue the initiative that the Honourable Speaker has started to recognise Caymanians, having that closer connection to Parliament so that we remember and that it's recorded who helped us get here and inspire us to go forward. I could pick out several examples, but I don't want to dominate time.

One I will pick on is Ms. Ezmie Smith. As a young, trembling-like-a-leaf law student going from a law firm and saying, *file this with the courthouse*, no one warned me of the terror that I would face of not having the documents in order. You go in, you see this very nice, lovely, unassuming West Bayer. You think you got it all right. "It's wrong; where are the copies?!" Oh my gosh.

However, I learned; and that is the most important lesson. When you have been instilled that type of discipline after two, three times, I knew I had to have the documents in order; and those are the types of lessons that each of us probably has that stay with you as you develop as an adult.

Thank each and every one of you. I could point out many other examples, but I did want to pick on Ms. Ezmie. God bless you all for your contributions to these beloved Islands, and hopefully we will be inspired to do the same for the next generation.

God bless.

[Desk thumping]

The Speaker: Honourable Leader of the Opposition.

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

Mr. Speaker, I rise on behalf of the Official Opposition to welcome these special ladies in particular here this morning. I see Sunday school teachers, community activists, businesswomen, all of you who built the foundation that we are here standing on today. Your wisdom, your strength and your kindness have shaped our lives, each of us in here; and have helped shape these three wonderful Cayman Islands that we live in.

Thus, I say to you, thank you, thank you, thank you. Thank you again for joining us, and may God continue to bless you richly.

It would be remiss of me, Mr. Speaker, not to recognise my good friend and former parliamentarian, Captain Eugene, here with us today. Cap, good to see you. Welcome.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Savannah.

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

Mr. Speaker, just like yesterday morning, once again, we see our invited guests filled with joyful smiles as they sit in this honourable House. I'm familiar with everyone sitting here, and I wish to say to each of you: you have made an impact in my life and we honour you while you can hear it. Thank you for all you have done and continue to do for our country. God bless you all, and I love you dearly.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Honourable Deputy Leader of the Opposition.

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

Like yesterday, I want to also add contributions not only on behalf of myself and my family, but my constituency, to these amazing ladies. I think I've had the opportunity to interact with all of you at some point in my crazy journey of life. Hopefully, I didn't give some of you too much trouble. I know there are a couple of you who I probably gave a headache or two when I was a child.

However, I hope as we continue in Parliament, we will at least make you proud for the foundation that you created for Cayman and all the people who live here; that we as Members of Parliament, though we don't always get it right, at least you can feel comforted that you helped create the greatest country in the world.

I want to take this opportunity to especially thank Ms. Heather though. While I recognise each and every one of you, Ms. Heather has a special place, a way of understanding particularly when it comes to the female gender [and] recognising the importance of it, and you always make sure that that's not forgotten. I congratulate you.

She continues to fight for women empowerment in every level of governance in this country. Ms. Heather, I love you and thank you for being you.

Mr. Speaker, thank you, sir.

[Desk thumping]

The Speaker: Honourable Deputy Premier and Minister of Tourism.

Hon. Gary B. Rutty, Deputy Premier, Minister of Tourism & Trade Development, Elected Member for George Town South: Mr. Speaker, thank you very much for the opportunity. I look at all of these ladies and many of them have also helped shape who I am today.

I want to, in particular, mention three ladies. Ms. Grace Wright who was my counsellor at Triple C [school] — and if it wasn't for Ms. Wright, I'd probably still be in Triple C.

[Laughter]

Hon. Gary B. Rutty, Deputy Premier: She's probably the only teacher who never paddled me in the 13 years that I spent there.

I also look at my aunt Carole Kirkconnell. You taught me something during Hurricane Ivan that helped make me the business person that I am today. As we were riding out the Category 5 storm with Uncle Eldon and Uncle Charles, I'll never forget what you told me I had to do the day after the hurricane. I thought to myself she's a little bit crazy, but she's one of the most intelligent and knowledgeable people for the advice that she not only gave me, but she helped me through my life. Thank you.

I want to look at Ms. Eloise. She's a true ambassador of the Cayman tourism product that we have today. It's through those days in the 50s, 60s, 70s and 80s that you helped mould the product that we so proudly deliver to our guest today. Thank you, Ms. Eloise.

It would be remiss of me not to mention Captain Eugene, as I looked at him sitting amongst all the ladies. I envy your position. I spoke to MP Bryan earlier on and I said, we should play hooky today and go fishing because the weather's beautiful.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Bodden East.

Mr. Dwayne S. Seymour, Elected Member for Bodden Town East: Good morning and thank you.

First of all, I want to say thank you to Mr. Speaker for the efforts that you have put in to make a difference in this Parliament, inviting persons in. I've often said that many people don't even know what goes on here at this Parliament. They elect us and they send us here and then four years later they come back and vote again. I'm glad that you're allowing the community to become a part of what we're doing here.

There are some special women here in my life also who helped with my growth, especially Aunt Eloise who taught me everything from how to dress, how to be

professional... At that airport, I can remember everybody loved her. All the tourists, everyone wanted to get into her taxi and they couldn't all fit.

Ms. Mary Scotland, is one of the women who counselled me. As much as she said when I was running for the election with her son, Mark—she probably wanted to kill me for taking her son into that route. Thank you so much.

Captain Eugene, my good friend, my buddy. Thank you. His daughter, Jeana, my good friend also from school. Miss Joan, I see also from Bodden Town. All the West Bay clan, you probably saw me in West Bay in Birch Tree Hill growing up running around with under pants on.

[Laughter]

Mr. Dwayne S. Seymour: Thank you all. Thank you, again, Mr. Speaker, for this. I think it is special.

God bless you all.

[Desk thumping]

The Speaker: Honourable Minister of Finance.

Hon. Rolston M. Anglin, Minister of Finance & Economic Development and Education & Training, Elected Member for West Bay North: Mr. Speaker, let me also join voices with all of my colleagues in thanking you for continuing to open up the Parliament in this way. I know it sounds like a broken record now, but for those of us who have passed through these Chambers, it is just such a noticeable change, and for the positive. The way that you've done this, I think all of us keep guessing, *what next*; because we're certainly not sure what's around the next corner, but each time you delight us and you surprise us, and surprise us well.

Let me join voices with all my colleagues and say thank you to all of the ladies who are here. Certainly, as we have developed as a country, we've gotten so busy, and it seems like our lives have become so disconnected; often times we don't take that time to stop and smell the roses or pause just to say thank you, pause just to say hello, check up on people.

I can remember as a boy if somebody died in West Bay, without cell phones [and] most people didn't even have phones in their homes, you heard it that day. Cayman has become so disconnected, even with all the technology you got, sometimes people may pass on and you don't hear it for a week or two. We have changed and not all for the best, so this certainly has been an initiative that I think is a change for the better.

It would be remiss of me if I didn't offer a few remarks because firstly, I'll mention a lady who has just become one of my best friends, and I sort of made an excuse already for not contacting her as often as I should, that's Jeana. She certainly has positively contributed from our early days when she met me and

counselled me as a young teenager—haven't always followed the advice in some respects but I do my best.

Captain Eugene, former colleague, to see him with his three daughters sort of, if God spares my life, gives me a window into what life would look like for me with my three daughters. I can only hope Captain Eugene that they will have done so well in life and so well in serving our community that one day a future Speaker would look to recognise them in this way also.

My friend Debbie, whom I've known for a long time, who has given a life of service especially through the Lions Club and all of the people and lives that they impact. That is certainly outstanding service. I can remember as a young, hopeful accountant, meeting Ms. Eloise because her son and I had a scholarship from the same firm, and she has certainly been all that has been said in terms of the ambassador that she has been for our country.

I'll stop naming names. Oh, sorry. I have to mention my former colleague Mr. Scotland's mother, and all of my encounters with her in Kirk Home Centre. The motherly figure that she is—and I'm not just going to say just to me, I'm sure it's other people as well—always checking up on you, always saying that she's praying for us, always encouraging, always just that positive influence that she has been.

My two colleagues are just gifts that always give and I can't help myself. All I can say is—I think it was Ms. Wright—sounds like you should have paddled him.

[Laughter]

Hon. Rolston M. Anglin: And the imagery of my very good friend and what he said about running around Birch Tree Hill, all I can say is Birch Tree Hill don't miss you.

[Laughter]

Hon. Rolston M. Anglin: With those few words, Mr. Speaker, I thank you.

[Desk thumping]

The Speaker: Honourable Deputy Governor.

You see how those West Bayers are coming out of the woodwork?

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

Again thank you for giving us this opportunity to recognise people who have been a great influence on our lives. My mom would never forgive me if I didn't get up here and recognise some of her very best friends: her neighbour Miss Ezmie, Miss Betty and Miss Alice. I call my mother every morning on the way to work and I'll say, Mom, what you're doing today? "Oh, I

have a meeting with Miss Ezmie. I have a meeting with Miss Betty.”

Their love for Cayman, Mr. Speaker, is something that we should all admire. Every person sitting here has been a catalyst for Cayman’s success and we are proud to have you here with us today.

Yeah, we should clap about that.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, I, in particular, want to mention Captain Eugene and his family. Growing up without a father was a challenge, and my mother built a house—God knows how she did it—for my sister and me. The good news is it happened to be next door to Captain Eugene. On my first day in that house, I met his son, Adrian, and we have been best friends ever since, Mr. Speaker. That was when I was 12.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, I’ve had great role models: my grandfather, Mr. Prentice Powell; my uncles, Uncle Jimmy and Uncle Tony; but Captain Eugene was special to me. He taught me about love and affection for his children, and that has continued, Mr. Speaker, from the time I was 12, as you can see, until today. Mr. Speaker, it’s unusual for me to go to Adrian’s house and Captain Eugene doesn’t show up.

[Laughter]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, it was Captain Eugene who took me on my first fishing trip, on a boat. It was Captain Eugene who took me out to 12-Mile Bank. It was Captain Eugene who took me in the North Sound. It was his son who taught me to make kites properly. It was his son who taught me to make calavans. He was a father figure in my life, Mr. Speaker, a great father figure, and he [still] is today.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Melanie, Michelle and Jeana are like my sisters. I get the great pleasure of working with Melanie every day and it is such a joy to work with her and see her abilities and to see her professionalism. She and I had a little conversation this morning that will remain a secret, but it’s just so amazing to see Captain Eugene and the love and affection that he’s had for his children.

I’ve had many role models, Mr. Speaker. I’ve watched Mr. Burns and how he raised his children. I learned from those people. It takes a village to raise a child, you know. It takes a whole country to raise a Deputy Governor, you know.

[Laughter]

The Deputy Governor, Hon. Franz I. Manderson: I am really grateful, and I want to say, Captain Eugene, thank you sir. I love you.

Thank you.

[Desk thumping]

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

Well, honourable Members, just for gender balance, I have spoken to one honourable Member and asked him to put together some men to come to the June meeting.

Ladies, once again, thank you all very much for all you have done for each and every one of us and for Cayman as a whole. Feel free to leave whenever you want, but the longer you stay here, the better they’re going to behave; so, make my job easy.

[Laughter]

The Speaker: Again, God bless you and keep you.

[Desk thumping]

PERSONAL EXPLANATIONS

The Speaker: None.

PRESENTATION OF PAPERS AND REPORTS

The Speaker: None.

URGENT QUESTIONS

The Speaker: None.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

QUESTION NO. 107

A DETAILED BREAKDOWN OF THE OFFICIAL APPLICATION PROCESS AND ELIGIBILITY CRITERIA FOR GOVERNMENT-FUNDED SPECIAL EDUCATION SERVICES, SPECIFICALLY FOR THOSE WITH DOWN SYNDROME

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I rise to ask Question No. 107 standing in my name on the Order Paper.

Can the Honourable Minister of Education provide a detailed breakdown of the official application process and eligibility criteria for government-funded special education services, specifically for constituents with Down syndrome who lack the private means to afford specialised care?

The Speaker: Honourable Minister of Education.

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

Mr. Speaker, the answer to the question: Access to government-funded special education services in the Cayman Islands is guided by the Code of Practice, which sets out a clear, phased approach to identifying and supporting children with additional needs across early years, school, and post-compulsory provision.

For most children, support typically begins in a child's early childhood centre or school, where needs are identified through ongoing assessment. A graduated approach is used, starting with classroom or centre-based support and progressing to specialist services where required.

In some cases, children may not yet be enrolled in an educational setting. In these instances, the Ministry, through the Department of Education Services' Early Intervention Programme (EIP) and the Ministry's Early Childhood Care Unit, works closely with partner agencies, including the Health Services Authority and the Department of Children and Family Services, to support early identification. Once identified, EIP services are engaged to assess the child and determine the appropriate support.

Where needs are more complex, a Learning Support Plan or Statement of Educational Needs may be developed. These are coordinated through School or Centre-Based Support Teams. Placement decisions are based on assessed need and may include mainstream settings with support, Learning Support Classrooms, or specialist provision such as the Lighthouse School.

If Government provision cannot fully meet a child's needs, cases may be referred to the Alternative Education Placement Panel (AEPP) for consideration of external placement, with funding support provided through the Education Council.

Eligibility criteria: Eligibility is based on the child's level of need and how it affects their access to education, rather than the diagnosis alone. While Down's syndrome is a recognised diagnosis, support is determined by assessed educational, developmental, and care needs.

Early Years Provision: Support is available within early childhood centres through the Early Childhood Assistance Programme (ECAP), which provides funding for Caymanian children aged three and above, subject to means testing. In exceptional cases, including children with special educational needs, support

may be approved earlier with appropriate documentation.

Post Compulsory Provision: Support continues through programmes such as the Sunrise Adult Training Centre, which provides life skills, employability training, and community-based support based on individual needs and capacity.

The Ministry's goal is to progress the restoration of five-days of service provision at the Sunrise Adult Training Centre. Resourcing requirements have been submitted and an interim site assessment is underway as part of a phased approach toward a purpose-built facility.

Cost to Families: Government-funded services within public schools and supported centres are provided at no cost to families. ECAP provides funding directly to early childhood centres, and additional support may be [approved] for children with special educational needs. AEPP also provides funding support where external placement is required. This ensures that Caymanian children with additional needs can access appropriate education and support, regardless of their family's financial circumstances.

All services may be accessed at the relevant stage of provision through the following contact points:

- **Early Years:**
 - Ministry of Education and Training - Early Childhood Unit (earlychildhood@gov.ky)
 - Early Childhood Assistance Programme (ECAP) (moeapplications@gov.ky)
 - Department of Education Services - Early Intervention Programme (telephone: 945-1199; website: www.des.edu.ky)
- **Compulsory School Age:**
 - Department of Education Services - Support Services Unit (education@gov.ky; telephone: 945-1199; website: www.des.edu.ky)
 - Ministry of Education and Training - Alternative Education Placement Panel (email: inclusion@gov.ky; telephone: 949-7900)
- **Post-Compulsory:**
 - Sunrise Adult Training Centre (infoSATC@gov.ky; telephone: 949-3330)

The Speaker: Honourable Deputy Leader of the Opposition.

SUPPLEMENTARIES

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I want to thank the Honourable Minister for that comprehensive, detailed

response, and I hope he would allow for some supplementary questions.

The Honourable Minister said, that “**in exceptional cases, including children with special [educational] needs, support may be approved earlier with the appropriate documentation**”. Can he expand or give examples to exceptional circumstances, please?

The Speaker: Honourable Minister of Education.

[Pause]

Hon. Rolston M. Anglin: Mr. Speaker, it's where there's an identified special education need and, at that point, access to specialised equipment, et cetera. Also, support for parents is provided to ensure that parents are more equipped to be able to assist in caring for their child with those special education needs.

The Speaker: Honourable Deputy Leader of the Opposition.

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

Can the Minister give an age bracket for which assistance can be awarded to children and families who are dealing with this unfortunate circumstance—two months, one month? I mean, obviously it depends on the diagnosis from the doctors. We have from an educational perspective where the official educational process happens but one would appreciate that individuals who are subject to these disabilities may need intervention much earlier. Can he give a timeline as to the earliest a family can get that assistance from the education department in respect of interventions for allowance of higher success in educational understandings?

Hon. Rolston M. Anglin: Mr. Speaker, as was stated in the answer, the provision of care isn't just around Down's syndrome, but it may be other diagnoses. The child, along with partner agencies like the Health Services Authority and the Department of Children and Family Services, access services through the Early Intervention Programme when an issue is identified, from birth. We want to identify children as early as possible so that we can give them the best possible life chances.

The Speaker: Honourable Deputy Leader of the Opposition.

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

Mr. Speaker, from an educational perspective, insurance doesn't always cover cost for educational intervention; it will cover for medical intervention. Therefore, many families who are exposed to these types of

circumstances that need special intervention from an educational perspective, which has a higher threshold of cost... I ask the Minister, what is their financial threshold for a family based on their income before government steps in and gives them assistance—and one would assume it can't be the same as it would be for the Department of Financial Assistance (DFA), which I think is a \$3,000 limit, because the expenses associated with it would be a larger amount.

Hon. Rolston M. Anglin: Mr. Speaker, let me be clear. If a child is identified—and I just want to focus on special education needs and any form of developmental delay that's identified, because this really talks about Down's syndrome but really we're looking for all issues that cause developmental delays. If a child is identified [and] goes through the Early Intervention Programme, that support is provided from then to them and to their families. I'm not sure how much further I can go, but the family can then also, when they reach the age of going to a centre, be able to access [assistance] through the ECAP system. When they reach compulsory education, of course, it's all for free at that point because it's either at Lighthouse School or, as is the case right now, as I had said in the substantive answer, where we can't provide the services in system, we then fund it fully where they have to go to a specialised institution such as Hope [Academy].

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, thank you for your indulgence. I saw the look and I will try to wrap it up quickly. I am not trying to be difficult with the Minister but I have to apply some necessary pressure for details. The ECAP itself also has a threshold in order for you to get the assistance. Am I correct?

Hon. Rolston M. Anglin: Mr. Speaker, I gave a detailed statement on ECAP and the revised ECAP. The revised ECAP currently has a threshold of \$5,500, substantially higher than what DFA uses. However, we also look at exceptional circumstances where a family may be above that threshold but through a means testing we identify the fact that they still need assistance, and so we provide that assistance. That's for early years' assistance.

When it comes to special education needs, of course, then we have to look at what the child needs and ensure that we're provisioning for those children.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I just want to wrap up by thanking—

The Speaker: Honourable Deputy Leader of the Opposition, no need to wrap up.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I just want to thank the Honourable Minister and say to him that I do have two constituents who are dealing with difficulties and I hope that his ministry will be willing to assist me after we take the morning break in respect to giving them assistance. Hopefully, he will give commitment to that on the Floor of the House today.

Thanks.

The Speaker: That's outside the question. No, no, no. If I let you all wander too far, then you set a precedent. Mr. Minister, you don't need to answer that. You can deal with it on a personal level during the break.

Hon. Rolston M. Anglin: The Member knows he has contacted me numerous times and I've never ever not ensured that his constituent's needs are met; and that will continue.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Is that a yes?

Hon. Rolston M. Anglin: That's a yes.

QUESTION NO. 108

UPDATE ON THE COMPLETION AND OPENING OF THE CENTRAL SCRANTON PARK

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Honourable Speaker. I rise to ask Question No. 108 standing in my name.

Can the Honourable Minister provide a comprehensive update on the completion and opening of the Central Scranton Park, specifically:-

- (a) what is the current projected completion date for the park;
- (b) are there any delays currently affecting the project's timeline; and
- (c) if there are delays, what are the specific causes and what is the list of outstanding items required for proper completion?

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

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

Mr. Speaker, the Central Scranton Park is projected to be completed... Mr. Speaker, there's a typo in this answer and I just want to make sure for clarity it says...

[Inaudible interjection]

Hon. Johany S. Ebanks: Excuse me?

[Inaudible interjection]

Hon. Johany S. Ebanks: Mr. Speaker, I promised to be nice from yesterday.

- (a) From the end of May (27th May, 2026), and within the second quarter, the current status is as follows:

- The Youth Centre is pending a Certificate of Occupancy and is awaiting utility connection.
- Phase 1 is substantially complete, with final approvals in progress. Phase 2 is advancing toward completion, with final approvals underway.

- (b) The project has experienced delays.

- (c) These delays are due to land acquisition and site access, statutory approvals, changes in project scope, and supply chain challenges.

Outstanding items required for completion include:

- Final utility upgrades and connections;
- Completion of final regulatory approval items;
- Installation of remaining park lighting;
- Completion of court markings; and
- Delivery and installation of remaining equipment.

The Speaker: Honourable Deputy Leader of the Opposition.

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

Mr. Speaker, maybe there is a minor jump ahead and the Member is reading some supplementary answers because unfortunately, the answer provided to the honourable Members of the House is totally different from what the Minister just read. I'm not trying to be difficult. I just want to understand [for] clarity because I see some great answers here but that's totally different from what he just said.

Hon. Johany S. Ebanks: Mr. Speaker, I started off by mentioning that there were some changes that needed to be made with the dates on the paper and I made that [clear]. The paper says April 27th. The date was supposed to be May 27th and I clearly said that at the very start. I said at the end of May 27th, 2026.

That answers your question, sir?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, sir.

Hon. Johany S. Ebanks: Okay.

The Speaker: Honourable Deputy Leader of the Opposition.

SUPPLEMENTARIES

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

Mr. Speaker, I do recognise that my question specifically talked about the completion date for the park and I know there's a technicality of completion from a construction perspective. Can the Minister say exactly the date he thinks the park will be officially ready for opening, because I know that the completion date that he highlighted is one from a construction perspective and there may be some minor things before the official public is allowed legally to come on the property from an insurance and liability perspective.

Hon. Johany S. Ebanks: Mr. Speaker, I provided the date as May 27th for the construction [completion] date. Now, it's up to the government to decide when we want for the opening date. We have not set an opening date yet. I assume that the Member for George Town Central will be a part of that when we set that opening date because I know he has an opening date in his mind.

The Member for George Town Central has been the project manager of this project since he's been on the Opposition side.

[Laughter]

An Hon. Member: And before that.

Hon. Johany S. Ebanks: And before that. He has run this project for me, bringing back information to me directly and to my team. I have not intervened into this project. Only thing I do is sign off on all the bills and the change orders that he hoped to have happen down there; so if anything is delayed, he contributed to some. He knows that. Thus, when we're finished and we've got the Certificate of Occupancy (CO) in hand, I promise him we will set a date for the opening, and he knows that.

I was hoping that he would have given me the update because I hired him as the project manager to be down there for me because I could not be there.

[Inaudible interjection]

Hon. Johany S. Ebanks: Yeah, I need to file the PQ to him.

Thank you, sir.

[Laughter]

The Speaker: Honourable Deputy Leader of the Opposition, last supplementary on this.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I want to say thank you so much. The Member is correct on much of that. He and I have a strong working relationship with the park, but there are some times where you have to get things on public record and he is fully aware of the circumstances under which this question was filed.

There is a concern that I have which has to do with the outstanding items required for completion which were included in his question [*sic*] of final utility upgrade and connection, and I'm assuming that has to do with the water supply which has been a major factor for upgrades because—

Hon. Johany S. Ebanks: Mr. Speaker, I think the Member is going into another PQ that he has on the Floor of the House. I don't want us to get too far ahead of that answer because the Member for Cayman Brac [West] has that answer for him.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, you see, the importance of reading the Standing Orders and understanding the rules of this honourable House. That question has to do with the water supply to anywhere, nothing to do with Central Scranton Park; so, this is well within the scope of this question. If you want to get into the technicalities we can do that, but I would like you to identify the final utility upgrades and connections that are outstanding. I will deal with that question when that question comes, Mr. Speaker.

Hon. Johany S. Ebanks: Mr. Speaker, seeing that my project manager didn't update me this week on the final little details that are needed for the park, I am going to have to seek a different project manager going forward because I feel like I've been set up today, right?

[Laughter]

Hon. Johany S. Ebanks: He has been very well updating me all along on everything else, except for these couple little items now that he knows are outstanding. As it says, it's the —

- final utility upgrades, which he well knows and is aware of;
- completion of final regulatory approvals, which we are working on from the internal side of it;
- installation of the remaining park lightings, which I think he can give us an update on the timeline on that;
- Completion of court markings—I know that he was just out there recently talking about it—

[Inaudible interjection]

Hon. Johany S. Ebanks: They finished? So why are you asking us about it today if you know it's finished?

- Delivery and installation of the remaining equipment—What was the timeline on that, sir? He knows it.

I mean, if he wants to put it on record, please get up and give me, because you didn't give me the timeline last week. I can always put it back to you in writing if you want.

QUESTION NO. 109 UPDATE ON SELF-SUFFICIENCY IN EGG PRODUCTION

The Speaker: Member for Bodden Town East.

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

Mr. Speaker, Question No. 109 in my name. Can the Honourable Minister say:

- what is the actual percentage of self-sufficiency in the Cayman Islands in egg production;
- how many local producers of eggs do we have; and
- how many eggs per week are produced?

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

Hon. Johany S. Ebanks: Thank you, Mr. Speaker, and I thank the Member for the question.

Mr. Speaker, based on 2025 data:

- The level of self-sufficiency in local egg production is approximately 53 per cent.
- There are 106 egg producers in the Cayman Islands.
- Local production is approximately 164,346 eggs per week, equivalent to 13,696 dozen eggs.

The focus remains on supporting local production, including encouraging demand for locally produced eggs.

The Speaker: [Member for] Bodden Town East.

SUPPLEMENTARIES

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. I'm actually impressed with the answer from the Honourable Minister.

The reason why I asked this is because I got some information, Mr. Speaker. I wanted to ask the Honourable Minister as I've been reliably informed that the prices in the US were \$7 per dozen, I think it was, and then locally they were \$4.50; so all the eggs were being bought at that time. However, something strange happened in the US over the last couple months and

the prices of eggs in the US has gone down to \$2.50, as I'm reliably informed. Now, I understand that some of the [local] egg producers have to throw away some of the eggs or some of them are spoiling. I was wondering if the Honourable Minister had any knowledge of this.

The Speaker: Honourable Minister.

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

The Member for Bodden Town East is absolutely right. Mr. Speaker, recently, egg prices dropped in the US and what the grocery stores did at that time was actually buy and bring in more eggs, and then it slowed down the local production that we had.

Mr. Speaker, within the last two weeks, we have spoken to the grocery stores to get them back on board and let them know that we want to make sure that they are buying from our egg producers, the ones that have been certified by the agriculture [department], because we do have farmers... There's one individual in Bodden Town alone who I know wants to double his production but can't do it because he doesn't have any way to get rid of his eggs.

Mr. Speaker, one of the things that we have started doing is going to all of our hotels and introducing our local products to them. Many of the hotels now are actually taking our local eggs—so they are in there.

I have just spoken to the Member for Cayman Brac West and we are looking to try to create a memorandum of understanding (MOU) between ourselves and the farmers and the prison, that we supply the prison with anything that we can supply locally; so they can help with the farmers here too. Not only talking about the egg production but other productions that we have.

Mr. Speaker, when we started the National Egg Strategy (NEST) Programme, it was a low-lying fruit that we thought we could help sustain ourselves very quickly—and you see the numbers are there already within that first couple of years. We're at 53 per cent of what we can do. We're almost there.

I figure if we get to the point where we're getting all of our supermarkets to start to take more local eggs, we'll be able to get to that market of 75 per cent to 80 per cent where we really want to be. It may take putting a little pressure on the supermarkets, but I don't mind putting pressure on them. I'm okay with that. I can sleep well at night and it doesn't take me long to go to sleep.

I can tell you the government is going to have to do something to put more pressure on the import of eggs so that we can grow the local market even more. I've spoken to the Minister of Finance and he's on board with us for what we need to do to get to the next step.

The one thing that we were trying to make sure of was that we were collecting enough data so that when we made that next step, we had all the data to get there.

Thank you, sir.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you for allowing me this latitude, Mr. Speaker, but eggs are very important. I think we see them every day. I'm happy to hear where the Minister is going and I think he's possibly talking about a moratorium or higher tariffs to try to encourage all locally to support the local farmers so that we can become self-sufficient in egg production.

Thank you very much, Mr. Minister. [I'm] very proud of the 53 per cent also.

Thank you, Mr. Speaker.

The Speaker: Next question.

QUESTION NO. 110

DOES THE ROYAL CAYMAN ISLANDS POLICE SERVICE CURRENTLY HAVE A TOW TRUCK?

The Speaker: Honourable Leader of the Opposition.

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

Mr. Speaker, I rise to ask Question No. 110 in my name to the Honourable Deputy Governor. The question reads: Can the Honourable Deputy Governor say if the Royal Cayman Islands Police Service (RCIPS) currently has a tow truck?

The Speaker: Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson: Thank you, Mr. Speaker. I thank the Honourable Member for the question.

The answer: The RCIPS does not own a tow truck. Towing services are provided by at least three different private companies depending on which one is available at the time of the request, and can only be authorised by the on-duty Inspector. There is no plan in place for the RCIPS to purchase a tow truck.

The Speaker: Honourable Leader of the Opposition.

SUPPLEMENTARIES

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker; and thank the Honourable Deputy Governor for that answer.

Can the Honourable Deputy Governor say whether or not the RCIPS has a compound?

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, to the best of my knowledge, they do. The Commissioner is off island, but I did get some information from his team, so to the best of my knowledge, they do have a compound; yes.

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Mr. Speaker, thank you and I thank the Deputy Governor for that.

Mr. Speaker, if you bear with me, I think this is something that all Members of this House are battling with and it has to do with derelict vehicles.

Mr. Speaker, the reason I'm asking these questions is because the process through the Department of Environmental Health (DEH) is cumbersome and difficult, so I wanted to ask the Deputy Governor if he was aware that section 113(1) of the Traffic Act (2026 Revision) gives the RCIPS the ability to tow vehicles that are abandoned; parked in an unlawful or unsafe manner; left in such a condition as to constitute a danger; involved in an accident; or seized under section 77A. Also, in section 113(3), the Commissioner is allowed to levy fines on persons when they come to retrieve the vehicle. Thus, I just wanted to ask the Deputy Governor if he was aware of the ability for the police to tow vehicles so we don't have to go through the whole DEH scenario when we need to get vehicles off of our streets.

The Speaker: Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, yes, I am aware of section 113, which as the Leader said gives the police the ability to remove vehicles that are an obstruction. Section 118 makes it an offence to leave vehicles or objects causing obstruction on roads or pavements; section 87 talks about the retention of those vehicles and supports the broader framework where vehicles may be held before eventual disposal; and section 134 gives general enforcement powers on constables to act. I think the Member is on to something. The police certainly has the ability to not wait for DEH to be able to remove vehicles that are causing an obstruction. I think many Members here have had these issues in their constituency.

I was here recently when I witnessed the Minister of Health bring the provisions dealing with litter and talked about making it easier for DEH to be able to move vehicles faster; but I think what the Leader is getting at is that the RCIPS does not actually have to wait on DEH, that they can actually take action.

Mr. Speaker, he has raised a valid issue here. I have spoken with the Commissioner and he has agreed for us to get together when he's back next week so that we can maybe engage with the Leader and come up with a solution to this. It's now a vexed issue, Mr. Speaker. It's been going on for quite some time.

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker; and I thank the Honourable Deputy Governor for that detailed response.

Just to say that it is a vexing issue, but there are safety concerns; there are illegal substances, weapons, all of these things are hidden in these vehicles; there are safety concerns with kids trying to walk to school and having to walk out into the main road because vehicles are parked on the sidewalks, everywhere; and then there's a health concern because certainly in my constituencies, and in particular in the Washington Boulevard area, the garbage isn't being collected because the vehicles are blocking the garbage. There seems to be a hesitation on ticketing, or even if they get ticketed, [for] most people the vehicle isn't in their name anyhow. They buy it and they don't transfer it, so they don't pay the tickets—so let's tow them.

Thank you, Mr. Speaker.

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

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I just wanted to say to the Honourable Deputy Governor that quite similarly we have those concerns in my constituency and if I could be allowed to be present in those meetings with the Commissioner so I can express some of my concerns in that regard.

The Deputy Governor, Hon. Franz I. Manderson: Yes, sir. Mr. Speaker, agreed. Certainly would love to have the Member for George Town Central with us.

**QUESTION NO. 111
UPDATE ON PROCESS FOR WORK PERMIT
FEE REFUNDS FOLLOWING REFUSAL OR
WITHDRAWAL**

The Speaker: Deputy Leader of the Opposition.

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

Mr. Speaker, I rise to ask the Question No. 111 standing in my name on the Order Paper.

Can the Honourable Minister provide an update on the current administrative process for work permit fee refunds following a refusal or withdrawal, and state the average turnaround time from the date of finalisation to the issuance of payment to the applicant?

The Speaker: Honourable Minister of [Caymanian] Employment and Immigration.

Hon. Michael S. Myles, Minister of Caymanian Employment & Immigration, Elected Member for Prospect: Thank you, Mr. Speaker. I thank the Member for the question.

The answer: The administrative process for work permit fee refunds following a refusal or withdrawal is outlined below:

- (1) Identification and eligibility assessment;
- (2) Assessment and internal review;
- (3) Financial processing; and
- (4) Final approval and payment.

[Identification and Eligibility Assessment:] Following the Board's decision and issuance of refusal letters (noting that letters are not issued for withdrawal of applications), a report is generated from the Discover system by the Refunds Administrator or Finance Manager. This report identifies applications for assessment to determine refund eligibility.

Refunds are not granted in all cases. Eligibility is determined in accordance with the Immigration Regulations (2025 Revision), which outline the following parameters for the consideration of refunds:

- Where employment has been six months or less, a refund of up to 50 per cent of the annual fee may be issued;
- Where employment exceeds six months, no refund is payable.

Assessment and Internal Review: Refund assessments are conducted daily by Refunds Accounts Officers. Calculated amounts are recorded in a refunds tracking system and submitted for review, validation, and approval by the Refunds Administrator or delegated officer.

Financial Processing: Upon approval, documentation is forwarded to the Accounts Payable Unit. Refunds are batched within the IRIS Accounting System, reviewed, and validated by the Acting Accountant.

Final Approval and Payment: Validated batches are submitted to the Ministry of Caymanian Employment and Immigration for final approval. Once approved, payments are issued via cheque or electronic transfer as part of the weekly payment cycle.

Processing Time

Under normal circumstances, the end-to-end average processing timeframe is approximately 8-10 weeks from final determination to payment. However, the department is aware that many customers have experienced delays in receiving their refund in a reasonable timeframe.

Delays may arise due to current system automation limitations, vendor setup requirements, incomplete client information, human and system resource constraints and the provision of incorrect or inadequate information from a customer.

The department acknowledges that the delays that have been experienced by some customers is not in line with the strategic goals and framework that the department has put in place, and therefore is making a further commitment to prioritise efforts to streamline

and advance this necessary processing service. One of the most critical ways that this will be done going forward is that payment will not be accepted from customers until the relevant application has been verified to be complete and accepted by WORC. This removes the instances of payments accepted that ultimately relate to an incomplete or otherwise incorrect application.

I thank the Elected Member for George Town Central for his question and for the opportunity to respond, clarify and inform the country about anticipated changes that will help the department better meet their needs.

The Speaker: Honourable Deputy Leader of the Opposition.

SUPPLEMENTARIES

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, thank you so much and I want to thank the Honourable Minister. Our relationship is getting much better and stronger and we...

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, I'm being dead serious. I am really happy with our working relationship—my role over here, his role over there—and you can tell that he's corresponding that by way of his response. He didn't need to do that.

Mr. Speaker, my follow-up is, I heard the Minister say that it is not in line with the strategic goals and framework put in place for the department, and he also said that the time frame right now is approximately 8 to 10 weeks, but I didn't hear what the intended goal is. What do you hope [for] after you make these changes? I see there are some recommended changes to tighten up here and there; what returns and refunds timeline will the public eventually find themselves with?

The Speaker: Honourable Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles: Thank you for your question, sir.

We are looking at three to four weeks. Our responsibility now, Mr. Speaker, is to look at further automation of this process. The system is too manual. We know that there's been a significant increase between 2019 and 2026. We have by far tripled the number of cheques processed and this can't be sustained by three or four people, sometimes five or six people touching all of the paperwork all the way through. Every step of this process that I just explained, a person touches this process and it shouldn't come down to that. What has been unfortunate is that over the last 10 years, we haven't updated this process and I, certainly along with

the team, will be committed to automating this process over the next year.

The Speaker: Deputy Leader of the Opposition.

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

I want to go to the earlier part of his response for a follow-up question where he says, where employment has been six months or less, a refund of up to 50 per cent of the annual fee may be issued — but those for six months and more no refund is payable. Am I right to understand that if you do not get your work permit approved, you don't get your money back, or is that the fee filing fee you're talking about?

The Speaker: Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles: Thank you for the question, sir. I just want to clarify. This is in two parts.

If an individual is applying for a new work permit and the work permit isn't approved, we refund at 100 per cent. However, if it's a renewal and while doing the renewal, the person has worked six months and then we refuse it, they get 50 per cent of it back. If the person has worked more than six months then we don't refund it —so just to clarify.

QUESTION NO. 112

PROVIDE THE CRITERIA FOR THE PROPOSED BUSINESS STAFFING PLAN ACCREDITATION SCHEME AND SAY HOW GOVERNMENT WILL MAINTAIN THE INTEGRITY OF THE 'GOOD CORPORATE CITIZEN' INCENTIVES ALONGSIDE EXISTING EXPEDITED WORK PERMIT FEE STRUCTURES

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Honourable Speaker. I rise again to ask Question No. 112 standing in my name.

Can the Honourable Minister provide a detailed breakdown of the criteria for the newly proposed Business Staffing Plan Accreditation Scheme, and specifically explain how the Government intends to maintain the integrity of these 'good corporate citizen' incentives alongside existing expedited work permit fee structures?

The Speaker: Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles: Thank you, Mr. Speaker.

I'd like to thank the Member for asking this question. I think it's a really good question and I'm

happy to clarify this and share with the listening audience.

The answer: The proposed Business Staffing Plan Accreditation Scheme forms part of the Government's broader effort to strengthen workforce outcomes for Caymanians by ensuring that employers are active and accountable partners in developing local talent. While the detailed framework is still under development, I am pleased to provide an overview of the general direction this initiative will take us in, and the principles guiding it.

At its core, the accreditation scheme is being designed to recognise and incentivise businesses that demonstrate a sustained commitment to being "good corporate citizens". This will include, at a high level, measurable criteria such as demonstrated efforts to recruit, train, and retain Caymanians. This is going to be the guiding principle of this scheme. All organisations that qualify for this scheme will have to demonstrate:

- (I repeat) efforts to recruit, train, and retain Caymanians;
- clear workforce development plans, including succession planning and career progression pathways to the highest levels;
- investment in upskilling and professional development; and
- transparent reporting on employment outcomes for Caymanians within their organisations.

The intention is to not just assess policies and programmes that are in place but more importantly, to move beyond a compliance-based model toward one that measures and rewards outcomes—specifically, meaningful employment and upward mobility for Caymanians. That is, not asking what recruitment policies are in place, but how many Caymanians were recruited and retained; not asking how many scholarships are offered, but how many Caymanian students were supported on scholarships and then hired.

This work is ongoing; the Ministry is currently convening a working group of experienced human resource professionals and industry stakeholders to support the research and design of the accreditation framework. This collaborative approach is intended to ensure that the scheme is both rigorous and practical, and that it reflects the realities of our labour market.

In parallel, the recent repositioning of the Business Staffing Plan Board is central to this effort. The Board's renewed focus is on providing strategic oversight—reviewing and strengthening employer staffing plans and contributing to the development of a modern accreditation system that delivers measurable results in addressing unemployment and underemployment among Caymanians.

With respect to the integrity of the proposed incentives, including any alignment with existing expedited work permit fee structures, the Government is clear that such incentives must be credible, transparent, and earned. Accreditation will not be automatic; it

will be contingent on verified performance against defined standards, with appropriate monitoring and periodic review mechanisms in place. This is to ensure that any benefits afforded—whether administrative efficiencies or otherwise—are reserved for employers who consistently demonstrate genuine commitment to Caymanian workforce development.

Importantly, there is no intention to compromise the integrity of the current work permit system. Workforce Opportunities & Residency Cayman (WORC) continues to deliver permit processing without disruption, and additional resources have been allocated to maintain service levels during this transition. At this time, the accreditation scheme is being designed to complement existing structures, while introducing a more strategic, outcomes-driven layer of accountability.

To conclude, this initiative represents a deliberate shift toward a workforce system that prioritises results: connecting Caymanians to quality employment opportunities and ensuring that employers play a meaningful role in national workforce development.

Further details will be brought to this honourable House once the framework has been fully developed.

Thank you, Mr. Speaker.

SUPPLEMENTARIES

The Speaker: Honourable Deputy Leader of the Opposition.

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

Mr. Speaker, I'm having a little bit of trouble digesting or fully understanding based on my question what the minister is trying to deliver, but I guess a series of questions may clarify.

Whenever this research and design of the accredited framework is completed, what is the gift or benefit that these good corporate citizens will receive in return for the things outlined, whether there are efforts to recruit and retain Caymanians; clear workforce plans; investment in upskilling and so forth... What will they get in return for being a good corporate citizen? I don't think I heard that in here. Is it a jump to the front of the line for applications, guaranteed work permits or what is it? I want to clarify that before I ask my other two questions.

The Speaker: Honourable Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles: What the scheme will produce as the first pass is really having their own line. This should be a concierge service for our most decorated organisations that we know are checking all of our boxes. There's nothing other than that currently that we have planned.

After speaking to a number of stakeholders, I don't think they need any further gifts from the government—no refunds or discounts on work permits. No one has asked for that in any of the stakeholder meetings. The goal right now is to introduce a better service to the best of the best of our corporate citizens and that's what the scheme is going to be providing.

The Speaker: I would invite the Premier to move the suspension of Standing Order 36(3), otherwise, we have to terminate questions in three minutes.

The Premier, Hon. André M. Ebanks: I'm sure that wouldn't go down well.

Suspension of Standing Order 36(3)

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

I rise to move the suspension of Standing Order 36(3) to allow the questions to continue beyond one hour.

The Speaker: The question is that Standing Order 36(3) be suspended to allow the questions on the Order Paper to be answered beyond the one hour limitation.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 36(3) suspended.

The Speaker: Thank you, Honourable Premier.
Honourable Deputy [Leader].

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

Mr. Speaker, before we took the suspension of those relevant Standing Orders to continue questioning, the Honourable Minister was explaining that the main thing would be more of a timeline and maybe a particular line specific for good corporate citizens. I assess that to be just speed.

Hon. Michael S. Myles: Correct.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Now, Mr. Speaker, I have also heard the Honourable Minister and technocrats from his ministry talk about the ability to get things fast tracked, which we know is a policy now—you can pay for the speed as well. If I am correct with that, Mr. Speaker, isn't it counterproductive? Not counterproductive, but where is the incentive for the good corporate citizen when they can just pay for it? By all means, I'm not saying that all corporate citizens don't want to be good moral citizens, but

we want to motivate them to go down the good corporate citizen outline, which you highlighted very well, and these things we agree with.

However, if I am not a good player and I can just pay my way to the front of the line without having to [do] what some of those many corporate players see as, *all of these things doing for Caymanians and concerted recruitment and training and all that*, they see that as a headache, so they rather pay for it. I think that both programmes are going to have difficulties.

My question to you is how do you reconcile that people may more likely just pay for it, because if you're only getting to the front of the line it may be something that businesses go, *I'll just pay for that*, rather than going through what is a morally good thing, but some of them see as a headache.

The Speaker: Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles: Thank you, Mr. Speaker.
Good question.

I don't think that it's all about what organisations want to pay for. I think people want to be recognised that they're doing a great job. We have been working with just about all industries and organisations want to ensure that there is something in place that they can depend on.

Our responsibility over the next six to eight months is to ensure that all applications are streamlined. We want to take good corporate citizens out of the line because they have done well for our country; they're certainly paying all of our salaries and all of our civil servants and we want to make sure that they have a different line that they can depend on. Every other entity will also have a really great line. Our responsibility is to reduce work permit processing by tenfold.

The goal right now is to make sure that immigration is stable and is efficient. However, we have a number of corporate citizens who are doing a phenomenal job in our country and that's not going to stop. They're still going to give scholarships. They're still going to provide training and development and so forth. What is happening right now is that they're in the same line as the folks who are not doing a good job. Our responsibility is to hold those people accountable.

If we can also ensure that there's another line for corporate citizens, it takes a lot of our work permits off the table because we don't have to review all of that. That means that we don't have to hire more people. The more work permits... Last year, our Department of WORC processed 65,000 applications. Just think about the volume of that. That takes staff; and we cannot hire more staff to do this work. Therefore, we have to look at another scheme in particular with the organisations that are doing a really great job of hiring, promoting, retaining our folks.

Thus, both schemes are going to be strengthened. The scheme that everyone goes through is going

to be strengthened because we'll be able to identify the cheaters that are in that scheme. The director has been doing a really great job with that through our risk register programme. Now, we want to deliver another scheme.

I also want to add to the Member's question that for the last 10 years we've talked about an accredited programme. I've looked at least two—one that was developed in 2015, should have been implemented but wasn't, and another one that was developed between 2022 and 2023. Should have been implemented but was not. What we are doing is implementing a programme that ultimately balances these two schemes. The responsibility now is to make sure that our corporate citizens know that they're valuable assets to our country; and that's what this scheme will do.

Mr. Dwayne S. Seymour: Mr. Speaker.

The Speaker: Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. I'm going to try to be helpful.

I'm very supportive of what the ministry is trying to do. I understand what they're trying to do, and one step at a time, I guess, until you get it right; it won't be perfect. I think in terms of speed, that should be a goal for the department to try to process all work permits in a timely fashion, so that shouldn't even be a motivation for someone to be put in a separate line because our system is so clogged that we can't produce the work permits efficiently. That should never be any motivation for us to open a separate line. What the motivation should be, and I think we should never lose sight, Mr. Speaker, is the percentage of Caymanians hired in each company; whether that's 25 per cent, 50 per cent or 75 per cent. The more Caymanians you have hired in your company, then you get a different rating. It is my suggestion.

I think as a country we need to be honest also, Mr. Speaker, in terms of the certain jobs that Caymanians have not shown interest in. These companies that operate or have these jobs are put in the same category although they know that very few Caymanians want to apply for these jobs or to work any longer than 6 months in these organisations.

In my humble opinion, having one night's experience in the ministry, I think we should concentrate more on the percentage of Caymanians that each company hires rather than trying to go in any other direction. We may fall in the same trap that the Honourable Opposition Leader is talking about where people can just pay for what they want rather than hiring or having the percentage of Caymanians. If you don't have more than 50 per cent Caymanians, then you're not allowed to go in that special line. You'll just be like everyone else.

Let everyone work towards the goal of trying to build up their capacity to 50 per cent Caymanian so that they can take advantage of getting in that special line, getting those permits done in a timely manner. If you

don't want to hire Caymanians and Caymanians want to be hired in your company, I really don't care how long it takes for your permit to be approved. This is just my opinion.

Mr. Speaker, thank you for your latitude.

The Speaker: Deputy Leader of the Opposition.

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

Mr. Speaker, in my last question, I kind of lost my train of thought because of that intervention there, but interestingly, as I'm about to ask the question, I just got a message—people are listening because they said to me—aren't training, scholarships, and hiring already compulsory by law? Aren't they obligated to give our...? You're not giving scholarships to foreigners. You're not supposed to be training foreigners because if you're on a work permit, you're supposed to be already skilled for the job; and you're supposed to want to hire Caymanians. If that's what we're asking them to do and giving them incentive, that's something they're already supposed to be doing. Anyway, let me ask my question.

Mr. Speaker, the simple question is: can the Honourable Minister give us a timeline on when he thinks the detailed framework will be developed, so I can follow up. Obviously, the Opposition is here to work with you in any capacity and offer assistance in developing that.

The Speaker: Honourable Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles: Thank you, Member.

Mr. Speaker, we are looking at August. I believe the programme will be ready at least by the end of August. It could be ready before, but I feel better saying August at this point.

QUESTION NO. 113 PROTOCOLS FOR WATER AUTHORITY'S PROVISION OF WATER SUPPLY TO PROJECTS

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, Mr. Speaker. I rise to ask Question No. 113 standing in my name—it has nothing to do with Central Scranton Park.

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Can the Honourable Minister:-

- (a) outline the established protocols for the Water Authority's provision of water supply

- to planned and approved projects, whether private or government-led; and
- (b) explain how the required PSI (pounds per square inch) and supply pipe size are determined for these various projects?

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

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

Mr. Speaker, before I deliver the answer, let me just say how great it is... It's always a privilege and pleasure to speak about the professional work that Water Authority does. I want to thank the Honourable Deputy Leader of the Opposition for clearly defining the scope of this question on the record.

Mr. Speaker, the answer: the first part was to outline the established protocols for the Water Authority's provision of water supply to planned and approved projects, whether private or government-led.

Mr. Speaker, all applications for new developments are filed by developers via the Online Planning System (OPS) in the Cayman Islands. The Water Authority's Development Control Division reviews the site plans, technical reports, et cetera, and then uploads its official memorandum onto OPS, which outlines the Water Authority's requirements for each development in respect of water supply and wastewater.

However, some government-led projects which have been deemed by the Cabinet to be in the public interest, as per subsection 53(1) of the Development and Planning Act (2021 Revision), do not follow the formal OPS submission process. If the proposed development site is located within the Water Authority's piped water supply area, the official memorandum includes the following:

- Connection of the proposed development to the Water Authority's piped water supply system may require an extension.
- The developer shall contact Water Authority's Engineering Services Department without delay to be advised of the site-specific requirements for connection to the public water supply.
- The developer shall submit plans for the water supply infrastructure for the development to the Water Authority for review and approval.
- The developer shall install the water supply infrastructure within the site, under the Water Authority's supervision, and in strict compliance with the approved plans and Water Authority Guidelines for Constructing Potable Water Mains. The Guidelines

and Standard Detail Drawings for meter installations are available via the following link to the Water Authority's web page: <http://www.waterauthority.ky/water-infrastructure>.

- The Authority will not be held responsible for delays and/or additional costs incurred by the developer due to the developer's failure to provide sufficient notice to the Authority.

The second part of the question, Mr. Speaker, explain how the required PSI (pounds per square inch) and supply pipe size are determined for these various projects.

The Water Authority's water distribution system *undiscriminatorily*—let's make that a word today—provides a water pressure of around 35-40 psi throughout the entire distribution network across the Cayman Islands. This pressure can vary somewhat depending on location within the water distribution system and the time of day: it may drop slightly during periods of high demand. However, for all practical purposes a water pressure of around 35-40 psi is maintained throughout the water distribution system.

The Water Authority's process is to determine the water meter size based on the anticipated water demand, whilst ensuring that the instantaneous water demand from one customer does not negatively affect the water supply to other customers in the area.

Landscape irrigation and other requirements for large instantaneous water demand are dealt with as follows:

Landscape irrigation: The Water Authority typically approves the installation of a one-inch water meter to accommodate landscape irrigation. This water meter will accommodate around five to six spray heads per irrigation zone. Developers/customers are advised that should the one-inch supply be found to be inadequate, then it will be up to the developers/customer to increase the number of irrigation zones.

Large instantaneous water demand: If a significantly high instantaneous water demand (for example, in excess of 20 times the anticipated average daily water demand) is anticipated and/or a higher water pressure than 35-40 psi is required, the developer/customer must construct an adequately sized cistern (water storage tank) downstream of the water meter, equipped with pumps. This will ensure that the instantaneous water demand does not negatively affect the water supply to other customers in the area.

- The Water Authority typically installs a one-inch water meter to provide water to the cistern. By installing a float valve at the end of the water service line within the cistern (by the developer/customer), this cistern will then automatically be topped up when water has been used.

- An air gap must be provided between the fire cistern fill line and the pump suction pipe (that is, there cannot be a direct connection between the water distribution system and the pumped system).

Similar requirements (for example, fire cistern and fire suppression pumps) are made if a development must comply with National Fire Protection Association (NFPA) requirements for fire protection, as the Water Authority's water distribution system was not designed with firefighting in mind.

However, if a fire hydrant is required by the Cayman Islands Fire Service (CIFS) for a development, the Water Authority typically provides a two-inch water connection for a fire hydrant (one per development). Note that fire hydrants on the Water Authority's water distribution system are not fire hydrants as per the NFPA code but are merely convenient filling points for the CIFS from which to fill their fire truck.

Thank you, Mr. Speaker.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, and I want to thank the honourable Member for that very detailed response.

Now, I want to premise my questions on the basis of, *I'm not going to play games about what we're trying to get at* because the Honourable Minister is fully aware of my concern and why I bring up the question. Hence, his intent to curtail me into the scope of the detailed question, I think I'll leave that in your honourable hands.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: With that being said... That's okay. I'm still allowed by this honourable Parliament to go on to my supplementaries.

The Speaker: Get to the question.

SUPPLEMENTARIES

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, my question: Is the Member saying that whoever designed this park would have known that they would only be supplied with these requirements that you just outlined and therefore the designers of the park are the ones at fault if the water supply to any project—but we can say what it is, the Central Scranton Park—is not enough? You're saying that it's not Water Authority's issue, it's the designers of the water plan.

[Inaudible interjections]

The Speaker: Honourable Member responsible for District Administration and Home Affairs.

Hon. Nickolas T. A. DaCosta: Mr. Speaker, since we've walked back and now opened the scope as per the Member's request for the Central Scranton Park, despite his first instance in saying it's not about the park, what I will say, Mr. Speaker, is that the Water Authority provided its requirements for waste water, water supply, and the pond excavation on the 27th March, 2024.

As I detailed in my answer, it also stated in that memorandum that the developer or contractor *shall* contact Water Authority for detailed instructions. Well, Mr. Speaker, the first contact with Water Authority was made on the 10th December, 2025, more than 20 months after, requesting an upgrade from the standard 3/4 inch to a two-inch meter to facilitate supply.

[Crosstalk]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I see that some of our Ministers are over there whistling as if to say they have successfully done something.

The Speaker: Don't aggravate the situation. Ask your supplementary question, please.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, can the Honourable Minister say if there's a resolution to the water supply problem that we have at the Central Scranton Park?

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

Mr. Speaker, I've been reliably informed that following conversations since January, which I might point out, Mr. Speaker, 19th January, 2026, the detailed plumbing drawings and water supply calculations were finally supplied to Water Authority which showed that a peak flow of 75 gallons per metre were required for the design that was done prior to 2025; and a pressure PSI of 52 was required prior to 2025 when the park was designed. The thing is these things were known. All along, Water Authority was not informed of this. Had Water Authority been informed, Mr. Speaker, a decision and communication and instruction and guidance could have been offered much earlier.

Mr. Speaker, very recently on the 20th April, Water Authority met with representatives of Public Works [Department] and the contractor on site. Interestingly enough, no pressure drop was found in the line between the water meter and the buildings that need supply; however, Public Works and the Ministry of Planning, Lands, Agriculture, Housing and Infrastructure (PLAHI) have agreed to install a water storage tank downstream of the water meter equipped with water distribution pumps for the landscape irrigation system.

Further, Mr. Speaker, to assist with the water consumption and demand (not the water pressure), Water Authority has now agreed and decided to upgrade the pipelines along Martin Drive, Ms. Frances Street, and Myles Lane by installing larger diameter lines on the main distribution system to complete the pipeline upgrade in this area within the next two months.

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. This is my last supplementary on this, and I want to thank the Honourable Minister for his very detailed response. You can see he's particular about details.

Can the Honourable Minister tell me where the problem occurred and who was responsible for it? The persons who submitted the plans? I'm just saying, because Water Authority isn't at fault here, right? I just want to understand.

The Speaker: I think that is outside the scope of the question honourable [Member] and I'm not going to allow the question.

Next question.

**QUESTION NO. 114
THE NUMBER OF PLANNING VARIANCES
GRANTED BY THE CENTRAL PLANNING
AUTHORITY IN THE RED BAY CONSTITUENCY
SINCE 2020**

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum, Elected Member for Red Bay: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask the Honourable Minister of Planning, Lands, Agriculture, Housing, and Infrastructure Question No. 114.

Can the Honourable Minister advise how many planning variances have been granted by the Central Planning Authority within the Red Bay constituency since 2020, broken down by year and by general category, including density, setbacks, and site coverage? Thank you.

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

Hon. Johany S. Ebanks: Mr. Speaker, a total of 1,697 variances have been granted by the Central Planning Authority within the Red Bay constituency since 2020, arising from 1,180 applications.

By year, the number of variances granted is as follows:

- 2020 – 308;
- 2021 – 309;
- 2022 – 308;

- 2023 – 211;
- 2024 – 323; and
- 2025 – 238.

The Department does not record variance data at the level of granularity requested by category.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. I thank the honourable Member for that, and given your guidance to me yesterday, I have additional [questions] but I'll write to him about those, sir.

The Speaker: Thank you.

**QUESTION NO. 115
WHETHER THE ORGANISATIONAL REVIEW BY
PWC IN 2025 RELATING TO AGENCIES WITHIN
THE MINISTRY OF TRANSPORT WAS COM-
PLETED AND WHETHER THE REPORT WILL BE
MADE AVAILABLE TO MEMBERS OF THE HOUSE**

The Speaker: Member for Red Bay.

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

Mr. Speaker, I rise to ask the Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure Question No. 115.

Can the Honourable Minister confirm that the organisational review by PricewaterhouseCoopers (PwC) in 2025 relating to agencies within the Ministry responsible for transport, including the National Roads Authority, the Department of Vehicle and Drivers' Licensing and the Public Transport Unit, has been completed; and whether the report will be made available to Members of this honourable House?

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

Hon. Johany S. Ebanks: Mr. Speaker, the organisational review conducted by PricewaterhouseCoopers in 2025 has been completed.

The report was developed for internal purposes only, and never intended to be published. It is confidential, and as such is not being made available.

The Speaker: Member for Red Bay.

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

Mr. Speaker, I gather that there may be sensitivities involved with this, but I'm sure honourable Members would agree with me that once those have been resolved, for transparency purposes, the report should be made available to the public. Thank you.

The Speaker: No, I think the Minister made it clear that the report was never intended to be made public. It was

always intended to be for internal management purposes only and that it will not be made public, so I don't think it is fair to ask him to give a commitment now to make it public at some date.

QUESTION NO. 116
INSTALLATION OF VENDING MACHINES IN
HIGH-TRAFFIC AREAS AT THE ANTHONY S.
EDEN HOSPITAL

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I guess people don't have as many supplementaries as I do.

Mr. Speaker, I rise to ask Question No. 116 standing in my name.

Can the Honourable Minister say if consideration can be had to immediately install vending machines in high-traffic areas, such as the main entrance and outpatient lobbies of the Anthony S. Eden Hospital to ensure decentralised access to necessities such as basic refreshments, considering the distance and accessibility of the main cafeteria which is at the back of the hospital?

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

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

Mr. Speaker, I am advised by the management of the Health Services Authority that consideration has been given to the installation of vending machines within its facilities, including in high traffic areas such as the main entrance and outpatient lobbies of the Anthony S. Eden Hospital.

Management has indicated that this provision is being incorporated into the design and planning for the Atrium and Central Registration projects, where vending machines are intended to improve access to basic refreshments and enhance the overall patient and family experience.

Mr. Speaker, I am further advised that the Authority recognises the importance of convenient access to refreshments, particularly for individuals and families who may be required to remain at the hospital for extended periods, including during late hours when the cafeteria is not in operation.

Management has also advised that consideration is being given to expanding vending access to additional areas of the hospital, subject to space and operational considerations. In this regard, the Authority remains mindful of its broader public health responsibilities and intends to ensure that any vending services prioritise healthy and appropriate options.

Mr. Speaker, I am advised that the Authority has undertaken a pilot of vending services within an administrative location to assess operational feasibility, including vendor performance, stock replenishment,

maintenance responsiveness, and overall service reliability. The results of this pilot have been positive and are informing the broader rollout.

Management has further advised that vending services will be procured through an open and competitive process to ensure value for money and service quality, with implementation expected to align with the completion of the Atrium project, currently anticipated in June 2026.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I just want to say to the Honourable Minister, very comprehensive response, answered every question I needed. Thank you very much. I just wanted to make sure that our seniors don't have to walk very far, particularly at [late] hours at the hospital.

I appreciate you and I'll do a follow-up at the end of June in respect to where things are.

Thank you, Mr. Speaker.

The Speaker: The House is suspended until 2:00pm.

Proceedings suspended at 12:55pm.

Proceedings resumed at 2:01pm.

The Speaker: Please be seated. This Parliament is called to order.

STATEMENTS BY MEMBERS OF THE GOVERNMENT

The Speaker: I have received a number of statements from Ministers and approved them. I will call them in the order that they were received.

Honourable Deputy Premier and Minister of Tourism and Trade Development.

Honourable Deputy Premier and Minister of Tourism and Trade Development

The Cayman Islands Tourism Industry Performance for March 2026

Hon. Gary B. Ruddy, Deputy Premier: Mr. Speaker, I rise today with great pride to report on our tourism industry's performance for the first quarter (Q1) of the year, and to deliver the results for the month of March which are truly exceptional. I say exceptional because March 2026 broke two historical records — 64,213 stayover visitors were welcomed to our shores, which is 5,816 more persons than January [sic] 2025, making this March the best month in our history for stayover visitation.

An Hon. Member: Wow!

[Desk thumping]

Hon. Gary B. Ruddy, Deputy Premier: It was also the very first time in our recorded history that stayover arrivals surpassed the 60,000 mark in a single month.

[Desk thumping]

Hon. Gary B. Ruddy, Deputy Premier: When combined with cruise arrivals, total visitation reached 221,731 persons, representing an increase of 24,748 persons, or a 12.6 per cent increase year over year.

Mr. Speaker, these results are not an isolated occurrence. They reflect the continuation of a strong and sustained upward momentum that has been building over recent months.

In December 2025, we recorded 54,830 stayover visitors, setting the tone for what has become our strongest winter season on record.

In January 2026, air arrivals reached 47,047, a 13.6 per cent increase year over year, making it the strongest January in our history. In February, we welcomed 49,075 stayover visitors, which was an increase of 10.1 per cent year over year, making February 2026 the second-highest February on recorded. Taken together, the first two months of this year delivered 95,112 stayover visitors, an 11.8 per cent increase over 2025, and March's exceptional performance builds directly on that strong foundation. Stayover arrivals for March have surpassed all previous records, setting a new national benchmark.

Indeed, Mr. Speaker, when we look at our results over the traditional winter period, the Cayman Islands welcomed 215,165 stayover visitors over four months, making this the best winter season in our history. This consistent growth speaks to more than demand. It reflects confidence in the Cayman Islands as a destination, and it underscores the effectiveness of our tourism strategy, which is built on strong leadership, sound policy decisions, and the tireless efforts of our Ministry and Department of Tourism, along with our valuable industry partners.

Mr. Speaker, these results are also a reflection of deliberate choices and decisions to prioritise strategic airlift development, invest in high-quality marketing, and ensure that our tourism product remains competitive at the highest level. This Government has taken a disciplined and forward-looking approach to tourism, and the outcomes we are seeing today are the direct result of that focus and experience.

Mr. Speaker, the benefits of our tourism industry's success are being felt across our economy and, importantly, among our people. We see it in the obvious signs:

- Rental cars fully booked;
- Restaurants operating at capacity;
- Retail outlets experiencing strong turnover;
- Attractions alive with activity;

- Hotels achieving higher occupancy and commanding premium daily rates.

Beyond those visible indicators, there are deeper and equally important measures of success, such as:

- Increased employment opportunities for Caymanians across hospitality, transport, and service sectors;
- More sales and revenue for small business owners, especially water sports and tour operators, souvenir shops and artisans;
- Greater confidence among Caymanians willing to invest in tourism-related ventures, or to expand and hire; and
- More training and professional development opportunities aimed at building a more skilled and resilient workforce.

My ultimate goal Mr. Speaker, as I have said many times, is to see Caymanians not only participating in tourism, but being leaders within it — managing properties, operating successful enterprises, and shaping the visitor experience at every level, just like it used to be years ago when our people were at the forefront and at every level in between.

That is the kind of inclusive growth I am committed to delivering, so that Caymanians are not just spectators in the tourism economy, but are active beneficiaries of its success.

Taking our attention back to March arrivals and to our tourism source markets, March delivered strong performance from every sector across the board.

The United States, our primary market, recorded its strongest month ever with 53,050 visitors, representing a 6 per cent increase year over year and surpassing the previous high, set in March 2019 by 3.2 per cent.

Canada continues to emerge as a powerful growth engine, having registered 6,711 stayover visitors in March, equating to a remarkable 49 per cent increase year over year and surpassing the record set just one month prior, in February. This sustained, impressive growth reflects not only increased demand, but also a structural strengthening of the market, supported by increased seat capacity from the new non-stop services from Toronto and Ottawa.

March also brought strong double-digit growth from the UK and Ireland, which recorded a 32.2 per cent increase year over year and is the second-highest March on record from that area.

Visitors from Mexico increased by 33.2 per cent largely due to the success of targeted marketing and trade engagement, while Continental Europe recorded steady growth of 4.5 per cent.

Mr. Speaker, while I am sure you will all agree that these results are outstanding, they also reinforce a key principle, which is that tourism growth requires a delicate balance of several key elements:

- Convenient and reliable airlift from prominent gateways;

- A diverse range of accommodations at different price points;
- A compelling and high-quality tourism product;
- A welcoming and professional industry; and
- Targeted marketing to bring all of these elements together.

The Cayman Islands is excelling on each of those fronts. In fact, increased airlift capacity in March, which was up 5.9 per cent year over year, played a critical role in driving demand. Growth was supported by additional seats from key gateways including Chicago, Miami, New York, Toronto and Ottawa, and is a sign of the tremendous confidence that international airlines have placed in our destination.

With that said, I know the industry is looking forward to the launch of Cayman Airways' new seasonal service from Austin, Texas beginning in late May. Austin is one of the fastest-growing metropolitan areas in the United States, and already contributes approximately 6,000 visitors annually to our destination. This new route presents a meaningful opportunity to increase those arrivals.

Mr. Speaker, as I round up my report on stay-over tourism I should mention the high performance of our accommodation sector.

- Hotel occupancy increased by 14 per cent in March compared to last year, while average daily rates rose by 5.5 per cent and revenue per available room increased by an impressive 20.3 per cent.
- Year-to-date through March, average daily rates are up 6.9 per cent, and revenue per available room has grown by 15.3 per cent, reinforcing tourism's broader contribution to business performance and the wider economy.

Looking ahead, we await the opening of two new hotel properties, which will add nearly 500 additional rooms to our inventory. This expansion has already created new employment opportunities for Caymanians, while also generating increased business for local suppliers, service providers, and entrepreneurs across the tourism value chain. Once opened, the new properties will expand our ability to attract more visitors, no doubt leading to more record-breaking results.

Mr. Speaker, turning our attention now to the cruise sector. Cruise arrivals remain steady and continue to contribute meaningfully to our economy. In March, we welcomed 157,518 cruise passengers, a 13.7 per cent increase year over year. For the first quarter, total cruise arrivals reached 463,142 passengers, representing an increase of 10,368 passengers, or 2.3 per cent, over the same period in 2025. I must also note that we had about 10 cancellations equating to approximately 30,000 passengers that we lost due to [bad] weather in Q1.

Looking ahead, current projections indicate 1,287,523 cruise passengers and 422 ship calls by the end of this year, with 1,431,049 passengers and 445 ship calls already confirmed for 2027, demonstrating continued confidence in Cayman as a premium cruise destination.

The Ministry's strategy for cruise tourism development remains focused not simply on volume, but on maximising the quality and value of each visit. This approach aligns with the Cayman Islands' position as a premium destination and ensures that growth within this sector will be sustainable and beneficial to our people.

Earlier this month, I attended the Seatrade Cruise Conference along with the Minister [responsible] for Ports, and together, we held meetings with all of the major cruise lines. I was encouraged by their continued interest in Cayman, and at least one line revealed plans for increased calls in the coming years, which was also very heartening.

Going forward, my Ministry staff and I will continue to actively explore ways to enhance the visitor experience to ensure that we can safely and efficiently accommodate cruise passengers, while maintaining the high standards expected of our destination.

Mr. Speaker, as I bring this statement to a close, I hope that the results I have outlined today will give confidence to every Caymanian, every Member in this honourable House and every person hearing my voice that our tourism industry is strong, healthy and is advancing with purpose. It is being guided by experienced leadership, supported by strong partnerships, and driven by a clear vision of inclusion, coordination and commitment. Most importantly, Mr. Speaker, it is delivering opportunity and prosperity to our people, which is the reason why we are all here: to make their lives better.

Feedback from the industry has also been supportive, Mr. Speaker. I am proud to say there is trust in the leadership and expertise within the Ministry and Department of Tourism, and confidence in the vision and stability of government, which stems from sound policy being matched with consistent execution.

On that note, Mr. Speaker, I would like to extend my sincere thanks to:

- The management and staff of the Ministry and Department of Tourism;
- Our industry partners across the private sector;
- My colleagues in Government who continue to support our destination and our Cayman Islands tourism industry; and
- To you, Mr. Speaker, for allowing me this opportunity to update the country on these exceptional tourism performance numbers.

Mr. Speaker, the Ministry and Department of Tourism are responsible for promoting the Cayman Islands as a first-class destination. It is up to each of us

in this honourable House, and every single Caymanian and resident living in these Islands, to deliver the best possible experience for our visitors.

Mr. Speaker, I thank you for the opportunity to update the country on these results.

The Speaker: Statement from the Honourable Minister of Social Development and Innovation.

Honourable Minister.

Honourable Minister of Social Development and Innovation

Public Safeguarding Legislation

Hon. Isaac D. Rankine, Minister of Social Development & Innovation and Youth, Sports, Culture & Heritage, Elected Member for East End: Mr. Speaker, thank you for granting me the opportunity to address this honourable House and the broader Cayman Islands community. Today, I rise to speak about safeguarding vulnerable persons in our population, particularly children.

Children are the future of our Islands, but they are also the heartbeat of our community [today]. This Government has a collective wish for the children of our Islands: For every child to be safe, to achieve their maximum potential and to thrive. We want our children to grow up in a community that protects them from harm. Mr. Speaker, too many of our children do not get to live out this wish. They do not get to experience life the same way as others due to factors outside of their control. As parents, we have the same wish for all children in the country as we would for our very own.

Mr. Speaker, there has been a rise in sexual offences being committed in this country which is gravely concerning in and of itself. However, when I consider that the majority of these crimes are perpetrated against children, the most innocent and vulnerable members of our community, then this problem reaches a new height of urgency.

Earlier this month, the Royal Cayman Islands Police Service (RCIPS) released their annual crime and traffic statistics report. Sexual offences increased by 20 per cent in 2025 to 125 and analysis showed that 58 per cent of the victims were children, with most, but not all of them, being female children. This is a painfully upsetting trend in the wrong direction, Mr. Speaker.

Commissioner Walton highlighted the level of priority that the RCIPS is placing on combating the increase in sexual offences being committed in these Islands. I commend the RCIPS, the Department of Children and Family Services and all other child safeguarding agencies for the incredible work they do every day; however, the entire Cayman Islands Government must find a way to do more, to quickly and effectively address this issue. We cannot let our children continue to experience such crimes.

Mr. Speaker, my team in the Ministry of Social Development and Innovation has been working very closely this year with their colleagues across the civil service to clearly understand the gaps in policy and legislation that currently exist.

Last week Monday, the team, made up primarily of the Ministry of Social Development and Innovation, the Ministry of District Administration and Home Affairs, the Royal Cayman Islands Police Service and the Office of the Director of Public Prosecution, presented their findings and recommendations to us as a Government and, I can tell you without fear of contradiction, the room was stunned by the data and the extent of the crimes.

Mr. Speaker, as much emphasis and concern as we rightfully place on tackling robberies and gun crime in this country, Members in this House and the general public may be surprised to know that in the last five years the number of sexual offences committed in the Cayman Islands were more than double the number of robberies or firearm-related offences. In fact, in multiple years during that period, the number of sexual offences committed in this country were greater than both robberies and firearm-related offences combined.

Mr. Speaker, during that same presentation the team highlighted key inconsistencies that exist within our Penal Code and our sentencing guidelines which result in charges and sentencing for paedophiles and sexual predators being less severe than what would be appropriate for the heinous crimes they have committed. Even when they are held to account for longer periods of incarceration, the ability for the Department of Community Rehabilitation and RCIPS to monitor these offenders on Sexual Harm Prevention Orders is limited, given various gaps in policy and legislation.

Mr. Speaker, the Government heard the call for action loud and clear, and we moved to act immediately. I am happy to announce that Cabinet has approved a working group to be established to review the existing legislative landscape to address sexual offences, including offences in the digital and online spaces and for necessary bespoke legislation to be developed for consideration of the Cabinet, and upon approval, this honourable House. This legislative reform will also meaningfully move the needle for us to be able to hold perpetrators accountable for their actions and to reduce the risk of repeated offences against the same or other children in the community.

Mr. Speaker, following the efforts of this working group, it is our intention to consult the Opposition and the broader community as we understand and acknowledge that this cannot be resolved without a collective approach.

Mr. Speaker, given the responsibility that I have for the safeguarding of children through the Ministry of Social Development and Innovation and the Department of Children and Family Services, I have asked my colleagues in Cabinet to support this initiative as a priority, which was unanimously supported, particularly

by the Honourable Attorney General who will ultimately be tasked with bringing the draft Bill to Parliament under the remit of his Portfolio.

We know, Mr. Speaker, that policy alone cannot solve problems. We must create and implement effective solutions, we must look at the real data, and we must equip the teams on the frontline.

We are seeing patterns that demand our attention. For instance, we see that the children who are in care settings are experiencing additional challenges, such as absconding. There have been over 200 such incidents last year alone. These incidents place children at greater risk of experiencing sexual offences. This signals [that] something deeper [is wrong], Mr. Speaker.

When we examine these cases, we see something we cannot ignore.

The Speaker: Mr. Minister, sorry to interrupt you but we do not have a quorum. Serjeant, can you check the building and ask Members to return so we have a quorum.

[Pause]

The Speaker: Mr. Minister, please continue with your statement.

Hon. Isaac D. Rankine: Thank you, Mr. Speaker.

Mr. Speaker, before that break I was saying that this signals that something deeper is wrong, and when we examine these cases we see something we cannot ignore. Adults and young adults, some significantly older, are targeting young girls, primarily, who are at heightened risk for exploitation. Let's be honest, if these were our own sons or daughters, we would not hesitate. We would act; and we must bring that same urgency to every child across our Islands.

Let us speak plainly in this honourable House, Mr. Speaker. This is not misguided behaviour. This is exploitation, this is abuse, and this is rape!

[Desk thumping]

Hon. Isaac D. Rankine: Mr. Speaker, important work has already begun that is aligned with our Broad Outcome of Health and Social Development — work focused on safeguarding vulnerable people and strengthening the systems that protect them.

We are:

- Advancing legislative reform through the Children's Act, which is on schedule to be commenced this year following the finalisation of the necessary Regulations;
- Strengthening our international commitments through efforts to ratify to conventions designed to protect children from exploitation and abuse;

- Reviewing and enhancing our National Child Safeguarding Framework. We have substantially increased resources for the Children and Youth Services Foundation to make sure that children in care have access to the support they need; and
- Improving coordination through the Multi-Agency Safeguarding Hub and initiatives such as Operation Philomena — shifting our approach from simply responding to missing children, to understanding vulnerability, risk, and harm.

Mr. Speaker, since I have been elected to this honourable House and even more since I have had direct responsibility for Social Development, I have heard enough to know that there is a need for change in these Islands to better protect vulnerable populations.

The efforts that have been made by Departments and Ministries across the Civil Service are often extraordinary and I want to take a moment to commend the civil servants who 'move mountains' in order to protect and support victims of sexual and violent offences. That should not be the norm and it certainly is not sustainable for exceptional effort to be necessary to achieve the goal that we all want: for every child to be safe, to achieve their maximum potential and to thrive.

To this end, Mr. Speaker, this Government is taking a significant step forward by prioritising the work to fill the gaps that exist to safeguarding children. I have no doubt that the proposed Bill resulting from the efforts of this multi-agency working group, will be robust and I am confident that it will earn support from all Members of Parliament.

In addition to that, Mr. Speaker, I also want to assure my colleagues across the aisle, as well as the listening public, that the necessary resources to properly implement the legislation and to bolster the day-to-day capabilities of the safeguarding agencies to protect our children will be evaluated so that adequate funding can be allocated.

We are moving as a Government and now we must move as a Parliament and as a country to ensure we are doing all that we can to safeguard our children and our future.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Honourable Deputy Governor.

Honourable Deputy Governor

Child Safeguarding

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

Mr. Speaker, I rise today not only in my capacity as Deputy Governor, but as chair of the Cayman Islands Child Safeguarding Board to address an issue that demands our full and undivided attention, the protection of our children.

Mr. Speaker, I applaud the Honourable Minister of Social Development for his statement outlining the grave concern for the safety of our children.

Mr. Speaker, I know it's unusual for two Members of the Government to give statements on the same subject, but I cannot think of a subject that is more important than safeguarding our children.

Mr. Speaker, I would also like to recognise the work of the former Ministers of Social Development — our Premier who held that post for a while and also the Member for George Town Central for the work that they did in advancing child safeguarding.

Mr. Speaker, there are moments in public service when we must pause and ask ourselves not what we have achieved, but what we are willing to confront. This is one of those moments, Mr. Speaker. Many of us in this honourable House were raised in communities where neighbours knew each other, where children were not invisible, and where, if something was wrong, someone stepped forward.

I reflect, personally, on a life shaped by discipline, service, and community; values instilled not only by family, but by a society that understood its shared responsibility for its young people. That sense of collective duty, that quiet, watchful care is something we must not lose, because today, the reality is this: Too many of our children are not safe.

Mr. Speaker, I have been the chair of the Cayman Islands Child Safeguarding Board since its inception in 2016. The membership of this Board consists of Chief Officers and leaders from across the civil service. We come together because, while this work has never been easy, it has always been important and cannot be addressed by one entity alone. When we started this Board, I reflected on how we were stepping up and enhancing our child protection structure. We wanted to ensure that social workers, policy and other professionals were communicating at the highest level to ensure that everything that could be done was being done to protect our children. In this time, we have been able to truly begin to understand the extent of the child safeguarding concerns in our community.

Mr. Speaker, the issues are graver than we all imagined. The statistics provided by the Minister of Social Development a moment ago must concern all of us. In 2017, the Multi-Agency Safeguarding Hub (MASH) was established. This intentional decision brought together the Department of Children and Family Services, the Royal Cayman Islands Police Service, the Health Services Authority and the Department of Education Services to safeguard children. Since the inception of the MASH, we have seen significant increases in awareness and reporting. In 2017, 490 child safeguarding reports were received; 747 in

2018; and 1,036 in 2019. Since then, child safeguarding reports have continued to increase and in 2025, 2,773 reports were received. Mr. Speaker, I know we all agree those are staggering numbers.

Mr. Speaker, the data before us paints a sobering picture. We can take some encouragement in the fact that more people are coming forward; that awareness is growing. Professionals and community members are noticing that children are having experiences they should not have and those people are stepping up to report it so that action can be taken. This means that our efforts to increase awareness in the Cayman Islands and equip professionals across the civil service and other key organisations to identify child safeguarding concerns are working.

Mr. Speaker, allow me to highlight a case to this honourable House. Recently a member of our library team witnessed a child attend the library during school hours and remain all day. Mr. Speaker, a report was made to MASH and as a result of that a serious child safeguarding case was brought to light. That is an excellent example of what can happen when we train our people, and shine the light on an issue. However, we must not mistake increased reporting for resolution, because alongside these numbers is a deeper, more troubling truth: We are still not seeing everything.

Mr. Speaker, as the picture of child safeguarding becomes clearer to those of us who work to address it every day, it is evident that protecting our children will require the commitment and efforts of each and every person in our Islands. Child safeguarding, at its core, is both simple and profound.

Mr. Speaker, the elected Government and the Civil Service will do our part. However, it is every person's responsibility to ensure that we do no harm to children, and that we do everything within our power to protect them from harm. It requires us to recognise risk, to listen, truly listen to children, and to act decisively when their safety is threatened. It requires us to identify the signs that indicate when a child is not okay and to report these concerns so that the appropriate safeguards can be put in place. It is not theoretical. It is not abstract. It is immediate, and it is urgent.

Mr. Speaker, safeguarding is often spoken of as a system, but it is more than a simple system. It is a network of human responsibility, and right now, that network is under strain. We are seeing the same families come to the attention of multiple agencies, often over generations. We are intervening, but too often, we are intervening late. We are responding, but must do better in preventing. It is as if we are standing at the edge of a river, pulling children out, one by one —but not yet walking far enough upstream to understand why they are falling in.

In addition to the efforts outlined by the Minister with responsibility for Social Development... Mr. Speaker, I want to thank the Minister for all of his efforts to ensure that his team is supported in their efforts. Thank you, Minister. Thank you.

Mr. Speaker, we have been reviewing our own effectiveness to be able to safeguard children through the Cayman Islands Child Safeguarding Board. We are reviewing the approach that all agencies involved are taking to understand where intervention could have taken place sooner or more effectively. We are taking steps to make sure that we do better the next time. This is critical to making sure that we improve our response. What we are also learning in this process is that someone else may have known sooner than it ever came to any agency. As a community we could have done more.

This is why safeguarding cannot be the sole responsibility of one agency — it spans health, education, policing, justice, and social services. It requires coordination across ministries and departments. It demands accountability across our Statutory Authorities and Government-owned Companies (SAGCs); and beyond government, it calls upon every member of our society. This is a national responsibility and we must all be a part of the solution.

I commend the Cabinet and Government for the establishment of the multi-agency working group for their efforts to address the gaps in our legislation and in the system, as the Minister just outlined. Also, as the Minister said, legislation alone will not protect our children; frameworks alone will not change a life.

Mr. Speaker, if you are harming children, if you are neglecting our children, if you are having sex with children you need to stop *now*!

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: We are going to come for you and we are going to get you. You have to stop today! Today, Mr. Speaker.

Let me say that again. If you are harming children, if you are neglecting our children, if you are having sex with children you need to stop *now*!

Mr. Speaker, we need foster parents who are willing to open not just their homes, but their hearts. We need our educators to look beyond behaviour, to recognise distress for what it is, and to speak up with courage when something does not feel right. We need social workers who are not only deeply committed, but consistently supported, resourced, and equipped for the demanding work we ask of them. Further, we must be clear: this is not about criticism, but about responsibility. Every one of our institutions must continue to challenge itself to do better, to learn, to adapt, and to improve. That means sustained and deliberate investment in the Department of Children and Family Services, in education—and we have both Ministers' support—and in safeguarding systems, ensuring they are not only in place, but truly effective for the children and families who depend on them.

Mr. Speaker, we must all confront a cultural shift that is required. We must move away from minimising harmful behaviours. We must recognise that

what may once have been dismissed or misunderstood must now be clearly identified for what it is. Abuse must be called abuse; exploitation must be called exploitation; and children must be seen, not as problems to be managed, but as individuals to be protected.

Mr. Speaker, the Civil Service that I am honoured to lead has a proven track record of working with our elected leaders to solve Cayman's most vexed issues, whether it is reducing juvenile crime from 77 in 2011 to 15 in 2024 or reducing burglaries from 777 in 2014 to 209 in 2024. Excellent achievements, Mr. Speaker. However, we cannot do it alone. We need everyone's help — our children, our future, deserve our love and protection.

Mr. Speaker, in closing, I wish to join the Minister in acknowledging those on the front lines — our social workers, police officers, educators, healthcare professionals, and all civil servants. They carry the weight of this responsibility every day. They see the realities many of us do not, and they continue with resilience and commitment to serve.

They cannot do this work alone, and we, as a people across these Islands, cannot remain at a distance from it, because the true strength of any society is not measured solely by its economic performance, its infrastructure, or its global standing but by how intentionally it prioritises and protects those most at risk, particularly our young people.

Mr. Speaker, I say to the people of the Cayman Islands: Your role matters. The child you notice, the concern you raise, the call you make, these are not small acts; they can alter the course of a life. We must rebuild a culture where communities are truly connected, where neighbours are attentive, and where no child is ever unseen or unheard. Safeguarding children is not the responsibility of a few — it is the duty of us all.

If you suspect that a child may be at risk, do not hesitate. Report your concern to the Multi-Agency Safeguarding Hub by calling 945-0545 or emailing MASH@gov.ky. If the situation is urgent, call 911 immediately.

In our homes, in our workplaces, and in our communities, each of us has a role to play. Together, we must ensure that every child is safe, protected, and given the chance to thrive. That is the standard we must set across our three Islands, and it is the standard we must now meet, together.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Cayman Brac East.

Hon. Juliana Y. O'Connor-Connolly, Elected Member for Cayman Brac East: Thank you very much, Mr. Speaker. In accordance with the relevant Standing Order, may I ask the Honourable Minister whether he

agrees that the many churches within the Cayman jurisdiction have a vital role to play and to be so kind as to indicate now or in writing how the government wishes to engage them and/or support likewise.

Thank you.

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, I am so happy that the Member asked that question about our churches. If you allow me, Mr. Speaker.

I've been thinking about this and what else can we be doing? I look back to my days, Mr. Speaker, I went to Sunday school every Sunday. I then went to school. What I've learned and what I've seen is a bit painful, Mr. Speaker. Quite a few of my classmates in high school went to prison, but do you know who has never been to prison? Any of my Sunday school classmates. Not one of my Sunday school classmates have gone to prison. I remember the 10-12 of us sitting in the room in the Church of God in the basement being taught about the importance of the good Lord. That has stayed with me, Mr. Speaker, forever.

Thus, Mr. Speaker, I completely endorse what the lady Member is saying; and *I would give an undertaking that we in the Child Safeguarding Board will be engaging with our churches to see how we can work together to put this really serious issue to bed once and for all.*

I thank you, Lady Member, for bringing that to our attention. Thank you very much.

[Desk thumping]

The Speaker: Honourable Minister of Planning, Lands, Agriculture, Housing and Infrastructure, I think I have four statements from you that I have approved, so you may read them in order, please.

**Honourable Minister of Planning, Lands,
Agriculture, Housing and Infrastructure**

**Reallocation of funds in accordance with section
11(5) of the Public Management and Finance Act
(2026 Revision) from EA 78, EI 71, EI 57 and
EA 146 to EA 148, EA 164 and EA 4**

Hon. Johany S. Ebanks: Mr. Speaker, in accordance with section 11(6) of the Public Management and Finance Act (2026 Revision), I rise to make a statement on behalf of Cabinet regarding a financial transaction approved under section 11(5) of the Act.

Cabinet approved the reallocation of existing funds within the Ministry of Planning, Lands, Agriculture, Housing & Infrastructure as follows:

Funding was decreased from:

- EA 78 - Government Administration Building: CI\$493,095;
- EI 71 - Ministry Assets: CI\$1,300,000;

- EI 57 - National Housing Development Trust: CI\$254,803; and
- EA 146 - Land Purchase for Conservation: CI\$20,674.

Funding was increased to:

- EA 148 - Major Road Works: CI\$203,149;
- EA 164 - Central Scranton Park: CI\$1,161,657; and
- EA 4 - Land Purchase: CI\$703,766.

Mr. Speaker, this is a reallocation of existing funds. It does not increase the overall budget. It addresses immediate funding requirements for priority road works, the Central Scranton Park project, and approved land acquisition.

Cabinet determined that the matter met the requirements of an exceptional circumstance under the Act, including the need to act within a timeframe that made the ordinary appropriation process impractical.

The Ministry of Finance and Economic Development will prepare a 2025 Supplementary Appropriation Bill to seek Parliament's approval for the appropriation changes.

Mr. Speaker, this action supports responsible financial management by applying existing funds to approved commitments and priority public works.

Thank you, Mr. Speaker.

**Office of the Ombudsman "Exceptional Circumstance" Transaction incurred during the 2025
Financial Year**

Hon. Johany S. Ebanks: Mr. Speaker, in accordance with section 11(6) of the Public Management and Finance Act (2026 Revision), I rise to make a statement on behalf of Cabinet [regarding an exceptional circumstance appropriation change] approved under section 11(5) of the Act.

Cabinet approved an increase to OBM 1 - Independent Public Complaints and Information Rights in the amount of CI\$150,000. This funding is required to address excess legal costs incurred by the Office of the Ombudsman in the 2025 appropriation year.

Mr. Speaker, the legal costs arose from two substantial litigation matters which could not reasonably have been anticipated when the budget was enacted. These matters are of public importance and relate to the Office's statutory responsibilities.

Cabinet determined that this matter met the requirements of an exceptional circumstance under the Act, including that it could not have been reasonably anticipated, has significant public and institutional implications, and required action within a timeframe that made the ordinary appropriation process [impractical].

This appropriation change will be addressed through a 2025 Supplementary Appropriation Bill, to be prepared by the Ministry of Finance and Economic Development for Parliament's approval.

Funding request to trial Park Rangers, support housing repairs and increase Project Managers

Hon. Johany S. Ebanks: Mr. Speaker, in accordance with section 11(6) of the Public Management and Finance Act (2026 Revision), I rise to make a statement on behalf of Cabinet regarding [an exceptional circumstance transaction] approved under section 11(5) of the Act.

Cabinet approved additional funding to the Ministry of Planning, Lands, Agriculture, Housing & Infrastructure in the amount of CI\$884,870 to support urgent operational and delivery requirements.

This includes:

- CI\$560,870 to fund a team of three project management professionals; and
- CI\$324,000 to fund [two] staff for housing repairs assistance.

Cabinet also approved an increase of \$562,860 to PAH 10 - Management of Government Properties to trial Park Rangers, by pulling funding forward from the 2027 year to the current 2026 year.

Mr. Speaker, the funding supports three priority areas:

- First, a trial Park Rangers programme to improve oversight, cleanliness, safety, and use of public recreational spaces.
- Second, staffing support for housing repairs, including work under the Grand Cayman Housing Repairs Assistance Programme.
- Third, additional project management capacity to support delivery of Ministry projects and reduce pressure on existing operational resources.

Cabinet determined that this matter met the requirements of an exceptional circumstance under the Act, including that the matter could not reasonably have been anticipated at the time the budget was enacted and required action within a timeframe that made the ordinary appropriation process [impractical].

Department of Agriculture's 2026 Integrated Management Programme to control Spiral Whitefly (*Al-eurodicus Dispersus*)

Hon. Johany S. Ebanks: Mr. Speaker, I rise to provide an update to this honourable House on the recent increase in the spiral whitefly activity across the Cayman Islands and the action being taken by the Department of Agriculture (DoA).

Mr. Speaker, the purpose of this statement is clear. It is to place on record the Department of Agriculture's structured response to the current spiral whitefly surge. It is to reassure the public that action is underway and encourages residents, farmers, landscapers, strata managers and property owners to follow the Department's guidance as part of the coordinated national response.

Mr. Speaker, spiral whitefly is an invasive sap sucking pest that affects a wide range of plants including agricultural crops, fruits, trees, palms and ornamental vegetation. Recent observations have confirmed a significant increase in the population levels across Grand Cayman, particularly in the Bodden Town, Savannah and Newlands area. This is not a new pest to the Cayman Islands. The scale and rate of the spread of this at this time requires structured and timely response. The pest is easily identified by a distinct spiral pattern in which the eggs are laid on the underside affected over the leaves. It can also be associated with a white waxy material, sticky honeydew, and the growth of a sooty mould. Commonly affected plants include coconut and other palms; vegetable crops, fruit trees such as guava, mango, citrus, avocado, banana, plantain; as well as ornamental plants including sea grape, cocoa plum, ficus, flowering shrubs and shade trees.

Mr. Speaker, the main concern before us is plant health and agricultural productivity and the conditions of our landscapes. The spiral whitefly feeds on the plant sap that weakens the vegetation and reduces the plant vigour, and where the infestations are severe it can affect the crop quality and the crop productivity and the overall health of the affected plants.

Spiral whitefly also produces a sticky substance known as the honeydew. The honeydew leads to the development of the sooty mould often referred to locally as black lice. The sooty mould is not the pest itself. It is a visible sign that the sap feeding insects are present, and to address the mould we must address the insect activity causing it.

Mr. Speaker, I want to be clear, this issue does not pose a direct risk to human health. It does affect agriculture, the environment and the overall conditions of our landscape and it must be addressed.

In response, the Department of Agriculture has activated an integrated pest management programme which will run from April through June. This programme began with a public meeting held on the 14th April at the Department of Agriculture with participation also available by Zoom. At the meeting, residents were provided with the information on identifying the spiral whitefly, understanding its impact and applying the appropriate treatment and management measures.

Mr. Speaker, the programme is structured in four phases.

Phase 1 is the assessment where the department identifies the affected area, the host plant, the high density location and where the interventions are most urgently required.

Phase 2 is the initial intervention. This includes recommended cultural control measures to be carried out by the affected stakeholders and supported by the targeted department of agriculture interventions where chemical applications are required in priority areas.

Phase 3 is the follow-up monitoring. The Department will continue to monitor the targeted areas

and apply additional treatment where necessary based on existing population levels and observed spread.

Phase 4 is evaluation and adjustments. The Department will assess the effectiveness of the programme, review the outcomes and adjust the pest management strategy based on what is observed on the ground.

Mr. Speaker, the Department's intervention is practical. It includes monitoring and surveillance and identification of hotspots, public education guidance on pruning, the proper disposal of affected plant material, use of heavy water sprays where appropriate and targeted treatment in high density areas. Where chemical control is necessary, the Department will use the approved treatments in a responsible and controlled manner with attention to the proper application, avoiding unnecessary overuse. This is important as the long-term management cannot rely on indiscriminate spraying. It must be guided by science, it must be targeted and it must be responsible.

Mr. Speaker, this is also a shared responsibility. The Department of Agriculture cannot spray every affected yard, farm, roadside, or property across the island. Farmers, homeowners and landscapers, and strata management and property owners will have a role to play and the department will lead the technical response. The public must support that response by identifying the affected plants early, following the treatment guidelines, and pruning and disposing of the affected material properly and taking responsible action on their own property.

Mr. Speaker, the objective is simple — reduce the current population's unmanageable levels, protect agriculture productivity, limit the further spread and minimise environmental impact through responsible pest management. The Department is also engaging with regional and international partners to explore long-term solutions including potential biological control options. Sustainable pest management must include long-term control strategies, not only short-term suppression.

Mr. Speaker, this is a practical response to a growing issue. It is structured, it is targeted and it is a ground technical advice — real farms, real homes, real communities. The Ministry will continue to support the Department of Agriculture's work, monitor the situation closely and ensure that accurate information is made available to the public.

I will provide further update to this honourable House following the completion of this programme in June.

The Speaker: Honourable Minister of Health, you have a statement as well.

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

The Speaker: Honourable Leader of the Opposition.

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

Before the Honourable Minister begins her statement, sir, I'd just like to get some clarification, I guess. Is the Honourable Member attempting to pre-empt the questions that I submitted in accordance with the Standing Orders or am I to take the statement as the answers to my questions?

The Speaker: I don't think she's attempting to pre-empt anything. I think when it came to the Business Committee, she said she had a statement, and if my memory serves me correctly—I could refer to the minutes—I think there was an agreement on the Business Committee proposed by the Deputy Leader of the Opposition that if the statement was satisfactory to the Opposition they would withdraw the questions.

I don't think that there was a *quid pro quo*. It's not that she's trying to pre-empt and get in front of you, and the reason we also listed all of the statements for today—of course, I'm getting some for tomorrow being brought in now. That was not the intent as I understood it.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you for that explanation, Mr. Speaker. Thus, I offer an apology because that was not extended to me. It was my question, but it was not told to me that I would be withdrawing my question.

The Speaker: Honourable Minister.

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

Mr. Speaker, if you would permit me, I would just like to say to the Leader of the Opposition that after our meeting I left with the understanding that... Well, we were planning to make a statement anyway, and in the event that it's still not clear based on what I shared today, we're still prepared to submit a more condensed version of the answer and I'm prepared to stand again.

I'm also aware that in accordance with the Standing Orders you can ask questions after the statement today.

[Pause]

Honourable Minister of Health, Environment and Sustainability

Landfill Operations and Waste Management

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I want to start by making a statement this afternoon with regard to the landfill operations and waste management.

I'd like to speak directly to the people most affected by the recent fire at the George Town landfill — to those who woke up to smoke in the air, who kept their children home from school, who sat in traffic because

the roads were closed, who worried about what they were breathing, and who thought: why is this still happening? I hear that question, and the Government hears that question. Today, I'm going to answer it, not with reassurances, but with a plan that is already being executed.

I also want to recognise and thank the Cayman Islands Fire Service, the Department of Environmental Health, Hazard Management Cayman Islands, and every agency that responded to this incident. They managed a dangerous and complex situation with discipline, coordination and sustained effort. This Government, this House and the public owe them a genuine debt of gratitude. They did their job, Mr. Speaker, and now we have to do ours.

[Desk thumping]

Hon. Katherine A. Ebanks-Wilks: I am not here to dress this up. The landfill is under pressure, and has been for decades. It's time to change course. The NCFC Government has a structured plan to tackle this long-standing issue across four fronts at the same time:

1. We are exiting what is behind us.
2. We are stabilising what we have.
3. We are reducing what goes in.
4. We are building what comes next.

We have money in the budget for immediate infrastructure and operational improvements, and funding to develop the long-term solution. I have allocated \$6 million this year and another \$2 million next year so we can implement our plan, and work is already underway.

Exiting ReGen

Mr. Speaker, we are bringing the ReGen negotiations to a close, and it is important the country understands why. Not to dwell on the past, but to be clear about the decisions we are making now.

A number of technical reports including a report by the Office of the Auditor General (OAG) affirmed the view that the previous ReGen arrangement was considered as unaffordable, high risk and not delivering value for money. It would have committed this country to decades of financial obligation, leaving future generations in debt. The decision to exit was taken because it was not in the best long-term interest of the country.

Mr. Speaker, reaching the end of these negotiations allows us to accelerate waste diversion and the development of a long-term solution. These exit negotiations began in 2024, and we are fully committed to bringing them to an agreeable close so we can focus our attention and resources on the long-term solution.

Improving Landfill Operations

Mr. Speaker, right now, we are strengthening management of the George Town landfill to make it

safer and more stable. Let me be specific about what that means in practice.

Expanding daily cover: We are placing approximately 4,000 cubic yards of cover material across the site — the equivalent of around 200 truckloads. This suppresses heat, limits oxygen exposure, reduces odour and pests, and directly lowers fire risk. Cover is a permanent feature of daily operations, not just a one-off response to the fire.

Equipment: We had identified the need for additional equipment when we agreed a budget of \$2.7 million to improve landfill operations. We know that consistent compaction is key as it reduces fire risk and extends the site's operational life.

We are procuring a compactor for Cayman Brac, as well as a second compactor for the George Town landfill. When the fire broke out, the primary compactor was out of action pending delivery of a part in May. Going forward, we will have two compactors plus a back-up to ensure uninterrupted service.

We are also procuring two dump trucks, an additional bulldozer, a medical incinerator, a tyre shredder, two additional fire wells (fire hydrants) for George Town, and one each for the Sister Islands.

Procurement is also underway to remove end-of-life vehicles, scrap metal and tyres in all three Islands.

Fire prevention plan: We have had a Landfill Fire Prevention and Response Plan in place since 2025. Fire prevention is not a reaction to this incident — it is embedded in daily operations through compaction, daily cover, load checking, fire breaks, and equipment maintenance. Clear emergency procedures are in place, including coordination with the Fire Service and accountability for all personnel on site. We are now reviewing that plan in light of the recent fire, because we have to determine what can be done better — and we will.

Air quality monitoring: As Minister for both Health and Environment, I understand that for residents near the landfill, the most pressing question is whether the air they breathe is safe. We are assessing what our current monitoring network tells us about air quality during and after the fire, evaluating what additional capacity is needed to give residents the continuous, location-specific data. I will report back to this House on completion of that assessment.

Reducing Landfill Waste & Increasing Landfill Capacity

Mr. Speaker, waste diversion and landfill life-extension are being advanced together along with legislation and policies. As I mentioned at the beginning, our exit negotiations are critical to informing how we move forward with the recycling work stream and the long-term solution.

The truth is simple. If we keep sending the same volume of waste to the same place, the current

landfill will reach capacity by the end of 2030. This is where change has to happen.

Forty-nine per cent of the waste entering the landfill comes from commercial activity, and two thirds of that is recyclable. Diverting this waste is a high-impact priority. That is why we are introducing mandatory commercial recycling.

We are investing in a new Material Recycling Facility to increase our sorting and processing capacity by 2029. I will share the final decisions on location, cost and operational specifications at the appropriate stage of the procurement process.

We are also expanding residential recycling depots and developing public education campaigns on responsible disposal of waste, including batteries, waste oil and hazardous materials that could pose a fire risk.

Single-use plastics: Mr. Speaker, we are also taking action at the source, moving forward with a ban on key single-use plastics.

On Earth Day, students from Cayman Prep and High School handed Minister DaCosta and me a petition. I want to read two lines from it, because they deserve to be heard in this House.

"Single-use plastics are used briefly but last for years, harming marine life and polluting our Islands."

"Every day we see pollution on our beaches... we are asking you to take stronger action."

Those young people are right; and they are watching to see whether their Government answers the call with action, not words.

We have issued drafting instructions to ban the import of eight commonly used single-use plastic items under Customs and Border Control legislation. This is a long-awaited step, building on work begun under the former Premier, the Honourable Wayne Panton. I am committed to working with Minister DaCosta to deliver it.

A new lined landfill: Mr. Speaker, the core of our plan is a new lined landfill.

Adjacent to the current tipping area is Government-owned land, referred to as Site 4. This is where we will construct a new, engineered landfill built to modern environmental standards—a long shot from what we have today. This is not a stopgap. This is a deliberate, well-considered infrastructure decision that extends the operational life of the landfill to 2036 provided there are no major hurricanes; protects the surrounding environment; and provides the stable operational platform we need while the permanent solution is developed.

Building the Permanent Solution

Mr. Speaker, we are developing a modern, integrated waste management solution for the Cayman Islands. I will be honest with this House about the timeline because after 30 years of missed commitments, honesty about what is realistic is more important than

promises that sound good and deliver nothing. We are doing this properly, because the country deserves a solution that lasts.

The steering committee will be in place by summer. We expect to reach the Outline Business Case stage — where the preferred solution, its costs, land requirements, and environmental performance are defined — by the fall of 2027.

Applying lessons learned from ReGen and the Auditor General's report, we will not commit major public funds to a project before it is fully scoped and costs are defined. We are not refusing to fund a long-term solution, we are refusing to repeat the mistake of turning a well-intentioned project into a financial liability. The capital investment will come when we know exactly what we are investing in.

Conclusion, Mr. Speaker, a commitment, not a reassurance. This issue reaches beyond infrastructure. It touches health. It touches the environment. It touches the future we are building for the next generation. The difference is this time we have a clear path forward, a structured plan to improve landfill operations and reduce what we send to the landfill, while we build what we need for the future.

Today, I commit that the can will not be kicked down the road any longer. Work is already underway, the funding is in place and the direction is clear. By the end of this year, we expect the ReGen exit to be concluded and the steering committee to produce the first strategic outline case for a modern waste management system for these Islands.

Mr. Speaker, this problem cannot be deferred. This Government will not defer it. I will not defer it.

Mr. Speaker, I thank you.

The Speaker: Member for Cayman Brac East.

Hon. Juliana Y. O'Connor-Connolly: Thank you very much, Mr. Speaker. [Please] grant your discretionary provision in accordance with the relevant Standing Order to ask a couple of short questions.

[Inaudible interjection]

Hon. Juliana Y. O'Connor-Connolly: Thank you, Mr. Speaker.

To the Honourable Minister: As it relates to the equipment, reference was made that going forward we will have two compactors plus a backup to ensure uninterrupted service. I wish to thank the Minister and congratulate her, and just to enquire as to whether this was one of the reasons that they referred to in the first statement about strengthening management at the George Town landfill.

The Speaker: Honourable Minister of Health.

Hon. Katherine A. Ebanks-Wilks: Thank you, Mr. Speaker, and I'd like to thank the Member for her question.

Yes, that is correct. The strengthening of the management by getting additional equipment: originally, there wasn't a plan to get an additional compactor and we're getting some additional equipment to strengthen the management at the landfill.

The Speaker: Honourable Member for Cayman Brac East.

Hon. Juliana Y. O'Connor-Connolly: Thank you once again, Mr. Speaker. For further clarification, if the Honourable Minister could make it abundantly clear if that is the case that the strengthening of the management is via the acquisition of equipment, not necessarily the human resource management — because they have good management as far as I'm concerned.

The Speaker: Honourable Minister.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, thank you. I agree with the honourable Member, they do have good management. I am very confident with Director Simms and his team. However, I will put on record that we could always use additional staff and so there will probably be a future ask to get additional funding for personnel, but the strengthening of operation is really, at this stage, just dealing with the equipment.

The Speaker: Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker. Standing to ask a couple of brief questions under the relevant Standing Order, if you'll allow, sir.

The Speaker: Yes, granted.

Hon. Joseph X. Hew, Leader of the Opposition: Can the Honourable Minister say if the equipment just referred to—the new equipment, I think you put a value on that of \$2.7 million—is that additional funding to the \$6 million?

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, I'd like to thank the Member for the question. That is additional funding, sir.

The Speaker: Honourable Leader of the Opposition.

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

The Honourable Minister may not have the answer to this question, so I'm happy to receive it later on. Would the Minister have an approximate idea of —

- (a) Whether the placement of the 4,000 cubic yards of cover material across the site,

which is equivalent to around 200 truck-loads daily, is already in the budget?

- (b) Has that been in practice or is this additional cost to the operations? [Do] you have that value? If not, I'll take it in writing.

The Speaker: Honourable Minister.

Hon. Katherine A. Ebanks-Wilks: Mr. Speaker, thank you. I'd like to thank the Member.

Those strengthening operations include the materials to cover the landfill as well in the additional funding that was requested.

The Speaker: Next item of business.

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: I have not received any requests. I think the Government has some for tomorrow.

None.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.

OTHER BUSINESS

MOTIONS

PRIVATE MEMBER'S MOTION NO. 17 OF 2025-2026 CONSOLIDATION AND PROTECTION OF THE CENTRAL SCRANTON PARK

The Speaker: Honourable Deputy Leader of the Opposition.

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

Mr. Speaker, I rise to move [Private Member's] Motion No. 17 standing in my name labelled Consolidation and Protection of the Central Scranton Park. The Motion reads as such:

WHEREAS the vision for Central Scranton Park (CSP) was formally initiated by the Member of Parliament for George Town Central during his tenure as Minister;

AND WHEREAS the Cabinet paper authored and submitted by the Representative for George Town Central established the government's commitment to this project as a vital piece of social infrastructure;

AND WHEREAS the development involves the following parcels in their entirety:

- Block 14CJ, Parcel 19
- Block 14CJ, Parcel 23
- Block 14CJ, Parcel 126
- Block 14CJ, Parcel 184
- Block 14CJ, Parcel 190
- Block 14CJ, Parcel 192
- Block 14CJ, Parcel 193
- Block 14CJ, Parcel 200

AND WHEREAS a specific portion of Block 14CJ, Parcel 182—specifically the northern section currently utilised for the Park’s development and situated north of the Government Administration Building parking lot is also required for the Park’s completion;

AND WHEREAS the Parks Foundation has identified and affirmed the critical need for this development to serve three primary pillars of community well-being:

1. **A Dedicated Senior Centre:** To provide the first-of-its-kind facility for the elderly within the constituency.
2. **A Youth Centre:** To offer a safe, constructive environment for the development and empowerment of young people.
3. **Community Green Space:** To preserve vital green space within the capital, providing essential mental health benefits and environmental freedom for residents.

BE IT THEREFORE RESOLVED that the Government considers the immediate excision of the northern portion of Block 14CJ, Parcel 182 as identified by the Park’s development boundaries;

AND BE IT FURTHER RESOLVED that the Government considers the consolidation of this excised portion with the other eight identified parcels into a single land title;

AND BE IT FURTHER RESOLVED that the Government considers classifying the resulting consolidated land as a **Park and Community Resource for Public Purposes**, ensuring its preservation in perpetuity for the purposes of senior care, youth development, and environmental conservation.

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

Hon. Joseph X. Hew, Leader of the Opposition: Mr. Speaker, I rise to second the Motion.

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

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

Mr. Speaker, I rise today to bring this Motion for the Consolidation and Protection of the Central Scranton Park. This initiative is a defining priority for the

people of George Town and the Cayman Islands—and I want to [emphasise] my comments are not specifying this only to George Town Central. It’s aimed at establishing a permanent sanctuary for seniors, for our youth and for the environmental health of our capital.

Mr. Speaker, you just heard me read out the particulars of the Motion, but for clarity and no ambiguity, Mr. Speaker, I would like to take this opportunity to lay on the Table of this House, two maps that have been created by the Lands and Survey Department—and I’ve provided copies to all Members of the House so that they too can see exactly what the parcels are and exactly how it’s supposed to look.

The Speaker: So ordered.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I’ll just wait a moment so that you can get a copy before I continue my contribution.

Again, I say Mr. Speaker, to ensure that there’s no ambiguity of the intent of this House, I am today laying on the [Table] of this honourable House the official maps that have been produced by the Lands and Survey Department.

Mr. Speaker, these maps illustrate the precise boundaries and the [inaudible] of this Motion. These records shall serve as a definitive technical guide for the following parcels—this is also highlighted within the motion— Block 14CJ, Parcels 19, 23, 126, 184, 190, 192, 193 and 200 all to be consolidated in its entirety along with Block 14CJ, Parcel 182, specifically the northern section identified as “B” in the maps that I just provided, Mr. Speaker, which is situated as I said before, north of the Government Administration Building parking lot to the back of the building.

I’ve worked closely with the Planning Department to ensure that these maps exactly present the technological requirements for this consolidation. By reference to these tabled documents in this House, we provide the Ministry and the Chief Surveyor with a clear, undisputed mandate for the excision and merging of these lands.

Mr. Speaker, it must be understood that the consolidation is only the first step. To truly solidify this project and honour the intent of the original Cabinet Paper and this Motion, the government should adopt a comprehensive, multi-layered approach—

1. Consolidation of the titles into one, to simplify the management of the estate;
2. Register the new parcel as a land for public purposes at the Land Registry, creating an overriding interest that protects the land from any future sale; and
3. Simultaneously upgrade the development plan to zone this area exclusively as a public park and community centre.

Mr. Speaker, this approach combining registry, planning and statute creates a legal fortress around the

park. It ensures that this land remains for the people of the Cayman Islands, safe from any future attempts to commercialise the boundaries.

This consolidation and protection is a crucial step in delivering the intended plan for this park, Mr. Speaker. This is one of the final steps in the conclusion of this park before the Central Park officially opens its doors in the coming month. By securing these boundaries today, we ensure that the senior centre, the youth centre, and our essential community green space are permanent fixtures of our national infrastructure for years to come.

Mr. Speaker, I don't intend to dwell on this Motion. It is pretty straightforward. It's a technicality, and I will respond with a few remarks after what I hope will be a supporting commentary by the Government.

Thank you, Mr. Speaker.

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

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I had, in jest, in Standing Business Committee said that this debate on this Motion will be four hours, to elicit a response from the Member but he didn't fall for it.

As he quite rightly said, the Motion is straightforward; so I rise on behalf of the Government to express our support for the Motion and acceptance of the Motion.

Also, I think it's very helpful and he should be applauded for providing illustrations of exactly what he's seeking to do; and hopefully, Member for George Town Central, this has been sent to the press so that they can also see. I think it's a good idea for people to see this bird's eye view of what's being done.

Further, as he also quite rightly said, the country needs improved green spaces so it's one thing for a space to just be green, but it has to have activity around it — it helps with social cohesion, helps with activities, it's not far from the Government Administration Building so it has great promise.

Very straightforward, very easy. I don't think we have to play politics with this and just move on. Thank you to the Member for George Town Central.

The Speaker: Any other Member wish to speak?
Honourable Minister of Planning.

Hon. Johany S. Ebanks: Mr. Speaker, I know the Premier got up in support of it for the whole government. I just want to publicly say that this is something that we have talked about doing for quite some time, although this is the first time I think, all individuals around the table have gotten to see the layout of the mapping.

About two months ago, the Minister of Finance and I walked over to the park with the Member for George Town Central, and I think that was the first time

the Minister of Finance actually got to see the layout of the park. From then, we actually gave a commitment to the Member that we would go back to the Government, and look at laying this out in his vision that he had put forward of bringing all the parcels under one and making this an LPP (land for public purpose).

I just want to confirm with the Member that all of these parcels that are outlined in purple are Crown properties right now?

[Inaudible interjection]

Hon. Johany S. Ebanks: Yes, okay.

Mr. Speaker, as the [Minister] responsible for lands, [and] as the Premier got up earlier and said, the Government fully supports it. I just wanted to let my good friend know that I know we're still good friends, best friends, that we still support this project and we're going to make sure that we get this done as quickly as possible for him too.

I also appreciate the project manager that's been leading the project for me.

Thank you.

The Speaker: Honourable Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition: Thank you, Mr. Speaker. I rise to give brief comments on the Motion as the seconder.

Mr. Speaker, I want to join in congratulating the honourable Member, the Deputy Leader of the Opposition and the Member for George Town Central in getting to this stage of the project. I know many were sceptical, perhaps even myself in the beginning, as he described his vision for that area, and I know many are still remaining sceptical—I've seen comments and such—but I would invite those folks to go down and have a look at the park and see the vision as it materialises and what it is today.

I think the maps as well are very helpful to have the vision then of what the area could look like and how it could tie into the centre of George Town. It's very clear on the map; and his vision isn't about today, it's about what George Town could turn into 10, 15, 25 years down the road.

Also, Mr. Speaker, it would be remiss of me not to recognise a George Town Central stalwart, Miss Christine, up there, supporting it. She's been, I would say, whipping him all along the way and she had his back. They didn't always see eye to eye, but I tell you, they joined forces on this project and she's behind him 100 per cent. The people of George Town Central are behind it 100 per cent. I think history will be kind looking back when people are using this park in the near- and long-term future.

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

[Pause] If not, I'll invite the Member who moved the Motion if he wants to exercise his right of reply.

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

Let me start off by also recognising one of those major stalwarts who is here in this honourable House today, Ms. Christine Burke, who is a committee member for the Central Scranton Park, and I'm happy to say one of my constituents as well. My Leader ever so rightly said that we didn't always see eye to eye, but we always saw face to face on one thing and that is that this park had to be done and it was long overdue.

I want to thank the Honourable Premier, the Honourable Minister and the whole Government, and [others] for their tacit support so far on this. Also, my Honourable Leader who supported me in making sure that this Motion got to this House. Even though it's one of the final steps in conclusion of the vision, I concur with him and I hope that when we do get to the point of the ribbon cutting that the government doesn't cut me out of the picture.

I am happy to confirm, Mr. Speaker, that the Minister and I have had a very good relationship thus far. You can hear us banter back and forth, but he's been committed to working with me to complete this project so credit is given to him and I'm certain that he got the support from the rest of his Members to do exactly that.

Mr. Speaker, I rise to close this debate with a heart full of gratitude. By agreeing to this Motion, Mr. Speaker, this House has done more than just consolidate land. We have collectively laid the final legal stones in the foundation that will support George Town and George Town Central and all the Cayman Islands for generations to come.

Mr. Speaker, when we first envisioned Central Scranton Park, the dream was more than just a green space. We envisioned a three-acre sanctuary designed specifically for the uniqueness of the central area featuring a first-of-its-kind senior centre, a youth centre, and sports courts for basketball, football and pickleball. Even the community pond serves a vital dual purpose providing a peaceful vista while acting as a central flood relief for the neighbourhood—many know that Central is flood prone.

Mr. Speaker, a project of this magnitude is only done by a large contribution of many, many different people. I want to take this opportunity to thank the Central Scranton Community Committee. Their hard work, their vision and persistence are the reasons why I'm standing here today working with colleagues of this honourable House. I want to personally recognise the members of that committee because it's their hard work behind the scenes that administration after administration after administration, for over three decades, their commitment to one small little area that was borrowed land has now become something that will be protected in perpetuity as a national landmark, and I'm certain of

it. Even when the Lord calls me home one day, the Central Scranton Park will come up again in the Hansards as the place that was protected.

I don't want it to only be the Member for George Town Central or the other elected Members of this Administration or the last administration to be remembered, it's the unsung heroes behind the scenes. Those in my mind, Mr. Speaker, are members such as Dale Ramoon; Ms. Jane Ramoon; Ms. Lucille Seymour; Ms. Christine Burke-Richardson, who is here with us today; Ms. Crystal Myles; Ms. Cheryl Myles; Ms. Donna Ramoon; Mr. Anthony Ramoon; Ms. Dorothy Verona Gall; Ms. Emily Ramoon; Ms. Francella Myles; Mr. Mackie Seymour, may his heart and soul rest in peace; Ms. Georgette Rankine; Ms. Loretta Ramoon; Ms. Pauline McField.

Forgive me, Mr. Speaker.

[Pause]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I'm going to get in trouble, but because we're George Towners, I can get away with it. "Whitey", I know most of you guys know who that is... Hartwell McField! I'm going to get a good beating for that, better known in our community as Whitey. Dr. Steve McField, Mr. Ricky Seymour, Ms. Velonie Myles, and many, many more that I'm probably going to miss out; but I know most of our community will remember how this park started and the many persons who contributed to it over the years. I dare not forget Ms. Lucille Bustillo, formerly Seymour, who cooked many, many nights and one of my favourite constituents in my whole constituency.

Mr. Speaker, I must recognise many of the former landowners as well. These individuals made a conscious decision to sell their property to the government when I was Minister, specifically to facilitate this vision of this park. They chose the community and its future over their own personal interests and I want to take this opportunity, Mr. Speaker, to honour them. All Members of this House were provided with the relevant parcels.

Block 14CJ, Parcel 19 was the former home to Mr. Benjamin Seymour and Ms. Hyacinth Seymour. On behalf of the good people of the Cayman Islands and George Town Central, we thank you.

Block 14CJ, Parcel 23 belonged to Ms. Faith C. Turner, and Mr. Indred Samuel Ebanks who unfortunately is no longer with us. May his heart and soul rest in peace. To his family members, I thank them for what Mr. Ebanks and Ms. Turner have done to allow this commitment to happen.

For Block 14CJ, Parcel 126, Mr. Clement Ewers and Ms. Eunice Seymour. Many of you may know him and his mother at Uncle Clem's. He and his mother have always been kind people to the community, whether it's donating time, food to special events for the seniors, or any way they can help. I want to say thank

you on behalf of George Town Central and the Cayman Islands.

Block 14CJ, Parcel 190 which was formerly Parcel 21, Louise Kidd and Nellie Sophia Seymour.

Parcel 22, Ms. Marline Angela Gregory. We thank you for allowing this property to be bought. I dare say for the record, Mr. Speaker, those parcels were purchased during the time of the Honourable D. Kurt Tibbetts.

Block 14CJ, Parcel 192 which was formerly a part of 14CJ, 15 was owned by Mr. Rodney Patrick Webb. Because the land was so awkwardly shaped, he allowed us to buy a piece of his parcel, and then even after buying that piece, going back again to get another extended piece because we didn't get it right the first time. Mr. Rodney Webb and family, thank you for contributing to this vision.

Also, Block 14CJ, Parcel 200, formerly Parcel 25, Mr. Richard L. McField who was represented by Dr. Steve McField as the administrator of the estate. Mr. McField, one of our own George Towners, no longer lives in Cayman, he lives in the States, but he gave his commitment by allowing the land to be sold to government for this endeavour. Wherever you may be, may your heart continue with love and know that Cayman loves you and misses you very much. Thank you Dr. Steve McField for facilitating the sale of the property as his administrator.

For Parcel 123, Ms. Roselyn Scott and Ms. Sherry Ann Simone Brooks. Thank you for allowing that parcel to be sold to government for the vision of this park.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: They're up your side now, I hear. You stole a couple of my constituents but that's all right. I'm going to get some East Enders to move to Town. *[Laughter]*

Mr. Speaker, the last parcels. There's an interesting point that I have to highlight here [regarding] Parcels 14CJ, 124 and 14CJ, 125. It's so interesting that we have Ms. Christine Burke here today; if it wasn't for her and her amazing daughter standing firm about those two parcels which were then owned by Mr. Frank Schilling, there would probably be a high rise in the heart of Central today. She stood firm and recognised that to develop something like that with no road access would disturb and disrupt the area, and that development never went forward because of her stance standing up for Central. Miss Christine, on behalf of the good people of George Town Central, we love you and we thank you.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: In that same vein, I also want to thank Mr. Schilling that even after recognising his development

could not go forward, when we took the government, he was happy to say he's happy to sell those two parcels to the government in the efforts to do this positive investment.

Mr. Speaker, there was also the swapping of a parcel from the Kindred Investments Limited, better known as the NCB building where One Capital Place is. I have to highlight this one, Mr. Speaker, because let the record be shown... There was a rumour going around, Mr. Speaker, that I bought the land and then I gave it to the NCB developers—and it was going on real hot in the campaign. In campaign time, you know, they'll do anything and say anything. What they didn't recognise was that we were doing a land swap to better straighten out the parcel because the parcel was such an awkward shape. Square foot, inch by inch, the exact swap at no cost to government, at no cost to the land-owners and they did that when they didn't have to do that, Mr. Speaker, to facilitate us to use the property and the square footage we had in a better way to facilitate the multipurpose court along with the other buildings and green space.

Therefore, I want to thank the Directors of Kindred Investment Limited, I don't know who the directors are, but I appreciate you doing this for the good people of the Cayman Islands. It was the staff in my Ministry at that time who were doing the negotiations for it.

Mr. Speaker, to the current neighbours in the surrounding area of the park—I said this at the groundbreaking and I think it's worth repeating because some people have suggested gentrification during the campaign. For those of you who may not be familiar with the word, it's trying to push people out of the neighbourhood for other developments—and that's the farthest thing from the truth, Mr. Speaker.

You see, it's problematic when you're trying to think about the future inevitability of things and trying to plan for it and at the same time not be accused of gentrification. I want the record to show today, Mr. Speaker, I specifically made sure that I did not try to acquire any property with any Caymanian who was living in those properties. All of them were just rental locations owned by Caymanians, and I asked them to forego their investments of a rental property in the interest of this. Obviously, they were paid at market price, which was quite handsomely in this area, and probably one of the most expensive parts of this park because any land in George Town is expensive, but in order for us to protect this, we had to pay the necessary price.

Mr. Speaker, I highlight gentrification because... I want to [tell] my people in that area, if you have to sell, I don't want you to leave because if you leave, then you're not going to bother to vote for me; so they must know that that rumour is a bunch of nonsense because I don't want to lose my voters.

However, we know, Mr. Speaker, that sometimes people move on and if they decide to say—God forbid a senior loved one passed on and they were the main person who was living there, the kids have moved

on to different parts of the Islands, they have their own home and the land is there, and they say, you know what, we decided to move on from the area, but they are also conscious of protecting that vision, that area that they grew up in. That's what this park vision is about — protecting and allowing a place that can always be remembered as the heart and soul of the district.

With that in mind, if you want to continue that vision for the central part of your capital and you are interested [or saying] you know, *I want to move on. I want to use that property, I can get some value out of it in an investment, start a business and my family can have access to funds or what have you*; but if you have to sell, come to the Cayman Islands Government first because what we will do with it will preserve it and turn it into something that you can always go back to. I'm certain I can get a commitment from the Honourable Premier and the Honourable Minister of Lands, because he's going to be bringing some more changes soon to the land law, that you will be getting the market price. Thus, anything anyone else will want to buy it from you at, the government will match that price in the interest of long-term commitment and protection of the capital, particularly in the immediate area.

Mr. Speaker, let me move on now to the pioneers of the vision. I would like to also remember those who walked this road before. I want to highlight the former members who assisted in getting us to this point and who have always been champions of the development of the community of George Town and particularly in this case, George Town Central.

Please allow me to highlight the Honourable D. Kurt Tibbetts, one of the first persons to assist the committee in developing this park. Also, Sir Alden McLaughlin, former Premier of the Cayman Islands. Another of our former Members of Parliament, Ms. Lucille Seymour, who happens to still be a member of that committee. Also, from the onset, Ms. Barbara Conolly, who contributed over the decades to the vision coming to life. I dare not forget the honourable Dr. Frank McField.

Mr. Speaker, those persons I highlighted, and many others, their contributions to the public service of these Islands provided the framework on which this project was built — the foundation supported by the committee members and the vision. I am only the Member who's taking the last baton of a relay race, and I don't mind being the one on the back end—

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I'm the project manager, you're not holding in the relay. Oh, you want to be on the last leg? I see the Honourable Minister saying that he wants to be the one to take the last baton through. We can hold it to-

gether because we did share the responsibility of making that decision. I'm happy to see that you're excited to be a part of the journey with us.

Mr. Speaker, the Honourable Minister should be in the pioneer section, the Honourable Jay Ebanks from North Side for helping to facilitate the final steps of the completion of this park.

Mr. Speaker, I also want to thank many of the sponsors from our corporate citizenship who helped to turn this plan into a reality because until people actually get to go to the park to see what's going on, they [won't] understand the magnitude of why I have to do this.

Mr. Speaker, do you know what a kapok tree is? Let me explain. When I was thinking about developing this park, I always thought about a very large majestic tree. The one that sticks out the most in my heart and my mind is that beautiful, big, magnificent tree right in front of the Glass House. Everyone remembers that one? Massive, 30 feet out from each side of the trunk, and indigenous to Cayman, it has the level of majesty, if I dare say, that was needed. I found one of those trees close to my neighbourhood in the Fairbanks area. Being my mother's child, I went in the bush, saw the tree, went to Lands and Survey, found out the block and parcel, found out who the owner is; and believe it or not, she's a civil servant. She and her family were committed to donating that massive tree. That tree is now standing over 40 feet in the air and will shade many generations of the future, quite like the tree that many of us go and pray under at least twice a year by the Glass House. That same energy and spirit is what this tree will bring to the park.

Ms. Christine Smith, may God bless you; and thank you and your family for donating that tree at no cost, which in normal circumstances will probably be about \$15,000 worth of vegetation.

Mr. Speaker, I want to take this opportunity to thank Island Paving, who though they got a contract to do much of the multipurpose court, did some amendments without cost, wanting to give back. Therefore, I didn't have to call the Minister and ask him to spend more money. He said, don't worry, and consider this my contribution.

Mr. Speaker, I also want to thank the Ministry of Education, potentially Lands, because some of the trees that are now planted at the park are trees that were donated from the old middle school location. I think it is called Cayman Islands Further Education Centre (CIFEC) now. Is that where CIFEC is?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: When they were moving those trees, under the leadership of the honourable former Premier Juliana O'Connor-Connolly at that time, [she] helped with ensuring that those trees that would have normally been destroyed were relocated to the park, again saving money.

I also want to thank Caribbean Utilities Company Ltd. (CUC) for donating three major trees to the park as their commitment and also facilitating, at a reasonable discount I dare say, the infrastructure for lighting to be moved in a way where there are no light poles there with wires across the park.

Mr. Speaker, I also want to take this opportunity to thank one of the last [entities] that I can think of that donated to this park, the Flowers Group. They have been a major partner to the Central Scranton community, beautifying it naturally, buying land and focusing on their own investment but they have been giving back to the community. They gave a very large discount, and donated a very large number of pavers that once we do the ribbon cutting, you will see how magnificent they are. I can tell the listening public today, Central Scranton Park will compete with Camana Bay in its infrastructure, in its delivery and its beauty.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I want to further acknowledge the Public Works Department for their management of the park thus far. I must say I've had many headaches, but I am grateful. Don't complain, be happy that it's being done. I will promise to one day reward all of those involved with the park for the headaches I've given them, but I'm a very passionate person when it comes to my people. Mr. Speaker, they helped manage the development and planning for the park.

I also want to highlight the architects Chalmers Gibbs which is an architect firm, for translating and creating the vision that I had in my mind for the location. Trust me, I've put several hours in the vision for this park, but I had a foundation to work from with a strong committee from the Central Scranton community as to what they wanted, being mainly focused around our seniors.

Mr. Speaker, I also want to take this opportunity to thank the National Roads Authority (NRA) which has ensured, before we open the park, that any drainage concerns and new road infrastructure would be done before we did the ribbon cutting, so when people come down to the park when we announce the opening, they will be quite impressed with the road that we have and the new drains that we have put in to ensure that Central Scranton is no longer a flood prone area. Their expertise that I've just highlighted, their input and their support through this process has ensured that this park will be a space that we can all be proud of.

Finally, Mr. Speaker, I would like to thank my former team in the Ministry of Tourism. The amazing civil servants whom I worked with, who spent countless hours with me, conceptualising, changing, rearranging, me giving them headaches, going back to the specialist, coming back again about rearranging the aspects of this park. My Chief Officer, Stran Bodden; Deputy

Chief Officer, Joel Francis; my personal assistant (PA), Tamika McField; Ms. Gina Matthews, who was one of my closest support systems—I try not to say that too much because the next thing you know the Deputy Premier won't want to work with her anymore, but she's a true civil servant. She gives her all to no matter who she serves. I recall when I took over, the former minister, the honourable Moses Kirkconnell said the same to me, and I say the same to you—take care of her. I thank them for helping, not me, but the good people of George Town Central and making this come to fruition.

Mr. Speaker, the Honourable Minister himself, Jay Ebanks, thank you for the update he provided today by way of question regarding the timeline, and based on that, I look forward to the gates opening at the end of May, right, Mr. Minister?

We're going to invite everyone across the country. The intention, Mr. Speaker, just so the public can be aware, we do intend to do the Grand Opening on a Saturday because of parking concerns. We're going to use the efficiencies of that large parking space by the government building on a Saturday, so people can park in the government building, as well as we hope to ask the owners of One Capital Place to allow us to use the parking there too. We hope to have well over 400 persons there that day from across sections of sponsors, stakeholders, community leaders, and obviously the elected arm of this House, and of course, you, Mr. Speaker.

One good thing about it being so close and adjacent to the government building, is the fact that there's an access point at the back end of the property where civil servants can use their fob and come down for lunch and get a mental health break away from the chaos that happens in the civil service some days, they can come and take a breather and they'll have their own special access to the park.

Mr. Speaker, this park is the heart and soul of our community in George Town. Today, we're not just passing a motion, we secured a sanctuary, and I can't wait to see this park filled with life, with laughter, with families and their kids enjoying it. I want them from all over Cayman, not just from George Town.

Mr. Speaker, with that being said, I commend this Motion to this honourable House and I thank my colleagues for their support.

[Desk thumping]

The Speaker: The question is, BE IT THEREFORE RESOLVED that the Government considers the immediate excision of the northern portion of Block 14CJ, Parcel 182 as identified by the Park's development boundaries;

AND BE IT FURTHER RESOLVED that the Government considers the consolidation of this excised portion with the other eight identified parcels into a single land title;

AND BE IT FURTHER RESOLVED that the Government considers classifying the resulting consolidated land as a Park and Community Resource for Public Purposes, ensuring its preservation in perpetuity for the purposes of senior care, youth development, and environmental conservation.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 17 of 2025-2026 passed.

**PRIVATE MEMBER'S MOTION NO. 18
OF 2025-2026
TEMPORARILY REDUCING TO 0% THE DUTY
CHARGED BY GOVERNMENT ON THE
IMPORTATION OF FUELS**

The Speaker: Member for George Town East.

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

Mr. Speaker, I rise this afternoon to present Private Member's Motion No. 18 of 2025-2026 standing in my name. It is a motion on temporarily reducing to zero per cent the duty charged by government on imports of —

- (1) Fuels purchased by utility providers;
- (2) Fuels for cooking gas; and
- (3) Automotive fuels including diesel.

It reads—

The Speaker: Honourable Member, you need to read the Motion [with the] whereases, the whole thing.

Mr. Roy M. McTaggart: I will, sir. I was just getting to it.

The Speaker: Oh no, but that'll come in your debate. You can't interject it. The records have to represent what's here in the Hansard.

Mr. Roy M. McTaggart: WHEREAS over the past five years, the cost of most imported goods has increased due to the impacts of the pandemic, the war in Ukraine, and now the war in Iran;

AND WHEREAS since 2021, the cost of essentials like groceries, utilities and gasoline increased in the Cayman Islands by over 25% (helping create a severe cost-of-living crisis) significantly increasing the cost of living for families and the cost of doing business;

AND WHEREAS the increased cost of living has been exacerbated by the significantly increased cost of bank financing and mortgage payments, property insurance costs, and health insurance costs;

AND WHEREAS the increased fuel costs, including cooking fuels, have a broad impact, affecting a wide range of the average consumer's and business' monthly bills, including utility costs, cost of groceries, transportation costs, food preparation costs, and more;

AND WHEREAS the Cayman Islands Government has benefited and continues to benefit from a windfall in additional import duties because of the significantly increased cost of goods and freight.

BE IT THEREFORE RESOLVED that the Government considers granting temporary financial relief to the public by reducing to 0%, for an initial period of three months, the duty charged to recognised Fuel Importers on importation of:

- (1) fuels purchased by utility providers;
- (2) fuels for cooking gas; and
- (3) automotive fuels, including diesel;

AND BE IT FURTHER RESOLVED that the Government also considers reintroducing an Electricity Relief Programme, like the one introduced in Summer 2023, to reduce electricity costs for families and small businesses during the sweltering summer months.

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

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

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

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

Mr. Speaker, it was with some sense of urgency that I filed this Motion several weeks ago. Despite the recent decline in the headline rate of inflation, this cost of living crisis is still impacting families and businesses across our Islands. The urgency of this Motion is not to be underestimated. If our people are hurting, then it's the government's job to offer immediate help and support to ease the pressures on household budgets. If the government is not doing its job, then it's the obligation of the Opposition to point this out and to offer immediate solutions. This is what we did and the government response was a result of the pressures from this Motion.

Mr. Speaker, the Motion before the House asks Government to give some financial relief to the public by temporarily reducing to zero per cent for a three-month period commencing in July the following import

duties charged to recognised fuel importers on the importation of fuels purchased by utility providers, fuels for cooking gas and automotive fuels, including diesel.

This Motion also seeks for the Government to obtain a commitment from the fuel importers to pass the savings on to their customers.

Lastly, given the expected very high temperatures over the summer, the Motion asked the Government to consider reintroducing an electricity relief programme as was done in the summer of 2022 to further reduce electricity costs for families during the sweltering summer months.

I felt certain that earnest conversations between the government and CUC could provide some short-term remedies to help families. Mr. Speaker, I will note that the Motion as presented stated that the electricity relief programme was done in 2023, but as I have just indicated it was actually 2022 so there was a small error there in the Motion.

Mr. Speaker, we have regularly advocated for the government to do more to ease the pressures on households for the last five years since inflation began to spiral out of control in 2021 following the COVID crisis. The annual inflation rate has come down from the peak of 12.1 per cent in mid-2022 and indeed, Mr. Speaker, the Economics and Statistics Office (ESO's) latest report tells us that the inflation rate for all of 2025 was 1.3 per cent. However, while inflation has moderated, we are still living with the impact of the sharp inflation spike that hit us from mid-2021 through 2023. Prices have not come down and our people are still adjusting to this new equilibrium of higher prices. That's how it is with inflation, Mr. Speaker, even if the peak is past, we still need to repair the holes torn in household finances.

Coupled with that we are having to deal with the effects of the war between the US and Iran that is responsible now for the large spike in fuel prices. Gasoline and diesel prices at \$7 per gallon in this country. I saw \$7.09 for diesel this morning at an Esso Station, and I recently paid \$6.94 per gallon to fill up my car earlier this week.

Mr. Speaker, the service station owners tell us there are more increases to come the longer the war continues. Once the war ends, gas shortages and high prices will continue for a long time thereafter.

Mr. Speaker, one of the features of this war has been the destruction and attack on various oil refineries and oil extraction pumps in the Middle East. All this infrastructure is going to need to be repaired or rebuilt before you can get back to the production levels that we once had and to satisfy the demand that will exist, so there is unlikely to be any real stabilisation of oil and gasoline prices for some time.

Let's make no mistake, Mr. Speaker, many thousands of our people continue to struggle. I have to say, Mr. Speaker, last week I had the first case of someone just walking into my office, asked me if I could give them a \$50 bill to buy gas for their car. I'd never

experienced it before. It's always wanting money for food or assistance with electricity or something, but I hadn't seen it for gasoline.

Crucially, we know that as prices have increased, wages have failed to keep pace and the purchasing power of Caymanians' take-home pay has been severely eroded and it continues to be. For most people, wages have remained flat and that's why we call on the Government to finally recognise the depth of this crisis and take meaningful action. The specific actions that we are asking the Government to consider taking would bring much needed assistance and relief to households and businesses for the next few months. Mr. Speaker, I repeat again, the Motion calls for government to consider temporarily reducing to zero per cent interest on all fuels including cooking gas, auto fuels and diesel.

Mr. Speaker, in our view, this is the best mechanism available to the Government to give general relief. Based on the Government's statement yesterday, it is clear to me that the Government agrees. It is also the mechanism where the Government can best be assured that the relief offered will find its way through to customers. The fuel duty surcharge reduction would be seen on the face of our monthly CUC statements—that is simply a flow through. The reduction in prices at the pumps would be monitored by the Utility Regulation and Competition Office (OfReg) as part of their efforts to ensure the competitiveness of the sector. The same too, Mr. Speaker, would apply to cooking fuels.

These changes could be implemented immediately. We propose that it should last three months initially, at which point it would be fitting to take stock and see if the duty reduction should be renewed, and if so, on what terms.

Mr. Speaker, I think I have demonstrated in these remarks that the proposed fuel duty reduction is necessary if we are to do something to support the thousands of families and businesses still struggling to come to terms with the cost of living crisis.

Finally, Mr. Speaker, I want to conclude my contribution by making some observations about the Government's actions yesterday in making their announcement late in the afternoon. I say this sincerely, I truly am pleased to see the Government finally acknowledge the severe cost of living crisis by adopting our proposals for fuel duty reduction and electricity relief and even going beyond what my Motion asked for.

Mr. Speaker, they went beyond by saying they will reduce it for four months and we cannot ignore the extraordinary timing of the announcement. Mr. Premier said it best when he said, "we had to go first [sic]" in a video that was released yesterday along with their statement. What does that statement tell me, Mr. Speaker? It's politics as usual. Right, Mr. Speaker, it is good political posturing, no question. It is telling that after months of inaction, while families struggled with a 25 per cent increase in essentials, the Government suddenly found the political will to act the day before

my Private Member's Motion was set for debate in Parliament.

Mr. Speaker, for over a year, the Opposition has highlighted the need for relief as global conflicts and inflation drove up the cost of groceries, utilities and gasoline. Government's last minute pivot suggests this is a political manoeuvre to avoid the public debate. In my view, by making this announcement outside of the Chambers just before a scheduled debate, the Government attempted to bypass the transparency of a formal debate and claim credit for it. The move proves that the Opposition's role in providing attention and pressure is working.

Mr. Speaker, I truly believe that without our motions, it is highly unlikely that the public would be seeing this relief today. We welcome the relief, and I truly thank the Government for what they said yesterday indicating the major relief that they are giving now to the people of the Cayman Islands who have been burdened by high mortgage payments, insurance costs, and utility bills.

However, Mr. Speaker, we remain vigilant. We will continue to advocate for longer-term solutions rather than just these temporary initial fixes that were announced yesterday.

Mr. Speaker that concludes my contribution to the debate. I know quite confidently that the Government has adopted and accepted what I had proposed, but I'm interested in also hearing from other Members of Parliament as well with regard to this issue.

Thank you, Mr. Speaker.

[Desk thumping]

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

The Premier, Hon. André M. Ebanks: Good afternoon, Mr. Speaker. I rise on behalf of the Government to support this Motion. It is a valid motion. It is a sensible motion brought by a sensible legislator.

The Mover is correct that in our service-based economy, consumption-based tax system and heavy importation there are very few levers to directly affect the cost of living. It is also correct to say that the mechanisms in the Motion is one of the best tools the Government has, so we don't have any quarrel with any of that.

The issue is not new and has been worked on by the government for quite some time. What we were grappling with was, even if we do this, and given what's happening globally, how do we know we won't be right back here again in six months having to responsibly juggle the country's budget and at the same time, assist? It took us some time to go through with stakeholders to design a longer-term comprehensive programme.

Yes, the Mover of the Motion was a voice in the discussion, particularly in the advent of global shocks;

but there were many voices. There are many voices within the Caucus. If I was trying to get ahead of anyone it was the Deputy Premier who brought it to Caucus almost every week, months ago; but we still had to be thoughtful in how we were going to do it.

To reiterate for anyone who hasn't seen the press release. Yes, we accept the Motion — two resolves; forego the duty. That's only part of Phase 1 of the plan. The next line on your CUC bill is the actual fuel cost and it took some time to craft. To give credit where credit is due, CUC was also a voice coming forward giving us information and saying, *this is what's happening, this is what we can foresee, and you have to design a programme for June, July, August and September*. There were other Premiers whom I spoke to who were also voices in the region.

To attack the fuel cost we went back to what the Motion actually says in the second resolve — the 2022 assistance programme. Looking at that but then still having to think through that that programme which had tremendous benefits also had some drawbacks, how do we then address those drawbacks? That also took some time. Thus, in agreement with CUC to cap the fuel cost at 18 cents per kilowatt hour and trying to cover 90 per cent of residential customers who consume between 101 kilowatts per hour to 2,000 kilowatts per hour, we knew from the 2022 programme that there were folks who fell slightly outside of that based on their circumstances. Therefore, we still have to design a programme that lets them come forward on an application basis to see whether or not we can also provide them with assistance so they're not at a disadvantage.

Again, if we stop there with the Motion, I repeat, this could all start up again in 5 to 6 months, so what do we do? We then took the time to try to attack root causes. We said, let's go back and restart what was called the CHEER (Cayman Home Energy Efficiency Retrofit) Programme where we identify vulnerable homes, which will take some time... And to the CEO of CUC's credit, he's always championing this in every speech, I've heard him talk about this and behind closed doors—that there are homes that are not energy efficient. Let's get to them, Mr. Speaker, and foam them in and then longer term also supply them with better rated AC systems so that we can more permanently address the cost of their CUC bill, their energy bill, rather than a continuing programme that is only just dishing out money without attacking the root cause.

Root cause number 2, which is even longer term. Giving credit where credit is due to the Minister of Finance and Economic Development—those paying attention in the media have heard us continue to say in this term we are going to bridge the divide between the regulator and CUC to accelerate to solar generation, which would then give us a greater immunity to these global shocks and wean ourselves off of diesel. Once we compiled all that... Now, I can understand from the Mover's perspective when he saw the press release come out at 6pm, but there's a whole other range of

communications reasons why that took so long to organise the press announcements; so I could see how it comes out from your perspective.

The whole point of me sharing the press release with him yesterday was so he didn't feel the way that he feels that it was to steal thunder. No matter, it fell the way it fell. What the country should know is that we agree with the Motion, we've been working on the matters, but we wanted to take it further and have a far more comprehensive plan, Mr. Speaker, that can be realistic within budget constraints and still help Caymanians and all residents to the extent possible.

Mr. Speaker, this isn't a matter for posturing. There's that saying, might have been former President Ronald Reagan, *there is no extent to what we can achieve if we don't care who gets the credit*. We're not interested in the credit, we're interested in helping residents in the Cayman Islands.

Also, Mr. Speaker, the work isn't done here today. Although we had consultation, although we've designed a plan, in addition to that there are still steps to continue to work out. We are hopeful, if the Mover is so inclined, to include him because we still have to as accurately as we can design that programme for the individuals who may not be captured by the fuel capping cost. We could utilise your intellect there.

We also now have to apply our minds to an even bolder step in terms of how exactly are we going to identify the vulnerable homes so you don't have a run on the budget and you're trying to foam people in who may not necessarily qualify. That's going to take some time and some thought, even more so when you're designing how you're going to assist with replacing ACs; so, there's more work to do, is my point. We're not stopping here.

Then after that, we still as a country and in this Parliament need to figure out what is the best way to remove the barriers to get to solar energy.

Mr. Speaker, put the posturing and the politics aside, it wasn't usual, it wasn't intentional, it was actually meant the other way, to show that we actually agree with the Motion. It's one of the voices that we're lending to this discussion that's happening all around the country, but we thought by announcing before Parliament, we could avoid a performance of a debate that we knew we're doing something that we all agree with that was obvious. If that was taken the other way by the Member that's unfortunate but that was not the intention.

With that Mr. Speaker, it's suffice to say the Government more than accepts the Motion, more than wants to assist the country, and is still open to other ideas of either how to fashion this plan or even additional ideas to help our people.

Thank you, Mr. Speaker.

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

Member for Bodden Town West.

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: Mr. Speaker, I have no choice but to support this Motion, seeing that the last time we did it, I was the one who took the paper to Cabinet to get it done.

However, Mr. Speaker, there is a fundamental structural problem that we have in this country, that every single time these issues arise it is the public purse that has to take the hit for it.

Mr. Speaker, quick analysis, and this is where I love the fact that we compile a lot of information. If you go and look at the Port Authority's website, at their statistics of what they import, for the year 2024, they brought in just over 37 million gallons of diesel. If you go and you look at CUC's Annual Report for 2024, CUC said that they used 40.9 million gallons of fuel. That's fine because we have storage facilities on the island so the difference would be what would have been sitting in storage versus you know added to the imports. I get that part.

Equally, Mr. Speaker, if you go to ESO's website and look at the value of imports that come into the country, you will see that for 2024 it was around \$220 something million in total. Then you go to CUC's financial statements again, and you look at the pass-through costs for the fuel factor—of course, some of it is diesel, some of it is oils like the lubricants and so forth. For 2024, it was US\$163 million so you have to kind of calculate it. The point I'm making, Mr. Speaker, is that when the majority of fuel comes into this country, diesel I'm referring to, it is used by CUC, but yet we know that tractors and other vehicles also use diesel. This is part of the exercise that we are trying to get from the fuel committee to really understand the value of what's going in.

Mr. Speaker, I know you're one of them who was a big proponent of getting the value, not just the volume, but also the value of the fuel that is coming into the country—so the information is there it's a matter of sitting down and working it out.

The point I want to make in all of this, Mr. Speaker, is that we all see the news and we all see the record profits that the oil companies are making; there are no ifs, ands, or buts about it. What's discouraging to me, if you go and you look at the ICTA [Information and Communications Technology Authority] website (now under OfReg), they also look at the different sectors, you'll find statistics there for the ICT sector, but you'll find very little on fuel other than the price at the gas station. Mr. Speaker, this is something that is too important for us to be guessing and spelling as to what the true impact and the true costs are, because these fuel companies...

Mr. Speaker, you'll remember the Public Accounts Committee meeting that we had when we brought the fuel companies here, and we literally walked them through [from] when they bought the fuel

to when it landed in Cayman, and they could not explain \$2.50 worth of costs.

[Inaudible interjection]

Mr. Christopher S. Saunders: Thank you, Mr. Speaker, \$2.75. They could not explain \$2.75 per gallon of where this cost is, and I remember [a] fuel representative for the fuel companies saying, *well, Cayman is a high cost jurisdiction*. Of course it's a high cost jurisdiction because you make it a high cost jurisdiction.

Mr. Speaker, I welcome the fact that we are finding immediate relief for our people because the people do need the relief; but at the end of the day, Mr. Speaker, we cannot, as the Premier rightfully said, continue in a vein where every single time these things come up it is the Caymanian people's taxpaying money that's taking the hit and these private companies continue to rake in millions upon millions upon millions of dollars. We see the record profit oil companies are making. We see it; it's reported.

You know, I'm one of those who goes on their parent company's website, look at their financial statements, and I try to pull out the regions and I try to drill down, but it's very difficult to see it. These are the kinds of things we need to start looking at. It can't be a situation where we're going to sit down here and every single time give up millions of dollars—that can be used for scholarships, healthcare, or to take care of our people; simple—and allow these fuel companies to continue making the money that they're making.

I am happy to see that the Government is looking at the utility-scale solar. I think that is something that needs to be done and quite frankly, Mr. Speaker, and I've said it to the Minister of Planning before, this is something that we need to do a joint venture with CUC in terms of moving to utility-scale solar, but we just can't continue... As the Premier rightly said, what happens if this pops up again in the next several months? It's always a case where the people have to give up something, but these rich oil companies aren't giving up anything; and frankly, Mr. Speaker, that needs to stop.

Mr. Speaker, I support the Motion. I'm glad the Government is doing this initiative to offer short-term relief to help our people, but at the end of the day we need to find a long-term solution to this problem because it can't be every single time where we're just giving up something and these guys are laughing all the way to the bank.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
Honourable Minister of Finance.

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

Mr. Speaker, I rise to support the Private Member's Motion. I had to go get some extra copies of a document, so that's why I had to rush out of the Cham-

ber, but I think I caught when the Premier made mention of some of the items that I implored colleagues had to form part of any relief that we gave. That is, to make this about identifying and solving the root causes of why we have Caymanians suffering from purchasing power deficits. Cost of living is a factor of how much you make versus what the cost of commodities are.

Mr. Speaker, I am not one who likes to run out and make bombastic announcements, and ill-thought-out, half-baked claims and plans.

[Inaudible interjection]

Hon. Rolston M. Anglin: Yeah, I lived through that.

To ensure that I satisfy one of my three fellow professional auditors in the Parliament, I want to ensure I provide him documentary evidence of where the Government was in this regard, because I can see where he would feel like this was the Government simply jumping out to get ahead of a motion. I do crave his indulgence because there are some things in this document that, there's a reason why I don't want to Table it at this point, but I do want to have the Serjeant share with him so that what I read into the record, the Mover can follow along with.

Mr. Speaker, after much thought and discussions in our Caucus, as the Honourable Premier made mention, on Thursday, March 12th at 5:53pm, I wrote to the Financial Secretary (FS), the Chief Officer (CO) for District Administration, and the Honourable Minister of District Administration.

"Subject: Fuel prices.

FS, can we meet and discuss what might happen due to tensions in the Middle East and Venezuela in regards to costs such as fuel and fuel surcharges? How can CIG assist (e.g. waiving duty being paid on those surcharges, etc.)?"

Then, I included CO, Ebanks.

"I would be interested in exploring any areas the CBC team may identify as ways CIG can alleviate rising costs hitting Caymanians. Kind regards", and I signed it.

I just want to ensure that [to] the Member and Members of the Opposition it's made clear that this wasn't the Government trying to jump out in front of a motion. I then briefed the Caucus, and he will see on the front of it certain information that the Financial Secretary provided me the very next day. Consequently, I had been reviewing this and coming up with what I was going to propose to the Caucus as to a structured approach to try and alleviate the cost of living to Caymanians with this as an interim measure, necessary but interim measure.

As the Premier quite rightly said, when this came to Caucus, I made it very clear I'm not about reacting to today without us trying to identify what can be

some long-term solutions. Now, at this stage, I think it's affordable for the government to be able to identify our most vulnerable Caymanians and foam in their roofs, their ceilings. We all know that has a direct impact on your electricity bill. I saw it with family members who've done it and saw how much it slashes the electricity bill just by doing that.

In the medium term we want to then further identify additional vulnerable families and look at their windows and AC systems so that we will have then had a comprehensive look at our most vulnerable Caymanians.

If we're going to chase commodity prices, as history has already shown us for decades—but let's just look at the recent past—in 2022, a government took this decision and made this move. We now need to be comprehensive about how we're going to invest in our people and ensure that we provide them long-term solutions to be able to assist them. We know that many Caymanians cannot afford to foam in their ceilings; we know that. We also know the direct positive impact.

This is just a start of that conversation about how we're going to support our most vulnerable families. Now let me be very, very clear, because I saw the results of the 2022 initiative. When you go up to 2,000 kilowatt hours, you do capture a decent number of persons who are high income earners; for two reasons: up to 2,000 kilowatt hours captures a significant portion of the CUC portfolio. Therefore, by nature you're going to include and capture such persons, but also a fair number of persons in that category already have their roofs, their ceilings foamed in, they already have high SEER (Seasonal Energy Efficiency Ratio) AC systems, they already have ensured that their windows aren't leaking, et cetera; and a good number of them potentially even have other cost saving initiatives in their homes such as LPG (liquefied petroleum gas) washers, dryers, water heaters, et cetera. Whilst that's the case, I think the broad brush approach is what we have to take at this point, but I do believe we need to also work with CUC so that we start really targeting our most vulnerable and simply not putting them on the list for CUC and Island Energy bills to be paid.

It's about how we are going to support our most vulnerable families. We've got to stop this piecemeal approach where we're simply sending them down to the Department of Financial Assistance (DFA), not fixing the root causes, and then doling out millions of dollars. If you look at the last decade—let's think about this clearly, colleagues—and if we think about how many people, if we had just done it in a phased manner, how many Caymanians we could have foamed in roofs for in the last decade. We would not be having much of this issue or it would be certainly a much lesser magnitude. I can remember when my father foamed in his roof. His electricity bill went down immediately, around 30 per cent. That isn't a makeup story, that is absolutely what happened and that is the type of impact we need to have because then that truly, truly, truly brings down

cost of living to our Caymanians. That is critically important, Mr. Speaker, that it's not lost, that that has to be the approach.

Now, we have been also working with OfReg. When we announced that OfReg would be taking over the fuels licensing regime one of the pieces of work that they're currently undertaking is to unpick this shell game that the fuel companies have in Cayman. When I saw that up on a screen in our Caucus and I saw the holding company layer and then across were related companies and I think it was somewhere around 16, which to the point made by the Member for Bodden Town West, it is so easy to price manipulate when you have that number of related-party companies, each of which can onsell a product to the other.

The other thing that we are going to be ensuring as we are upping our game at OfReg and ensuring we have the requisite tools and skills and resources to truly protect the consumer is to ensure that the simple things like price arbitrage isn't taking place. How many of us truly believe that the price increase recently, had anything material to do with the war in Iran. Do any of us truly believe that the stock of gasoline in the Gulf states were still in Iran? That stock was already in the Gulf States; yet, as soon as the price went up, they looked at an index. OfReg then ticked the box and said, *yup, the index it has gone up*, but we all know that the price went up. What was the actual cost of the fuel that was on hand in the Gulf States at that time and what should we have been paying in Cayman? Hence, the reason why Caymanians fly to Florida and see the price because they have the true regulatory regime to ensure consumers are protected from that sort of price arbitrage. We can't allow companies to continue to raise prices based on the market versus what their true purchase cost was. We cannot continue to have this happen in the country.

[Desk thumping]

Hon. Rolston M. Anglin: Thus, I can say to the fuel suppliers, *it's a new sheriff in town*.

Some Hon. Members: Yeah.

Hon. Rolston M. Anglin: Price arbitrage is going to be deemed illegal. We are going to put heavy fines in place, potentially even imprisonment if I ever have my way, for that sort of behaviour. We sat back and we allowed them to vertically integrate, so now they also own fuel stations.

In the United States of America, when the Congress acted around the banking industry, what did it do? It told the banks you have to decouple your enterprise and you cannot be national any longer—when, I think it was the Glass-Steagall Act, was enacted.

[Inaudible interjection]

Hon. Rolston M. Anglin: I was just going to get to that.

Now, from other market conditions, the United States pivoted on that policy. The point I'm making is, we have to structurally protect our future generations in this country. If this Parliament is not going to be brave enough—because the work of having antitrust legislation is going to become a reality during this term, God willing.

[Inaudible interjection]

Hon. Rolston M. Anglin: We've been debating that for decades, the Member for Bodden Town East is quite right.

[Inaudible interjection]

Hon. Rolston M. Anglin: Even before that Member, even before that. I'm not going to make anyone claim monopoly. There have been motions about that in this House for decades. We've kicked the can down the road to the point where fuel providers can first of all have a holding company that is an absolute shell game. No one's going to convince me otherwise. I saw the structure. No one who's doing business honestly has to have a structure with 16 to 18 entities on it, and you try to trail who purchased what, who sold what, and at what rates. Try to unpick it. Then we sit down and allow them to not only be the wholesaler, but then we also allow them to be the retailer. That is exactly where antitrust legislation comes in.

Let me also make sure that all and sundry in our economy are paying attention. Let me be very, very clear. If there's anyone in this Parliament who is not going to be willing to take on the DART Group, you should resign. They own all the hotels in this country. We cannot allow it to continue. No one company or group should be able to own an entire industry.

[Desk thumping]

Hon. Rolston M. Anglin: We have to be real in this country and stop behaving and acting as though we're this small little Parliament. We have all the tools and evidence to behave responsibly and legislate for the future.

I refuse to live in a world where I am going to, God willing, pass on to my children and future grandchildren, a country in which our economy is not structured to be truly competitive. When you have single entities being either able to own an industry from cradle to grave or be so dominant that you effectively have a monopoly, you have left an economy that is not worth the paper that we produce reports on. We have to make those changes now. Why would I have gone and gotten myself trained and educated and learned how economies are supposed to be structured to then get elected and just have a small little voice and quiver like a little church mouse?

Mr. Speaker, I am imploring colleagues. This is a term that we are going to ensure that we structurally correct the inefficiencies and dangers in our economy. If there's anyone who doesn't like that, as far as I am concerned, they don't like the Cayman Islands. Let me repeat, if there's anyone or any entity that doesn't like that, then they don't like the Cayman Islands.

Mr. Speaker, we must do what we know is right. I hope by providing the Member for George Town East the email trail that he will see that the work was well underway. We already had a proposal, we were adding to it. What I said to the Caucus and to the Financial Secretary, I wanted to get through Q1, so through March 31st, because by then we would have really seen the impact of the Iranian War—because at March 12th, we weren't yet seeing the true impacts of Iran, we were seeing the impacts of Venezuela. We would have seen what the true impacts would have been so that we could have then come to the country with a comprehensive proposal that was well thought out and was one that was going to deliver impact, but most importantly be built on a foundation of long-term savings to Caymanians.

Here's the double benefit of the first phase that we're recommending and going to implement of foaming-in people's ceilings. It makes your roof stronger; so not only are you going to bring down cost, you structurally make the most vulnerable Caymanians' homes stronger in the event of hurricanes—because [a] hurricane isn't an if, it's a when. It is when we will get hit again by a significant event.

Lastly, as made mention in the release, I am going to be working closely with OfReg because there's a Certificate of Need out right now for 94 megawatts. We need to stress test CUC's proposed integration of green power into their fuel mix for two reasons, Mr. Speaker. We need to ensure that we shift and make the conversation around solar laser-focused. Whilst the sun, sunlight is free, harnessing power from the sun is not free because harnessing power from the sun requires a large capital investment. Let me also say publicly, that I do not support the cross-subsidisation of single rooftop systems to poor consumers.

[Desk thumping]

Hon. Rolston M. Anglin: I support utility-scale solar, where we can truly have an impact on cost of living on the grid. We have the capacity to truly have a third layer to attacking cost of living because at that point, if we can have a grid that is stable—and let's be clear and focused colleagues, the grid stability is critically important on Cayman Brac, Little Cayman and on Grand Cayman. If the economic model holds up that both utilities can make that investment and you don't negatively impact consumers materially, then, in my mind, we've ticked the boxes to authorise and allow us to move forward. We also though, need to ensure that we study carefully, placement of solar panels and the security of

solar panels during a hurricane event. We also need to think very carefully and make sure that we have in place those type of contingencies should we get a decent amount of damage, but from everything I've certainly heard thus far from CUC, it would seem to me like their proposed way forward takes all this into account. We now just need to ensure that the regulator can have the space to independently review these matters and ensure that they do their work and then are able to be just that, a regulator.

We've seen what's happened in other jurisdictions when ministers have illegally interjected into the work of regulators and made certain utterances public that caused there to be a clash. I don't think we need to have that in Cayman. We need to just ensure that we do the work so that the 22 megawatt bid that's out now as a Request for Proposals (RFP) and the Certificate of Need around the 94 megawatts is incorporating as much solar as possible because that then is going to see us be able to truly deliver the type of cost of living relief that our people deserve. The same thing has to happen with Island Power. My understanding is that they too are interested in investing in the technology and therefore we need to move forward.

Mr. Speaker, it was because of the work that had already been done that the Government could move so swiftly when the Motion came. My good friend and Member for George Town East, put yourself in my shoes. If you had done this amount of work from March, you would have made a statement yesterday too.

[Laughter and crosstalk]

Hon. Rolston M. Anglin: All Members consent.

The reality is colleagues, I just wanted to ensure that we didn't go down this road of who said who, and that we were playing games and political gamesmanship. We were truly, truly doing much work in the background because I wanted to ensure that in doing this we were clear and sober minded about it.

Now let me address one last point, Mr. Speaker. I have heard utterances in the public [that] Members of the Opposition—I'm not sure who said it, let me just say that. I have been told that the Opposition has said that Government ought to look at the projected surplus this year and say, well, let's give that up as part of relief efforts to Caymanians and to making sure that people's lives are better; and I have no issue around that, none at all. I will also tell this House, given how the two-year budget inevitably is going to operate with a significant net new revenue measure coming on stream 1st January, 2027, which we announced from the time we delivered the budget...

Deficits are something that we seem to not really want to have a frank and mature discussion around because we say, okay, we have a framework for fiscal responsibility (FFR) and here are all of the pillars that it's built on and one is a budget surplus. Clearly, a budget surplus is always your desired fiscal position.

However, if times dictate that you have to run a deficit and have a clear path to know that you're not going to stay in deficit, I personally have no issue with ensuring we do what is right for Caymanians first. How we make Caymanian's lives better and manageable has to be our number one priority.

Now, let me make sure because you know this will get twisted. I am not sitting here saying and advocating running continual deficits, et cetera. What I am saying is, look at the majority of major powers right now and the budget deficits they are running based on the times in which they live. We're nothing near that. We certainly could be in a position where if we have to do so to ensure that we can build out systems like this to help our people in the long term, I personally have no issue with that. We just have to ensure that everything we do, we have a clear, clear fiscal trajectory that keeps us in deficit *[sic]* certainly in the medium to long term.

Mr. Speaker, I support the Motion and I thank the Members for bringing it. I think the key signal that today has shown the country is that both sides care, both sides want Caymanians to have relief. Member for George Town Central, I know you think that I'm cheap, but someone has to have a firm hand on the till otherwise it's just all going to evaporate.

Whilst I take the responsibility seriously, what I take more seriously is advancing the lives of Caymanians and making Caymanians lives better.

I thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The House is suspended until 6 o'clock.

Proceedings suspended at 5:12pm

Proceedings resumed at 6:02pm

The Speaker: Please be seated. This Parliament is called to order.

Does any other Member wish to speak?
Member for Red Bay.

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

Mr. Speaker, I'll begin this way, sir. I want to say I was very pleased Mr. Premier and Minister of Finance to hear that the Government had plans underway. As the Minister of Finance said, the thing that was also pleasing was the country can hear that both sides care about our people and were thinking of doing this.

Another thing that also came out of this, and I can't blame either side, is that as politicians we want credit. As you said, sir, can't blame you if you've done some work and you're looking to try to get a credit. Yes, credit does matter to us as politicians, and yes, that is why the Government jumped ahead. If it was me, I would've done the same thing.

My colleague, when we were chatting earlier, was pondering whether to withdraw the Motion or not

given that announcement, and he said that he would proceed because it was an important debate to happen, however long or short it may be. I think as the day progressed, and we heard from Members on that side and on this side, that there were several important things that were brought forward, including several of the things that the Minister of Finance spoke to. Thus, I'm really looking at seeing and hearing what comes down the pike in terms of some of those things, sir.

This issue of increased cost of living on our people is as we all know the main thing that's on the minds of our people, for the most part. The overall cost of living in our country has probably increased by over 20 per cent total over the past five or more years, but for many Caymanian families the reality seems even more expensive than that. If you look at fuel which is the item we're looking at today, sir, and general costs, probably 25 or 30 per cent is what the average Caymanian is really feeling now for essentials — fuel, food, and the like.

The increased cost of fuel is not an isolated issue, it is a challenge affecting virtually every Caymanian, but so is the increase of all the other things that various Members spoke about today. Young people are finding it harder to afford a place to live. Middle income families are finding it hard to get by. Retirees on fixed incomes, sir, are really struggling; many of them are struggling. We all know this, so this topic is hugely, hugely important. I'm really glad that it went forward.

I would ask though, that the Government puts its mind to other areas as well, if it hasn't already started to do so, to see what can be done to bring some relief to our people. I agree with the Member when he said that we do need to look at long-term solutions, but given what has transpired over a very short time we do need to look to see if there's anything else that we can do in the short term to help people. I would ask that they do give that some time. If they have things that they're contemplating, there's a question tomorrow that will be coming up and I'm looking forward to hearing the answer, but solutions around helping our people, and addressing the huge cost of living problem that we're having needs to be at the forefront of all our minds.

I, too, welcome the Government's announcement of a three-phase plan to provide relief from rising energy costs. I also welcome news with regard to looking at helping Caymanians foam their homes. My eldest daughter, just after university, worked in the UK for a while, and the job that she had was [at] a start-up company. Her job was to call around older homes, try to find individuals who had old furnaces or no insulation and to then utilise government programmes to be able to get them a new furnace for heating and get the place insulated so that they can save on energy costs; so that proposal, as my friend and former colleague Kurt Tibbetts would say, is a very pregnant one. I really look forward to hearing more about that.

The Motion today did serve a very useful purpose in terms of raising this issue and having a broader

conversation around it. Also, yes, it may have prompted the Government to come forward a bit sooner than they had planned to. That's a good thing. That means that people will possibly be getting relief sooner than it would have happened otherwise. Therefore, the Motion has already achieved its purpose. I want to thank my colleague, the Member for George Town East, for raising it.

In looking at other things that we could be doing, as I mentioned to the Government, the Government of Bermuda has legislation on their books, I believe it is the Cost of Living Act 1974, if that is the right one—I have not had a chance to look into it in any great deal—where they have the ability to regulate the increases in the cost of gasoline and fuels, and perhaps, given the title, other things as well. I hope the Minister is listening to me when I say this, that Act in Bermuda is something we should be looking at to see how it may be able to be utilised here, what aspects of it could be used here. It works there so I'm guessing, sir, it can work here as well. We on this side will be taking a look at it but I also urge the Members there to do likewise. Continue to be proactive, don't wait for us to bring another motion. I really hope that you'll be able to get that done.

Mr. Speaker, I just want to thank this House for the debate that I've heard so far. My colleague from Bodden Town [West] made some valid points in terms of fuel companies, and the points made also in terms of the... What did the Minister call it? Price arbitrage; it's worthwhile looking into. The same could be said, I guess, for some pharmacists and pharmaceutical companies the way that they layer and structure enterprises that they're involved with, and insurance companies.

[Again], I want to thank this House for the quality of the debate. I thank my Member again for bringing the Motion, and I was very pleased that the Government has come forward with the solutions that they've put, and I ask them to go further. Our people need help; our people need help.

Thank you.

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

Deputy Leader of the Opposition.

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

Mr. Speaker, first I want to say that I'm honoured to have been the seconder to the Motion before this honourable House. I'm also happy that the Government has made a decision to support, and I think they had given early indications that they would have done so based on our conversations. If I recall, Premier, it was in Business Committee that we were given indications that you guys were in support. Therefore, I was expecting that this debate wouldn't be very long, but I

think it's important that we highlight some key components of the discussion today. I'll first focus on the circumstances of yesterday's perception.

Mr. Speaker, I have to say that I too was quite surprised that there was a well organised, well scripted production to announce their programme, when there had been no indication at all of such long plans, but we have heard some contributions by the Honourable Minister and the Premier in respect to "it was an ongoing thing". It does look odd that on the very day before [this Motion] they announced their plans. Now, Mr. Speaker, I can also understand that the timing of things could be, *well, you know, we thought we were doing a good thing*; but we are all politicians so I have to take their word for it, but it did come off in a particular way.

I want to address some of the comments I heard by the Premier as well as the Minister. I'll start with the Honourable Premier first because in my break I was listening to proceedings out back with my headphones. Mr. Speaker, the Honourable Premier said that we are hoping to address the root causes of the costs that are causing us to be in a place where we are trying to reduce charges and cost of living impacts on the people, and in this case by way of fuel. I find it interesting when we say "try to attack the root causes" because in this case, and their announcement, we're only addressing fuel-related matters which forces me to analyse the current circumstances that the country is facing because there is this sentiment that is growing that this is because of the global circumstances alone.

The truth be told, Mr. Speaker, before the circumstances of Venezuela, and the Trump Administration before the Iran and the Middle East situation, the people of the Cayman Islands were already crying about the high cost of living, and that's when fuel prices were very, very low—I think we were around the \$4 mark. If my memory serves me well, at one point, just below the \$4 mark but was averaging just above \$4, and now we're in the \$6 as close to almost \$7 if the rumours are true. I haven't quite seen it, but I know I have seen it in the [upper] \$6 per gallon range.

Mr. Speaker, the people were crying from before these global circumstances, and I asked myself the question, well, how did we get here? How do we get to the point whereby the people are screaming? It goes back to the statement made by the Premier about getting to the root causes of the problem. The truth be told, Mr. Speaker, why we are in this situation is *compounded* by the global fuel crisis, but it wasn't that the people weren't dealing with cost of living circumstances before. At least that's what I am given representation of, by the people.

Mr. Speaker, you would have heard my honourable colleague as well as the Honourable Minister of Health talk about the concerns in their video about the driest season coming up due to weather patterns. It goes back to the question and concern about how we got here, which is the government's implementation of

a certain number of policies in the last 12 months; because Mr. Speaker, what people are crying about is: the food prices are high, cost of labour is high, cost of doing business is high; and many of these things can easily be interpreted as related to the government's policies.

The government has implemented the minimum wage. Regardless of whether you agree with that or not, it has had a knock-on effect. The immigration changes and the fees have had a knock-on effect on the cost of living. It has had a knock-on effect on the cost of doing business, which naturally, without any protections within legislation, we cannot stop the businesses from increasing their prices on their goods and services. Mr. Speaker, the government also has policies on increasing driver's licence [fees] on the licences and the vehicles but only for non-Caymanians. We are talking about the cost of living for all people in the Cayman Islands so we have to factor that in.

Mr. Speaker, I hope that the Authority would reconsider its position on the planned increase on the Water Authority fees, particularly because we now know that the projections are that it's going to be one of the hottest and driest summer seasons recorded in this region's history. Naturally, they're already making suggestions that water supply shortages may occur; and reliance on water is going to be heavier than normal and that's probably the worst time to increase those fees. If anything out of this discussion, outside of the benefits of the announcement by the government, is maybe a reconsideration on the entities upon which the government has control and influence.

Mr. Speaker, I also think it's important that we start to re-evaluate what this means to the government's fees. It's so interesting, I must say that the Minister said he was prepared to be in a deficit if necessary in certain circumstances. The government has had a \$43-odd million surplus. That is good, but I like the attitude whereby the Minister is saying that if the necessary circumstances are there, it's justified to be in a deficit and we must not be afraid of that. I can't see anything more needed than reducing the cost of living for the average Caymanian; so being willing to consider that \$43 million worth of revenue that they didn't plan for or didn't think was going to be a factor when they were creating the budget, we can then find ways to reduce other costs outside of just fuel-related matters. This Motion, though it specifies fuel prices, cooking gas and diesel, and fuel at the pump and automotive, and fuel for CUC and utility providers—and I got to remember to say the utility company in Cayman Brac as well—it's about trying to reduce the pressures on the people. In that vein, we also have to prepare for what potential loss of revenue we may have.

Mr. Speaker, I was just doing some research on what the impacts of this fuel situation could potentially do to the global market, and we can't look at it in isolation. Mr. Speaker, jet fuel has increased by 25 per cent, and there's already a large reduction in flights,

and I know the Honourable Deputy Premier is well aware of the global reduction in flight services, not only to do with the tensions but also to do with the increase in fuel projections; and companies are already starting to make some cuts. Will that mean that the ticket prices will go up or a reduction in flights into our jurisdiction? What are the projections to our revenue as a result? All this has to be factored in on the ability to reduce the cost on the people because cost is also the lack of revenue that the government gets.

Mr. Speaker, cargo for shipping, whereby 95 per cent of the things that we have here in the Cayman Islands are imported, are we going to be seeing a delayed impact in that? Yes, this Motion is speaking about the one thing that we always go to which is fuel because that's the only way that we know how we can directly get to the people because we don't have an income tax system on which we can do strategies to give ease to the people. Thus, I go back to, how did we get here in the first place at this cost? I think it's important that we recognise that regardless of what's happening globally within recent months until what is projected into summer, even before that happened, the people were calling and saying that the cost of living is too high.

I hear us saying that we must not overreact to these sum of one situations or these things that are hoped to be temporary like the Middle East circumstances, but I say, Mr. Speaker, even if they didn't happen, the government should have been considering relief anyway. We in the Opposition have been saying that for quite some time. I think that the current projections for summer are going to get to a point that is way too serious for the government to even ignore anymore, particularly with the weather announcements recently. That's why I got to say that though an investigation has been started by the Honourable Minister—I can see where he highlighted his emails from March of investigating the circumstances and the Premier saying he's considering these things and it takes time for the technocrats to come up with a good idea, and I agree. He's not the type of person who would just shoot things over the head or overnight.

However, Mr. Speaker, I dare say that we should have been thinking about this thing from even before Christmas. We spoke about it in the debate, saying the cost of living back then was already high; the rent had gone up. Hence, we can't pretend that this proposal, even though accepted, is going to be sufficient.

Then I go into the other factors here, Mr. Speaker, which is the government's three-stage approach. I support a strategy into long-term thinking. However, besides accepting the fuel reduction component of this, the government says they're also thinking about medium-term with helping home energy efficiencies to reduce the cost of energy. It's not only energy. It's not only energy, even though energy has a major component, there are many other things. How are we going to reduce the cost of food? You can't eat gasoline. How are we going to reduce the cost of rent? How

are we going to reduce the cost of doing business? All of these things I can simply say have had some contribution to the government's impact on their policies over the last year, way before we started to deal with these circumstances of the global perspective.

Matter of fact, projections in the last quarter of last year were that Trump and his administration, the global situation was going to be real good and things were going to start coming down, and people were crying then. Let's not just make this be about the Middle East and the fuel situation.

Let's examine the acceptance of this Motion. Mr. Speaker, my intention on behalf of the Member who moved this Motion was to talk about how much further we're going to go. I accept the invitation by the Premier in his contribution of, are we willing to listen to other options to go further than this? Because he's right, particularly when it comes to CUC we can only reduce it to 25 cents because that's what it is right now. If you were to think about the reduction on fuel for vehicles, even if the government did away with all of that, which is currently at 75 cents, fuel has increased in the last six weeks by over \$1.80. Even if we took off 75 cents, Mr. Speaker, the people are still paying more than \$1 more for fuel today than they did six weeks ago. Thus, we're still not, from a cost of living perspective, back to where we were six weeks ago so we still have to go further than this.

I say that to say, Mr. Speaker, and I was on the line of the government's short-term, medium-term and long-term plan, which I agree you have to think in those three phases, but I can't say that I have a level of confidence or I don't feel satisfied to know about these other energy efficient models. I say that from the perspective of, not that it can't happen, I'm talking about how long it takes to happen, to roll it out and to get it to people. For example, how is the government going to help families spray their roofs? Where are the details? How is it going to be done? How long is it going to take to be implemented? As far as I know, I'm considering doing it for myself, Mr. Speaker, but I think they averaged about \$5,000 to \$6,000 to spray the roof. If we're talking about, and particularly because the government said they've been thinking about this for some time, and if it was not a rushed presentation yesterday, why can't somebody tell me exactly what they're going to do about that medium term one? They are certain what they can do about this, the first phase because we laid it out for them in the Motion. Where are the details about the second part and the third part, if it was not rushed and it was always on their mind?

Mr. Speaker, I'm a politician and I can see signs of politics all over the place. I, and the good Member who spoke before myself were on the radio on Wednesday morning and we were hot and hitting. I'm not surprised that they were probably advised, *guys, boy, the Opposition on and beating us up, get out and say something, announce something.*

I want to believe the Premier to say, *Okay, you know, this is something that we planned for, sorry it was interpreted that way*, but if you knew a motion was coming, we spoke about it in Business Committee, you said you practically agreed with it, at no point did anyone say to any one of us or to my honourable Member when they spoke to him over the time, *don't worry, we actually have a laid out plan, let's talk about it*. Where was the conversation with him to say we actually have a plan we're going to announce? It does make for all the signs of reactionary stuff when I still don't know the details. Maybe I'm willing to listen if the government is willing to say exactly how they're going to implement the medium-term one at least.

I also remember some of the energy efficiency programmes that we created when we were in office, that being the PACT Administration under the leadership of the former Premier Wayne Panton, who is a major advocate for renewable energy and the environment and protections—one of which he's well-loved for and he pushed that incentive. If my memory serves me well, and other Members who were there would remember, many people said there wasn't much savings in it. That doesn't mean you don't try, don't get me wrong, but it didn't have a material impact; [yet], in most cases, Mr. Speaker, we continue to talk about energy. Yes, energy is one of the biggest things, but you know something? You can live without lights on, you know. I know what you can't live without, you can't live without food. That is one of the things that I also want to hear about, the food reduction strategies; and the strategies we're talking about, we need to have more that are having an immediate impact, today.

Mr. Speaker, if inflation has gone up but the salaries have not changed—the only people's salary that I know have changed in the most recent times in our community is those on minimum wage. I know there has not been a commitment to the cost of living adjustments for our civil servants who should be getting the cost of living adjustment.

Mr. Speaker, this Motion is all about helping to address the cost of living crisis, but one of the parts of it is the fuel component; and it's hard for me not to talk about cost of living when I was invited within discussions by other Members talking about the budget time and offerings to present solutions. My job is to highlight those solutions and some of those solutions are potentially taking some of that \$43-odd million in surplus and offering our civil servants the well-deserved cost of living adjustment that they should be getting.

Mr. Speaker, as I said before, the Honourable Minister said they're prepared to be in a deficit if necessary, if presented with the circumstances that justify it. I can't see anything more justifiable than trying to give relief to the people. Matter of fact, Mr. Speaker, what I continue to see a trend of is more of pulling back on services that the government actually offers. Case in point, Mr. Speaker, there are people in our community—and I know the honourable Members have heard

this—who are now starting to worry about the home assistance for seniors that they get through CINICO. Now that's under examination of whether it's going to be pulled or not. I don't know; but I know we can't afford to pull that because there are so many seniors who are depending on that. That's where you hear me the other day talk about the fact that—I think I said that on the radio, not in this honourable House—when you talk about concessions, you know what we need concessions [for]? We need to invite people who are willing to build elderly care assistance homes at a reasonable cost, because there are so many... When you think about the cost it takes to have two of those helpers to go and visit an elderly person, you might as well put them in the healthcare facility where they have around the clock assistance and friends who can be there with them, because sometimes it's not even severe assistance. It's just you need a human being around them just in case.

Mr. Speaker, without trying to be too overly critical, I have to be honest with the Premier that I don't feel like I'm convinced that this was a genuine attempt to say... I give credit though. I love the way he's marketing. He's such a brilliant marketing mind, how he navigates the messaging to the public. He said, *I want to thank the honourable Member Roy McTaggart for bringing this proposal*; so justifiably giving the credit where credit is due. That's good. However, I could not understand what the benefit was of doing that when you know we're doing the Motion tomorrow. He said to avoid the potential conflict on the Floor of the House.

You know what I would have done to do that? I would have called the honourable Member and said, *Member, I want you to know, don't be surprised by this, we're going to announce today*; and the Member would be like, *what are you doing that for? I'm about to do my debate*. I've been in this business now nine years, Mr. Speaker. Something smells funny. That cannot—

The Premier, Hon. André M. Ebanks: Point of order, Mr. Speaker.

It's factually inaccurate. I did call the Member for George Town East the night before to explain the Government's position, what was going to be announced, and asked specifically, once he has read it, [that] he would decide whether or not we needed the Motion on this debate. I did give advanced notice. We talked about it in Caucus. I let the Caucus know I was going to call the Member.

The Speaker: Honourable Member, I think you need to withdraw the statement that he hadn't called the Member.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, with your direction, if you still think I need to withdraw, then I will; but I did not say whether he called the Minister. I said, call the Minister about the press conference. Now he didn't say he

called him about the video, so if you want to be technical, what I said is he didn't call the Member about the fact that he was going to do a press release the day before.

The Speaker: That's what he just said that he did. Are you imputing improper motives that the man is lying to you? You can't do that.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I withdraw my statement.

Honourable Premier, I apologise. It seems like my information was incorrect.

All right, Mr. Speaker, ultimately, regardless of whether there were any shenanigans, I want to give credit to the honourable Government if in fact they had this plan for the whole time, only they can say [whether that's] the case. I'm certain that they were looking at it, whether they had to have the plan announced... but it definitely looks weird and many people have said so.

More importantly, I don't want us to think that just the current circumstances with the fuel situation is the only factor why the people are having the heavy burden. Before most of these fuel matters started—and I think the crisis in Venezuela or when they did the arrest of the Venezuelan president was probably about six to seven weeks ago now, and even then the cost of living was heavy. I'm [telling] the government that we need to go further than energy efficiency. I would like to see where they can either increase salaries for Caymanians or increase assistance for Caymanians in places like for instance the threshold for DFA. If we're talking about most vulnerable, that needs to be increased, Mr. Speaker, because that has a relevance to this Motion by way of support for Caymanians who need the help; so you either put more money in their pocket or you cut down the prices.

Unless somebody's willing to disagree with me, and like I said on the radio on Wednesday morning, Mr. Speaker, the only thing I've seen in the last year is increases. That's all the government has talked about — in fees, in costs and in taxes. Now they may squabble about whether it was directly to Caymanians or to people who can afford it and who can't afford it and there may be some subjectivity to that, because I think if you add it to any business, they're going to trickle it back down to the average consumer. Financial services is different because it's outside, right; but all the other fees, they're going to trickle back to the average person.

Mr. Speaker, we do not have income tax and in business the number one thing you do is make sure that the expenses that you have are borne by the consumer — all of the expenses, all the increases they've done so far, and they cannot disagree with that fact. Whether we measure it in how much the consumer or the community can handle is questionable. We in the Opposition think that they cannot handle anymore; hence the reason for the Motion.

I'm begging the government to go further than just energy. I would like to hear from the government in the near future [about], what are we going to do to potentially reduce rent for Caymanians? What are we going to do to potentially reduce insurance costs for Caymanians, particularly those who are elderly? What are we going to do to reduce the cost on food? Some of the other key expenses for the average person.

Mr. Speaker, I know that my contributions are going to get a few people upset, but I said to myself, I've got to be honest. I had conversations with other Members on there and I said, listen, I'm not an economist but I did go to university and every student who does any kind of thing to do with business whether you are an accountant, business or law major, Economics 101 (and I think 102) is one of the courses you have to do. It's only when you're going into specialist things like accounting and economics that you get into 103, 104, and beyond. In those basics that I was taught it was easy to see that there was going to be a ripple effect. It was easy to see.

Mr. Speaker, I'll tell you a little story. I went to Capella this weekend—lovely show. Congratulations to the promoters. I am getting a little older, so I wasn't having as much fun, but my daughter and my niece were there, so I was hanging around, saw one artist I like and then I went and sat in the car. My daughter said, *oh, Daddy, I'm hungry, so we're going to go get some food and leave*. I said, why don't we get out early and get some food on the way home so we don't get stuck in traffic. She's like, *okay, cool*; and she met me by the car. We drove to a local fast food restaurant. I won't call any names but it wasn't MacDonald's.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, in all seriousness, I don't want to call it because I'm not here to pinpoint. I'm just showing you the realities of what's going on. I ordered a fries for my niece, she doesn't eat chicken, just a fries for her—\$5.50 for a bag of fries, and I'm not talking about the big fries that you get at MacDonald's, the old school Cayman fries that you can have as a meal. I'm talking about a small set of fries that you get with the international franchise fast food chains where you had probably about 9 to 12 fries inside of it for \$5.50, Mr. Speaker.

[Inaudible interjection and laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: MacDonald's wasn't open, you see, that's what happened, it was too late; and MacDonald's needs a drive-thru. If they had a drive-thru, I'd be going there every day.

Mr. Speaker, I'm going to wrap up now to say simply this, the bottom line is that the people are feeling the pinch. If anybody in this room does not think so, I think you need to widen your circle of people who are

around you. I think maybe sometimes, you know, in this business, I force myself to go in the deepest, darkest corners of our community because success allows you to be in circles with successful people who have incomes and things like that. Sometimes I like to just go in a corner and people like, *oh, Kenneth, what are you doing down inside there?* I say, yeah, because that's where my people are. Those are the people who put us here and many of us don't want to recognise what they go through, and I hear the horror stories.

It's rough; and I want us to go way past just this fuel situation and examine genuinely... If the Opposition can help in any way we're willing to help. I like the Minister of Finance and I believe him when he says he's willing to do what it takes from a financial position, because he's right. If you can't use your credit and your leverage as a first world jurisdiction, what's the point of having it? It's like having good credit and not wanting to use it. I can tell by his tone and his attitude over the last year I've gotten to know him more from a political perspective, he's willing to make that move.

Mr. Speaker, if this government says, *boy, you know what? We may have a minor deficit, but we know that people aren't suffering.* I will support him and I'll say that on record today because it makes no sense having surpluses when the people bawling to death, can't live. That's the most interesting point that I got out of this contribution today, that the person in charge of the public purse recognises that point. That until we can reset and rebalance... I know that's what the government is trying to do. How do we make sure that within the economy that we have and we create and we regulate that most people are able to survive more than the norm because there's always going to be people who... Everyone is not going to be able to make do because some people are just not putting in the work hard enough, so you're going to have some stragglers, there's no doubt about that.

However, the magnitude of people, good standing citizens, hardworking citizens who are not being able to make it is worrying. I want to take this opportunity to say, until we in Parliament—and I say we, not only the Government, because I have a role to play in this too, whether that means to support the Government, offer solutions to the Government or just come up with ideas and strategies to help my people in my community or the non-profits, then I have to do that—figure this out I'm encouraging, particularly over this next four to five months, Mr. Speaker, that my people be prudent physically, financially—go clean out your AC ducts, invest in a service for your AC. Those of you who may have outside wells or cisterns, if they are still available, consider putting them on. In respect of your farming, I mean for those who are regular farmers I know you can't do without the water, but if you are not a farmer and you can't afford it, don't go into heavy farming right now. The water prices are going to be through the roof unless you have an independent water source other than the one that you have to pay for now.

If you have a well, it's free from underneath the earth or a cistern, go right ahead.

Mr. Speaker, also considering, do I really need that vacation this summer or not? Truth be told, when the pressure comes on...

I acknowledge, Mr. Speaker, what the Premier has said, that there are not many ways we can do it, but I'll tell you what, I think there are a number of ways that we are not doing it yet; that if we take a stronger position, I think it's because we're not recognising what many people are going through. Even if we did a survey or something... Matter of fact, the Economics and Statistics Office is out now, right, Mr. Minister?

An Hon. Member: Yup

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: They will be doing a survey about many things—income, costs, survival and all that. I encourage my people when they come to your door, give them all the facts. Tell them how you feel. Only when the government has the data can the Minister of Finance and the Minister of Trade and the Premier and all of his team make the assessment of how significant things are and be motivated to prioritise even more reduction strategies to make the cost of living for you cheaper or bearable.

Please participate in that survey. I know sometimes it may seem annoying, but there's nothing stopping you from taking five to seven minutes out of your time to help give the advice that this Parliament, that this Government needs to make the right decisions for your better quality of life. If I said to you, give me seven minutes of your time and I can bring down your cost of living by 10 per cent, you'd probably say yes. [Well,] that's actually what you're doing by giving us that data, giving us strategies to help you in that way.

With that being said, Mr. Speaker, I hope, again, like my good friend, the Honourable Minister of Finance, my good buddy would say, we're not here for any hard feelings. We're only just saying what we think are the circumstances and that we know that the government wants to do more and will be doing more, because we in the Opposition will be filing four more motions very soon that have to do with cost of living impacts. I'm hoping that maybe you guys can announce them before we file them so we don't have this situation again whereby you announced that you're going to do it before we actually get to the motion.

All right, Mr. Speaker, that's my contribution. Thank you very much.

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

I call on the Mover of the Motion to exercise his right of reply.

Mr. Roy M. McTaggart: Thank you, Mr. Speaker, very briefly. I want to thank everyone who contributed to the debate of this Motion today.

Mr. Speaker, I have to say I did have second thoughts about whether I should withdraw the Motion, but I discussed it briefly with my colleague, the Member for Red Bay, and he persuaded me quite strongly that I should not do that, that I should let the debate go forward. I'm glad I did; I really am glad I did. I think we cleared the air with a number of things, but what I really found as takeaways from all of this were the extra things, things that we found out here today, information that we in the Opposition would not normally have access to, and I do wish to thank the Minister of Finance; and I'll have to say from my perspective, I wish we could see more of it and I would encourage more of it.

I think that the Motion has much merit and that's obvious from the fact that the government truly had accepted it and was working on things. I'm convinced of that from what I have seen. Not much else that I can say, Mr. Speaker. I want to thank everyone for their participation, again, and for bringing it to this point. With that, I conclude my wrap up, Mr. Speaker. Not much I can say about the debate because it's already been accepted.

Thank you, sir.

The Speaker: The question is BE IT THEREFORE RESOLVED that the Government considers granting temporary financial relief to the public by reducing to 0%, for an initial period of three months, the duty charged to recognised Fuel Importers on importation of:

- (1) fuels purchased by utility providers;
- (2) fuels for cooking gas; and
- (3) automotive fuels, including diesel;

AND BE IT FURTHER RESOLVED that the Government also considers reintroducing an Electricity Relief Programme, like the one introduced in Summer 2023, to reduce electricity costs for families and small businesses during the sweltering summer months.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 18 of 2025-2026 passed.

**PRIVATE MEMBER'S MOTION NO. 14
OF 2025-2026
RE-INTRODUCING A CIVIL SERVICE HOME
OWNERSHIP PROGRAMME**

The Speaker: Member for Bodden Town East.

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

Private Member's Motion No. 14 of 2025-2026 - Re-introducing a Civil Service Home Ownership Programme. Mr. Speaker, should I go ahead and read the whole...?

The Speaker: Please do, thank you.

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

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

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

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

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

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

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

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

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

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

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

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

Mr. Christopher S. Saunders: Mr. Speaker, I rise to second the Motion.

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

Mr. Dwayne S. Seymour: Yes, Mr. Speaker.

Mr. Speaker, in this session there have been poetry, biblical scriptures on Nicodemus, why not a song, Mr. Speaker? *"Bind us together, Lord. Bind us together."*

Mr. Speaker, I move this Private Member's Motion No. 14, and I do so with a deep sense of urgency, purpose and responsibility fully knowing the sensitivity because this Motion speaks to one of the most pressing realities facing hardworking Caymanians today — the growing distance between honest work and the dream of home ownership.

This Motion calls on the Government to consider introducing a civil service home ownership programme (CSHOP) aimed at increasing access to affordable housing for eligible civil servants; and further, to consider launching that programme as Phase 1 of a wider public service initiative with future expansion to include employees of statutory authorities and government companies.

Mr. Speaker, this is not simply a housing motion. It is a motion about fairness. It is a motion about dignity. It is a motion about retention, stability and long-term resilience of our country. It is a motion about whether people who dedicate their working lives to serve in the Cayman Islands can themselves achieve one of the most basic pillars of stability and security — a home of their own.

We often speak in this honourable House about the importance of public service. We commend our teachers, our police officers, our prison officers, our social workers, our customs and border staff, our environmental officers, our administrative teams, our health profession personnel, our support staff, and the many other civil servants whose daily work keeps government functioning and public services moving. We say rightly that civil servants are critical to national development. We say rightly that they play an indispensable role in the effective function of government, but there comes a point where praise must be matched by policy. There comes a point where appreciation must be reflected not only in speeches but in structures. There comes a point, Mr. Speaker, where we must ask whether we are prepared to support these workers not only while they serve the public, but in an effort to build stable and secure lives for themselves and their families. This is what this Motion is about.

Mr. Speaker, the Cayman Islands Constitution affirms a commitment to human dignity, equality and freedom. Those are not abstract words, they are principles that must find expression in the real lives of people. One of the clearest ways a country can reflect

those values is by ensuring that hardworking citizens are not locked out of the possibility of stability, ownership and advancement.

One of the broad outcomes in the government's own Strategic Policy Statement for 2026-2028 is Housing, Infrastructure, and Environment, with a focus on sustainable physical development that prioritises affordable housing. This Motion sits squarely within that stated objective. It does not depart from the government's priorities; it helps give practical effect to them, especially with the policy that the Honourable Minister laid out yesterday.

The reality before us, Honourable Speaker, is that the cost of housing in the Cayman Islands has risen dramatically over recent years. At the same time, the cost of living has continued to rise while government salaries have not reached parity with comparable roles in the private sector. Civil servants feel this gap acutely. They feel it every month — in rent, in groceries and utilities, in insurance, in childcare, in transport, and in the exhausting mathematics of trying to make a stable future out of a salary that is constantly under pressure. Many of them are not asking for luxury, they're asking for access. They're asking for a fair chance to build a home on land they already own.

Mr. Speaker, I know when it comes to some of these matters it's quite sensitive, especially when it comes to the Civil Service. I don't think anyone admires the Civil Service more and respects the leadership more than I do, as I've shown over the years.

Mr. Speaker, this Motion is not centred on persons who have done nothing to help themselves. It is centred on civil servants who have already taken a significant step. Many of them already own land, they have done the hard part of securing a parcel. They have planned, they have waited, they have tried to position themselves responsibly, yet despite that effort they remain unable to move forward because the gap between owning land and actually building a home has become too wide. Construction costs are too high. Relative to income, financing structures often do not extend sufficiently to cover construction; planning fees and approval costs add further burdens, and there's no coordinated framework linking land ownership, bank financing, and actual construction delivery; so people remain stuck. I know that this is painful to hear for some, but these are the realities. They have land, but no house. They have the intention, but no pathway. They have the responsibility, but not the support structure. This is the gap this Motion seeks to close.

Honourable Speaker, this is a particular injustice and the position many civil servants now find themselves in. It's not what *I'm* saying, I didn't make it up. They occupy what I would call, "the difficult middle ground". Their incomes place them above the threshold for low income housing assistance, so they do not qualify for support through the usual affordable housing channels; but their income does not place them in a po-

sition to buy or build a house independently in this market. In other words, they earn too much to qualify for one form of assistance; yet, too little to go without help. They are excluded from both sides. They are neither poor enough to qualify nor wealthy enough to manage, and as a result, they are left in limbo. It's not me saying it, this is a reality. That is not a personal failing; that is a structural gap.

A civil servant may be earning what appears on paper to be a respectable salary, but paper does not pour concrete, Mr. Speaker. Paper does not pay contractors, paper does not reduce planning fees, and paper does not turn a piece of land into a completed home. When the cost of building a modest 1,500 square foot single-family dwelling is running somewhere in the range of \$412,000 to \$525,000 based on construction cost of \$275 - \$350 per square foot, then we must be honest that this is out of the reach of many public servants without structured support. The required deposit alone can be insurmountable, and if that hurdle could easily be cleared, Honourable Speaker, we would not be having this debate today.

This Motion therefore does not ask for us to create dependency, it asks for us to create a bridge. It asks for us to recognise that the current system has left a significant group of hardworking civil servants, whom I most admire, stranded between aspiration and achievement. It asks us to acknowledge that public servants who already own land should not spend years or even decades unable to build because the framework around them is broken or incomplete. It asks us to say that this country values service enough to create a practical route to home ownership—and let me say clearly, this is not a radical idea. It is not unprecedented.

Programmes of this nature existed before, maybe not exactly as I said in reintroducing, but some programmes existed as this before, and many civil servants who now occupy senior leadership positions in the public service benefited from them in their early careers; so we're not being asked to invent something entirely new. We are being asked to revive something worthwhile, update it for current economic conditions, strengthen it with better accountability and make it work for this generation of public servants facing this generation's housing pressures. This is both reasonable and responsible.

The proposed Civil Service Home Ownership Programme or CSHOP—it's a good acronym—is a practical model. It is structured, targeted and measurable. Under this approach, the programme would assist civil servants who already own land to construct a home through a government-backed bank-financed arrangement. The participant would submit an application with land documents, building plans, [and] proof of financing. A bank-approved mortgage amount would then be channelled to the government as the programme contribution towards construction. Government, using its procurement and project management capacity, would

then procure and manage the building of a standard, single-family dwelling with basic quality fittings. The home would be delivered at reduced costs, because government can leverage scale, coordination and procurement power in a way that individuals often can't. This is only one way, only one way. Knowing how our Caymanians are, they will have change orders. That is a crucial point.

This programme is not about government handing out free houses. It is about government using its institutional capacity to make home construction more achievable for people who already have land and financing but who cannot translate those assets into a completed home under current market conditions. It is a low waste solution because it builds on existing effort rather than replacing it. It rewards initiative, it does not substitute for personal commitment; it works with it. There is discipline in the model. Upgrades beyond the standard specification would be at the applicant's own cost. This ensures that the programme remains focused on affordability and function, not extravagance. This is about helping civil servants build a home, not a showpiece. It is about creating secure and dignified housing, not subsidising luxury.

Mr. Speaker, one of the most attractive features of this proposal is that it aligns public purpose with existing financial mechanisms; it leverages local banks rather than bypassing them; it works with mortgage infrastructure rather than trying to reinvent it; it channels financing through a structure that is already familiar while allowing government to coordinate construction in a way that reduces inefficiency and lowers barriers. That is a smart policy. It is not reckless expansion, it is strategic intervention, Mr. Speaker.

There is also a wider national benefit embedded in the proposals through the solar energy integration. Under the proposed model, homes built under the programme would include solar panels as a part of standard specification. This is not a cosmetic feature, it is a forward looking one. It means these homes would not only house families, they would also contribute incrementally to the national energy picture. The homeowner benefits from reduced personal energy costs while the country benefits from a growing distributed renewable energy asset over time. Integrating solar at the point of construction is far more cost effective than retrofitting later. Thus, this programme is not just about housing, it also touches energy resilience, sustainability, and smarter long-term development.

Mr. Speaker, this Motion also rightly addresses government fee concessions, planning permission fees, development approval costs, and related statutory charges [which] may appear administrative, but to many applicants they represent real barriers. They are part of the cumulative burden that turns possibility into delay, and well-designed programmes should therefore include a reduction in those fees whether at 50 per cent or in some cases 100 per cent depending on financial profile and assessment. This is not the main financial

benefit of the programme but it is an important signal. It shows that government is serious about removing procedural obstacles and aligning its own processes with its stated housing goals.

At the same time, Mr. Speaker, the proposal is careful to ensure that participants retain responsibility. A nominal commitment fee would still be required; that matters. It preserves seriousness, discourages casual participation, and it ensures that applicants have a stake in the process. A good programme is not built on generosity alone. It is built on mutual commitment.

Mr. Speaker, any good home ownership programme must also protect its purpose. If the objective is genuine homeowner occupation, then the programme must be structured to prevent abuse, and this proposal does that. It contemplates most post-completion conditions such as: a “no sale” period of five to 10 years, a restriction on rental within the first five years unless government approves otherwise in writing for valid and demonstrable needs, and a requirement that the property serves as the participant’s primary residence during the restricted period. Breaches would trigger repayment obligations on forfeiture provisions; that is entirely appropriate. This programme should not become a speculative vehicle. It should not become a backdoor subsidised investment. Its purpose is home ownership, stability, [and] family security. The rules must reflect that purpose.

Mr. Speaker, one of the strongest arguments for this Motion is that home ownership is not merely a personal aspiration it is a pillar of wider national strength. A home is not just a structure of block and roof, it is a source of stability. It is a source of dignity and security in uncertain times. It is often the first and most important asset a family will ever own. It creates intergenerational value. It anchors people in the community. It gives families something lasting to build upon. It reduces vulnerability to sudden displacement, rent increases and housing insecurity, and it allows people to convert years of hard work into something tangible that can strengthen both household and national resilience.

When people are permanently locked out of home ownership, the consequences are far-reaching. They remain renters for longer. Many become what others in society call “generational rent”—hardworking people who do not lack discipline or aspiration but who are trapped in a system where high housing costs, stagnate wages relative to market conditions and impossible deposit requirements keep ownership always just out of reach.

Mr. Speaker, I’ve heard some of the beckons and I will do as I’m told. I’m one of those who knows how to quit while I’m ahead. Not everyone knows how to do that. What I will say, Mr. Speaker, is that if I left all of this to the wrap up that would be longer than the start.

[Laughter]

Mr. Dwayne S. Seymour: I just want to say, Mr. Speaker, that we look at civil servants and public servants and some of them look well, dress well, and speak well, but do not sleep well. Mr. Speaker, let us remember, *People will forget what you said, but they will never forget how you made them feel*; so let not this quote be used in our memory in saying, **“When all is said and done, more is said than done.”** Let’s be doers.

Thank you, Mr. Speaker. I’ll cut it at that.

The Speaker: Does any other Member wish to speak? Minister of Finance.

Hon. Rolston M. Anglin: Mr. Speaker, I must say that coming back to Parliament with regard to knowing that this Motion was coming caused me to have a little bit of angst. No, let me be truthful, a lot of angst; because Mr. Speaker, my good friend, the Member for Bodden Town East... First of all, I like how he has pivoted and taken the “re” out of the title of the Motion, because the first thing I called him and said was, there is no such thing as a Civil Service Home Ownership Programme, so that right there caused a real conflict and a difficulty for the government because how could we reintroduce something that wasn’t there. The fact is, if you read that, you walk away thinking that somehow the Cayman Islands Government is going to fund a home ownership programme.

I use numbers, right? The numbers simply don’t lie. I used some different numbers but the Member has used some \$412,000 to \$500,000, so let’s just use the low end of what he has said. If we only had 10 per cent of all just civil servants at \$412,000, that would be \$206 million, just 10 percent; and if you add the 10 per cent on the public service side, then you’d see that would then double to \$412 million, so the government was in a real bind as it relates to the actual wording as we understood what the Motion was contemplating.

However, the Member has saved the day and described what I would humbly submit is a programme that is very different from the title of the Motion, and so the Government has no difficulty accepting the Motion. In fact, we want to make and put on record, a couple of points.

Firstly, the Honourable Minister of Housing just yesterday laid out a very comprehensive 10-year housing strategy. Whilst that strategy didn’t speak specifically to civil servants, it is open to civil servants. It is open to everyone. The one thing that I would suggest and add to what this Motion says... This Motion speaks to the housing crisis that all of us ran on, every single one of us, 12 months ago when we were on the campaign trail—we talked about cost of living, we talked about housing, we talked about immigration. Those are topics that cut across every single person’s platform. I don’t know of anyone who didn’t have that as part of their platform.

What I want to make sure that we’re clear about is that the government would agree to, as was

announced already, we will leverage the government's balance sheet to get Caymanians on the property ladder. The Member is advocating for us to have a bespoke programme for vulnerable civil servants and public officers, and so the Government has no difficulty accepting the Motion on that basis. However, I want to make it very, very clear because I don't want there to be any misconceptions and then people will start jumping and running with it saying, *oh, good grief, Government must have really, really big resources if we're gonna fund this*.

This is about a government-guaranteed programme. Thus, we will ensure that as we structure it—and I spoke to the Minister responsible for housing and he has no difficulty creating a bespoke vehicle and pathway for public officers. We get that and we get the fact that dealing with them has two advantages: they have a greater job security in that they are already working for CIG, so we're not talking about a person in the private sector, we're talking about a person in the public sector. Then, once we work through the HOME programme—and we announced that we would have been doing an enhanced GGHAM (Government Guaranteed Home Assisted Mortgage) but the Minister chose to call it HOME, that's the acronym—we are going to ensure that we have the nuances as it relates to being a public officer embedded in the programme. I can say that having spoken to the retail banks there is a real appetite out there for a programme because there was such a positive experience.

Now, I want to put on record, where I'm not 100 per cent sure that there's going to be support is around government administering anything called the building of homes. The government procurement process and government procuring, Mr. Speaker, with all due respect, the Central Procurement Office falls to my Ministry, that is yet something else that I'm going to be announcing shortly. I will be taking a paper to Cabinet sometime in the next month to make a wholesale review of the Procurement Act and the procurement processes in this country.

[Desk thumping]

Hon. Rolston M. Anglin: We have gone off the rails, in my opinion, so I would not agree to have this programme subjected to a process that we ourselves already see real challenges in.

Mr. Speaker, just to be clear, this is not going to interfere in any way with the small amount that appears in the budget that allows civil servants to get very small loans for things like shutters or if they were to have damage to their homes and they need to have a small loan, [and] they apply for that, because that's where I thought the Member was going and that's where I thought it would not be sustainable; but this does not touch that. This is going down the pathway that the good Minister of housing already introduced, we're just going to have another pathway added [and]

we think that that's a good idea, that's a good thing. It will therefore be the civil service and we will ensure that when we go to the market to get this out there that we embed all the features that we know we need to get Caymanians on the property ladder. We know, as the Member said, the deposit is a critical barrier. We also know not only is the deposit sometimes [a barrier but] associated fees are a barrier.

In speaking to at least two of the retail banks, they have told me that given the success of the original GGHAM that if the government was going to modify that, they would certainly be very open to having a turn-key type package for anyone who is going to be participating in that programme. Let's face it, it's a huge issue. We de-risk the banks considerably. That guarantee is a hugely important element, so that in and of itself allows the government to use its strength for the most vulnerable people; and why not have a bespoke programme for public servants.

Mr. Speaker, we agree with the Motion and we will accept the Motion on that basis.

[Desk thumping]

The Speaker: Does any other Member wish to speak?
Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, I will be very brief.

I really want to thank the Government and in particular the Honourable Minister of Finance and the Honourable Minister of Housing for accepting this Motion. I am also pleased that the government intends to leverage its balance sheet in this regard because that is something that I have advocated for quite some time. I think it's the wise thing to do. The last time we did this analysis, our net debt ratio was around five or six per cent. The FFR (Framework for Fiscal Responsibility) allows us to go up to 80 per cent, and even if we had guaranteed around \$300 million, the impact of the FFR would have carried us around 20 per cent, well below the 80 per cent; so it is much better to use the government guarantee.

Also, as the Honourable Minister of Finance rightfully said, loans that are guaranteed by Cayman Islands Government from a bank risk-weighted assets standpoint is actually carried at zero. Thus, if there are any loans that the banks love more [than] anything is actually a government guaranteed loan because it basically requires them to set aside no capital for it to be done. I think that's a wise approach.

I also want to thank my good friend and colleague from Bodden Town East for actually bringing this Motion forward. I think, at the end of the day, Mr. Speaker, putting Caymanians in homes is our responsibility and for too long we have basically felt that the bank or some other entity should have done it and it is our responsibility to make sure that our people have shelter.

I am happy that the government has accepted the Motion and I'm also glad with the approach that they are taking; and that way they also save the cash for something else.

Thank you, Mr. Speaker.

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

The Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson: Thank you, sir. I shall be brief as well.

Mr. Speaker, I want to thank my good friend, the Member for Bodden Town East and the Member for Bodden Town West for bringing the Motion.

Mr. Speaker, sitting here listening to a Member of this House advocate so strongly for our civil servants makes me feel really good to know that the team that I'm honoured to lead is respected, valued and appreciated.

Mr. Speaker, every day as I move around the civil service I am inspired by the people whom I meet, and I can say almost on a daily basis I meet a new, young Caymanian who has joined our service. It amazes me the calibre of young Caymanians that are coming into the civil service; and they have a dream. They have a dream of owning a home one day. They have a dream of having a family. What I am hearing here today is that the government is willing to help our civil servants realise their dreams.

Mr. Speaker, in my time, you almost took that for granted that you were going to have a house, not an apartment, but a house. Today, my children are wondering, you know, will I be able to have a house? Well, yes, I could probably have an apartment but it's very difficult to get a house.

Mr. Speaker, most people will settle for a nice, cosy townhouse where they can raise their families.

[Inaudible interjection]

The Deputy Governor, Hon. Franz I. Manderson: Exactly. The Member said strata fees are killing them. Absolutely.

Mr. Speaker, this is about giving people an opportunity to realise their dreams. Again, I want to thank the Members for bringing this Motion. I thank my colleague, the Minister of Education for finding a way to support the Motion, Mr. Speaker. Having a bespoke programme for civil servants to allow them to be able to do something that we once took for granted, I applaud the government. I thank the government for their support and I thank the movers of the Motion. Mr. Speaker, today is a good day for our civil service.

Thank you.

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

Honourable Premier.

The Premier, Hon. André M. Ebanks: Briefly, Mr. Speaker.

I rise with great joy because initially, when the Motion was filed, I didn't know how I would help out two friends—the Member for Bodden Town East and the Minister of Finance—but where there's a will there's a way. When we just looked at the substance and the issue, we just looked at each other down the line and said, we just need to figure out the basis on which we are going to address the issue and not get caught up in the technicalities.

With that, Mr. Speaker, I rise on behalf of the whole Government to reinforce the commitment that we support the Motion on the basis to help civil servants.

Thank you, Mr. Speaker.

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

If not, I'll call on the Mover to exercise his right of reply and suggest that at this late hour he throws away a couple of pages.

[Laughter]

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. Again, I will take my cue when I'm ahead.

I just want to remind everyone, Mr. Speaker, that home ownership remains one of the surest pillars of wealth creation, community development, and long-term national resilience. If we want stronger families, Mr. Speaker, more stable communities, better employee retention and a public service that can continue to attract and keep good people, then we must be serious about helping civil servants move from land ownership to home ownership.

Mr. Speaker, I want to say a big thank you to everyone who has spoken, in particular, my good friend for Bodden Town West who seconded the Motion, who believed in it right away and said, *I want a piece of this*. To my good friend for West Bay North, I think God brought you back to accept this.

[Laughter]

Mr. Dwayne S. Seymour: This is very important.

Mr. Speaker, I can only say that in the 90s, my fiancé and I went to try to purchase a home—this means a lot to me, not only for civil servants but for private also. We wanted to buy a home that in the 90s was \$104,000. When they called us, they told us we could only qualify for \$96,000 and we couldn't get the home, we were \$8,000 off. We cried almost for a week. I know

the disappointment in that and not being able to turn your own key, owning a piece of this rock that everybody seems to want. We are the majority of the minorities in this country. There are more people here than us. There are more jobs here in Cayman than we have Caymanians. We need to find a way to ensure that the Caymanians who want to stay here—many want to leave because there are pressures—that they're strong and that they have a piece. Having a home, Mr. Speaker, is what makes you feel pompous and strong and feeling a part of the country that you grew up in, a country that you love.

Mr. Speaker, I want to thank the Honourable Minister of Finance for getting up and setting the tone and tenor for the government. I really appreciate that, Minister. It means much to the people. I can tell you people are listening. Civil servants are already messaging. They are already messaging, I kid you not.

Deputy Governor, I know what this means to you, my good friend. I wanted to bring this before you left, so thanks for your support and seeing the vision of helping civil servants realise their dream, as you said.

Thank you for your tacit support Minister of housing. I heard you yesterday, how passionate you were in presenting that housing policy, I heard you. You were so passionate, I wondered whether I should bring my Motion, but I had to tune off for a bit so I didn't hear all of what he said so I could still bring my motion. Thank you all for your support.

Again, to the Opposition for their tacit support and to my good friend, MP for Bodden Town West, thank you for... When you saw this first, you said, this is important. When I bring things forward, it's never to break the government or to embarrass the government, it is always... I told you all, many people know me, I come in a spirit of... It is almost never to compete but to complement. If you hear I'm against you, then you know you're wrong.

[Laughter]

Mr. Dwayne S. Seymour: When something makes sense, you just move on, you know, don't hold up the day.

[Inaudible interjection]

Mr. Dwayne S. Seymour: No, I don't like to waste time. No, no, seriously.

I really am happy for the civil servants who are out there listening to this who have an opportunity. It was never an intention that we needed to do 100 one time. It can be a programme where only a certain quota is done every year, you know, according to the government's budget.

Thank you all very much. God bless you all. This is a very important day, and I look forward to re-

ceiving whatever information or policies that are developed out of this, [that] the government gets back to this honourable House to let us know.

Thank you.

[Desk thumping]

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

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

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 14 of 2025-2026 passed.

[Desk thumping]

**PRIVATE MEMBER'S MOTION NO. 15
OF 2025-2026
MOTION TO ESTABLISH A FINANCIAL SERVICES
AND BANKING OVERSIGHT COMMITTEE**

The Speaker: Member for Bodden Town West.

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

Mr. Speaker, I rise to move Private Member's Motion No. 15 of 2025-2026 standing in my name, Motion to establish a Financial Services and Banking Oversight Committee. The Motion reads as follows:

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (The Cayman Constitution) affirms our commitment to being a country that manages growth and maintains prosperity, while protecting its social and natural environment.

AND WHEREAS the Parliament Standing Orders, 2025 authorises the Parliament to establish Standing Committees to assist it in exercising its function under Part 4 of the Constitution.

BE IT THEREFORE RESOLVED that the Parliament considers establishing a Financial Services and Banking Oversight Committee under the provisions of Standing Order 99;

AND BE IT FURTHER RESOLVED that the Committee should be chaired by the Speaker and consist of at least 5 members and no more than 7 members and reflect proportionately the numerical

strength of all political parties or groups making up the elected membership of the House.

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

Member for Bodden Town East.

Mr. Dwayne S. Seymour: Mr. Speaker, thank you. I beg to second this Motion.

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

Mr. Christopher S. Saunders: Absolutely, Mr. Speaker.

Mr. Speaker, once upon a time there was a university professor who believed everything was about economics. When asked about his high cholesterol he said it was because of overconsumption driven by simultaneous artificial price signals from the combination of the cooking oil industry and the poultry industry. In other words, Mr. Speaker, too much fried chicken. When asked if he loved his wife, he said that it was an inefficient allocation of emotional resources toward a single asset with no guaranteed return. When asked what his wife's reaction was to that answer, he replied, supply of patience had collapsed, demand for quiet had spiked, resulting in diminished utility for affection and companionship. In other words, Mr. Speaker, his wife left him.

[Laughter]

Mr. Christopher S. Saunders: I say all of that to say, Mr. Speaker that not everything can be quantified with economics.

While we in this Parliament look at many economic indicators to determine the financial health of our Islands and our economy, the financial health of our people requires a different set of measurement, and for us as parliamentarians, a different kind of focus. In this Parliament and other parliaments around the world, government is measured by one indicator, confidence. Either we have the confidence in the government to achieve their objective and perform their duties, or we have no confidence. Mr. Speaker, the same mindset also extends to our people. Do they have confidence that things will get better, or do they think things will get worse? Ironically, Mr. Speaker, it is said that in economics, perception becomes reality. When enough people lose confidence simultaneously, they cause the very disaster they feared. In short, Mr. Speaker, the economy is in many ways, a collective act of faith.

Yesterday, Mr. Speaker, I said that while we may pass laws to create institutions to help us make our people's lives better, it does not remove our overall responsibility for making sure our people's lives are better. We are the representatives of the people, we are the ones who face the public, we're the ones who the

public calls on, and as such must make sure that we equip ourselves with the tools to answer the call.

Mr. Speaker, in my contribution in the immigration debate last year, I spoke about the need for parliamentary reforms and the need to create more committees to be forward looking. To support that argument, I spoke about different committees in the United Kingdom Parliament and the United States Congress, as well as the growth in population and the increasing money supply between 2014 and 2024.

For ease of reference, Mr. Speaker, in the UK Parliament in the House of Commons there's a treasury committee that looks at the broad range of economic policies and issues; in the House of Lords there's an economic affairs committee. Closer to home, Mr. Speaker, in the US House of Representatives, there's a financial services committee that deals with the banks and the Federal Reserve. In the US Senate, there's a banking, housing and urban affairs committee that also looks at broad economic policies and issues. Then, there is the Joint Economic Committee of both the US House of Representatives and the US Senate.

Mr. Speaker, with regard to the growth in population and the increase in the money supply — between 2014 and 2024, over a 10 year period, we increased our population by 31,000 or 53 per cent, going from 58,000 in 2014 to a population of 89,000 by the end of 2024. During that period, the total amount of Cayman Islands dollars in circulation increased by 78.1 million or 82 per cent, going from \$95.5 million in 2014 to \$173.6 million in 2024. Also, Mr. Speaker, the broad money supply increased by \$1.5 billion or 125 per cent, going from \$1.2 billion in 2014 to \$2.7 billion in 2024.

Mr. Speaker, do you know what is missing from that analysis? The increase in inflation between 2014 and 2024 and resulting decrease in the purchasing power of our people. Do you know what it was? The answer, Mr. Speaker, around 20 per cent. Simply put, what cost \$100 in 2014 would cost \$120 in 2024. Of course, the flip side is that a dollar in 2014 would now be worth 83 cents in 2024.

Mr. Speaker, before I go any further, I want to pause here to highlight the three main causes of inflation. There's demand-pull inflation. This is the most common type, and this happens when demand for goods and services exceed supply. In essence, too much money chasing too few goods. There's one apartment to rent and 10 people want it, it is going to the highest bidder, thus driving up the price, plain and simple.

Then, Mr. Speaker, there's cost-push inflation that is driven by a rise in production costs rather than demand. Examples include the cost of oil today because ships can't move through the Strait of Hormuz or at the start of the Russia-Ukraine war where the price of grain and fertiliser went through the roof.

Then, Mr. Speaker, there's the worst one, the one that most central bankers fear, built-in inflation, otherwise known as wage-price spiral. This is where

employees demand higher wages to cope with rising prices, businesses facing higher employee costs raise prices further, employees then demand even higher wages because the prices went up, thus creating an endless loop. When it starts it can't stop, and that is why central banks fear that one the most.

Mr. Speaker, other countries have central banks or similar type institutions that monitor and manage these issues. Here in Cayman Islands we monitor them, but do we manage them? That, Mr. Speaker, is where we need to do a better job.

Ironically, Mr. Speaker, as I was preparing for this debate and doing all the necessary economic analysis to make the case why this committee was needed, I had a flashback moment to a previous time in my life. Mr. Speaker, I had already typed 16 pages of financial and technical material and then it hit me. I realised that I was preparing for an ALCO (Asset-Liability Committee) meeting from my days as a CFO of a Class A bank.

Mr. Speaker, ALCO is one of the most important but least publicly discussed committees in a financial institution. ALCO stands for Asset and Liability Committee. It is a senior level risk management committee in a bank or financial institution responsible for overseeing and managing the balance sheet, specifically the relationship between assets which is normally loans, investments and cash; and liabilities, which is deposits and borrowings. The primary purpose of an ALCO is to ensure that the bank or financial institution can always meet its financial obligations, manage the risks that arise from mismatches between assets and liabilities, and optimise profitability within acceptable risk limits. In most cases, Mr. Speaker, ALCO manages interest rate risks, liquidity risks, funding risks, currency risk, net interest margin, and capital adequacy.

I was the chairman of the ALCO and at a minimum we would meet once per month. Some months we had several meetings if there was an issue or event that we had to monitor. Mr. Speaker, if each bank, each financial institution has this committee to manage their risk at an individual level, the question is, who is monitoring all those risks on a national level? Right there, Mr. Speaker, is the crux of this Motion, creating a parliamentary committee to monitor and manage the financial and economic risk of our people and our country. In short, a financial and economic risk committee.

Mr. Speaker, I want to jog the memory of our Attorney General and asked him if he remembers the 2009 roadshow for the bond and the types of questions that were asked by investors during the roadshow. Mr. Speaker, I remember one particular meeting in New York where one investor kept going on and on and on about a particular risk issue, I might say. Every time we thought he moved on, he came right back to that question. I remember leaning over and asking the HSBC rep in charge of facilitating the roadshow if I would answer the question, and he said to me, please do, because clearly he's not going to leave this issue alone.

Mr. Speaker, I always remember what the Attorney General said afterwards when we were downstairs, and every time I remember it, I just can't stop laughing.

Mr. Speaker, I want to say something and I'll be off track a little bit. I know the Premier can understand this, and I don't know how many people have seen the Attorney General (AG) in action representing this country, but I can tell you one thing, you cannot find a better advocate for the Cayman Islands on the international stage.

[Desk thumping]

Mr. Christopher S. Saunders: Yeah, man, he has done a phenomenal job. AG, on behalf of the people whom I have the pleasure to represent, I really want to thank you. Much of what you do is behind closed doors, but I just want you to know I appreciate what you do for my country.

An Hon. Member: It's his country too.

Mr. Christopher S. Saunders: It's his country too, yeah, and North Side.

I also remember Mr. George McCarthy, who was also on that trip, asking me how I knew the answer, and I told him that it was something that we looked at on a regular basis and that we also received weekly economic risk reports from our head office, and I would share that information with him on a regular basis.

Mr. Speaker, the point I want to make is that I was only able to answer that question because of me chairing my bank's ALCO and being aware of that kind of risk. This is something that I do in my spare time because I still go and look at all of these different metrics. I remember one particular conversation I was having with a former Caribbean Prime Minister and I was impressed at his level of current affairs going down into the nitty gritty details, because at the end of the day, Mr. Speaker, the devil is always in the details. That's one of the things that I really want us to start spending more time—

The Speaker: Apology for interrupting you, honourable Member for Bodden Town West, but we need to ask the Premier to move the suspension of Standing Order 14(1) to allow the House to continue beyond the hour of 8pm.

Suspension of Standing Order 14(1)

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I move the suspension of Standing Order 14(1) to allow the business of the House to proceed beyond 8pm.

The Speaker: The question is that Standing Order 14(1) be suspended to allow the House to continue its work beyond 8pm.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 14(1) suspended.

The Speaker: Please continue, Member for Bodden Town West.

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

As I was saying, this is something I still look at in my spare time in terms of trying to understand the different risk that our country faces. It's just something that's built into me at this point.

Mr. Speaker, because I've been on that committee, I was able to receive and access financial and economic analysis, both at a global and regional level, and then use that information to determine how it would impact us here in Cayman. Our goal, Mr. Speaker, was always to be forward-looking by understanding what has happened in the past. Sir Winston Churchill said it best, **"the farther back you can look, the farther forward you are likely to see"**.

Mr. Speaker, at the time of filing this Motion, I looked at what other parliaments did around the world and I realised that their focus was on oversight that sometimes created an adversarial approach with organisations in their countries. This is not the role or the purpose of this committee.

In my conversation with the Premier, he expressed some reservation with the name of the committee, and after further thought and discussion, I found his reservation to be legitimate and as such, I'll be amending the Motion to change the name of the committee to the Financial and Economic Risk Committee to better reflect the objectives of the committee. Mr. Speaker, we want this committee to be seen as one working along with our financial institutions to better manage some of the risks that are facing our people and our country.

Mr. Speaker, I want to make one thing clear, as parliamentarians and by extension politicians, we need to make sure that when we finalise the terms of reference of this committee that we send a clear message as to what we want to do. The last thing I or anyone in here would want is to create the impression that we are moving into the balance sheet of any financial institution. That is not something that should be political and that is not something I think that we're looking to achieve in this committee. Again, this committee is about managing the financial and economic risks that are facing all of us, including the financial institutions.

Mr. Speaker, as I said before, in this Parliament we create laws for the peace, order and good government of the Cayman Islands. We do this to improve the quality of life for our people and to make their lives better. Mr. Speaker, while we create institutions such as government departments and SAGCs to help us along the way, it does not negate our overall responsibility of making people's lives better.

Mr. Speaker, many of those government departments and SAGCs prepare regular reports on their purpose and their outcomes. Just about every time we come down here we're tabling reports after reports after reports, but what do we do with these reports? Some of them are discussed in the Public Accounts Committee, but many of those reports go nowhere. Our job is to create at least two other committees to review those reports, discuss them with the various stakeholders and managers to see how best we can prepare our people and our Islands for the future.

Mr. Speaker, we're living in a different world. I previously spoke about the great reset that happens every four generations or every 80 years. The last great reset was in 1945 at the end of the Second World War—80 years from 1945 is 2025. All the institutions that were created to ensure global peace, security and prosperity are being torn down, and nowhere is this clearer, Mr. Speaker, than in the very United Nations.

Mr. Speaker, I just want to take a little time out to remind Members and the listening public the preamble to the formation of the United Nations and it reads:

"We the peoples of the United Nations determined:

- **to save succeeding generations from the scourge of war, which twice in our lifetime has brought untold sorrow to mankind, and**
- **to reaffirm faith in fundamental human rights, in the dignity and worth of the human person, in the equal rights of men and women and of nations large and small, and**
- **to establish conditions under which justice and respect for the obligations arising from treaties and other sources of international law can be maintained, and**
- **to promote social progress and better standards of life..."**

The founders and creators, of the United Nations, Mr. Speaker. I know you're old enough because your parents would have been from that generation that knows what war really looks like. It is sad that we're now living in a time where those lessons have been lost, and thus the reason why you'll always have that four-generation reset. Nowhere can you see it best than in a quote I think I've used before where this man said, **"my grandfather walked 10 miles to work, my father walked 5 miles. I'm driving a Cadillac, my son is**

driving a Mercedes. My grandson [will be in] a Ferrari, but my great-grandson will be walking again.” When asked why, he said: **“tough times create [strong] people, [strong] people create easy times, easy times create weak people, and weak people create tough times;”** and that’s that 4th generation.

There’s nothing that we can do here in the Cayman Islands to stop it, but what we can do as parliamentarians and as political leaders is to prepare our people and prepare our Islands to best mitigate the challenges that will come.

Mr. Speaker, with that said, the purpose of this committee is to take a forward looking approach. We saw what has happened recently, especially in immigration—the numbers were there, the stats were there and for whatever reason, sometimes we get lost behind these things—but Mr. Speaker, I am still a firm believer that the things that are wrong with Cayman can still be fixed by the things that are right with Cayman. I can tell you, Mr. Speaker, regardless of the challenges that our people have on a day to day basis, the Cayman Islands still remains, in my strong opinion, one of the best places to live and work on this planet.

Mr. Speaker, going back to all the different reports that we have... I’m hoping that as we put together this committee we’ll have ex-officio members or regular members like representatives from CIMA, and the Economic and Statistics Office, but more importantly, Mr. Speaker, the one thing I want is for you to chair this committee. Yeah, I spoke to you about it before too, so there should be no surprise.

The reason I say that Mr. Speaker, I have had the pleasure of working with you on the Public Accounts Committee. You’ve always been thorough, you’ve always been professional. If there is any doubt if you are the best one to run this committee, the fact that this Parliament can start on time on such a regular basis, it is unbelievable. You have done... and I think credit to all Members too for showing up on time to make a quorum. I sense a certain change, a certain atmosphere, and I strongly believe going into my third term that this Parliament, this session, we have an opportunity to do great things.

When reports come down, Mr. Speaker, and they’re being tabled, we want to move to a point where when you say to the person, *“does the mover wish to speak to the report”*... Some of them speak very well when they’re talking about the reports, but what I’m looking for is when those reports are tabled and we look at them, while we inside here can say, *well said*, we want the public to be able to look at us and say, you know what guys, *well done!* Well done is always better than well said.

Thank you, Mr. Speaker.

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

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

Mr. Speaker, I rise on behalf of the Government to accept this Motion.

Mr. Speaker, the Member for Bodden Town West is quite correct that we did engage in dialogue because at first reading the Motion I wasn’t quite sure what direction of travel it was taking. The good thing about it is that the Member believes in what we’re trying to achieve this term of working across the aisle, being collaborative rather than combative. I just called him quickly and I said, I’m just going to give you direct quotes: *Chris, where are we going with this?*

The people need to understand that we use formal parliamentary language for a reason here for the House but outside of the Chamber or even in the margins of the Chamber, we talk; we’re learned colleagues. He explained the areas that he’d like the committee to work and the vision of what we could achieve. Then, I shared with him that I have a similar sentiment. That as successful as the country has been, wildly successful in financial services, when you read Sir Vassel’s books it’s an unfinished vision; so as strong as we are in financial services and in banking there’s still so much more to go. Once I understood that and also wanting to mitigate risk that could turn up the apple cart, the Motion made perfect sense.

Once we have that name change—and I’m not just saying this because the Mover mentioned this, Mr. Speaker, but you can ask him, before lunch today I highlighted I also like that the Speaker is the chair. I did.

Mr. Christopher S. Saunders: Yeah, he did.

The Premier, Hon. André M. Ebanks: Because if anybody is going to be sure that it runs on time, that it has milestones, that it has deliverables, it’ll be you, Mr. Speaker. You see people run in fear now when 2 o’clock comes on a Wednesday.

[Laughter]

The Premier, Hon. André M. Ebanks: There are mass marathons running in here to try to get here on time.

Mr. Speaker, I also wanted to add, in addition to the ancillary complement of members that the Mover mentioned we should also have observers who used to be in banking — retired Caymanian bankers who still have to contribute, who remember what it was like when the customer was king, when the respondents were on island, that you weren’t getting someone in Timbuktu who didn’t know you; so let’s bring them in, bringing their knowledge.

This then is within your vision, Mr. Speaker, of making sure that those members are also connected with Parliament; so we’re not only honouring them but we’re asking them to participate and help us with these new challenges and new risks, and whatever magic that they can provide to the committee.

With that Mr. Speaker, I think the Motion speaks for itself. I look forward to the work of the committee and taking not just the industry of financial services from strength to strength but by extension the country from strength to strength.

Thank you.

The Speaker: No, I would prefer if we change the name before I read the resolve section and it's voted. I waived the notice period.

Amendment to Private Member's Motion No. 15

Mr. Christopher S. Saunders: Okay, that's fine. Thank you.

Mr. Speaker, I rise to move the Motion that in Private Member's Motion No. 15 of 2025-2026, the name of the committee be changed from the Financial Services Banking Oversight Committee to the Financial and Economic Risk Committee.

The Speaker: Is there a seconder?

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

The Speaker: The Motion is that the title of [Private Member's] Motion No. 15 standing in the name of the Member for Bodden Town West and seconded by the Member for Bodden Town East be changed from "Motion to Establish a Financial Services and Banking Oversight Committee" to "[Motion to Establish a] Financial and Economic Risk Committee".

Does anyone wish to speak to the change?
Premier.

The Premier, Hon. André M. Ebanks: Only to go on record to thank the Member for making this accommodation to explain to the public that it's not necessarily anything wrong with the existing financial services that have been built up, it's more about the health of the future.

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

The question is that the title of Private Member's Motion No. 15 be changed to Financial and Economic Risk Committee.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Amendment to Private Member's Motion No. 15 of 2025-2026 passed.

The Speaker: Does any other Member wish to speak?
Member for Bodden Town East.

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

Briefly, to say I want to thank the honourable Member for Bodden Town West for bringing this Motion. Mr. Speaker, I'm encouraged by the honourable Member's vision and experience in the financial field and the banking space, and I am grateful for him and taking advantage of the Parliament Standing Orders, 2025 that authorises the Parliament to establish these standing committees. I appreciate the Government's support in accepting this Motion. Thank you.

The Speaker: Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] Does any other Member wish to speak?
[Pause] If not, I call on the Mover to exercise his right of reply.

Mr. Christopher S. Saunders: Mr. Speaker, I just want to say thank you.

At this time, Mr. Speaker, I know that the Minister of Finance is also working on some committees and I will defer putting up the membership of this committee until we directly see the other committees that are being formed and we have a better idea of what the workload will be like for different people, so we can just start everything one time.

With that, I just want to thank everyone. I want to thank the Honourable Premier and his Government for accepting the Motion. Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The question is, BE IT THEREFORE RESOLVED that the Parliament considers establishing a Financial and Economic Risk Committee under the provisions of Standing Order 99;

AND BE IT FURTHER RESOLVED that the Committee should be chaired by the Speaker and consist of at least 5 members and no more than 7 members and reflect proportionately the numerical strength of all political parties or groups making up the elected membership of the House.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 15 of 2025-2026, as amended, passed.

PRIVATE MEMBER'S MOTION NO. 16 OF 2025-2026

**NEWBORN INVESTMENT SOVEREIGN FUND FOR
ALL CAYMANIAN CHILDREN BORN AFTER THE
01 JANUARY 2027**

The Speaker: Member for Bodden Town East.

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

Private Member's Motion No. 16 of 2025-2026 in my name, Newborn Investment Sovereign fund for all Caymanian children born after 1st January, 2027.

WHEREAS section 17 of the Cayman Islands Constitution Order 2009 (The Constitution) provides for the "Protection of children" with such facilities that would aid their growth and development and to ensure every child enjoys that fundamental right and the Constitution by extension, affirms our commitment as a community to encourage and prepare young people to assume leadership roles;

AND WHEREAS the Children Act speaks of the welfare of the child and acting in their interest;

AND WHEREAS one of the Cayman Islands Government's Strategic Policy Statement, Broad Outcomes for 2026- 2028 is "Health and Social Development: Healthy and Empowered People with Improved Quality of Life for All Ages".

AND WHEREAS the Cayman Islands has an interest in promoting the long-term welfare, financial resilience, and future opportunities of its children;

AND WHEREAS early-life savings or investment programme may support future educational, housing, entrepreneurial, or other developmental needs;

AND WHEREAS any such programme would require careful consideration of affordability, eligibility, governance, safeguards, and long-term fiscal implications;

AND WHEREAS the long-term economic resilience and social stability of the Cayman Islands depend on inclusive wealth-building opportunities for future generations;

AND WHEREAS financial inequality and limited early-life access to capital can hinder social mobility and economic participation;

AND WHEREAS similar programmes exist in the region and around the world that has been successful.

BE IT THEREFORE RESOLVED that the Government considers establishing a "Newborn investment sovereign fund" under which an initial sum of CI\$5,000 would be allocated for each child born in the Cayman Islands, who is Caymanian at birth;

AND BE IT FURTHER RESOLVED that the Government considers launching the program on the 1st January, 2027 for the child's future benefit.

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

Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, I rise to second the Motion.

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

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

Mr. Speaker, I rise today to move Private Member's Motion No. 16 of 2025-2026 with a deep sense of purpose again, Mr. Speaker, because this Motion is about far more than money, far more than just policy design and far more than a line item in the budget. It is about legacy, Mr. Speaker, it is about fairness. It's about whether this honourable House is prepared to make a serious and lasting investment in the future of the Cayman Islands by investing in the lives of Caymanian children from the very beginning.

At the heart of this Motion is a simple but powerful proposition that every Caymanian child born after January 1st, 2027 should have a real financial foundation placed beneath them at birth through the establishment of a newborn investment sovereign fund beginning with an initial contribution of \$5,000 for their future benefit.

Mr. Speaker, we often say that children are the future. We say it proudly, we say it often, we say it in ceremonies, in manifestos, in schools, churches, and on platforms across this country; but there comes a moment when every Parliament must decide whether those words are merely ceremonial or whether they actually mean something. There comes a moment when we must ask ourselves whether we believe in our children enough, not only to praise them, Mr. Speaker, not only to encourage them, not only to speak warmly about their potential, but to invest in that potential in a meaningful and practical way.

This Motion gives us that moment. It gives us the opportunity to move beyond sentiment and into structure, beyond rhetoric and into action, beyond good intentions and into nation building. No child chooses the condition into which he or she is born. No child chooses whether they begin life in a household of means or in a household of struggle. No child chooses whether their parent can save for them, guide them financially, help them with education, support them into home ownership, or provide seed capital for business and training, yet we know that these realities shape lives. We know they shape confidence, access and opportunity. We know they often determine how easily a young person can move from potential into achievement. If that is true, and we all know it is, then we as lawmakers must ask whether we are content to simply observe these unequal starting points or whether we are prepared to do something about them.

This Motion says that we must do something. It says that the country has a role in ensuring that every Caymanian child begins life, not with guaranteed success because no policy can promise that, but with a stronger and fairer starting point.

Mr. Speaker, there's a song by the acclaimed singer Drake, "**Started from the bottom, now we're**

here". We don't want our children starting in the bottom any longer. No child should be born in poverty. No more short-term thinking; we want long-term success for all of our children, Mr. Speaker. Let me be clear, Mr. Speaker, this is not charity. It is not dependency. It is not a handout. It is a disciplined act of long-term investment. It is deliberate creation of an asset base for Caymanian children so that when they reach adulthood, they do not begin from zero. It is not about consumption; it is about construction. It is not about temporary relief; it is about lasting opportunity. It is not about teaching dependence on the state; it is about giving young Caymanians the tools to stand more firmly on their own feet. That is why this idea is so powerful, because it strengthens the capacity to exercise personal responsibility. It respects ambition because it provides a platform on which ambition can rise. It respects work, initiative and aspiration because it makes those things more attainable, Mr. Speaker.

Our duty to children, Mr. Speaker, is already reflected in the legal and moral framework of this country's section 17 of the Cayman Islands Constitution Order 2009, that speaks to the protection of children. The Children Act reinforces our responsibility to uphold the welfare and best interests, but we must be honest with ourselves, protection alone is not enough. Protecting children is the floor, not the ceiling. It is the minimum obligation of just society, not just measure of our responsibility, Mr. Speaker. The real question is whether we are also creating the conditions in which children can grow into confident, educated, financially secured and productive adults. The real question is whether we are prepared not only to keep children safe but to help them build lives of substance and stability. This Motion answers that question with a resounding, yes. It also aligns with the broader national objective of building healthy and empowered people with improved quality of life for all ages.

I draw attention particularly to the word "empowered" because empowerment is not merely a slogan. Empowerment requires substance, it requires access, it requires opportunity, and it requires the means to act when the time comes for more important life decisions. A young person may have every talent in the world, Mr. Speaker, every ounce of intelligence, every measure of determination, but if they lack access to resources, many of the doors before them remain closed or only partly open. We cannot honestly claim to be empowering our people if we are not willing to think seriously about the structures that make empowerment possible. This fund is one of such structure. It would turn aspiration into policy. It would place practical opportunity behind a national language of hope and advancement.

Mr. Speaker, this is not some abstract experiment without precedent. Around the world, governments have recognised that investing in children early can produce lasting social and economic benefits. In the United Kingdom, a child trust fund was introduced

to ensure that children would reach adulthood with savings in their name. In Singapore, child development accounts helped families save towards the future of their children and reinforced a culture of planning, stability and educational advancement. In South Korea, Mr. Speaker, youth-focused saving structures have promoted long-term preparations and improved financial literacy. In Barbados, within our own region, there has been a move towards a child wealth fund showing that even small island nations can think boldly and act strategically on behalf of future generations. Also, the example of the Alaska Permanent Fund, while different in form, it reminds us that national wealth can be shared in ways that strengthen households, reduce hardships, and deepen the public stake in the prosperity of the country.

We do not have to copy any of these models word for word, but we would be wise to learn from the principle they share: when a nation invests early in its people, it strengthens itself.

What this Motion proposes for the Cayman Islands is practical, measured, and achievable. It would provide a one-time initial contribution of \$5,000 for every eligible Caymanian child born after the commencement date. That sum would not simply be given out and spent, it would be placed in a structured professionally managed sovereign investment vehicle, governed independently, transparently and prudently and preserved over time. There would be proper oversight, there would be proper rules, it would need to be a clear investment strategy focused on long-term growth and stability, a governance framework that protects public confidence and safeguards ensuring that access to the funds and maturity is restricted to approved life-enhancing purposes such as education, vocational training, first-home ownership, entrepreneurial ventures, and long-term savings. In other words, this is not a proposal for loose distribution. It is a proposal for disciplined stewardship.

As this is where the genius of time comes into the picture, one of the greatest forces in finance is not merely the size of an initial sum but the length of time over which that sum is allowed to grow. A modest investment by birth if managed responsibly can become a meaningful resource by the time that child reaches adulthood. That matters because adulthood is precisely the stage at which so many young people encounter the great turning points of life. It is a stage at which decisions about study, training, work, housing, investment and independence become immediately unavoidable. Too many young people approach those moments with an ability but without capital; with ambition but without backing; with plans but without means. When some ask, *can we afford this?* I believe the better question, Mr. Speaker, is *can we afford not to?* The cost of delayed opportunity, unrealised talent, and deepening inequality is far greater than the cost of early investment.

This fund should not be seen as an expense in the ordinary sense, it should be seen as a long-term

national investment in human capital. A better educated population strengthens the labour force; more financially secure adults are better positioned to contribute to the economy; entrepreneurs create jobs; homeowners strengthen communities; individuals with a stronger financial foundation are less likely to depend on state support in the future. Over time, Mr. Speaker, the country benefits not just socially but economically and fiscally. This is not money disappearing. It is money being positioned to return value to the Cayman Islands in the form of stronger citizens and a stronger society.

Mr. Speaker, this proposal also speaks directly to an issue of inequality, and I believe that is one of the greatest strengths we know, that children do not all begin life from the same place. Some begin with support and access and financial security. Others begin with love and encouragement, yes, but without the material backing that makes certain opportunities easier to grasp.

If we are serious about equality of opportunity, then we must do more than repeat that phrase. We must design policies that give it practical form. This Motion does exactly that. It does not pretend to eliminate all disadvantage, but it does say that every Caymanian child should have at least one meaningful asset waiting for them when they reach adulthood. It does say that no child should be told to dream big while being given absolutely nothing with which to begin. It does say that the nation's prosperity should not feel distant or abstract to the children who will one day inherit it.

Further, because this proposal is universal for Caymanian children at birth, it carries another important strength. It unites rather than divides. It avoids stigma. It avoids the corrosive perception that opportunity is something rationed only to some while others are excluded. It affirms that every Caymanian child matters equally in the eyes of the country. That universally builds national cohesion, it reinforces belonging, it tells families across every district, every walk of life that the future of the children is a matter of shared national concern in a world where societies are becoming more fractured and more unequal. Policies that strengthen the bond between citizens and the nation are not small matters, they are profoundly important.

Mr. Speaker, a valuable educational dimension to this proposal. A fund of this kind can help foster a culture of financial literacy and long-term thinking. It can also encourage families to think more intentionally about saving, investing and planning. It can give schools, communities and public institutions a reason to engage more deeply in preparing young people for responsible financial adulthood. The existence of a fund in a child's name can itself become a lesson — in stewardship, patience, growth and wise use of opportunity. That cultural effect should not be underestimated. Wealth is not built only by income, it is built by habits, planning and by ability to think beyond the immediate.

Mr. Speaker, I recognise the time of the night and I want to at least get in some of these statistics so that people can understand some of what's going on, so I'll try to reduce my speech time by 50 per cent.

Mr. Speaker, the birth rate in the Cayman Islands 2024-2025 was projected to hover around 11.2 to 11.6 births per every 1,000, reflecting a continued multi-year decline. The fertility rate is expected at approximately 1.51 to 1.53 births per woman, well below the 2.1 replacement level, with an estimated 861 births occurring in the Cayman Islands [in] 2024. The birth rate in 2024 was approximately 11.56 per 1,000 people. Birth rates in 2025 estimated to be around 11.23 per 1,000 people. The fertility rate was estimated in 2024 at 1.52/1.53. The fertility rate in 2025 was at 1.51. Total births were approximately 753 of which 411 were Caymanian, and in 2025 the births were 747 of which 369 were Caymanians. The Caymanians were the status of the mother at the time of the birth.

Declining trends: the number of births have been decreasing for several consecutive years—three to five years. The age profile: the average age of childbearing in the Cayman Islands is 31 years old. Despite a low fertility rate, the population continues to grow partly due to immigration with the total projected around 76,000 in 2025.

Mr. Speaker, I want to say that kids are expensive. On average in the United States, it takes about \$250,000 to raise a kid—not including the expense of sending a child to college. In more expensive parts of the country, this number can be significantly higher. Some people feel they cannot afford it. Yes, not being able to afford or provide a stable, safe or secure future for your child is widely considered a valid, responsible reason for not having one. Parenthood requires significant emotional, financial, and physical resources, and choosing not to have a child due to lacking these is viewed as a proactive ethical decision.

As I wrap up, Mr. Speaker, I don't want our children to be waiting around for the luck of the draw. Mr. Speaker, I'll tell you a story before I end. We have to plan at all times. We can't leave it to luck like the baby girl, J'Aime Brown, who was born and stunned everyone with a remarkable string of coincidences. I'm sure you heard the story. She entered the world at 7:11, weighing exactly 7 pounds 11 ounces, on the date 7/11 or July 7th. That story spread quickly across media outlets. When international restaurant chain 7-Eleven heard it, they pledged \$7,111 towards the baby's college fund. I say this because we should not have to depend on this kind of luck for our children when numbers, timing and generosity all came together in a magical way.

Believe me, colleagues, we need a sovereign fund for our Caymanian children. In our neighbouring countries they've all set up wealth funds and its annual projected cost is \$10 to \$12 million each, funding is legally ring-fenced and invested across real estate, bonds, equities, and individual beneficiary accounts,

but they must maintain at least 10 years' residence in the country before age 18 to access them. The Prime Minister of that country was correct in saying that it is a long-term empowerment tool designed to break the cycles where too many families start at zero, a big fat zero, generation after generation. I say to you, my colleagues, Cayman is too blessed for our children to be so stressed, and we want our children to enjoy some of this wealth and get a fighting chance.

As I close, Honourable Speaker, I return to the central truth of this Motion. This is about giving every Caymanian child something more than words. It is about giving them a stake in the future. It is about planting a seed of opportunity at birth and allowing it to grow into education, into ownership, into enterprise and stability, and into dignity or whatever the government sees fit. It is about declaring through policy that the future of this country is not something we will leave to chance. It is about saying that if we truly believe children are our future, then we must also be prepared to invest in that future with seriousness and with faith.

This Motion is bold, but it is also sensible. It is compassionate but it is also disciplined. It is ambitious but it is also practical. It reflects social justice, economic wisdom, and national foresight all at once. Above all, it is worthy of this House and worthy of the people we serve.

Mr. Speaker, I urge all Members of this honourable House to support this Motion. I commend this Motion to this House. May God bless these little Islands that time once forgot.

Thank you.

[Desk thumping]

The Speaker: Does any other Member wish to speak?
Minister of Finance.

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

Mr. Speaker, the Mover of the Motion has outlined in detail why it's worthy of debate in the House. I would like to rise on behalf of the Government to express why it's worthy of all future Caymanians born.

Mr. Speaker, during the budget address and debate period, Members would recall when I made mention that we needed to not continue to squander our economic resources and have no long-term economic development strategy, [and] not address the need to shape our economy for success for the future and not save for the future. We can use whatever phraseology we want to use—I'm not going to get into nomenclature around whether it's sovereign wealth or whatever you want to call it. This is, quite simply, securing the future by ensuring we save at the earliest possible moment. This Motion calls for us to save when a child is born. Now, it would be great if we lived in a country where all residents could afford to put aside an individual retirement type of account at the birth of their child, hand the monies over to a custodian who then

invests it and keeps it ring fenced, and you achieve a long-term rate of return that is meaningful for that child.

This is about supporting the goal of improving our long-term financial security for all of our Caymanian children. I spoke during the budget about doing this nationally. About finally getting to the point where we established our own true long-term general reserve type fund that is not a general revenue fund that you then use for day to day expenses but that you ring-fence, you invest and ensure that we're securing the future, and ensuring that we have credible amounts of reserves for us as a country for times of emergency.

In accepting the Motion, the Government would like to believe that this is going to be a type of baby bond. I heard the Member make mention of ages and what other countries have done. One only need look at the UK abandoning its programme back in 2011 to understand that if you don't have a clear, strong, up-front policy underpinning this, it will be wasted. We have a habit of—as we said earlier around cost of living—being very reactionary. As soon as something happens we react. We've done this with the private pension funds. The vast majority of Caymanians will have no capacity to retire in the private sector. That's just a fact. The vast majority are going to be funded wholly or partly by the Department of Financial Assistance; that is unsustainable. It's that simple.

Mr. Speaker, allowing access to these funds, even after the age of 18, significantly weakens the compounding effect and reduces the value of the programme by 70 to 90 per cent depending on when funds could be allowed if you were to allow early withdrawal. Why is it important for this to be a true Baby Bond, something for retirement?

Mr. Speaker, I want to say up front that the government has looked at a range of options and what those returns would look like, so over the next few weeks we will be collaborative in terms of where we are with the nongovernment members so that there are no surprises when this programme is finally established. We're looking at a multitude of issues facing us at the same time. A little earlier we talked about rolling back duties on fuels. We talked about rebates in regard to CUC. We've heard Members make even more calls. The fact is we can't do all things at the same time. We have a limited pool and we still have to run government.

Mr. Speaker, let's use \$1,500 invested and is accessed at age 25. The value would be somewhere between \$5,000 and \$7,000 depending on your assumed rate of return. If left untouched, by age 65 \$1,500 return would be \$121,909 at an assumed rate of return of 7 per cent or \$223,170 at an 8 per cent rate of return. This means over 90 per cent of the long-term value is lost if we were to be so foolhardy as to roll something out like this and allow any form of early access. Early withdrawal turns a powerful retirement asset into a short-term consumption tool with limited economic impact.

We need to ensure that there's a strong governance structure put around this fund to protect the integrity of the fund, to ensure that we have a robust governance structure is critically essential. This would include a statutory prohibition on any early withdrawals, independent fund management—this cannot be something that we then decide, *oh, we're going to stick it in the bank*, and hope for the best. This has to be professionally managed. We must have transparent annual return reporting and we must have clear investment mandates. This is serious stuff, colleagues. This is serious stuff. No more knee jerk reactions because we have COVID, because we have this and we have that. People's retirement is unplanned and where we are is unsustainable. If we're truly going to make a generational change to have generational impact, we have to do it right. Without these protections, the fund will be at risk of being eroded by ad hoc withdrawals or political pressure, undermining its long-term purpose.

We must ensure long-term commitment across governments. A baby bond should be a 60 to 65 year commitment, far longer than any political cycle. To ensure continuity, the programme must be insulated from short-term political changes through legislation, cross-party agreement, or supermajority requirements for amendments. This stability is essential to give families the confidence that we will maximise the greatest return so that this can have the impact desired.

Mr. Speaker, we must ensure fiscal responsibility and cost efficiency. The programme can be fiscally manageable once government can take a look and see what is affordable and what will be sustainable. Mr. Speaker, we must ensure that a loud message is sent to the community that this is to complement, not replace existing pension plans. *That this is to complement, not replace existing pension plans.*

The baby bond must be positioned as a complementary tool. We must ensure that mandatory pensions remain the primary retirement vehicle. What the baby bond could do is provide a universal baseline, especially for low income households, workers with interrupted work histories, workers in sectors with inconsistent pension contributions. This layered approach strengthens national retirement security without undermining the existing pension framework.

Mr. Speaker, let me just give a couple of examples that we have worked through. What I got the team to do was to give a range of options going from \$500 for every child born and increasing by \$500 increments right up to what the Mover of the Motion has stated at \$5,000.

At present, and with assumed population growth rates, if we were to start at \$500 the approximate annual cost to the country would be:

Investment	Annual Cost
\$500	\$300,000
\$1,000	\$500,000
\$1,500	\$800,000
\$2,000	\$1,000,000
\$2,500	\$1,300,000
\$3,000	\$1,500,000
\$4,000	\$2,000,000
\$5,000	\$2,500,000

Mr. Speaker, based on those contribution rates we also mocked up what the end value would be at age 60 and at age 65 using a number of assumed rates of return. I won't go through everyone. I'll just start at the very bottom and then just get a few in the middle and work my way up.

Investment	Rate of Return	Value at Age 60	Value at Age 65
\$500	5%	\$9,000	\$11,920
	7%	\$28,973	\$40,636
	8%	\$50,629	\$74,390
\$1,500	*7%	\$86,920	**\$121,909
\$2,500		\$144,866	\$203,182
\$4,000		\$231,786	\$325,091
\$5,000		\$289,732	\$406,364

***Hon. Rolston M. Anglin:** I'll just pick the middle which would be a 7 per cent annualised rate of return given the hour. We're going to share this information with Members.

****Hon. Rolston M. Anglin:** I think now we're starting to talk with the numbers that the Members would be desiring.

Hon. Rolston M. Anglin: We see, Mr. Speaker, how critically important it is for this to be locked in to where we are now as a country that age 65 would be the age at which people would access this. We have to ensure Mr. Speaker that this is not just created like we have before by way of motion in the House, we then set up an account and monies pour in and we have no investment strategy or overall strategy.

Mr. Speaker, the Government's view is simple. A bespoke piece of legislation is needed. We would then work in tandem with the Public Service Pensions Board—we would have to change their legislation to allow them to manage this and get their agreement, because I think all of us would agree they do an excellent job at managing the funds that they now have to manage. Further, we ensure that in that legislation that it be very clear that these funds cannot be accessed until retirement so that we can say as a Parliament we did something that has generational impact and it manages a risk that we know we currently face and if we don't do something to arrest it it's only going to get worse.

Mr. Speaker, we are in support of the Motion but with those conditions. We cannot, we cannot allow what could be something that a future generation—none of us are going to be around to see this, you know. God willing none of us are going to be around to see this; but the fact is God willing... Well, if we go with my ESO I think the average Caymanian male is 82.7 years of life; so on average, Mr. Speaker, there's a high likelihood that we won't be around to see the end of this work. However, for us to start it is critically important.

The key is, given the current financial constraints that we do have and all of the competing interests, we do have to look and see what is going to be sustainable going forward in terms of that contribution. As I said, right now looking at it, I would have to say somewhere around \$2,500 to \$3,000 per child would be what is sustainable. Five thousand at this stage, for me to stand here and say that we're going to be able to afford \$2.5 million next year that wasn't anticipated when we created the budget just a few months ago might be a bit of a stretch, but I think even if we're in any of those ballparks you see what the outcome would be.

[Inaudible interjection]

Hon. Rolston M. Anglin: That's right. That's right. At \$3,000 you would be right around a quarter million dollars—\$243,819. That is a generational change as far as I'm concerned, Mr. Speaker.

With those few words, I want to say that a retirement focused baby bond is the most equitable, fiscally responsible, and impactful version of the proposed programme. It protects public finances, strengthens long-term retirement outcomes, and ensures that every Caymanian child would enter old age with a meaningful asset. With strong governance, long-term political commitment and a re-indexing mechanism, the baby bond can become a cornerstone of Cayman's social policy for generations to come.

Mr. Speaker, on behalf of the Government, I'm happy to accept the Motion. We now will go to work to create the legal framework for which it will be built and ensure that we share that with members of the Opposition and we're in lockstep by the time we bring that back to the Parliament.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?
Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, thank you very much. I need to disagree with my colleague for Bodden Town East. In his previous response to his Motion that the Government just accepted with regard to the Civil Service Home Ownership [programme], he said that he believed the Member for West Bay North came back specifically to approve that Motion. Mr. Speaker, while I like the previous Motion, I honestly

think the Member for West Bay North came back specifically for this Motion.

Mr. Speaker, as the Minister of Finance rightfully said, this is a generational change. My colleague for Bodden Town East talked about our birth rate, our replacement rate and everything else, and for years we have talked about Caymanians not wanting to have babies and that sometimes babies are too expensive. To set aside hopefully \$3,000 that by the time they go to retire at 65 they're sitting on a quarter million dollars compounded at 7 per cent, the Minister's presentation was spot on.

The average rate of return for the Public Service Pensions Board since its inception has been around 7 per cent per annum, so I think that's a reasonable number to use; and at 7 per cent, \$3,000 will be just at the quarter million mark. I think, and as the Minister rightfully said, this is one of the things that we need to put safeguards in place for, so it'll be difficult for future parliaments or anyone to come in and decide during hard times to raid this money. As a matter of fact, I think it'll be difficult for any politician to go and basically take people's savings or anything like that when they know that money actually belongs to them. I mean, you do so at your own risk.

At the end of the day, Mr. Speaker, this is what it is about, making a difference. This is about bettering our people's lives, and while previous generations and previous parliaments did not have the financial wherewithal to do this, at least we in this Parliament in this day and age can say, you know what, here's an opportunity to get something right. These are the kinds of things that we are elected to do.

I am proud and I'm honoured that my good friend from Bodden Town East asked me to second it. Honestly, Mr. Speaker, when he called me I said, man, that's a good motion, man. I remember speaking to the Member for North Side about it and he said, *man, Chris, I campaigned on this too. I can't believe John John beat me to this.* The truth of the matter is, Mr. Speaker, it's a great motion.

As the Minister said, we just need to make sure we put the proper safeguards in place now that people don't see this as something to raid for a rainy day, when there are emergencies or anything. As such, Mr. Minister, when you're putting together the legislation, I think it's important that we actually put in something like a unanimous consent of the current Parliament to even touch something like that, recognising parliamentary supremacy, et cetera, but at that point this should not be something that a mere simple majority [vote] or a government needing money [can] go raid. This is something that should require every single Member, with no abstentions or anything like that, to touch something like this because this is our gift to our children and our grandchildren.

I just want to thank my colleague again for Bodden Town East for having the foresight, the vision. As the Member for North Side said, *John John beat us to*

this one, but at least I got to second it, so thank you very much.

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.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker; and I thank all the honourable Members of the House who spoke, the Honourable Minister of Finance, and the Government for their support. I thank you, and I do believe now that you've said it, that that was the real reason he came back. Thank you, Premier, for coercing his return.

Mr. Speaker, I agree with everything that the Minister of Finance said in accepting this Motion. When we bring a motion, you know, we come with ideas and obviously the Government of the day is the body that has to bring it forward in another form, of a Bill or otherwise; so I am at the mercy of the government. When he mentioned COVID and pension, and that memory came back around, I definitely slipped myself back into understanding that we really need to protect this fund and persons need to know straight up front what kind of fund it is and that it's not one that you can grab out of it whenever you feel like.

Mr. Speaker, I want to say thank you to my good friend and colleague for Bodden Town West who, immediately as I called again for him to second, was very anxious to be a part of this and really encouraged me to come forward, and wanted to ensure that we got this right and got it here on time. What I will say to the [Member] for North Side is that I just won in bringing the Motion forward, but now you win in actually bringing it in law; so I think you win, but we all win.

I think we need to have a fiscally managed programme with great investment strategy as the Minister has said. I do agree that we possibly need to think further than just the 18 years old and get a strong governance structure in place to ensure... I think one of the best managed pensions in Cayman is the Civil Service Pension, no better [entity] to manage this.

As I was listening, I remembered the Motion that my colleague from Bodden Town West and I brought in terms of reverse mortgage where persons who have retired could die with dignity. Again, it may seem [like] something not encouraging to say, talking about death, but when you get up to retirement, you recognise that many things can't be afforded like health insurance—it triples. If we commit to making this a 65 year old take out retirement plan then this is further strengthening what my colleague for Bodden Town West and I were trying to achieve in terms of Caymanians dying [sic] with dignity. It may seem a bit morbid to talk about but...

[Inaudible interjection]

Mr. Dwayne S. Seymour: Retiring with dignity. Yeah, I guess no one wants to talk about death.

I thank the Government again for accepting this very important motion, and I can't wait to see the final Bill that will be brought forward, but so far all that the finance minister has said has no objections from me. I think we can only make this stronger as we think about all of the factions that will make this stronger for that child and helping them realise how important we think of them. I think this is very important for the Cayman Islands and thank the Government again.

God bless.

[Desk thumping]

The Speaker: The question is BE IT THEREFORE RESOLVED that the Government considers establishing a "Newborn investment sovereign fund" under which an initial sum of CI\$5,000 would be allocated for each child born in the Cayman Islands, who is Caymanian at birth;
AND BE IT FURTHER RESOLVED that the Government considers launching the program on the 1st January, 2027 for the child's future benefit.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 16 of 2025-2026 passed.

[Desk thumping]

**PRIVATE MEMBER'S MOTION NO. 19
OF 2025-2026
MOTION FOR AMNESTY FOR AFTER THE FACT
PLANNING FEES**

The Speaker: Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker, I rise to move Private Member's Motion No. 19 of 2025-2026 standing in my name. The Motion calls for amnesty for after the fact planning fees. The Motion reads as follows:

WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (The Cayman Constitution) affirms our commitment to being a country that manages growth and maintains prosperity, while protecting its social and natural environment;

AND WHEREAS the Cayman Islands Constitution Order 2009 (as amended), (The Cayman Constitution) affirms our commitment to being a

community that practises honest and open dialogue to ensure mutual understanding and social harmony;

AND WHEREAS there continues to be a shortage of suitable accommodations thus creating a demand for additional accommodations.

BE IT THEREFORE RESOLVED that the Government considers implementing an amnesty programme for Caymanians that made renovations to their homes prior to April 30, 2026, without the relevant and/or necessary approvals from the Department of Planning;

AND BE IT FURTHER RESOLVED that the Government considers amending the necessary legislation and regulations that will allow homeowners to increase their approved home size by 10% without requiring approval from the Department of Planning.

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

Member for Bodden Town East.

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. I beg to second this Motion.

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

Mr. Christopher S. Saunders: Yes, Mr. Speaker.

Mr. Speaker, Cecil was a man of great ambition and very selective hearing. Cecil's story starts on a Saturday morning in June. Cecil stood in his backyard, hands on his hips surveying the land behind his house with the expression of a man who had just received a divine vision. "I'm going to build a little shed," he announced to his wife Marva. Marva had been married to Cecil for 33 years. She knew what that little shed meant; it meant nothing good. "Did you get permission," she asked. "Permission?" Cecil replied, as though his wife had suggested he needed to apply for a visa just to walk to his own kitchen. "Marva, it's a shed."

Mr. Speaker, by the end of the first weekend the shed had a concrete foundation. By the third weekend it had walls. By the end of the month it had a second storey. Cecil's neighbour, Mr. George, a man who had appointed himself the unofficial eyes and ears of the neighbourhood, leaned over the fence one evening and studied the structure carefully.

"Cecil," he said slowly, "that is not a shed."

"It's a large shed," Cecil said with dignity.

"But it has windows, Cecil."

"Yeah, I know. That's the ventilation."

"Cecil, it has a veranda."

"Yeah, but that's just for shade."

"Goodness gracious, Cecil, it has a satellite dish."

Cecil paused, "A man needs his TV".

Mr. Speaker, by month three, the shed had a ground floor living area, a full bathroom, a kitchenette, a bedroom upstairs, the previously mentioned veranda, and a small decorative fountain that he had found at a backyard sale which he felt he just had to put beside the shed.

Mr. Speaker, Cecil's wife stopped asking questions. The shed, by any objective measure, was a house, a fully functioning two-storey house in the backyard of another house.

As you would expect, Mr. Speaker, one Tuesday, a white government vehicle slowed down in front of Cecil's house. Cecil happened to be standing on his veranda—the veranda of the shed—drinking a glass of swanky with the casual ease of a man who had absolutely nothing to hide. Mr. Speaker, the officer stepped out slowly, clipboard in hand. He looked at the structure for a long moment, then he looked at Cecil. Cecil looked at him. The officer then looked at the shed and then looked back at Cecil. Cecil looked back at him. He looked at Cecil, and looked back at the structure.

"Good morning", said the officer. "Is that a shed?"

Cecil confidently said, "Yes, it is a shed."

The officer said, "But sir, it has a veranda."

Cecil said, "I like fresh air."

The officer said, "But it has 2 storeys."

Cecil said, "Storage? I have a lot of tools."

That officer wrote something on his clipboard [and said], "Sir, I'm going to need you to come to the Planning Department."

Cecil sipped his drink and asked, "Can I bring my shed?"

Mr. Speaker, the enforcement notice arrived 11 days later. Cecil read it at the kitchen table with the gravity of a man receiving a medical diagnosis. Marva read it over his shoulders and said absolutely nothing. Marva then went outside, took a photograph of the shed and sent it to her sister in Tampa with the caption, "told you so".

Mr. Speaker, luckily, Cecil came from a large family. Now enters his cousin Tony, who fancied himself a legal mind on the basis of having watched several seasons of Law and Order and Matlock. Tony came over that evening to review the notice.

"You have 14 days to appeal," Tony announced, adjusting his glasses.

"On what grounds should we appeal?" asked Cecil.

Tony thought carefully. "We could argue that it is actually a shed."

"Is that a legal argument?" Cecil asked.

Tony said, "It's an argument."

In the end, Mr. Speaker, Cecil did the sensible thing. He went to the Department of Planning, hat in hand, filled out the retrospective application, paid the fees, had the structure inspected, made three modifications the inspector required, and eventually received

his planning permission. He framed the planning permission and hung it on the wall of the shed. Today, Mr. Speaker, that shed is rented out and provides additional income for both Marva and Cecil. According to Marva, half the backyard is hers.

Mr. Speaker, while Cecil got lucky, there are many other Caymanians who are not so lucky. As such, I rise today to speak in support of something that is long overdue. A genuine, compassionate, and practical amnesty for those amongst us who carried out renovations and improvements to their homes and buildings without first obtaining the required planning permission.

Let me be clear from the outset, Mr. Speaker. This Motion is not about rewarding lawbreaking. This is a Motion about common sense, fairness and the reality of life in these Cayman Islands.

Mr. Speaker, if we are honest with ourselves, we know that unpermitted construction and renovation is not a small issue in Cayman; it's actually widespread. It touches families in every district, from East End to West Bay, from Bodden Town to North Side, and of course, the Sister Islands. It affects the elderly woman who added the room to house her grandchildren. It affects the small business owner who extended his shop to keep his doors open. It affects the young family that built a modest porch to give their children somewhere safe to play. These are not criminals, Mr. Speaker, these are our neighbours.

Mr. Speaker, we must ask ourselves honestly, why do so many people find themselves in this situation? For some, the planning process felt intimidating, expensive and slow. For others, particularly older Caymanians and those with limited means, navigating the bureaucratic requirements of the Development and Planning Act was simply beyond their reach. Some, Mr. Speaker, acted out of urgency after a storm or during a family emergency. For others, Mr. Speaker, they simply did not know that the work that they were carrying out needed planning permission.

Mr. Speaker, the Development and Planning Act itself recognises that certain minor interior works do not require planning permission, but the line between what requires permission and what does not is not always obvious to the ordinary homeowner. We cannot on the one hand have a system of such complexity and then on the other hand, show no mercy to those who did not fully understand it.

Mr. Speaker, the current situation creates real hardship for real people. Homeowners with unpermitted structures cannot easily sell their properties. They cannot secure financing or refinancing against their homes. They live under a cloud of legal uncertainty, fearful that at any moment an enforcement notice could arrive at their door, carrying fines of up to \$5,000; and in some zones, penalties that escalate with every passing day. For families of modest means, this is not an abstract legal risk, it is a source of genuine anxiety. It hangs over them when they try to plan for their futures, when they try to pass something on to their children,

when they try to do nothing more than live with dignity in the homes they've built with their own hands, their own sweat, and their own blood.

Mr. Speaker, we have the power in this Parliament to lift that cloud and put their minds at ease, and quite frankly, Mr. Speaker, we should use it.

Mr. Speaker, what should this amnesty look like? First of all, Mr. Speaker, a well-designed amnesty needs not to be a free pass. It should be structured fair and time limited, and I envision an amnesty would first open a defined window, perhaps 8 to 12 months during which homeowners and building owners may voluntarily come forward to declare unpermitted works.

Secondly, Mr. Speaker, it requires applicants to submit their structures for inspection, ensuring that safety standards are met. An amnesty should never mean unsafe buildings are simply waived through. Public safety remains paramount.

Thirdly, Mr. Speaker, result in the retrospective grant of planning permission for works that are found to be structurally sound and consistent with zoning requirements, giving homeowners the peace of mind that they deserve.

Lastly, Mr. Speaker, be accompanied by a genuine public education campaign so that going forward more of our people understand what is required for permission.

Mr. Speaker, amnesties of this kind are not without precedents. Jurisdictions around the world, from the United Kingdom to Jamaica to New Zealand, have at various times recognised that accumulated noncompliance in the planning system is better resolved through engagement rather than enforcement. The goal of planning law is not to punish people. The goal is orderly, safe and sustainable development, and an amnesty serves that goal far better than a wave of enforcement notices could ever.

Mr. Speaker, as you are aware, the Development and Planning Act provides the authority with considerable flexibility. Section 16 expressly contemplates the retrospective grant of permission for buildings and works already carried out. An amnesty programme will simply provide a structured, transparent, and humane framework for doing exactly that at scale and with proper safeguards.

Mr. Speaker, I call on the government, the Central Planning Authority and the Department of Planning to work with us to design an amnesty that is workable, fair and effective. It could be something as simple as designing a form to make it easier for them to apply for amnesty.

Mr. Speaker, we make laws in this Parliament, not for people to suffer under those laws, but for the law to be used as a tool for building better, safer, and a more just Cayman Islands. Mr. Speaker, the people who added a room or renovated a kitchen without a permit are not criminals. They are our people, they are our neighbours, they are our families, and they are our friends, and we need to give them peace of mind.

The other part of the resolve, Mr. Speaker, speaks about the ability to add the 10 per cent. As you're aware, Mr. Speaker, that was something that previously existed and was changed in this very room that we're in.

Mr. Speaker, when I talk about bringing back the 10 per cent, it is not 10 per cent of your existing structure; it is 10 per cent of your approved structure. What was happening in the past—and I do understand why that decision was made—is that people would expand the 10 per cent, then they go add the 10 per cent on top of that 10 per cent and next thing a 2,000 [square foot] house becomes a 6,000 square foot house and that in itself became a problem. Thus, it is about bringing that back and giving people that opportunity.

Yesterday, Mr. Speaker, we listened to the Minister of Planning passionately deliver the housing issue. I can tell you, Mr. Speaker, between 2023 and 2024 when I was doing my Christmas cake visits, in my constituency alone just from going house to house, there were at least 83 homes that I came across where compared to the prior Christmas they actually made adjustments to their homes. Many people enclosed garages to basically make an extra income just to make ends meet.

The whole idea behind planning, Mr. Speaker, is that as long as something is not causing harm to the community or harm to someone, it should still be someone's house because at the end of the day, my friends, whether we like it or not, a man's home is still his castle. Sometimes we've got some nosy little people—because I've spent enough time defending some things. I have some nosy people. I had one lady who, when we had Tropical Storm Grace, she had some apartments in the back of her house that got destroyed and when the person came to fix it he said to her, rather than use the board that went down, we can use some of the concrete boards and so forth. Planning jumped on the woman.

On top of that, she had some extra space between two of the apartments and the guy said, you know, while we're here you can fit another room right there and get extra money. This is a retired lady, she doesn't want to go to DFA, and what she had to go through... We had to go back and find that she had this existing structure before, it was there for more than five years... and I got to give credit where credit is due, the Planning Department and in particular the Director of Planning have really been very professional, understanding and accommodating. Minister, I want to give credit to Mr. Haroon Pandohie from your planning team because he has always been very professional in these situations, you know, so I really want to recognise him from that standpoint.

Mr. Speaker, that was the woman's only source of income, and for the months that it was down, she struggled to make ends meet. Then, when she finally got it up and could get some income back, her bad mind

neighbour—I can call the name because I know he didn't vote for me anyway, you know what I mean—was one who went and ratted the woman out, because he's bad mind. Our people need to stop this bad mind behaviour sometimes, you know what I mean?

[Inaudible interjection]

Mr. Christopher S. Saunders: Yeah, they need to stop it.

I genuinely saw the stress that this lady was going through. That lady is like a mother to many of us, but you know what, that is also someone's actual mother, and [there's] nothing worse than seeing your own people, people who have worked hard to have their dignity and a little income that's coming in... Luckily, like I said, we could provide proof from the neighbours, and they signed affidavits, that the structure was there from before and it just got destroyed in Tropical Storm Grace—that's what I refer to it as—and she got sorted. I saw the stress she went through and some of that was unnecessary.

Mr. Speaker, there are many people out there in a similar situation and like I said, what we can probably do, every one of us has an office and we have staff, we can work with the planning department, design a form that people can fill out and submit, because at the end of the day we also need to inspect.

Minister, my recommendation, even if you have to go out and hire two or three independent inspectors who come out.

[Inaudible interjection]

Mr. Christopher S. Saunders: No, man. The Minister of Finance will give you money for something like this, man. He'll find money. Trust me, I can guarantee you as a former Minister of Finance we have some slush funds put down, so don't worry, they're there.

The point I'm making, Mr. Speaker, is we still need to make sure that those structures are safe. We don't want to just rubber stamp something through. We still want to go through it to make sure people are safe because in some cases, some of these workers did some really bad jobs on some people's homes too, because I've seen it. The objective here is to recognise that this has happened.

Now, I know the Minister is passionate about it and he himself has recognised that there needs to be some changes to the planning law and I know he's working on those changes, thus the reason why I was able to pull back one of my other Bills which I'll discuss later.

However, this, Mr. Speaker, this is something that is keeping many people up at night, and I know that every single elected person inside here has at some point had to have dealt with this issue in their constituency because I know it's not Bodden Town West alone

that this is happening. Every single one of us had to deal with this at some point or the other.

With that, Mr. Speaker, I will close. I will thank the Government in advance for accepting this Motion because if not, there's another 19-page speech behind this one.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak?

Minister of Planning, Agriculture, [Housing] and Infrastructure.

Hon. Johany S. Ebanks: Mr. Speaker, I want to thank the Member for Bodden Town West for the Motion that he has just brought and his explanation behind the Motion.

Mr. Speaker, I know when the Member first contacted me and we spoke about the Motion, I think it was a Saturday, he told me that he was filing it, and he was finding several individuals in his constituency were being affected by the smallest of the smallest things when it came to adding on to their home.

Mr. Speaker, I don't know who the Cecil or the Marva was, but anyhow, seems like they got their part sorted out. It reminded me of one person in North Side—when I called the name the Speaker laughed so I know he and I are on the same page with it, how you explained it.

Mr. Speaker, it is something that we had already started to talk about and [were] looking after, about how we can look at doing an amnesty for after the fact [construction]. How do we protect the Caymanians? Mr. Speaker, it is the vulnerable Caymanians, those who are trying to make an extra dollar for their retirement who are finding themselves in this crack. It's not the developers, it's not the rich and elite people. Those people are doing whatever and paying the fines; when they go to court they just pay it. They're okay. They can get the lawyers to deal with it, but it is our smaller Caymanians who are finding themselves in front of the court now with a choice either to tear down what they had had built or to pay the fine. I hear about it pretty much every single week.

Matter of fact, just while we were sitting here earlier today, someone asked me about one and told me that they are faced with going to court also. Every day we come across this. We're seeing much of this actually hindering many individuals in the agricultural sector also. They're building up neighbourhoods in certain areas where someone had been farming for years, and all of a sudden now [people] move in and they're complaining about this one growing something or raising livestock in that particular area.

Mr. Speaker, there will be some belts and braces that we will have to definitely put around the whole safety aspect of it, and we make sure we continue to push the safety aspect of it. That's the one thing that the Cayman Islands can boast about over every other Caribbean island. When we go through a number

of these big hurricanes we see how our infrastructure has lasted compared to—yes, even the earthquake that we went through. Again, our infrastructure has stood the test of time.

We just updated our building codes, Mr. Speaker, and [we are] also looking to do our development codes. Again, it is just that one little area that we find ourselves in. We need to make sure that this is for Caymanians. We need to make sure that when we look at the [improvements] that they meet all of the safety standards, especially the electrical side of it. We want to make sure that people, even though they're adding on to their houses, what they've done is to code. We want to make sure that when you sleep at night that you're okay or whoever is in there is okay. We've got to make sure we look at that. We need to make it whereby it is a very simple administrative process to be able to do this as easy as possible.

We've already spoken with the Director of Planning on how we can look at this to make this as easy as possible moving forward. We have to look at the timeframe, the 8 to 12 months range which the Member also mentioned. Again, when we look at this, do we want people to have to provide the drawings or do we just want them to fill out a form and then we have an inspector go there just to look at the house and make sure that whoever the contractor was that did the work for you did it properly.

[Inaudible interjection]

Hon. Johany S. Ebanks: You're absolutely right.

The next thing that we need to make sure that we look at is that we protect the individual's rights. We don't want someone to drag their names out and say, *oh, this person added on or see he was the one that applied for this*, and stuff like that, so we protect all of their [privacy] rights so that no one can go out and say that *yeah, this one from Bodden Town got this, and that one from there got that*. We want to make sure that people can have whatever [they want] done without casting a light onto them.

The Member did mention hiring of staff. I can guarantee you Mr. Haroon probably done wrote that one down and said that definitely we need that to be able to keep up with what is going to be needed.

Mr. Speaker, there's not one individual on the Government side who, when we mentioned this Motion, said no to it or had any big questions. I think even Ms. Heather was excited about this. I had conversations with her alone on how we could actually enhance and put this together.

Not to try to stretch this to 10 o'clock tonight, but on behalf of the Government, we support the Motion. We look forward to putting everything together and maybe updating how far we are with this by the next sitting of Parliament.

Also, the Member spoke about the 10 per cent add on in the Motion. I'm pretty sure that there are many

people out there tonight who are happy and have been wanting to add on one little 10 per cent onto their home who are saying, *boy that little money that I had to pay for this one or that one I could put that directly into that 10 per cent now*. As I mentioned, we just want to make sure that it is done properly.

The setbacks are something that we want to make sure that people remember [so] that they're not building on something and it is right up against the next door neighbour's wall. There will be criteria of how you actually look at adding on the 10 per cent and how we move forward.

Again, on behalf of the Government we support the Motion. We look forward to updating the House on this as we move along. I must say, if I may sir, there have been several good motions here tonight. I just want to thank everyone who added to pretty much every one of these Motions moved tonight. I would say this has been a really good, successful Parliament from what I've seen so far, probably one of the best ones I've seen since we've been together with submitting motions. Yes, John John, you did beat me to the draw on that one but I'm excited to know that we're getting it going.

Thank you so much.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I won't be long.

Just to stand in support of the Motion before the House and congratulate the Member for filing it. He would also recall that we were champions for this in the last administration, which the Minister was a part of as well, but we were unable to get the formalities done, so I'm happy to see that the spirit is still there.

Mr. Speaker, in George Town Central, I face this issue quite often with my constituents, particularly when you're limited on space availability. Also, with generational Caymanians and their homes where they were accustomed to doing that for so many years, sometimes people don't even realise that the laws changed.

I have to highlight one experience that I had [and] why I'm so happy that the Government is willing to accept this. Sometimes you have circumstances where families own land, and persons who may be registered on the land don't live there, but the other family member lives there. If that family member is in violation of the Planning Act, every single person on the land paper can be taken to court. I've had a wonderful, hard-working civil servant—if I mentioned their name everybody would know who the person is so I won't do that—almost in tears about the fact of having to be called to court for something that they had no responsibility over. Their brother was the one who did the action. In my eyes, I think it's minor; granted the rules are there for a reason and you got to follow the law, but it's so messed up that even the persons who are not involved in the

act can be penalised. I think this amnesty and this potential amendment could give room for review on these things. I think the burden of proof is being held on the landowners rather than on the prosecution to prove their cases, randomly going around saying your name is on the land, the structure is on the same land and therefore you're the one that's being charged. It's like the total opposite of the criminal system whereby the burden of proof is on the prosecution to prove guilt. [It was] to the point where I was willing to even say, I'd sue them because that's not right.

Mr. Speaker, quickly to just say that I support the Motion and I'm happy the honourable Member has brought it. Trust me, there are many Caymanians who are going to be very, very happy when the news breaks that this honourable House has approved this Motion. I would encourage the Government to solidify the intent of this Motion as soon as possible and give the relevant announcements so many people would not have to worry about those concerns and can go ahead and do those 10 per cent increases so they can amend their properties or even add an extra space for a washing machine or enclose their garage. I had to enclose my garage, Mr. Speaker, and I'm certain I spent more money on planning and inspections than the material it took for me to enclose the garage, and the headache that went along with it, so there's definitely room for this.

I know the Minister is working really hard and trying to improve the Department's efficiency and I want to encourage the rest of his Government Members to give him all the support that he needs for him to address the Planning Department. By no means am I saying that there's anything wrong with the staff. I think it's just they need more support. I think the staffing levels are almost around the same, maybe a little bit more, than it was right before the pandemic when the population increase shot through the roof, so obviously development would have increased. Give the Minister as much support as you can so he can improve this and maybe we won't have so many issues; because if it was efficient, maybe people would be willing to pay the prices if necessary and not go through the hurdle of doing it outside the regulations and legislation.

With that being said, Mr. Speaker, I give the Mover of this Motion my full support and I hope that we all support it together.

The Speaker: Does any other Member wish to speak?
Minister of Finance.

Hon. Rolston M. Anglin: Very briefly.

I just spoke very quickly with the Minister and I have one observation. I certainly support this for the average Caymanian where it's a single residential dwelling. I want to ensure though, where persons who are larger developers have purposely done this simply because they want to get ahead and save time and are willing to pay the fee, they don't get caught in this.

An Hon. Member: No, no, no.

Hon. Rolston M. Anglin: Okay, I just want to make sure.

Mr. Speaker, I must tell you that standing here it struck me that one year ago right now many of us were counting. In fact, one year ago right now I had already gone to the polling stations and knew that I had won. I want to say thanks to the people of West Bay North one year later for my one year anniversary.

Mr. Speaker, I threw a few words in but I must tell you the honest truth, I really can't lie to the Chair. I did rise to say thank you to the people of West Bay North for one year.

[Laughter]

Hon. Rolston M. Anglin: I'm sure all of the Members will be very thankful to their constituents one year on, Mr. Speaker. May it please you.

The Speaker: Does any other Member wish to speak on the Motion?

[Laughter]

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

I did want to say that one year ago I didn't have any results as yet. I had to wait.

Mr. Speaker, one of the things that can keep us up this late at night and not put you to sleep, is a good story, and we have to admit that Cecil and Marva was a good story. I know many Cecils and Marvas.

Mr. Speaker, just a small extension so a child can return home, a converted space to house an elderly parent, an added room to relieve overcrowding, a modest enclosure to create rental income to meet rising cost, to meet a situation that doesn't put you as destitute. Almost everyone, Mr. Speaker, in Cayman is guilty of this, even if it means a back covering. To say that this is timely, I can tell you that I have many happy persons in Bodden Town East—and I get calls almost every week about someone who runs afoul of the law.

I want to thank my colleague from Bodden Town West for bringing this Motion and for asking me to second this Motion. I was happy to do so. I was just as happy as he was with my child fund [motion], to second this Motion. I just hope and pray, Mr. Speaker, that the government—and I know that the Minister is very encouraged to do so—tries to get this formalised as quickly as possible so that persons of this country can realise the benefits of this. Thank you all, again, to the Government for supporting this Motion.

Thank you.

The Speaker: Member for Newlands.

Hon. G. Wayne Panton, Elected Member for Newlands: Thank you, Mr. Speaker.

I, too, wanted to rise and add my support to this Motion because I think it is very timely and is one which will be well received. I don't know Cecil or Marva but I know plenty of people in my constituency and in many other constituencies in this country who are in similar positions.

Mr. Speaker, there is a multiplicity of reasons, but we know, and I know the Member for George Town Central spoke to the process and the efficiency that is definitely one of those. Thus, while we are accepting this Motion, I want us to commit to making sure that we don't have to be looking five years or 10 years down the road from now where we're talking about the same thing again, because in between there will be people who get caught who have good reasons too, they have difficulties, they have issues. We need to make sure that we maximise the efficiencies and minimise the risk that people are going to find themselves in this situation.

I know the Minister is going to be very committed to addressing this. We've discussed this in the past, and I just want to add one thing that I think I heard him say earlier, and maybe he didn't intend to just limit it to Caymanians, but I think it ought to be all homeowners. I agree that it can't be developers, let's accept that. It can't be any high volume developers. However, we have other people who are not Caymanians who are building these structures and turning around and renting to our Caymanians, so we can't just say it can't be anyone else but Caymanians, because we recognise that there are structural and fire and other health and safety risks that come with some of this unplanned and unpermitted work.

The Mover of the Motion said very clearly there's some real *bandulu* work that has been done and we have to make sure—

[Laughter]

Hon. G. Wayne Panton: See I can use the words too. One of my favourite words.

We have to make sure that we address those aspects, and maybe the fees don't get waived for that, maybe those have to be paid; but certainly we have seniors who are being chased and threatened with mega penalties and there are people who are saying they feel like they are going to collapse because they're so afraid of the process.

Now when they were doing it they were like, *yeah, I can do this and you know...* Let me say something else. I just had an incident today. Someone showed me a picture of something that had been built in their backyard and I said, Hold on; that's temporary or permanent? What's it made from? "Concrete". I said, you got Planning approval for that? "No, my contractor said I didn't need to get planning approval". That's another thing. We got bad advice being given to people and they're going ahead and building things.

I go back to what I started out saying, there's a multiplicity [of reasons], there's a multifaceted problem here and we have got to make sure that while we urgently put in place a temporary solution—the moratorium as described in the Motion—we also have to make sure that we make changes and improve the process and find ways to minimise these risks where people will end up in situations like this. Not just because they might get caught down the road, but also because it has real consequences for bad work that's done and people may suffer injuries or the worst case scenario, lose lives. Critical stuff for us.

Mr. Speaker, with that I want to say I wholeheartedly support the Motion and thank the Mover for bringing it.

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

If not, I'll call on the Mover to exercise his right of reply.

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

Mr. Speaker, first I want to thank my colleague for Bodden Town East for supporting this Motion and also the Honourable Minister of Planning for accepting this Motion on behalf of the Government. I also want to thank my good friend from George Town Central, and my colleague from the district of Newlands for their contribution in this debate.

Mr. Speaker, the Member for Newlands did raise a valid point and that's one of the reasons why the second resolve for the 10 per cent was there. In the sense of looking back to allow people to add on the 10 per cent of the approved plan.

One of the things, as I said in my debate, Mr. Speaker, is that I'm hoping that as we move forward with it, we actually have a form, because what we don't want is people just willy-nilly jumping up and putting on the 10 per cent. At a minimum, the Planning Department can create a form that you have to fill out basically telling them exactly what you're going to do so at least someone will have an idea of what you're doing and say what impact it may have.

Equally, Mr. Speaker, and I want to make it absolutely clear, and I think the Minister of Finance touched on it, is to make sure that this is strictly for homeowners. This is not for developers. This is not for anyone building. Ultimately, even though the Motion is there asking the Government to consider, as the Government considers the Motion the Government can then take the necessary steps to make the necessary adjustments that they think would best implement the Motion. I think the spirit is actually clear in terms of what the parliamentary intent is and it's just for a matter of the Government to carry it out.

The only thing I'd ask at this time Mr. Speaker, is that there are some people on their way to court by the Planning Department and I would ask the good minister to advise the people in the Department of Planning saying, *listen, now that the Government and the Parliament has made clear that there's an intention to offer some level of amnesty for some of these works, I don't think we need to stress some of these people out with it anymore.* If we can just put a pause on those residential ones that are there and just give [ease] so people can at least sleep better tonight, I think that is something that would be acceptable.

With that said, Mr. Speaker, I just want to thank the Honourable Minister of Planning again, the Premier and his team for accepting it, my good friend for Bodden Town East and the Members from Official Opposition for also supporting this Motion.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The question is BE IT THEREFORE RESOLVED that the Government considers implementing an amnesty programme for Caymanians that made renovations to their homes prior to April 30, 2026, without the relevant and/or necessary approvals from the Department of Planning;

AND BE IT FURTHER RESOLVED that the Government considers amending the necessary legislation and regulations that will allow homeowners to increase their approved home size by 10 per cent without requiring approval from the Department of Planning.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Private Member's Motion No. 19 of 2025-2026 passed.

BILLS

FIRST READING

DEVELOPMENT AND PLANNING (AMENDMENT) BILL, 2026 *(Withdrawn)*

Mr. Christopher S. Saunders: Mr. Speaker, as the email per the Premier and myself last night to you, and based on a discussion with the Premier last Friday and also the Minister of Planning with some concerns that the Government had and the spirit of what the Bill wanted to achieve, at this time I'm asking leave of the House to move a motion to withdraw the Bill to extend the consultation period so we can work out some things.

Thank you, Mr. Speaker.

The Speaker: Is there a seconder?

Mr. Dwayne S. Seymour: Thank you, Mr. Speaker. I would like to second this Motion.

The Speaker: The question is that the Development and Planning (Amendment) Bill, 2026 be withdrawn.

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

AYES.

The Speaker: The Ayes have it.

Agreed: The Development and Planning (Amendment) Bill, 2026 was withdrawn.

GOVERNMENT BUSINESS

The Speaker: None.

All right, that concludes the business for the day. I would invite the Premier to move the adjournment until... It's a big Order Paper for tomorrow, so if you don't want to spend your Friday night here, I suggest we start at 10:00 or 9:00.

[Inaudible interjection]

The Speaker: Okay, or 11:00. Up to you all.

The Premier, Hon. André M. Ebanks: King Solomon, 10:30.

Suspension of Standing Order 14(1)

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker, another productive sitting. In the middle there were some mild fireworks, but I think we got past that and it ended on a positive and collaborative note, so I'd like to thank all Members for all of their good work, and move the suspension of Standing Order 14(1) so that the business of the House can continue tomorrow at 10:30am rather than 2pm.

The Speaker: The question is that Standing Order 14(1) be suspended to allow the House to continue its work at 10:30 tomorrow morning.

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

AYES.

The Speaker: The Ayes have it.

Agreed: Standing Order 14(1) suspended.

The Speaker: Now you move the adjournment.

ADJOURNMENT

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I now so move that this House do stand adjourned until tomorrow the 1st May at 10:30am.

The Speaker: The question is that this honourable House be adjourned until tomorrow, 1st May, at 10:30am.

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

AYES.

The Speaker: The Ayes have it.

The House stands adjourned.

At 10:10pm the House stood adjourned until 10:30am Friday, 1st May, 2026.