THE

House of Assembly Debates

(OFFICIAL REPORT)

FIRST SESSION 1986 - 91

Tuesday, March 1.1988

Pursuant to the adjournment, the House of Assembly met at 12.15 p.m. o'clock.

PRESENT

His Honour L. A. Weekes, J.P., (Speaker)
His Honour J. J. Payne, (Deputy Speaker)
Hon. L. E. Sandiford, B.A., M.A. (Econ.), J.P., (Prime Minister and Minister of Finance and Economic Affairs)
Hon. H. deB. Forde, Q.C., M.A., LL.B., (Leader of the Opposition)
Hon. B. M. Taitt, B.A. (Hons.), M.A., LL.B. (Hons.), (Minister of Health)
Hon. P. M. Greaves, Q.C., B.A., (Deputy Prime Minister and Minister of International Transport, Telecommunications and Immigration and Leader of the House)
Hon. E. E. Greaves, B.A., Ed.M., (Minister of Trade, Industry and Commerce)
Dr. R.C. Haynes, M.B., Ch.B., F.R.CP., (Edin.) .
Hon. Dr. D. G. Blackman, B.A., M.A., (Minister of Transport and Works)
Hon. M. A. King, Q.C., LL.B., (Attorney General and Minister of Legal Affairs)
Hon. W. O. Franklin, A.I.C., M.I.A.S., J.P., (Minister of Agriculture, Food and Fisheries)
Hon. N. K. Simmons, (Minister of Employment, Labour Relations and Community Development)
Hon. H. A. Blackman, B.Sc., (Econ.,) (Minister of Housing and Lands)
Mr. D. A. C. Simmons, Q.C., LL.M.
Mr. O. S. Arthur, M.Sc., (Econ.)
Mrs. M. Barker-Welch, (Parliamentary Secretary, Ministry of Employment, Labour Relations and Community Development)
Hon. C. V. Walker, (Minister of Education and Culture)
Mr. L. L. Brathwaite, J.P.
Mr. E. E. Bourne Dr. E. A. Simmons, M.D.
Hon. W. W. Hall, (Minister of Tourism and Sports) Mr. C. A. Neblett, B.A., (Parliamentary Secretary, Prime Minister's Office)
Mr. C. L. Trotman, M.A.
Mr. R. L. Morris, B.A., Cert. Ed.
Mr. P. J.M. Miller
Mr. R. P. Byer, LL.B., L.E.C.
Mr. D. J. H. Thompson, LL.B.

Prayers were led by Father Ivan Harewood.

Mr. SPEAKER: The House is in session.

MINUTES

Mr. SPEAKER: The Minutes of the meeting for Tuesday, February 23,1988.

Hon. P. M. GREAVES: Mr. Speaker, I beg to move that the Minutes of the meeting of the House for Tuesday, February 23,1988, be taken as read and be confirmed.

Hon. B. M. TAITT: I beg to second that, Sir.

Mr. SPEAKER: If there are no observations or corrections, let those Minutes stand confirmed.

PAPERS LAID

Hon. L. E. SANDIFORD: Mr. Speaker, I am commanded to lay the following:

The Estimates for 1988-89.

Hon. M. A. KING: Me. Speaker, I am commanded to lay the following:

The Report of the Fire Service for the calendar year 1986.

GOVERNMENT NOTICES

Hon. P. M. GREAVES: Mr. Speaker, I beg to give notice of the following:

A Bill to grant the sum of money out of the Consolidated Fund and to appropriate the same for the service of Barbados for the year ending 31st March, 1989.

FIRST READING OF BILLS

On motion of Hon. L. E. SANDIFORD, seconded by Hon. P. M. GREAVES, the following was read a first time: A Bill to grant the sum of money out of the Consolidated Fund and to appropriate the same for the service of Barbados for the year ending 31st March, 1989.

ORDERS OF THE DAY

SUSPENSION OF STANDING ORDERS

Hon. P. M. GREAVES: Mr. Speaker, I beg to move that Standing Orders Nos. 6,16,18,20,42(5), 43 and 44 be suspended for the remainder of today's sitting.

Hon. B. M. TAITT: I beg to second that.

The question that the named Standing Orders be suspended was put and resolved in the affirmative without division.

GOVERNMENT BUSINESS

Order No. 1 was called - To move the House into Committee of Supply to consider the grant of sums of money for the service of the Island.

On the motion of Hon. P. M. GREAVES, seconded by Hon. B. M. TAITT, Mr. SPEAKER left the Chair and the House went into Committee of Supply, Mr. R. P. BYER in the Chair.

12.25 p.m.

COMMITTEE OF SUPPLY

Mr. CHAIRMAN: The House is in Committee of Supply.

SUPPLEMENTARY ESTIMATES 1987-88 - No. 47 -$737126

HEAD 36 - MINISTRY OF HEALTH - $737 126

Hon. B. M. TAITT (St. Michael West): Mr. Chairman, as would be detected from the reading of the Order, all of these subheads fall more or less in the same category, in a situation where, as we come towards the end of the financial year, there are small bits of money required to finish off the year. Since we are likely to be discussing these matters in great detail shortly, I would not detain this Committee, unless there is an honourable Member who has a specific question, or questions, to ask.

I therefore beg to move that Head 36 stand pan.

Hon. P. M. GREAVES: I beg to second that, Sir.

The question that Head 36 stand part was put and was resolved in the affirmative without division.

SUPPLEMENTARY ESTIMATES 1987-88, No. 48 - $407547

HEAD 78 - MINISTRY OF HEALTH . -$407547

Hon. B. M. TAITT (St. Michael West): Mr. Chairman, in much the same way as the previous vote, except the amounts would apply to what are termed capital aspects of the Budget, again we need some small sums to top up requirements to finish work that has been started for the year.

The items apply, as outlined in the Note, to the Psychiatric Hospital and the other hospitals, as well as to the Sanitation Authority.

Mr. Chairman, again, Sir, I am at the disposal of the Committee to answer any questions or to give any details.

I beg to move that this Head stand part.

Hon. M. A. KING: I beg to second that, Sir.

The question that Head 78 stand part was put and was resolved in the affirmative without division.

SUPPLEMENTARY ESTIMATES 1987-88, No. 49 - $348602

HEAD 34 _ MINISTRY OF EDUCATION AND CULTURE-$348 602

Hon. C. V. WALKER (St. George North): Mr. Chairman, these subheads are required to satisfy the requirements of the various agencies for the year 1987-88.

I, too, would not detain the Committee, since we will be discussing these Heads in more detail shortly, unless any honourable Member of the Committee would like any specific explanation or has any specific questions.

I beg to move that this Head stand part. Hon.

W. W. HALL: I beg to second that. Sir.

The question that Head 34 stand part was put and was resolved in the affirmative without division.

SUPPLEMENTARY ESTIMATES 1987-88, No. 50 - $872823

HEAD 76 - MINISTRY OF EDUCATION AND CULTURE-$872 823

Hon. C. V. WALKER (St. George North): Mr. Chairman, this Head deals specifically with Capital, as it relates to the IDE and World Bank Project for the construction of schools. Some of the preliminary work has been done and actual construction will start soon. Again I do not intend to detain this Committee, since we will probably be discussing these in more detail shortly.

I beg to move that this Head stand part. Hon.

B. M. TAITT: I beg to second that, Sir.

Hon. H. deB. FORDE (Christ Church West): Mr. Chairman, we certainly do not intend to delay the Committee at this stage, since in a couple of days we will have an opportunity to discuss the Heads of the Estimates in greater detail. But I should be pleased if the Minister would, even at this stage, let me know whether the project is on schedule.

It has been my understanding that the implementation of the second World Bank Project would have commenced, certainly in relation to primary schools, some lime this month. I wonder whether the tenders are all in, and whether awards have been made in relation to the three schools that have been chosen.

Aside.

Laughter.

Hon. H. deB. FORDE: The Prime Minister tells me St. Matthias is still in. I wonder whether St. Augustine's is still in at this time.

Laughter.

Hon. H. deB. FORDE: I really want to know whether there is delay in the implementation of the project. I would also like to know which of the secondary schools are included at this stage. I know that originally there was to be a secondary school at Wotton and an upgrading at Queen's College. I believe that the Minister, now the Prime Minister, at some time announced that there would be a school in St. Thomas as well. I wonder what is the Government's priority in relation to those three schools.

Mr. L. L. BRATHWAITE (St. Michael North East): Mr. Chairman, I would just like to reiterate my concern for the conditions which exist at the only school in the St. Michael North East constituency, the St. Matthew's Composite School. Although this does not at the moment fall within the priorities of the particular project, I would like to have the assurance that we can be expecting some improvement in this facility in the very near future. I would like the Minister to consider at the earliest possible opportunity the replacement of this by a suitable institution for the exercise which students have to go through in their school career.

Thank you, Sir.

12.35 p.m.

Mr. P. J. M. MILLER (City of Bridgetown): Mr. Chairman, most of us are aware, since it was made public knowledge by way of newspapers, that there were plans, certainly during the last Administration, for the renovation and amalgamation of St. Mary's Junior School and the St. Mary's Infants School in Mason Hall Street I would like the Minister to give us some indication as to what is happening. I gather that the project has been put back a bit, almost a year. If this is so, I would like to appeal to the Minister to take a critical look at the conditions of the existing buildings. Certainly the Infants School building is in a very sorry state, and it may be necessary to do some kind of work on it in the interim while the plan for the new school is being put together and being worked on.

I am just sounding some concern for the conditions of these two schools, the physical conditions that is, particularly the St. Mary's Infants School.

I am obliged to you, Sir.

Hon. C. V. WALKER: Mr. Chairman, I think other Members who have not spoken probably also have interests in schools, and I do not think we need to get a detailed query from each Member. I will respond to the questions by the Members who have spoken so far, and I will give the Honourable House and this Committee a projection as to the latest plan in terms of the construction of the schools and all the units that are involved in this project.

I will first reply to the Leader of the Opposition on the tenders. The tenders are in and awards will be made early in this month of March. Construction will start sometime after June 1. I will give the specific phases when I answer the questions for all the other Members.

Queen's College will be built, and I will detail the package under which Queen's College will fall. Wotton will also be built. There are no provisions. St. Thomas was not included in the Second World Bank Project, so when I read the Schedule, you will note that it is not included in either Phase 1,2, or 3.

To respond to the honourable Member for St. Michael North East (Mr. L. L. Brathwaite), the original intent was for St. Matthew's to be amalgamated with St. Augustine. But taking a second look, we realized that it is totally unrealistic to ask the students to go from St. Matthew's to St. Augustine, and we will have to look at including St. Matthews into an additional project, whether it be a Third Project or what. I give the honourable Member the-assurance that it will be the subject of maintenance in the interim.

The Cherry Grove School falls within that category. Since the Mount Tabor School will be built, we thought we would leave the Cherry Grove School, which will phase itself out once the Mount Tabor School is built.

I will give the honourable Member for the City (Mr. P. J. M. Miller) details of when St. Mary's will start, but I will also give the assurance that it will be subject to maintenance until such time as the new school is built. Mr. Chairman, the preliminary work in terms of engineering and basic work has been done. So when we talk of construction, it means the physical building going up, and this will start sometime after June 1. In the first phase, in the primary schools, we have St. Augustine, and for the Leader of the Opposition, as I always promised him, St. Matthias will be there. Speightstown and Selah in St. Lucy are also included.

The extension to the Barbados Community College and construction work on the new school for Queen's College will also start this year in the first phase.

We will wind up with two stages in this financial year, because following the first phase we will go right into Package 2, which includes Wotton, the skills training centre at Sayes Court, St. Mary's, Mount Tabor and Bailey's in St. Philip. We anticipate dial construction of these will start very early in January next year. Again, all of the preliminary work has been done and it is just a question of the buildings going up.

In Package 3, which will also start early next year, there is the upgrading of the Springer Memorial Secondary School, a new school at Farmers in St. Thomas and a replacement for the existing schools at Hillaby and Turners Hall, a new school at Bakers in St. James, and St. Stephen's Primary School. There will also be the upgrading of the building at the Defence Force in St. Lucy as a skills training centre. By that time, we will also start the Ministry of Education Headquarters Building, which will be located on the present Queen's College site once Queen's College would have moved to its new site.

I give the Committee the assurance, as I have mentioned to the Member of St. Michael North East about St. Matthew's, that the Government has committed itself to the people of Barbados, and a secondary school will be built in St. Thomas and work is expected to start during the current term of this Democratic Labour Party Government. It is not included in the Second World Bank Project but it will be built in this term.

Aside.

Hon. C. V. WALKER: Mr. Chairman, it will be built in this term.

The question that Head 76 stand part was put and resolved in the affirmative without division.

On the motion of Hon. P. M. GREAVES, seconded by Hon. B. M. TAITT, Mr. CHAIRMAN reported to Mr. SPEAKER the passing of four Money Resolutions in Committee of Supply, and Mr. SPEAKER resumed the Chair and reported accordingly. 12.45 p.m.

On the separate motions of Hon. P. M. GREAVES, seconded by Hon. B. M. TAITT, the Resolutions were read a first and second time and agreed to.

BORROWING OF 30 MILLION RENMIBI YUAN FOR THE CONSTRUCTION OF A GYMNASIUM

Order No. 3 was called - To move the passing of a Resolution to approve the borrowing of 30 million Renmibi Yuan (Bds. $16.5 million) from the Government of the

People's Republic of China for the Construction of a Gymnasium with a *seating capacity of 3 905 persons.*

Hon. L. E. SANDIFORD (St. Michael South): Mr. Speaker, over the years successive Governments in this country have sought to improve the infrastructure of the country to provide the kinds of facilities, buildings, equipment and related works so that the progress, growth and development of this country could continue at an even pace.

In respect of recreational facilities, Governments have sought, in accordance with the availability of resources, to provide such facilities for the youth and others of this country so that sport and recreational activity can take place in an atmosphere that is best suited for those activities. In this connection, a National Stadium has been provided for outdoor activities, other structures have been located near to the National Stadium for other kinds of sporting and recreational activities, playing fields and pavilions have been provided throughout the country, and, generally speaking, the facilities that are required, both for recreational activity as well as to ensure that sporting activity may take place in facilities that meet regional and international standards, have been provided. But one major deficiency to date has been the provision of special indoor facilities for those sporting activities that are best conducted indoors.

I recall that when I held responsibility for the portfolio of Sport, being a sportsman of no mean repute myself - I am prepared to have that struck from the record if you so ....

(Aside: You are misleading the House.)

Hon. L. E. SANDIFORD: Let me amend that somewhat, Sir: having participated in a variety of sports in this country, I listened very carefully to some of the pleas, particularly of those persons who play basketball and table tennis, and so included in the facilities at the Barbados Community College a facility where basketball and table tennis could be played in conditions that were much better than anything obtaining in the country at that time.

Sir, if we are to grow as a nation and develop, it becomes incumbent that the appropriate facilities meeting the required standards should be provided. That is part of development, and I would like to put to rest any idea that sport or cultural activity and the provisions for sport and cultural activity do not form any part of development. Sometimes when we talk about development, we tend to think in terms of economic development only, but we place emphasis on the all round development of the individual and the country.

A need has been identified for the provision of proper and adequate indoor facilities for this country. Those facilities, of course, like all other facilities, like all other infrastructural works, have to be paid for, and resources have to be found to meet the cost of the facilities. And those facilities, when constructed, serve not only the present generation, but future generations as well, and it is only right that the present and future generations should make some contribution towards the cost of providing these facilities. 12.55 p.m.

The proposed facility is a capital project. Capital projects in this country have, traditionally, been provided for out of either savings or out of loans, generally from external sources, either on a Govemment-to-Government basis or through multilateral agencies. In this particular instance, there is agreement between the Government of Barbados and the Government of the People's Republic of China for a loan of 30 million Renmibi Yuan, which is approximately Bds. $16.5 million, and that money will go towards the construction of the gymnasium and the related works.

The original design was for some 2 500 persons. This Government decided that it would be better to have a facility that could accommodate a much larger audience, and so the capacity was increased to just under 4 000 persons, the additional cost to be met by the Government of Barbados.

Under the terms of the agreement, the loan will be for a 20-year period. No repayment will be made during the first five years of the loan, but repayments will commence during the sixth year of the loan. The Central Bank of Barbados and the Bank of China will handle the settlement of the loan. The agreement will come into force when it is signed, and I expect that as soon as parliamentary processing and approval of this loan is completed, the agreement will be signed. The loan is being raised in accordance with the Special Loans Act. I think it is known that the discussions on this particular project were entered into by the previous Government in pursuit of the provision of additional recreational and sporting facilities for this country, and a previous Minister of Government, Mr. DeLisle Bradshaw, did sign an agreement on May 16,1986. However, subsequent to that, it was discovered that the legal umbrella under which that loan was supposed to be accommodated did not, in fact, make specific provision for a Government-to-Government loan, and the legal advice was that that Special Loans Act, Cap. 105, should be amended to make specific provision for loans entered into between one Government and another.

Our Parliament approved that amendment, and the amended Act was signed by the Governor-General on

December 18, 1987. Having amended the Act, the Resolution is now before this Honourable Chamber in accordance with the provisions of that Act, so this Resolution is seeking approval for the loan, as well as for the purposes to which the loan should be applied, in accordance with the provisions of the Special Loans Act, as required by Section 2 and other provisions of that particular Act

Mr. Speaker, this is a matter, as I said, which has stretched over two Governments. If there is any further information that may be required, I would be willing, if it is available, to supply that information.

I beg to move that this Resolution do now pass.

Hon. W. W. HALL: I beg to second the Resolution and reserve my right to speak.

Hon. H. deB. FORDE (Christ Church West): Mr. Speaker, this Resolution will, of course, receive full bipartisan support. I would not wish, however, the opportunity to pass without thanking the Government and the people of China for the magnanimous gesture which they have made to Barbados, because this is one of the best examples of south to south co-operation, for which the undeveloped world has so long been pressing.

Here is a country whose per capita income is less than that obtaining in our own country, Barbados but which has an expertise, a tradition, an industry and a magnanimity which can be imitated by other countries with much more financial resources than China has. The fact that the Republic of China has made this loan should not surprise those of us who have followed the history of that great Republic. It set a blazing example in Africa several years ago when it constructed, against all the then predictions and advice of the developed world, the Tanzanian Railway, and it has followed this up by assisting other developing countries throughout the whole world. 1.05p.m.

I was very pleased when I was Minister of Foreign Affairs to have had some small contribution to make towards the establishment of diplomatic relations with the Government of China. In those days, the honourable Member for St. Michael East (Hon. Dr. D. G. Blackman), the Honourable Minister of Transport and Works, was closer to me than he is now, and I wish, as I have done before when I was Minister of Foreign Affairs, to pay my due compliments to him for the role which he played at the time in deepening the relationship between the People's Republic of China and Barbados. He was then the Permanent Representative to the United Nations and had built up a very close relationship with the Ambassador for China and the Foreign Minister, and it made the decision taken by the Barbados Labour Party Government in November 1976 to establish diplomatic relations very smooth indeed.

Since the opening of diplomatic relations, China has contributed in a significant way to technical assistance in this country. We signed a bilateral cultural arrangement with them, Mr. Speaker, in 1980, and since then the Peking Government has provided substantial assistance to us in the agricultural sector, more recently in the handicraft sector and the cultural field, and it is now extending that co-operation in the field of sports.

The Opposition, either in Government or out of Government, has always placed great stress on the provision of increased facilities for sports, because it sees it, as the Prime Minister said, as part of the developmental process in our country, and during our last five years in Government we managed to establish several playing fields throughout the island.

(Aside: Hon. B. M. TAITT: There is none in St. Michael West though.)

Hon. H. deB. FORDE: There is none in Christ Church either.

During our last five years in Government we managed to establish several playing fields. Some 15 playing fields were constructed during those last five years, and we recognised the need for upgrading the indoor facilities, which we are now doing through this arrangement.

Mr. Speaker, it was when the then Prime Minister visited China in 1980 that we made the first contact for this loan. It has taken some time to come on stream, and, of course, there have been revisions of the arrangements during that period of time, but I am happy that the construction of the gymnasium will soon commence. I believe it is being built at the Wildey area, very near to my constituency but in the constituency of the honourable Member for St. Michael South East, but it would be highly accessible, Sir, given the position of the new road, the Airport to Spring Garden Access Road, to the large number of young Barbadians who would want to use the indoor facilities for basketball, table tennis, volleyball, badminton, squash and other sports.

The original agreement had forecast a loan of $20 million, and, in fact, the Government of China had indicated that they were prepared to go as far as lending us US$10 million, Bds$20 million, but that has been revised now to a lesser sum. I anticipate we are no longer thinking in the original terms of an indoor stadium of 7 500 people. When we first began to discuss this project back in 1980, before the Chinese sent a team of experts to give us

preliminary advice on the matter, that was the figure that was under consideration. But I am satisfied, Sir, that China, which has tremendous experience in the construction of stadiums, will give of the best experience and expertise available to it, and that the end product will be totally satisfactory to both our countries.

There is another aspect of this loan that 1 would like to stress. It is significant that it is an interest free loan, and it is significant that it is a loan granted on the best concessionary terms that are available. In fact, the terms here are close to the terms in IDA, and I wish to seriously take issue with the international institutions where people believe that they can graduate countries such as Barbados at this time on the flimsy pretext that we have reached a per capita income that is so high that we are disqualified for this type of aid, and that the aid must be concentrated instead on other countries, China being one such country, which they think have more need. It is significant that China does not share that sentiment, and to show that it does not share the sentiment, , it is prepared to make this type of loan available.

I say to our friends up north and I want to deal with the United Kingdom Government in this debate on its loan profile towards Barbados - that this is the type of example that they really ought to follow.

Sir, if you look at our relationship between ourselves and the United Kingdom, from whom we take much more by way of trade - in fact, there is a net balance of trade in favour of the United Kingdom, probably a slight balance of trade in favour of China - but not a significant amount of trade is done with the People's Republic of China - if you look at the figures, you will see that since independence, Barbados has had very little by way of bilateral aid loans from the United Kingdom. There has been some technical assistance, but that is about all.

Certainly we have pressed the United Kingdom to assist in areas such as this. Very little has been given, and the argument has always been that Barbados is too far advanced for the United Kingdom to wish to enter this sort of bilateral arrangement I trust that the example of China will be one that they will bear in mind, and that we will see much greater understanding of what is necessary to be done if one is seriously interested in developing proper relations with countries.

When we opened diplomatic relations with China, there were several doubters. The Chinese have behaved themselves in our country with the greatest of decorum that one would expect from such a great people. They have not sought to interfere in the political aspect of Barbados' internal affairs in any way whatsoever. They have shown great warmth and friendship, whether at the level of political parties, to both political parties, or at the level of personalities to people from both sides of the political spectrum. They are not like some other states with whom we hold relations. None of the Chinese ambassadors believe that they must boycott you if you sit in Opposition at any particular time and court you warmly if you are sitting on the other side. They do not adopt that type of approach. They are extremely correct and fair in the way they approach diplomatic relations. 1.15 p.m.

For the few people who wrote in the Press at the time when we opened diplomatic relations throwing doubt on the decision, I feel proud that I can stand up in here, as I did at the time when I announced to the House the fact that we were discontinuing diplomatic relations with Taiwan and recognizing the People's Republic of China, and say that that was a correct decision. I am pleased that the policy has been followed by the Democratic Labour Party, and that the incorrect policy of recognizing Taiwan, as they did between the years 1966 and 1976, is now fully recognized as a mistake on their part.

I welcome this loan. It has full bi-partisan support. I trust that the construction would go well. I understand that there is going to be a joint venture arrangement with a local construction firm and a Chinese firm. I am sure that China will do everything in its power, to the extent that it can transfer any technology that is necessary in this field, in assuring an effective transfer of technology as well, because that is another notable thing about south-south co-operation as practised by the Chinese. When they leave a country, they like to leave knowledge and expertise. They never come into the country to stay there for ever and ever and ever and hope that you always want them back. As happened in Africa, in Tanzania in particular, it is significant that their aid and assistance is along this type of line, and I strongly commend it.

I am sure that Barbados is in a position to reciprocate, although probably not in this same way, in several ways in assisting China. I hope that the expertise that we have gained in the field of tourism will be made available to the Chinese, should they so wish our expertise. They are now in the process of developing their tourism, particularly in areas such as Canton. I hope that in some of the other provinces we would be more than willing, and I am sure that both sides of the House would express willingness, to reciprocate the type of help and assistance which they have given to us.

Aside.

Hon. H. deB. FORDE: The Honourable Minister of Health wishes to send something. I am not sure what he wishes to send, Sir, but I am sure that whenever he is on a goodwill visit, he will also see the progress they are making in the field of health.

Hon. B. M. TAUT: I was just trying to remind the honourable Member that a former Minister in the Labour Party Government was going to offer them some technical assistance by sending them some milk.

Laughter.

Hon. H. deB. FORDE: I am not aware of that, Sir. If he is telling the truth, the honourable Member may be referring to the technical efficiency which the Pine Hill Dairy really moved to during the time of the Barbados Labour Party's Administration, particularly under Mr. Phillip Goddard's chairmanship. Maybe we were reaching to the stage that we could render technical assistance in this field. But, Sir, the honourable Member, as usual, must throw out some joke.

Hon. B. M. TAITT: I am dead serious, Sir. The record will show that the Honourable Minister....

Mr. SPEAKER: Are you on a point of order?

Hon. B. M. TAITT: On a point of order, Sir: The honourable Member said, "if I am telling the truth." I wish to assure Your Honour, Sir, that the record will show that the then Minister of Agriculture, the Honourable L. B. Brathwaite, did report to the House on his visit to China and indicated that he had entered into a commitment to provide technical assistance, and one of the areas in which they were going to be assisting us in agriculture would be with cabbages and we would be sending some of the expertise which we had gained from the milk plant to China, and perhaps some milk. That is what he said.

Laughter.

Hon. H. deB. FORDE: We have the expertise. We could send it, if they wish that expertise, and I am sure that it would have the bi-partisan support of the House.

Dr. E. A. SIMMONS (St. Michael South East): Mr. Speaker, I support this Resolution, and for a few reasons, the first, of course, being that the gymnasium is going to be located in the constituency of St. Michael South East which I represent. I think it is fitting that it should go there.

The Honourable Leader of the Opposition has mentioned that it is close to his constituency. I want to remind him that one of the reasons for such an indoor gymnasium in our area is that we excel in indoor sports. At the opening of the basketball season, it was Pinelands and Clapham, a team which I share with the Leader of the Opposition, the two leaders in basketball that opened the season, because they were the first two teams in the competition last year. That is one of the reasons I think the gymnasium is well placed.

Another reason is because the area of the Pine happens to be one of the areas of highest unemployment. Therefore, we welcome a project like that where we can see the generation of some employment for some of the young people of the area.

I would like also to advert to some of the comments made by the Leader of the Opposition. I-note that he is pleased to see the development of a south-south dialogue. I think this is important I hope that from now on we do not hear any more accusations of political parties being communist because they have dialogue with countries which are not western-oriented. This has been a problem in Barbados, because if you turn on the news, one of the gimmicks that is being used against any political party, whether it be the Democratic Labour Party or the party in Panama, is that it is communist. This has been a bugbear that we have had in Barbados. So I am glad to see that, once and for all, the Leader of the Opposition, with a new image for the Barbados Labour Party, has laid to rest this thing about communism.

I want to compliment them not only for opening that dialogue with China, but for making a yearly trek to the great halls of China, which I think they did late last year on their yearly visit. I think all three Members went. We on this side would not consider the numbers of the Barbados Labour Party ....

Laughter.

Mr. D. A. C. SIMMONS: On a point of order: I have to correct the record, Sir. The three on this side did not go to China last year. The honourable Member for St. Peter (Mr. O. S. Arthur) went with two other young people in the party.

(Aside: Two young people?) Mr.

D. A. C. SIMMONS: Yes.

In 1979, Sir, the present Prime Minister, myself, Mr. Craig....

Aside.

Mr. D. A. C. SIMMONS:..... the present Prime Minister, we enjoyed his company..... Sir Arnott Cato and Senator Wickham went, preceding all of these. We went to roll the wicket for the others, the heavy rollers, to come. The crowd of us together in 1980, but we went first It is not a yearly trek to the great halls.

Dr. E. A. SIMMONS: I apologise if I made it a yearly trek, but I think the honourable Member for St. Thomas

(Mr. D. A. C. Simmons) is misunderstanding what I am saying.

The point I am making is that a cultural visit to a communist country or any kind of country does not mean that that political party has that persuasion. I hope that you would have learned from that experience, that you do not label people in that kind of way, because we on this side will not label you communist because you develop relations with China, because you visit China at the drop of a hat And I hope that from now on in Barbados we will not see political parties use that as a means of intimidating voters when they go to the polls. I want to get on to another issue which is very important, and it is the part that sports must play in the development of the individual and the country. In Barbados today - I think that this is a point,that is overlooked - there are a lot of young people who use sports as a means of furthering their education. We have in Barbados a lot of youngsters in what you would call the less recognised sports, basketball, football, who get scholarships overseas, primarily to the United States, and use them as a vehicle to educate themselves at university level with no expense to Barbados. I hope that this gymnasium will be a mechanism for more young people in this country to avail themselves of these sorts of facilities. 1.25 p.m.

I want to get back to the whole concept of the development of the personality which I think that we in Barbados tend to overlook, because in Barbados there has been a traditional orientation about sports, that it is something that the individual should not do because it will detract from his educational progress. And I find that in Barbados today, where we should be more developed, we find that, for example, that, despite the fact that there are more secondary schools and the schools are bigger, you cannot find a single school team, or two school teams, at the level that it should be operating. When I went to school at Combermere, Combermere was able to field a first division cricket team and an intermediate cricket team, and do well.

Asides.

Dr. E. A. SIMMONS: Yes, I happened to be on that first division team, as the opening batsman and wicket-keeper, with the person who then became the fiercest fast bowler in the West Indies, the Honourable Minister of Sport. We played on the same school team, so I can speak with some authority on that.

Asides.

Dr. E. A. SIMMONS: I do not think the honourable Member of St. Thomas ever played at this level. I know he played, but not at this level.

Laughter.

Mr. D. A. C. SIMMONS: On a point of order: He was an opening batsman, but I did not expect him to swipe like that.

Laughter.

Mr. D. A. C. SIMMONS: I want him to know, Sir, that for four years - 1957,1958, 1959, and 1960 -1 played first level cricket for Lodge School, and in January 1959 was so good as a schoolboy that I was invited to trials and was 12th man for Barbados.

Laughter.

Dr. E. A. SIMMONS: The honourable Member has now had the opportunity to place on the record his sporting ability.

To get back to a more serious note, I think that we really have to look at the development of the young people in this country, because it is a serious thing when we are finding that our young people are falling back in sports, when today sport is a mechanism for further advancement in life and we cannot find young people to perform at the kind of level that the young people performed at, 30 and 40 years ago, despite all the facilities that are being presented to them.

The Romans and the Greeks recognised the importance of sport to the individual, and there is a classic Latin phrase, *mens sana in corpore sano,* which means that you cannot have a healthy mind without a healthy body - that is a rather loose translation - and I recall that many of our Barbados Scholars, including the present Prime Minister of this country, did not only excel in academic achievement, but also excelled in sports. I recall that, as a schoolboy, for Harrison College he actually made a century. It was followed by a couple zeroes, but he made a century. Today in Barbados we cannot find, collecting all the schools, enough youngsters to form a creditable team, and I think this is a serious thing.

I was watching the Winter Olympics in Calgary and it was interesting to note that Jamaica had entered a team in the Winter Olympics, a bobsled team in the Winter Olympics. It was a superb promotional gimmick. All the members of the bobsled team came from the Jamaica Defence Force, and they trained in Jamaica to go to Canada to perform in the bobsled event. They were promoting Jamaica, because millions of people throughout the world were watching those Winter Olympics, and here was a team from a tropical country performing at the Winter Olympics, and, therefore, they brought the attention of the world to the presence of Jamaica. I think that whoever their public

relations people were, they were obviously doing an excellent job.

I would like to think that when we build this gymnasium, we do not look at it in the narrow sense of playing basketball, volleyball and table tennis, but we see it in the broader framework of the development of a whole concept of what sports can do for the individual and indeed for the country. With that, Mr. Speaker, I would like to lend my support to this Resolution.

Hon. W. W. HALL (St. Michael West Central): Mr. Speaker, I rise to support this Resolution.

Even though I recognise that bereft as I am of any particular outstanding oratorical skills that can be claimed by the previous three speakers, I believe that it would be remiss of me if I did not add my little thoughts to this Resolution, so that I may illuminate the dark corners of the mind of anyone who may not have followed the situation as far as this gymnasium is concerned.

I would like to build on what the Prime Minister has given to this Honourable Chamber. It was very detailed, but there are a few little things that he has left out. I am sure for me to speak on this occasion, because had he said everything, there would be no need for the Minister of Sports to speak, and I think that he would have wanted to give me that opportunity.

Sir, I want to place it on record that I agree that there should be a gymnasium. I did not even know whose constituency it was in, having decided that we would try to place it at Wildey. What I really know is that wherever in Barbados is the best location for the gymnasium, that is good enough for me.

On February 6, 1986 the then Cabinet agreed to the execution of a loan between the Governments of Barbados and the People's Republic of China for an interest-free, charge-free loan of $30 million Yuan. The equivalent in February 1986 was Bds$20 million, but the equivalent today is Bds$16.5 million.

The seating capacity was supposed to be 2 500, an update on the capacity of the 1970s. I think that it was in 1979 when it was first mooted that it was thought that a gymnasium with a capacity of 2 000 seats would be adequate for the needs of Barbados. The only other thing *[* that was minuted was the site should be at Passage Road.

The loan agreement was signed on May 16, 1986 some 12 days before the General Election. That was the scenario when I was appointed Minister of Labour with responsibility for Sports. Having assumed office, I recognised immediately that Passage Road was not a suitable location for a gymnasium, because I was of the view that the traffic flows and the inadequate parking facilities did not particularly lend to the type of conducive atmosphere I would wish to have if you are going to have a gymnasium in Barbados, indeed a good one. Secondly, Sir, I consider that 2 500 seats really were inadequate, that the future development of sport in Barbados would not be met considering the fact that we are looking into the 21st century. It was my belief that we should -look towards a capacity of about 4 000 seats. 1.35 p.m.

Sir, the Chinese were rather anxious to have this gymnasium started. Indeed, I would like to associate myself with the views expressed in thanking the people of the Republic of China for the very magnificent gesture. But as I said, they were very anxious to start, but there were myriad problems, problems which had to be alleviated by making some very serious decisions.

The first thing we had to do was to go to the site at Wildey, the site that I like and the one I recommended to the Government We had to gain the permission of the Ministry of Housing and Lands and we had a few site visits. The late Prime Minister also visited the site, and it was really the consensus of opinion that Wildey would be the type of site we should have for a gymnasium.

Further to that, Sir, we had already known that the Swimming Association had applied to Government for some land in that vicinity, and further, the Tennis Association had also applied for land adjacent to the one used by the swimming people. So if you could have an entire complex with a gymnasium spearheading the activities, and just adjacent to the Swimming Association's 50-metre Olympic size pool, and then the Lawn Tennis Association with their eight courts, as they had intimated they would like about eight courts, I saw a fantastic chance for Barbados really at last to get into the big league.

One considers, that Barbados hosted the Annual General Assemblies for the Pan American Games, and indeed the Commonwealth Games last year, where some 200 delegates from both of these organisations - very prestigious I may say, Sir - came to Barbados. They were the ones who decide who get the Olympic Games, the Commonwealth Games, the Pan American Games, in fact, Sir, they are the ones who really know, and we in Barbados are proud and privileged to have hosted their Assemblies. What is more, the accolades that we received! They received our hospitality with much approbation and therefore I feel as a Barbadian very proud of the fact that at Wildey we will be able to have a gymnasium, a sporting complex which involves a tennis complex and indeed the Swimming Association's pool.

I said the Chinese were trying very hard to start this project but we found that there were many problems. First of all, there were some people who felt the gymnasium should have gone to Weymouth and some who felt that it should have gone at the Garrison, because, after all, the Garrison and the surrounding areas have produced the great Lakers, Senators and Springfield of basketball fame. Of course, you know, Sir, I feel that the Garrison should be reserved for other things.

People even ventured to say that the gymnasium should be down by the Detco building, by Sissons Paints. Do you believe that, Sir? That is the quintessence of ignorance!

Aside.

Hon. W. W. HALL: That is not true, it came from your side.

It was myopic, Sir, to say the least, and I believe that this Government should be congratulated. I have not heard anybody congratulating us for the site, but we should get down on our knees and thank the good God that He has given us the wisdom to put that gymnasium at Wildey.

Sir, further discussions were held with the Chinese officials with the view of having them consider increasing the capacity from 2 500 to 4 000, and indeed getting them to agree to the change of location. My idea was that I should meet with the Chinese and discuss with them what we were getting for the 30 million Yuan. It is all right to say that we are going to get basketball, netball, badminton, squash and all that, but we really wanted to sit down and discuss with them exactly how the money would be paid. And so, Sir, on July 18 an eight-man Chinese technical team arrived in Barbados to undertake the preliminary design for the gymnasium.

I met them and told them exactly what the position was, that we needed a gymnasium that could accommodate 4 000 people, that we wanted to change the location from Passage Road to Wildey, and I felt that when 4 000 black people sit down in an area like that, we should have some air-conditioning. I am proud to say that we are going to have that air-conditioning. We are not going to make it an expensive exercise, because between December and March we will be using a natural ventilation system and you will not have to utilise air-conditioning.

All of this could have been saved if DeLisle Bradshaw had not kicked me out of the Sports Council in 1981. I would have told the then Chairman of the Sports Council, the honourable Member for St. Thomas (Mr. D. A. C. Simmons), that it was stupid to have a gymnasium with a capacity of 2 500, and indeed that Passage Road was not the site. Had he not kicked me out unceremoniously, simply because I gave him one out of ten - that was the only reason....

Aside.

Hon. W. W. HALL: The honourable Member remembers my giving him one out of ten in an exercise which he had, and he promptly said that nobody could give a Minister one out of ten, and I had to go. 1.45 p.m.

I agree with the Honourable Leader of the Opposition, who said that the Chinese were very good in terms of this loan. He also said that he hoped that we would heartily reciprocate if the time ever came, that the Chinese would need some help with their tourism product. There is no problem with that. Despite what we may hear from the doubting Thomases in this Honourable Chamber sometimes, and, indeed, in the Press, not written, of course, by journalists, but by tenders, what happens is that we would find that this Government will give the benefit of the expertise to the Chinese Government in terms of the state of the art as far as tourism is concerned, no less than we have done with Sierre Leone and other countries. I am sure that even Trinidad and Tobago has been there waiting, just wanting to ask us, and whenever they ask, we will do the necessary.

The gymnasium will cover an area of approximately three acres.

Asides.

Hon. W. W. HALL: I am only pausing for station identification.

Mr. D. A. C. SIMMONS: On a point of order, Sir: The Honourable Minister must know that I was only giving the Prime Minister some information. He was teasing me about race horses that I had, so I told him that there is one now racing called "Sandy" that hardly comes out of the gates, and when ever it comes out, it spins right around. It does not know where to run, Sir!

Mr. SPEAKER: No point of order.

Hon. W. W. HALL: Sir, I was not saying that it was the Member from St. Thomas. I thought that the inference was coming from the Government benches, and I just wanted to give them a rap on the knuckles, something likened to what was given only a week ago to one of our most famous people.

I thought that Members would like to know that the area is approximately three acres, the dimensions will be 32

x 50 x 13, and games such as basketball, netball, volleyball, boxing, wrestling, weightlifting, handball, body-.building, badminton, gymnastics, karate, judo and table tennis will be played.

The foyer will accommodate functions such as banquets and conventions. I say banquets, Sir, not that I like banquets very much, because we have to teach our youngsters that life could never be a banquet when half of the people in the world are starving.

Asides.

Hon. W. W. HALL: The information that I am giving, I do not think that any other Member of this House is privy to it, so please let me press on.

There will be four lounges, administrative offices and facilities for paraplegics. I say so with great emphasis, because we note, much to our alarm, that in Barbados there is not a ready acceptance when building these lovely places that we reserve something for the comfort of paraplegics. In the gymnasium we will be doing exactly that.

The honourable Member for St. Michael South East Dr. E. A. Simmons, lamented the fact that our cricketers and our sportsmen have declined somewhat over the years. That leads me to ask, why do we really have a stadium, a gymnasium or play sports at all? I suppose, really, that we all recognize the significance of sport to the total development of the young people of this country and that is why we seek every day to make sure that they are given better facilities.

He also alluded to the time when he was at school. In the 1930s, 1940s and 1950s, in Barbados we played cricket and football and very little else. It is now so in Antigua. It is little wonder that the West Indies team, as of now, will contain more and more people from the Windwards and Leewards Islands, because they are playing cricket and, perhaps, football, but definitely cricket.

We are building a gymnasium, and we have cricket, and we are going to have karate, judo, weightlifting, a lot of sports. That is the problem. We are playing a lot of sport. Not that you should not play sports, but we have to cater for all of them, but if we are going to really look at it very seriously, we can take example from the fact that in the 1940s when we played cricket at Combermere, Lodge and Harrison College in the first eleven, boys were able to play against test cricketers at the tender age of 12,13 and 14.

It is no idle boast that the honourable Member for St. Thomas said that he played early. He probably still remembers that fateful day when I stopped him and all his ambitions to be a cricketer. He had the audacity to flick me past backward of square. Who told him to do that, Sir? Henceforth, he has played no more!

Mr. D. A. C. SIMMONS: Let the records show that was my first match in the first eleven in 1957, after he had just come back from running around the Pakistanis and the Indians, and I hit him fine twice in succession for four. The Massiah Street crowd went wild! Then he bowled a beamer and hit me in my throat

Hon. W. W. HALL: That is true. It was not done purposely. I never did those things purposely.

Another important thing for us to remember is that the schools are amalgamated, you will find that instead of having 500 boys, Combermere, Lodge and the same Harrison College will probably have 280 girls and 220 boys, and instead of looking to these three schools for great players, you may well have to look at Ellerslie, St. Leonard's Secondary, St. Margaret's. So it is not that we are no longer good at sport, it is that they have more things to do and we have now to search more diligently for our young people.

The last thing I would like to say is that we must be great examples for the young. Only the other day, to my dismay, I read that there would be no inter-school sports. It is a sad commentary that that could happen. I feel that we need to make sure that our youngsters go back to the playing fields and play cricket, football, participate in athletics and all manner of sports.

The loan is to be repaid with the export of convertible currencies agreed upon between the two Governments. The loan is a 20-year loan payable within 15 years, with a five year moratorium. Commencement of the payments will take place in the sixth year after completion of the hand-over of the gymnasium.

I will sign the agreement on Friday morning with the Ambassador from China. Thereafter, we would hope that the final design will be forthcoming, and if all goes well, I think that within six months we should begin to really get cracking with the building of the gymnasium. That means that within two and a half years we shall swing the doors of the gymnasium wide open. I hope that it will provide the type of opportunity for our young people so that they would be able to derive the necessary benefit from sport that their predecessors could not. 1.55 p.m.

Mrs. M. BARKER-WELCH (St. Joseph): Mr. Speaker, I should like to add a few words in support of the Resolution, because I had the distinct pleasure and privilege of being in on the first discussions on the gymnasium and nothing the Honourable Minister said could leave the

impression of how he went about it. I was very impressed. As you know, I am not really a sports woman - I love sports, but I am not a sports woman - but in his dealing with the subject of the gymnasium, he went very deeply into it. First of all, he wanted to know what he was getting for the money he was supposed to sign for. As far as I can remember, we saw none of that in the briefing that went before we entered Parliament in June 1986, so the Minister went about it in a very detailed fashion.

He was very concerned over the fact that Passage Road had been cited as the site for it, and he was also concerned about provision for the handicapped. I wish to compliment him very much on the stand that he took, because at that time, to me the building of a gymnasium was a very honourable thing to be happening, and I was thinking that we could get on with it in a short space of time, but the Minister went on delving into the whys and wherefores, and now we are seeing the fruition of all his study and all the plans that went into it.

We have to be very concerned, too, that sports in Barbados do not just gain the reputation of making sport. We know that sports are very important to the development of the person. It is as much physical as it is mental. I think that, sometimes, our sportsmen in certain sports, which I would not name now, need to put a bit more of the mental attitude into their sports.

We are happy, Sir, to see that the Chinese are the ones who have helped us in this way. They are a shining example of mental and physical effort in sports, and if we look into some of their examples in gymnastics, table tennis and sports of that sort, we would have a good example to follow.

I am very proud, as I said, to be associated with the gymnasium, and with those few remarks, I wish wholeheartedly to support this Resolution.

I thank you.

SUSPENSION OF SITTING

Hon. P. M. GREAVES: Mr. Speaker, I beg to move that this sitting be suspended until 3 o'clock today.

Hon. B. M. TAITT: I beg to second that.

The question that the House stand suspended until 3 p.m. was put and resolved in the affirmative without division, and Mr. SPEAKER suspended the sitting accordingly.

ON RESUMPTION Mr.

SPEAKER: This sitting is now resumed.

GOVERNMENT BUSINESS (CONT'D)

Order No. 3 - Borrowing of 30 million Renmibi Yuan for Gymnasium (Resumed).

Mr. P. J. M. MILLER (City of Bridgetown): Mr. Speaker, we have had a lot of talk about the development of what some people called "sports-tourism," and not only have we had some talk about it, but there has been some action in that regard, and I am sure that you will appreciate that one of the things that has militated against a more rapid development of that type of tourism would, obviously, be the lack of facilities to encourage more widespread international-type sporting events in Barbados.

I, of course, rise to support the Resolution that is before us, because successive Governments have spoken of the need for Barbados to bring itself to a position where we can have various types of international sports. But apart from the facilities at the Waterford National Stadium, and to some extent the Garrison, where we have seen some national horse racing, we are still a far way off in providing those necessary facilities.

We have heard talk about a national track and motor sports. I have not heard any recent talk about that, so I do not know where that is now, but one would appreciate, and I am sure the Minister of Tourism would know, that is one of the international sports that not only brings large numbers of people, both the technical and the drivers, but, of course, it encourages large numbers of spectators - they are what you call groupies - who follow these things around from country to country wherever they are held.

I am sure, too, that you will appreciate that not so long ago we had international table tennis, and though we have a very nice facility at the Community College, I think you will agree that it did not necessarily provide the kind of space that one would want particularly for spectators. So I was very heartened when I heard the Honourable Prime Minister mention that over 3 900 spaces for spectators will be at the proposed gymnasium.

In that area of international sports and so-called sports-tourism, we have not even scratched the surface, because there are all kinds of possibilities for basketball, volleyball, and, as I said, international table tennis. And not so long ago we were talking about the possibility of another golf course in Barbados to handle golfers who are always looking for somewhere to play in the winter months that obtain in their country. So all these things will augur well

for the development of sports-tourism, and obviously for the spin-offs that would come to that in terms of jobs and foreign exchange earnings for Barbados.

Equally important, I think, is what facilities like this can do for the development of local sports. You will appreciate that although I should pay tribute now to the YMCA for the job they have done over the years in the development of basketball with the provision of the small basketball stadium, I am sure that all will appreciate that we have outgrown that facility in terms of arrangements for players and spectators. The gymnasium, with the facility for basketball, would be a very good fillip for the further development of basketball in Barbados. 3.05 p.m.

I think if we look at what has happened with soccer, or, as we call it here, football, over the last three years, we would notice that two things have happened which, to my mind, have been very good developments. And although the Members for Christ Church West, (Hon. H. deB. Forde) and St. Michael South East (Dr. E. A. Simmons) were arguing about Clapham and the assistance they have given to basketball and football, I would like to remind them that most of the fellows in Clapham come from Chapman Lane.

Laughter.

Mr. P, J. M. MILLER: But apart from that, Sir, the development of basketball had, and still has, a lot to do with spectator involvement. It goes without saying that spectators in any sport give the players the kind of psychological feeling to go ahead and do their best. We know that in most cases when we hear of sports being played, you always hear of the home crowd, and the ability they have to cheer on their home team when they are playing at home, which always help to push you a little harder in terms of winning.

I think that basketball has been helped a lot by the spectators, and to provide a gymnasium that will scat some 3 900 or more people can only do well to improve basketball much more. We can all appreciate that the way spectators are turning out to view football and to cheer on their teams has done much in terms of improving football in Barbados, at least to my mind. I am not one of those Members who can come in here and boast of playing on any first division football or cricket team, but I am a good spectator. We have seen developments take place in these two particular sports over the years, and I think it has a lot to do with the fact that the facilities were improved, and that spectator facilities were improved so that they could participate in the sport in that sense.

There is one other point. I do not know if it was highlighted, I do not recall, but when I was at high school Barbados had some excellent swimmers. In those days, we had to use the Aquatic Club and swim in the sea, which, I do not need to say, is much more difficult because of the wave motion, and then we had the facility at North Point for a short time. So I was very heartened to hear that we are in fact going to have facilities for swimmers once more, and I am talking about the type of facilities that would encourage people to swim at a level that could see us having a team that has a good chance possibly in the Olympic Games or any of the other regional games that we get involved in.

Mr. L. L. BRATHWAITE (St. Michael North East): Mr. Speaker, in supporting this Resolution, I would like to compliment all those who have been involved in bringing this project to the stage that it has reached, and certainly the present Minister for having the responsibility to carry it to this stage.

Much time and energy, Sir, have been spent on improved facilities for sportsmen over the years in this country. Much of it, to some extent, has not been matched by a determination and commitment to keep fitness and greatness by those persons who would use these facilities. I am drawn to this point, Sir, because in many sporting disciplines, if orte had to look at the Chinese people, who are part and parcel of this exercise, we see a commitment to being the greatest that they can be in their field of endeavour.

We happened over the last couple of days, Sir, to be lamenting what we see as a decline in the standard of sports, particularly cricket. I believe, Sir, that, if I can make an assessment, it is due in many respects to a lack of commitment, determination and grit. And while complimenting those involved, I would like to throw out an appeal to our sportsmen who would aspire to use this facility, that it is not good enough for them just to be chosen as the best available in Barbados but when matched against other people to be the worst opposition that they can come up to.

It is my opinion that it is necessary for our sportsmen to match the zeal and the encouragement which they would give to have these facilities put in place with, a spirit of determination and commitment to be the best that they could be in their field of endeavour. In that regard, Sir, all I am asking is that if time, money and energy is spent in providing such facilities, our sportsmen should realise that, first of all, as Barbadians, and secondly as ambassadors for our country in whatever their field of sport may be, they should aspire to be the best that they can be in competition.

I thank you, Mr. Speaker.

The question that the Resolution do now pass was put and was resolved in the affirmative without division.

GUARANTEE OF THE PAYMENT OF $10 MILLION TO BE BORROWED BY THE BARBADOS NATIONAL BANK RE HOUSING DEVELOPMENT BONDS

Order No. 4 was called - To move the passing of a Resolution to approve the guarantee by the Minister of Finance of the payment of the principal sum of $10 000 000 to be borrowed by the Barbados National Bank on the issue of Housing Development Bonds and of interest thereon at the rate of 7% per annum.

Hon. L. E. SANDIFORD (St. Michael South): Mr. Speaker, this particular Resolution is seeking the guarantee by the Minister of Finance of the payment of the principal sum of $10 million and of interest thereon to be borrowed by the Barbados National Bank by means of the issue of bonds to be known as Housing Development Bonds.

I think, Mr. Speaker, it is well-known that housing is one of the major problems in this country. There is a very great demand for housing, both for units to purchase as well as units to rent I believe that the need to meet that particular demand, as well as the need to meet the demands for jobs, constitute two of the most important problems facing the country.

But I think there is, and can be, a connection between these two problems, the problems of unemployment and the problem of housing. And I recall, Sir, in late 1975 and early 1976, along with the present Deputy Prime Minister, drafting a statement on the housing situation and proposing that housing should be used as one of the prime generators of domestic economic activity. 3.15p.m.

The housing and construction sector is well placed to perform that role. Because when one thinks of housing, the first impression one may form is that housing may provide jobs for artisans, carpenters, masons and painters. But if we examine the problem in a wider context, you will discover that housing draws upon materials, local and imported, and it employs a variety of persons with a variety of skills, from those who have to work in Customs, those who have to work in stores, those who have to work in factories, those who do clerical work, to those who work in transport. So if there is a well-directed and formulated housing and construction programme, it is well placed to deal not only with the problem of meeting the demand for housing itself but also making a substantial contribution towards the provision of jobs for those who are in need of jobs.

I do not think that anyone, therefore, should underestimate the importance of the role of the housing and construction sector in our economy. Indeed, Sir, it is at this time one of the buoyant sectors of the economy, and it is within this context that we have been formulating our plans and seeking, by a combination of public and private provision, to meet the demands for houses as well as for more jobs.

But housing, like any other area of economic activity, demands substantial financial resources to meet any demand. The materials and the labour which go to make the housing mix are all costly products. Labour costs, material costs and professional services have to be met, so to construct a house is a costly operation, and the financing of the housing sector, therefore, presents challenges to any Government, bearing in mind the heavy demand that exists for additional houses.

It is within this context that the Democratic Labour Party in 1987 -1 think it was 1987 - through its Minister of Finance, the Member for St. Michael South Central (Dr. R. C. Haynes) stated in the Financial Statement and Budgetary Proposals of that year that Housing Bonds to the extent of $10 million would be provided to be allocated to the housing sector through certain arrangements. In addition to providing the money, he indicated that the Housing Bonds would also provide a financial instrument whereby those who had money to invest could invest through the bonds which would be issued.

I see a wry smile coming over the face of the Member for St. Peter (Mr. O. S. Arthur). I am not sure why the smile is there, but I suspect that he wishes me to say that it was not the first occasion on which Housing Bonds had been issued for the provision of housing, and I will say it. In 1978, I believe there was an issue of bonds specifically directed towards the housing sector.

Asides.

Hon. L. E. SANDIFORD: He was in Jamaica then, so he does not know about this.

The bonds were issued in two tranches, to use the language people understand, in two segments. I believe that in 1978 -1 am speaking from memory - some $1.5 million was raised. In 1980, I believe the second segment was issued, and that was, I think, $3.5 million, giving a total of $5 million that was raised through bonds for the housing sector. So by now this is an accepted method of raising money for the housing sector. It not only, as has been indicated, provides a means of investment for both institutional investors and the private individuals, but it also meets a definite need in the community.

There are very few people in this country, Sir, to the best of my knowledge, who can just say they are going to build a house out of cash, out of their savings. We need access to money, and the normal instrument by which this

is done is through the availability of mortgages. What this particular measure that we have before us seeks to do, Mr. Speaker, is to mobilise the money of the community, through the issue of bonds, and for that money to be channelled into a definite housing need in the community. 3.25 p.m.

The arrangement would be - as the Resolution itself indicates, if I may just refer to it - that the bonds will be issued as Housing Development Bonds and the total sum would be $10 million. The rate of interest will be 7 per cent per annum, and these will be redeemable on March 15, 1998.

I have said already that some bonds were issued towards the end of the 1970s and the start of the 1980s, and I did mention institutional investors and private individuals. I do not know if there are any Members over there who are still receiving interest from the Treasury on the first set of bonds, but I am told that it is a good investment

Section 4 of the Barbados National Bank Act indicates that one of the functions of the bank is to borrow money for the purpose of conducting the bank's business and to pledge its assets as security for money so borrowed. In order for the bank to borrow money, authority is given to the Minister of Finance, with the approval of Parliament, to guarantee the payment of the principal and the interest on authorised borrowings of the bank. It is in pursuit of these arrangements to meet a distinct need and to provide a method of investment for prospective investors in this country, as well as to honour the commitments made in the 1987 Financial Statement and Budgetary Proposals, that this measure is before this Honourable Chamber. In the Statement to which I made reference, it was indicated that the money would be directed towards persons in the lower income brackets, and I did give some brief idea as to how it is proposed that this money be utilised.

The bonds will be issued, and the Barbados National Bank will oversee and be responsible for the issue of the bonds. If and when the bonds are subscribed, or over subscribed, the money comes into the Barbados National Bank and the proceeds of that issue will then go to the Barbados Mortgage Finance Corporation, which is largely a subsidiary of the Barbados National Bank - I believe the Insurance Corporation of Barbados holds part of the equity of that particular company - which will then meet the needs of its clients for mortgage money. The clients go to the Barbados Mortgage Finance Company and when that company is in funds out of the proceeds of this issue of the bonds, as passed on to it by the Barbados National Bank, it can then process the requests of clients who may qualify under such terms and conditions as the Barbados Mortgage Finance Corporation may apply.

As far as the persons who qualify are concerned, it is my understanding that the Barbados Mortgage Finance Corporation operates with a limit of $25 000 per annum, that is, approximately $2 000 per month.

Aside.

Hon. L. E. SANDEFORD: You are wondering how you got? I am not troubling you.

The limit that they apply is $25 000 per annum, so if you earn more than that, under this particular issue you will not qualify unless there is some modification of that particular limit. It makes provision for persons up to that amount, anyone earning up to that amount would qualify on those grounds for access to a mortgage.

Mr. Speaker, this has been done already, as I said, during the late 1970s and early 1980s, when bonds were issued in two tranches, two segments. This one will be in one segment, that is the proposal before the House, and the idea is to raise the sum of $10 million for a very specific and appropriate purpose.

With those words, Sir, I beg to move that this Resolution do now pass.

Hon. W. O. FRANKLIN: I beg to second that and reserve my right to speak.

Hon. H. A. BLACKMAN (St Philip South): Mr. Speaker, in speaking on this Resolution, I would first like to say that this is another step by this Administration in its effort to provide financing for people at the lower end of the income scale. Government is convinced that adequate shelter can be available to all, in a reasonable period, if the right policies are pursued. 3.35 p.m.

We are convinced, Mr. Speaker, that appropriate policies, should rely, to a certain extent, on individual initiative, and on the private sector producing the housing units with Government providing the infrastructure and policy framework within which the houses are constructed. Government, Mr. Speaker, in our view, should do that which people cannot do for themselves, or find difficulty in doing, always and at all times concentrating on the needs of the lower and lowest income groups in the country. In this way, Government can support the natural processes that result from individual initiatives. This Administration, Mr. Speaker, will, and we have started to, adopt development standards that are appropriate to the economy and the resources of the people of this country. Government is pursuing economic policies that assure the availability of credit at reasonable terms. We in this Administration are endeavouring to provide clear land title, and through land

leasing with the option to purchase, Government will be giving the lower income families security of tenure, collateral for home improvement loans and the encouragement to invest in their own houses.

Apart from this reliance on the private sector and on individual initiatives, Government policy with regard to land, infrastructure and credit is very important. I will deal with land first.

There is a great shortage, and demand, in Barbados today for house spots. This Administration, through the Ministry of Housing, has been hard at work going throughout the length and breadth of this island looking and seeking out spots where we can house people. To this extent, very shortly land will be brought up to usable quality, at Upland Land in the Ivy; Long Gap, Spooners Hill; Scarborough, Christ Church; Thomas Gap, St. Michael; Valerie, St. Michael, Rices, St. Philip, Wall's Tenantry, Christ Church, and Six Men's in St. Peter. With a little help from the Minister of Trade, I believe that those will be coming on stream fairly soon.

We also, Mr. Speaker, are speaking with the owners of places like the Hope in St. Lucy, Haynes Hill in St. John, and we were up until recently speaking with the owners of a certain amount of land at Ellerton, St. George. There are quite a few other places about which we are also speaking to the owners in this effort to acquire land to house the people in Barbados.

Mr. Speaker, we have just finished houses at Parkinson Road and Oxnards. We are, at the moment, building 394 houses at Husbands. We are also now - these will soon be finished - building houses at Apes Hill, Simmons Land. We will very shortly be beginning work at the Crane. Work will shortly be starting at Checker Hall, and houses have already started at Golden Mile. So you. will see, Mr. Speaker, that this Administration has been, and still is, striving manfully to house the people of this country.

We have just started to carry out a survey on the Government estates, because word has been coming to me that there had been, or are, quite a few spots on these Government estates, especially the old ones. For example, recent information coming to the Ministry of Housing suggests that there are 42 spots at Bayville and St. Stephen's there are about 33.1 have instructed the National Housing Corporation to look at all of these Government estates and to let me know how many spots are available on these estates.

Mr. Speaker, I am turning now to the sale of the units which have been built and which are being sold, like those at Oxnards and Parkinson Road. One encouraging feature is that the majority of people who are applying - in fact, the majority of people who have been approved for those houses - are people who were up until now clients and tenants of Government housing units. You can see from that situation, Mr. Speaker, that if persons living in Government housing units are the persons who are coming forward to buy these units, the Government tenantries and tenancies, those houses that the Government rents to people, will then become available to people who really need those houses.

This Resolution, Mr. Speaker, as the Addendum says, is to provide financing for mainly the lower and lowest income groups in this country, and it would be remiss of me not to say a few words about the lower income groups in this country.

Recently, with the initiative that the Ministry of Housing has been taking with regards to the collection of rents and arrears, there has been quite a bit of talk about poor people, and what is going to happen to poor people and things like that. The first thing is that the Ministry of Housing has never at any time moved on, or tried to dislocate poor people, aged people or pensioners. In fact, those people are treated with the kind of respect and the kind of leniency that any Administration worth the confidence of the people should treat people with. Once the National Housing Corporation is advised that a person is an old age pensioner, no other action is taken against that person, and similarly, once the National Housing Corporation is advised that a person should have his rent paid by the Welfare Department, no action is taken against that person.

There are times, Mr. Speaker, in any sort of situation, letters may go out to persons who should not be receiving letters. In a situation like that, if in error, a letter or an eviction notice should go out to any old age pensioner or to any person whom the Welfare Department should be paying for, all that person has to do is to get in contact with the National Housing Corporation and that matter will be dealt with in the correct manner. So I do not think that because of the initiatives that the Administration, the Ministry of Housing, in particular, is taking against delinquency in the Government estates, we can be blamed for dislocating poor people. The poor people are the people whom we have taken note of, and we are trying our best and doing everything not to dislocate these people.

Most of the results we have had from surveys carried out in 1986 and 1987 have shown that the people who are not paying are the people who can pay. We did a survey in August, September and October 1986, and we did another survey last year, and we have discovered that the people who are owing the most money to the National Housing Corporation are people who. have good jobs and things like that. In fact, Mr. Speaker, in the first week when we started

this initiative this year, we collected over $107 000; and in ten days the National Housing Corporation collected over $210 000 in arrears. So you can see that it was not poor people; it was people who can pay who decided that they are not paying.

My view of this situation is that if you turn a blind eye to someone who is not paying, what do you do with the person who lives right next to that person who is less well off than that person who is not paying and who is himself paying? The only thing you can do is to give back the money to the person who is paying. It is unfair to the person who is paying. You do not hear people encouraging people not to pay, because everyone in Barbados seems to realise that the money from the rents and arrears will go towards building new units, and if you do not collect the rents and arrears, you are short of money, and it would mean that the Government has to even subsidise the National Housing Corporation to a greater degree.

Mr. Speaker, I believe that in housing, if we are going to really tackle the problem of the lower and lowest income groups, the Government will have to take certain initiatives. I believe that this Administration will have to sit down and work out ways and means whereby you can get money to the poor people easier. I believe that since housing is one of the biggest problems in Barbados today, it is imperative that the Government tackle housing in a certain manner, even if it is revolutionary. I believe that we will have to take some initiatives that are not run of the mill. We will have to take initiatives even if it means we have to show banks that the things that we are proposing can be done, because I believe that the banks have always shied away from lending money to the lower income groups, and I believe that this Administration will have to take the initiative and show the banks that what we are proposing can be done.

I will have a lot more to say about this, Mr. Speaker, in the Estimates.

Thank you.

Mr. C. L. TROTMAN (St. Michael Central): Mr. Speaker, I rise to support this Resolution. I rise to support any Resolution, Sir, which, in my view, represents an effort being made by any Government to help the poor working class people of this country. Everybody's interest is housing, and I would venture to say that both sides of the House would have, and should, and I believe do have and have demonstrated, an interest in being concerned about the housing stock of the country, and the Democratic Labour Party, to my mind, has demonstrated a particular concern for housing of the lower income earners.

The organisation which I have the honour to work for, the Barbados Workers Union, has likewise demonstrated this interest and concern, and has moved towards taking initiatives geared to making other interest groups in the country recognise the very important role which good housing stock would have to play not only in providing a shelter for our people, but in providing communities where persons can learn to upgrade the standards of their living and have better social relations, one to the other and community to community.

In spite of this concern that we seem to have for housing on all sides and in all parts, yet it does seem that housing for that target group that I have referred to, the poor, apparently, remains the bugbear facing Barbados, a problem that is very much at the back of our minds and which makes it very important that this loan be supported on all sides, and to whatever extent persons are able to support it, both now at this level and when the bonds are available.

I agree, Sir, with the Honourable Minister of Housing and Lands that in attempting to meet this problem, since housing remains such a grave difficulty, we may have to take radical and revolutionary measures. We may have to be prepared, Sir, to take the bull by the horns and to take action which will brand itself indelibly on the minds and on the structure of housing in this country, in such a way that the poor can begin to feel in a real tangible manner that this land is also their land and that they are not here merely to plant the fields or to work in the factories, but not to feel an integral part of the society to which they are contributing in such great measure.

Perhaps the problem is grave, Sir, because there are large numbers of poor, for as the Master himself said to us, the poor we shall always have with us, and some other person said, my own boss, that whereas the rich get richer, the poor tend to get children, thereby increasing the number of the poor. So perhaps because of the numbers involved, the problem is multiplied, and I have a suggestion, Sir, not in regard to reducing the numbers, but in regard to tackling the matter of numbers in a radical form.

Part of the problem, too, Sir, has to do with the matter of availability of money. It is particularly difficult, as I am sure, Mr. Speaker, you have been aware, to get loans on an individual basis to get housing or for land purchase, and when one is poor, then that task is all the greater.

I have had the experience in my own constituency of St. Michael Central to have many constituents come to me indicating that even though they owned their house, the little chattel house valued by today's standard at a sizable amount of money for the poor, in some cases they were not able to get any lending institution to lend them what, very often, was very meagre sums at rates which the land owners were prepared to give them in order for them to own the

land on which their houses were situated. As a consequence, I have known of cases where the owners have had to remove the houses, because although in some cases money was as little as $15 000 and the house that they had built themselves was worth much more than that, lending institutions were unwilling to support that kind of venture, because there seems to be some stigma attached to lending for chattel. 3.55 p.m.

And when the poor go before the institutions, in any event they not only have to indicate what has been then-past, what their parents and grandparents had been, but what their children are likely to be as well. It is easier, it seems to me, Sir, for persons without collateral in Barbados to borrow sums well in excess of $200 000 than for hard-working men and women who have nowhere to run to get a loan for $20 000 even with collateral. It is for reasons like that that I think it is particularly important for us to recognise that there needs to be some new dimension of radicalism in our approach to this, because it would seem to me, Mr. Speaker, that we would have to persuade the banking and lending institutions that some portion of their portfolio must be available - they must be prepared to do this - to lower income persons, persons who have no major interest in larger loans but who at the same time find themselves being denied because of the current system of discrimination.

Mr. Speaker, we need to recognise how great the problem is when we note that even in those housing estates and housing regions which in this day the planners and programmers may have intended to programme for lower income earners, turn out eventually to cost in excess of $60 000, clearly a figure which the people we recognise as being the poor would find tremendous difficulty in being able to meet. It must therefore be proper and expedient for the Democratic Labour Party, consistent with its measures, to make available to allow the real poor - I suppose we might have to use a figure in the region of say $15 000 and under - to go in and get their chattel houses. We have to make sure than when they approach lending institutions, the Barbados Mortgage Finance Corporation or any other lending institution, they do not find themselves having been advised, as sometimes happens in advertisements by some banks, that money is available and come in for it, and then when they turn up at the institutions, find themselves so circumscribed by regulations and conditions that they are not able to have the benefit of the loans.

I am satisfied, Mr. Speaker, that, based on what we are doing today, money will be available for the housing. The question then is, what about the land? In addition to any money available for housing, we have to be able to recognise that going hand in glove with that very great interest of most Barbadians, there is a need for land to be made available. Our people are industrious people, and one of the first needs that they will find themselves most anxious to realise, having already got food, is the need for a roof over their own heads and the heads of their children. So it is not going to be good enough for us to expect persons to borrow money to buy a house if they do not have a reasonable guarantee that they can find some place on which to put that house.

It is true to say that in some areas, certainly within St. Michael Central, persons who previously may have allowed somebody to rent, as we say in local parlance, a little house on a spot next to their own houses are no longer interested in having people put houses on their land. I do not think the reason is very hard for us to understand - it is because they have certain conceptions regarding what will happen when their children grow up and they may want to extend their own homes. Consequently, I, Mr. Speaker, would not endeavour to put any historic basis on it. I am concerned with the here and now and the concerns that we have at this stage.

I think that in looking for lands that may be available, we need to recognize that the Governments of Barbados, and I say Governments meaning not only this Administration but the previous Administration as well, acting in good faith on behalf of the public of Barbados, have supported the sugar industry to a level which is almost $100 million. It is the view of some persons that, with the best will in the world, the sugar industry will not be able to make good very much of that money.

It seems to me that the sugar industry has something that we are concerned with. They may not have money for repayment, but the sugar industry has land. I am referring, Sir, to the large parcels of rab land, land which is not even good to feed the sheep nowadays, because we have a different quality sheep which will not make the same use of that land.

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The Government ought to be able to negotiate, at a fair price, land in such places and in such quantities, for the money which the industry has already, so as to make large tracts of land available to the Ministry of Lands so that we may be able to accelerate the housing and land programmes by which we might be able to help the very large numbers of persons, especially the poor, who are in such great need of that land. I cannot see that that would do violence to the sugar industry, but at the same time, I could see that it would be a tremendous boost for the lands to be made available, and for housing, generally, within our country, thereby satisfying a major concern of our people, and recognizing at the same time that the people are made to feel that they are a part of the community. Their contribution and attitude to that same community becomes completely different from the attitude and contribution

completely different from the attitude and contribution when they believe that they are disenfranchised, abused and otherwise repudiated. 4.05 p.m.

Finally, Mr. Speaker, I wish to make a comment regarding housing that is available for private rentals. Before now, Sir, I have made protest on the policy of housing made available through the private rental system, and at what is, in some cases, exorbitant rates of rent. Certainly when I look around my constituency of St. Michael Central, I find myself aggrieved at seeing what passes for rented housing, and I get very disturbed when later I discover the price that is being asked for, sometimes, little huts with doors not locking properly, windows that cannot shut, roofs through which one can count every star in the sky at night, and, generally, roofs where persons have got to be able to shift from place to place whenever the rain threatens to fall. Sometimes there may be a standpipe in the yard, certainly the public facilities and the amenities are somewhere on the outside, and sometimes where the females have got to take baths at night because there are no protective layers around the house so that they can be private. Yet one finds that there is a significantly exorbitant rate for this housing.

I think, Sir, that the Government must recognise that it has to exercise a responsibility in this area. It is my view, Sir, that we shall have to have an inspectorate in place whose responsibility is to look at this social outrage with a view to bringing corrective measures as speedily as possible to those persons who can do no better and therefore have to rely on that kind of situation, because the alternative sometimes is to have nowhere at all. Already we have certain standards which, so far as I am aware, are supposed to be observed. It is my view that an inspectorate, working rapidly, systematically and in the interest of the people of the country, can help to bring some measure of relief to these people of our nation.

I thank you, Sir.

Mr. O. S. ARTHUR (St. Peter): Mr. Speaker, the Opposition obviously will be supporting this measure, which is intended to inject funds into housing development, particularly the area of low income housing development. Indeed, it is one of the most pleasing things about the operation of the Barbadian financial system that the market for long-term residential mortgages has shown continuous growth, not just in recent years, Sir, but certainly as far back as the 1970s. It might very well be true that the growth in lending for residential housing is perhaps the only area of economic activity in Barbados that has never endured a decline in any of the years for which data is available. Indeed, Mr. Speaker, in 1973 the total amount of funds made available for long-term residential mortgages stood at $36.2 million, and it is a fact that in each succeeding year funds for long-term residential mortgages have grown, in some years by leaps and bounds.

There have obviously, Sir, been some difficulties experienced by some sections of the population in having access to the financing provided by the financial system. And it is a truth that the low income - section of the population has been that section of the Barbadian community that has experienced and had great difficulty in sharing in the continuous growth experience of the Barbadian mortgage market as a whole. That, Sir, really serves as my line of departure in getting involved in this debate.

In 1982 an initiative was taken, Mr. Speaker, to begin to address the limited access of low income earners in Barbados to mortgage financing. That initiative took the form of the creation of a Housing Credit Fund, through the use of a loan secured from the United States Agency for International Development. The specific question that I have to raise, Sir, not in a contentious manner is, exactly what is Government's position as regards the functioning of the Housing Credit Fund as the principal financial mechanism to deal with the problems of low income housing?

We have been told this evening, Sir, that the Government is floating, or intending to float, a bond to put into the Barbados Mortgage Corporation specifically to deal with the needs of low income housing. As I understand it, the Housing Credit Fund is already in existence - it has started to build up surpluses that would make additional financing available for that class of persons - and from what the Minister of Housing had said, the general terms governing the provision of this financing is somewhat different from the terms governing access to funds through the Housing Credit Fund. So I would need to ask the Minister of Finance in particular, what has happened to the Housing Credit Fund? How does Government now perceive it as a mechanism to deal with the particular matter for which it was set up to begin to break the bottleneck that has traditionally been experienced by the low income persons in having access to mortgage financing.

When that fund was set up, there was a lot of controversy surrounding it. There were some people who were arguing mat we were trying to finance a revolution in chattel houses because the mortgages were supposed to be too limited, the income threshold was too low, although we were very conscious, when we set up the Housing Credit Fund, to state, as a matter of policy, that the Housing Credit Fund would have to be a funding institution that would cater only to the poorest of the poor. If the Government is departing from the use of the Housing Credit Fund as the principal mechanism for dealing with the problems of low

income housing development, including the acquisition of land, then, perhaps, it needs to signal this intention, particularly given the difference in terms of financing that can be assessed through that particular agency and financing which can be assessed through the Barbados Mortgage Finance Company.

Of course, since this matter was a matter that was raised in the Budget, it is a little late, and one gets the impression that Government is virtually clearing its books, so to speak, of all of its various commitments given in the last budget before it goes into a new Budget. The particular point, of course, is that from as far back as April 1987, we were told that a $10 million bond issue was coming for housing. This is now March 1988, and if that commitment was to have any effect at all on the domestic construction industry, then, clearly, it would have been better had it come earlier than at this late stage. 4.15p.m.

I also ask the Minister, Sir, what has happened to the proposal to develop a secondary mortgage market in Barbados? When we left office the plans for the development of a secondary mortgage market were very far advanced. The Minister spoke of the way in which the Government proposes to broaden the scope for investment instruments in the country, and the secondary mortgage market was contemplated precisely as an instrument by which one could both increase financing for housing as well as to widen the scope for persons who want to invest Since we have not been hearing anything about it, Sir, we on this side want to know if the initiative is dead, in the same way in which the Minister of Health has assured us, through the media, that the National Health Service is dead and is soon to be buried.

One cannot question some of the philosophy expressed by the Minister of Housing. He did, in fact, have at the core of his thinking a West Terrace model approach to the relationship between the State and the private sector as regards the relative roles of the two sectors in housing construction. The proper role of the State, he said, should be to provide the infrastructure and to establish the policy, and the actual construction should be left to the private sector. We welcome him as the most recent convert to that particular policy which has been in vogue from as far back as 1983.

One, however, is very concerned with the availability of house spots. I speak as a representative of a rural constituency, and it is my view, Sir, that the most urgent problem that stands in the way of housing development at the level of low income earners is the availability of house spots. The initiative to develop a land bank in Barbados, in which house spots are identified in all the various parts of this country, is an initiative that ought not to be allowed to lapse.

In my constituency, I have already expressed disappointment that the 29 acres at Six Men's, which could serve to relieve a large part of the burden for house spots in the general Speightstown area, as well as in the rest of St. Peter, have been abandoned by Government. I want to urge again, Sir, that to the extent that Government itself now recognises that the availability of house spots is one of the factors which stand in the way of accelerated housing development in this country, it should really look again at the possibilities of re-acquiring the 29 acres of land at Six Men's in my constituency.

I am told that, as a solution to the immediate problems of persons in Six Men's, the Government is going to resile the residents at Six Men's, on the seaward side, on the land that has been earmarked for industrial development. I have no problem with that, but I am saying that there is also a long-term problem which is larger than just the problem of those affected by the sea, and it is a problem that the people of St. Peter share and have in common with the problem of almost every other constituency.

Aside.

Mr. O. S. ARTHUR: The honourable Member for St. Michael West (Hon. B. M. Taitt) does not have a problem. His only problem, as he expressed today, is to find land for playing fields, and he was urging the Minister of Sports to think in terms of relocating the gymnasium from Wildey to Passage Road.

The point I am making is that if one were to take a long-term perspective of the housing problem in our rural constituencies, we would recognise the folly that was involved in taking that decision where Six Men's is concerned.

(Aside: Hon. B. M. TAITT: Which decision?)

Mr. O. S. ARTHUR: The decision to abandon the acquisition of land at Six Men's.

The Minister of Housing will tell you of the vast number of applications for house spots at Golden Mile which cannot be satisfied. He will tell you, Sir, of the applications for house spots at Jerusalem which cannot be satisfied. The Member for St. Lucy will tell you that in areas surrounding Six Men's there has also been a large number of applications for house spots. The people of Ashton Hall also want house spots.

(Aside: Mr. P. J. M. MILLER: Chapman Lane.)

Mr. O. S. ARTHUR: They would also be welcome, if they want to, to come and live in St. Peter, because they would have the opportunity to vote for a proper representative, as compared with what they now have.

Laughter.

(Aside: Mr. P. J. M. MILLER: I might come down, too.)

Mr. O. S. ARTHUR: If you come to St. Peter you will obviously not be coming to Six Men's, you will be coming to Boscobel. I am not going into the reason for that choice of venue.

The general point I am making, Mr. Speaker, is that one can identify with the statement of commitment by the Ministry of Housing to continue in the policy that was set before to develop a land bank in Barbados. There is even merit in the point that was made by the Member for St. Michael Central (Mr. C. L. Trotman), that one could also look at the rab lands of the sugar industry as areas for house spot development in the future. It therefore becomes a matter of incongruity and contradiction for the Government to recognise the pressing need for house spots in the country and abandon the acquisition of lands in my constituency which were precisely designed to provide a long-term solution to a very urgent problem in St. Peter.

We will be supporting the issue of the bonds. I still, however, would like to understand the relationship between the Housing Credit Fund and the Barbados Mortgage Finance Corporation in the area of low income housing financing, and if the Minister could tell us what has become of the secondary mortgage market initiative, I would be very much obliged.

Thank you, Sir.

Hon. H. deB. FORDE (Christ Church West): Mr. Speaker, I wish to follow on on some of the points made by the honourable Member for St. Peter (Mr. O. S. Arthur), and to say that I am pleased that the Government has adopted the mechanism of housing bonds, because it is a mechanism which was first introduced under the Barbados Labour Party and it was followed by a revolutionary or radical departure - to quote the words of the honourable Member for St. Michael Central (Mr. C. L. Trotman) - the mechanism of trying to finance through the banking system the acquisition of land and housing by lower income groups, specifically the Housing Credit Fund. Indeed, it stands out as one of the achievements of the Barbados Labour Party that it was able, by virtue of bilateral negotiations with the United States, to make foreign currency available in the domestic system for the creation of housing stock specifically for lower income groups. The money was also provided through the commercial institutions and credit unions, and it has given a fillip to the credit unions in assisting in their development of housing.

Like the honourable Member for St. Michael Central, I really must pay congratulations to the Barbados Workers Union for the initiative which it took in this field with the Mangrove Development. It has been a most successful development It has entered into a new phase of a joint venture between itself and one of the better developers in Barbados, Ideal Homes Ltd., a company that has done a tremendous amount for housing at the lower income level and the lower-middle income level. That, too, is an experience which we should commend. 4.25 p.m.

I think, Sir, I would be failing in my duty if I did not emphasize another of the great achievements of the Barbados Labour Party in its last ten years in office, the development of the Sites and Services Programme. Honourable Members would now have had an opportunity of reading their files.

(Aside: Hon. P. M. GREAVES: We cannot find them).

Hon. H. deB. FORDE: The honourable Member says he cannot find them. But the information is there, including the one he is now referring to as "housing banks". Areas were developed by the Labour Party and over 1 200 lots were provided. The honourable Member should go and read his files and find out where the lots were provided.

The honourable Member may take some of the lots, for instance, in my own constituency in Simmons Road, and give them over at this stage for the construction of houses. In Simmons Road there were over 88 lots, some for resiling and others for sale to people, likewise in Harmony Hall and Golden Mile, if the honourable Member asks for a few. I am not going to go any further into the specifics. The honourable Member will read about them. The point is that we were seeking to raise funds through a World Bank project for the purpose of developing the Sites and Services Programme.

There were several other methods being used to address the problems of the lower income groups. I heard all of the criticism being heaped at the time by the Democratic Labour Party on the strategy of the Tenantries Freehold Purchase Act, and its social and radical implications have been completely missed in the partisan politics of elections.

One of the principal aims of the Tenantries Freehold Purchase Act was exactly to make sure that people could improve their housing stock because they had security of

tenure. I do not know how other honourable Members' constituencies may be made up, but a large part of my own constituency comprises several suburban tenantries, and the basic amenities have never been placed in most of those tenantries, and the result is that that socio-economic group, because they could not own the land, felt deprived by not being able to improve their housing stock. Whether it be a tenantry in Worthing View, Bynoe Road, Medford Land or Bonnetts, you will find that that was the cry for a long, long time.

I believe the honourable Member for St. Michael West (Hon. B. M. Taitt) will find himself with the same problem, because he has several of these tenantries, and the purpose of the legislation was to ensure that those persons who lived in the tenantries would have the right to purchase their lots. That was one aspect of it.

The other revolutionary and radical method that was used was that in many respects, by passing the legislation to deal with plantation tenantries, the Labour Party was saying to the country that here was a method by which people will take the initiative thereafter to improve their housing stock, and one has to continually emphasize that the Government must be extremely careful how it reappraises this legislation that it is going to amend.

I read very carefully the mouthings of Douglas Leopold Phillips on Sunday on the tenantries legislation. They continue to miss the point behind the legislation and the importance which it had for improving the housing stock in Barbados.

Since that legislation was passed, I have seen several persons who have been able to start improving their lots. They feel they have a right to purchase.

I assume that other honourable Members beside myself go to their constituencies and to see their constituents, and already I have had positions where the tenants are now afraid to go ahead because they are not sure what changes are coming in this legislation.

Hon. B. M. TAITT: On a point of order, Sir: There is a rule in this House about anticipating legislation. If the honourable Member continues down the road he is going, we are going to find ourselves debating legislation which is supposed to come before this House. The honourable Member knows that better than anybody else.

Asides.

Hon. B. M. TAITT: That is not what the rule says. But you go along. We are going to debate it.

Mr. SPEAKER: Will the honourable Member continue his speech?

Hon. H. deB. FORDE: I want to seriously warn about this. It may not affect the honourable Member for St. Michael West, but it affects my constituency, and I am deeply conscious of its implications for the several hundreds of people in my constituency who are feeling that they will be affected by the legislation unless it is carefully handled and dealt with. I will continue to put their case as I see it, in their own interest, in relation to that bit of legislation.

Asides.

Hon. H. deB. FORDE: You can debate it as much as you like.

I want to deal with the Government estates, the survey of Government estates and the discovery that there are lots in the Government estates. The Minister will find several letters written by me, as recently as a cpuple of weeks ago, to the National Housing Corporation and copied to his own Ministry about house lots that have been in Pleasant Hall unoccupied for some time, some of which were former National Housing Corporation tenants who have died. We have been asking for those lots to be sold to deserving people, or for them to be rented, if not sold, and for the rest to be in sites. Part of the problem we had was the mechanism for the transfer of land. There is still a good deal of difficulty about that.

The other problems that we have in the Ministry of Housing is the lack of an effective management unit. I realise that we put in place the beginning of such a property management unit. The honourable Member will know that a start was made under the Labour Party. For the first time a chartered surveyor was recruited.

Asides.

Hon. H. deB. FORDE: The honourable Member obviously does not know. I am surprised that you sit in the Cabinet and do not seem to take an interest in other Ministries. You really do not know what is happening. There is only one chartered surveyor who is qualified.

Asides.

Mr. SPEAKER: Order, please. May I have some order.

Hon. H. deB. FORDE: This is not the first time the Deputy Prime Minister may have heard me advert to this point, but unless we have proper property management, the Government will never know its total land resources. Government owns land that it does not know it owns. If I

ask for the Government's housing stock or land bank stock at any time, there is no department of Government, whether it is the Housing Corporation or the Ministry of Housing, that could give the Cabinet tomorrow or Thursday a run down of what are its resources. As a matter of fact, the position is so bad that the title deeds to Government properties are all over the place and Government does not know where they are.

I recall that when I was in the Attorney-General's chambers I had to deal with a problem which I cannot bring into the debate because it is now before the courts, but connected with the ownership of a bit of land in Bridgetown, and Government did not know that ....

Asides.

Hon. H. deB. FORDE: I am not criticising. When I say "Government", I am not using it in terms of DLP or BLP; I am talking about the institution not knowing what has happened with these things. You will find, for instance, that there are deeds coming over from the Northern and Southern District Councils that are missing. Some of them are in areas in St. George and St. James that have never been looked at to find out where they are and to find out what lands this Government owns. The Honourable Minister of Agriculture will be able to tell you, as a person who has some expertise, that an investment in this field could in the long run save the country millions and millions of dollars, and really we would be able to establish quite firmly what additional lots of land we need, when to sell, what to give on long lease and where house spots may be available.

On the present housing bonds, I want to query the Prime Minister on something. I realise that the National Bank is going to pay 7 per cent on the bonds. He did not say whether they are taxable or non-taxable, but I assume that they are taxable, and what I want to know is the rate of on-lending of this money to the lower income group, not only the nominal rate but the real rate, since I know that lands capitalise interest.

One of the things I have been detecting is that what is really happening in the system is that the lower socio-economic group of this country needs the money and needs it badly, but the true rate of interest to them is higher on mortgage money than it is to the middle income group, and that is the great danger. I have even found a position where sometimes the nominal rate of interest to middle income or the upper income person is 9 per cent whereas the nominal rate of interest to the lower income person is 10 per cent. If you check it, you will see that.

We have to be very careful in dealing with the lending institutions outside of the credit unions, outside of the BWU and some of them which make their own arrangements for these things, including some of the quasi-public institutions, that they do not, because they know they have a captured group, penalise it with an effective rate of interest that is higher than is normally available to other people. When the Central Bank exercises its control on mortgage institutions and says lower the rate, it goes down for the middle income sector. Sometimes there is no corresponding decrease for the lower socio-economic groups.

I wish, Sir, of course, to make a few remarks about my own constituency, because, contrary to opinion, it is not solely a middle income area. The honourable Member for Christ Church West Central (Hon. M. A. King), more than anybody else, would know that. He and I have not only clashed there, but had the privilege of walking the whole length and breadth of it.

The problem of overcrowding is still a very serious problem in the suburbia, in the areas around St. Michael. Some of the people are now moving out to St. Philip, into St. James and what not, but it is still a serious problem, and there is still a need for the provision of improved housing conditions in these areas. It cannot be achieved, as, I believe, in your own constituency, by the acquisition of additional lands in these areas, because there are no additional lands to take up. In fact, we are now in a position where we are competing in those areas not only for housing lands, as indeed in the City, but we are competing against businesses which are paying a greater price than you can for housing stock. What is needed in these areas is Government going in on a programme of renovation, rebuilding and renewal, whether it be in Goodland Tenantry or Bennetts Tenantry. There is a need for upgrading in those areas, and the Government must be conscious that the housing thrust cannot only be going for new areas, .but also for the renewal of existing housing stock.

Asides.

Hon. H. deB. FORDE: The honourable Member says it is ten years we have started it. We have started some of it in some areas, and I think both sides of the House agree that it is a tremendous problem.

I am happy to see that the insurance companies have changed, or are now changing, their approach, that they, too, are looking not only at the middle and upper middle income areas for housing, but have begun to notice the lower socio-economic group. There are at least two insurance companies which have major schemes on in this area and will be injecting in the next year some $12 million, or maybe even higher than that, if the need is there in these sectors. There are still many institutions with substantial pension funds in this country that should see housing in this sector of the economy as a necessary part of economic

activity and social development if we are to keep a homogeneous society.

Mr. Speaker, in the last resort all of us are Barbadians, with nowhere to run, and I really must sound that warning. We might be Dems or we might be Bees or we might be Catholics or we might be Anglicans.

Asides.

Hon. H. deB. FORDE: The honourable Member for St. John says "the pulpit". One has to get in the pulpit sometimes. The honourable Member may want to get in it like Swaggart. I am not getting in that way but you have to get in the pulpit in these areas sometimes. 4.45 p.m.

The point is that one has to keep the society together.

(Aside: Hon. B. M. TAITT: Are you quarrelling with me now?)

Hon. H. deB. FORDE: I am not quarrelling with anybody.

We cannot get into the position of allowing pension funds merely to be used for the limited purpose of being invested overseas without being invested back in the community in which we live, and one of the safest forms of investment would be in the area of mortgages. The return on them is quite reasonable. They offer security such that even in times of inflation, in the long run I think they show a proper rate of return. The initiative being taken by a few or our institutional investors in this field should be welcomed by all of us and should be followed by all investors in Barbados as well.

The final point I want to talk about is the homeless. I do detect when going around our country that there is a growing number of people without homes at all who are roaming our streets. I do not believe that any survey has been done. In terms of Barbados they may not be as significant as they are in terms of Washington, but for various reasons we have to begin to look at this particular problem, do a good survey and address the problem before it becomes a serious problem. It may not at this stage be a serious problem, but there are signs of this problem growing. Those of us who are on the streets late at nights or early in the mornings would recognise the number of persons who are around.

Aside.

Hon. H. deB. FORDE: The honourable Member for St. John wants to know if I am on the streets late at nights and early on mornings.

Asides.

Hon. H. deB. FORDE: Very frequently, I am on the streets late at nights and early on mornings, because it is part of my business to understand how the country goes on. Therefore, I make sure that I observe the country at work, at play and at pleasure - different hours. So I observe what is happening whether it be in Society, St. John, Dayrells Road, Christ Church or in Eagle Hall.

I do observe the problem and I trust that we will deal with it before it becomes a problem of any significant proportion for Barbados.

Hon. M. A. KING (Christ Church West Central): Mr. Speaker, one of the major problems in relation to housing development in Barbados I think is that it has been far too haphazard. The Barbados Labour Party's Administration touts the Tenantries Freehold Purchase Act as being the answer to all the problems of the tenantries, the problems of the difficulty of housing stock and security of tenants.

Asides.

(Aside: Hon. B. M. TAITT: The honourable Member must be heard in silence.

Hon. M. A. KING: The honourable Member for Christ Church West (Hon. H. deB. Forde) made the point that they were to be given the right to purchase their lots. But when one really looks at that Tenantries Freehold Purchase Act, one sees that it creates as many problems, or more problems, that it attempts to solve. True it is to give tenants who lived on lands the option to purchase the lots in respect of which they were qualified tenants, and to that extent it gave them some security of tenure.

Let us not forget that prior to that, there was already on the Statute Book legislation which gave tenants security of tenure in relation to areas which were divided into more than five lots for the siting of chattel buildings. It did not give them the right to purchase, but it gave them security of tenure, which is what we are talking about. You made the point in your earlier analysis that tenants who live in tenantries found that they had no security. If you are talking about giving security to tenants, that is the legislation which really gave security to the tenants in relation to the lots which they occupied.

Tenantries are defined as being areas of land which contain five house spots for residential purposes. When you go to the point of redefining tenantries to include "two or more", that is being a little ridiculous.

(Aside: Hon. P. M. GREAVES: A little?)

Hon. M. A. KING: We are saying that as long as you have more than one lot rented out, you are going to create a tenantry and thereby give a tenant the option to purchase the land. That, Mr. Speaker, has created a number of problems in this country, and has created interminable problems for the National Housing Corporation and for the Ministry of Housing, because as a result of that bit of legislation, you find that persons who have land, who would normally have rented them out, are no longer doing so, they do not want to have their lands alienated.

Hon. H. deB. FORDE: On a point of order: The Government should say how many numbers there are in these. Let us know the number of people.

(Aside: Hon. B. M. TAITT: Rubbish! Absolute rubbish!)

Mr. SPEAKER: I am listening to the honourable Member for Christ Church West Central.

Hon. M. A. KING: Mr. Speaker, that is a good feature of technicality when we are dealing with an issue of this kind.

We talk about how much we go around the constituency. How much you go around the country? How much you listen to the people in this country? If you are really listening to them, you will hear them saying, "I am not renting my land out because nobody is going to get a chance to get it." I have heard innumerable people make that kind of statement

The other sociological problem which that has created is that there are a lot of people who are not well off in this community but who have land and may have children overseas studying. You will find that during the time that the children are overseas studying the owners of the land would have taken a decision to rent out the little bit of land they have and collect a few dollars to help them with the daily necessities of life. But we find that because of that legislation that has been passed, where there are more than two persons on spots now and they have been there for more than five years, people's land becomes alienated. I am talking about poor people, I am not talking about plantation tenantries or the rich who have had tenantries who have a lot of tenants on the land. I am talking about small numbers - you rent out two house spots to earn a little bread, so to speak, for yourself and for your family and because of the legislation your land becomes alienated. And once the tenant exercises his option to purchase that land, your land has gone through the eddoes.

You purport to deal with that by saying that the legislation which you passed, the Tenantries Freehold Purchase Act, to the extent that it amends the Constitution in that regard, by taking away people's rights, because it is an acknowledgement that you are taking away people's rights in property, so to speak,.....

Aside.

Hon. M. A. KING: There is a difference. You cannot equate a compulsory purchase for public purpose with that. Compulsory purchase for public purposes is quite understandable. That is part of the philosophy of development which we understand. If you want to deal with tenantries is that way, then you will talk about compulsory acquisition of lands for tenantry purposes and the putting in of sites and services and selling them to the people who want them. If you want to do it that way, I say that is the way to do it, but do not create burdens on people in a way in which they do not expect them to arise. This is the problem which has definitely been created in relation to a lot of tenantries where people who least expected it found their lands suddenly, being alienated. 4.55 p.m.

All these comments, Mr. Speaker, have got absolutely nothing to do with plantation and large tenantries, because you know the legislation as it relates to plantation tenantries is fair enough. We have no problem with the legislation in relation to plantation and large tenantries, which were obviously tenantries and which are areas where persons have really settled as tenants. But certainly there must be a formula for distinguishing between lands which may be classified as genuine tenantries - and which, therefore, you know I have no objection to those lands being subject to the burdens of purchase by the tenant - and lands which are not genuine tenantries. And it is in respect of those lands which are not genuine tenantries that we have our concerns, and where, I suggest, the major sociological problems have been created.

The Barbados Labour Party Administration again argued well that the whole scheme of the Tenantries Freehold Purchase Act in relation to the plantation tenantries was to give the persons who live on those tenantries the right to purchase their land and to own spots in the tenantries. But again the legislation, and the political will, I suggest, stopped far short of what was necessary. Because you were saying to the tenants who lived on plantation tenantries that they have the option to purchase the land on which they live, and yet at the same time, Government, as a matter of policy, did not go into those tenantries and ensure that the lands were developed and that the appropriate services were there for the tenants.

Hon. H. deB. FORDE: Sir, the honourable Member knows that in conjunction with the Freehold Tenantries Purchase Act there was the Tenantries Development Act, in which the Minister declared the area, as has now been done

in several tenantries, and made Development Orders, the intention being that if the landlord did not put in the services, the Government would put them in. The Member also knows, Sir, that in addition to that, the Government provided funds, as is going to be provided again by this Government, to allow the service to be done at little cost to the plantation tenant

Asides.

Hon. H. deB. FORDE: That is a point of explanation.

Hon. B. M. TAITT: On a point of order, Sir: The Leader of the Opposition cannot rise on a point of order and then sit down and say it is a point of elucidation. I draw it to Your Honour's attention. The honourable Member should know better.

Mr. SPEAKER: I can make the judgment myself. I recognised that the honourable Member made the error and I accepted it.

Hon. M. A. KING: Mr. Speaker, whatever the point was on which the honourable Member for Christ Church West rose, the fact of the matter is when I made the statement, I prefaced it by saying that the passage of the legislation did not carry with it the political will - that is what I said - to have the tenantries developed. If you say that there have been enough orders made - fair enough. All I am saying is that that legislation has been on the Statute Book for several years, but in relation to the majority of the tenantries nothing concrete has been done from the point of view of ensuring that the services are there for the residents of those tenantries. I know what I am talking about because I am talking from experience.

Asides.

Mr. D. A. C. SIMMONS: On a point of order: In response to the Attorney-General, I really did not intend getting into this debate at all, but I must correct some errors. There were 56 tenantry roads which were done between 1983 and 1986, Sir.

(Asides: Hon. P. M. GREAVES: So you believe!)

Mr. D. A. C. SIMMONS: There were. I know about them.

Hon. M. A. KING: Mr. Speaker, I do not understand what is the purpose of that intervention to say that 56 tenantry roads were done. Were 56 new tenantry roads constructed in the plantation tenantries?

Asides.

Hon. M. A. KING: But that is the point I am making. Do not tell me that is not the point That is the point I am addressing. Do not try to set up an argument for me, by saying that we are talking about tenantry roads generally, and then try to knock me down. I am not talking about 56 tenantry roads all over Barbados. I am talking about the plantation tenantries, which are the subject of the Tenantries Freehold Purchase Act.

Mr. D. A. C. SIMMONS: On a point order, Sir. The Minister does not understand. He is getting sleepy. He does not even know that Canefield .....

Mr. SPEAKER: No honourable Member can sleep in this Chamber.

Mr. D. A. C. SIMMONS: I withdraw the words.

Mr. SPEAKER: Of course, you should.

Mr. D. A. C. SIMMONS: He does not even know that Canefield in St. Thomas was a tenantry, that Hopewell, which they cursed me for in 1985, was a tenantry with roads, water, and lights in there, too. Drax Hall was an agricultural plantation tenantry where the services have gone in.

Asides.

Mr. D. A. C. SIMMONS: Those are three of the roads then.

Hon. M. A. KING: Mr. Speaker, what is the next thing the honourable Member will tell me about? What about Trents, St. Lucy?

Laughter.

Hon. M. A. KING: The honourable Member will tell me about Trents, St. Lucy and about the roads that were put in there.

Laughter.

Hon. M. A. KING: The honourable Member talked about certain tenantries. I can speak of a lot. I can speak of Boarded Hall Tenantry, Frere Pilgrim Tenantry, Lower Green's Tenantry, Dayrells Hill Tenantry.

Asides.

Hon. M. A. KING: No, no. Are you saying then, that the constituencies were specifically selected where that should be done?

Asides.

Mr. SPEAKER: I think the honourable Member is resuming his speech.

Hon. M. A. KING: Yes, I am trying to resume it

Mr. Speaker, the essential point I am making is that, certainly in relation to all the plantation tenantries, there is clearly a dire need for services to be put in those areas. It is a problem which we as a Government recognise that has to be addressed as a matter of urgency, because not only will it deal with the immediate problems of the tenants who live in those plantation tenantries, but it has the potential for opening up much more land, which the tenants in this country need, and which people who want to buy lands need. 5.05 p.m.

From our perspective as a Government, we clearly recognise that a definite thrust has to be made in the direction of ensuring that enough lands are opened up for the more disadvantaged and underprivileged people in this community to be able to purchase, if they are in a position to do so, or to rent lands for siting their houses if that is their wish. The policies which we have inherited have been so haphazard that the availability of house spots for purchase or for rent in sufficient quantities has been sadly lacking, and it is in this direction that our major thrust has to be directed at this point.

The honourable Member for Christ Church West made points about there being a lack of an effective management unit

(Aside: I am going to deal with that.)

Hon. M. A. KING: Oh, you are going to deal with that.

He talked also about Government conveyances being all over the place and all sorts of things. This is not a new problem, this is a problem which goes somewhere back in history. We recognise it as a problem, but what has to be important is that we set about addressing the problem immediately. I can assure you that this Government is committed to coming to grips with that problem as a matter of urgency and to spare no effort in ensuring that the housing thrust which is needed in this country gets the necessary momentum that it deserves.

Thank you, Mr. Speaker.

Mr. R. L. MORRIS (Christ Church East Central): Mr. Speaker, I hope that the Honourable Leader of the Opposition will not continue to take the line he has been taking in terms of the present arrangement for tenantries, on the point that the concern about security of tenure motivated those particular legal arrangements, because I believe the point made by the Attorney-General must be taken very seriously, that we are talking really about small areas of land where persons have an acre, or just above that, sometimes even less, which they are trying to maintain within their families, and out of generosity on a previous occasion would have allowed other people to come on and rent it, whereas the present situation is leading to a lot of acrimony and bad feeling in neighbourhoods. In many cases, the owner of the land is the neighbour of the person they are renting to and because of the difficulties involved there are bad feelings, and this is happening throughout the length and breadth of the country. People are not on speaking terms, people who start out as friends - a benefactor starting out to rent you a bit of land, but is now realising what the difficulties involved are - become enemies. That is what is happening, and it cannot be a just system to allow that kind of development in our country. I do not believe the Leader of the Opposition will want to follow the line that he has been taking after the explanation that was given by the Attorney-General.

We are talking about different types of tenantries, but it is very clear that it comes back all the time, when we are discussing matters like housing, to the plantations, and it is important in our particular society, because the plantation becomes the focus of housing whether you are like the Honourable Leader of the Opposition and you go and buy a plantation house, or you are like other persons representing those who cannot buy a plantation house but have to be concerned with getting spots on a plantation tenantry. So whether you are upper class in Barbados or you are working class, it seems that the plantation is the focus of where you will get some land to put a building or to reside in a home. Very few persons will be able to own plantation houses, or large acres of land that have been alienated from former plantation lands to build on their four or ten acres. We are talking, therefore, about a situation where we are concerned about the masses of people at the bottom of the social ladder.

Sir, I get concerned sometimes about the inexactitude and the lack of attention to detail when we are looking at the so-called lower income people. Whom are we really talking about? Very few people take the time off to discuss them. So when we went forward in a venture in the Barbados Workers Union, for instance, to build some small wall houses in Mangrove, there were some persons who said they were not for poor people, but one needs to recognise that "the poor" must represent a range. There must be people at the top end of that poor scale as well as people at the bottom end of the scale, and I think it would be unjust to be planning only for those persons at the very bottom but to neglect people along the entire range.

I think perhaps we might be saying that in the past we have been planning more for the people at the top of the range than at the bottom, and that perhaps we need now to redress the kind of direction that we give to those persons. I would agree with this. I think we have to be extremely realistic in Barbados.

Let me first of all compliment the Barbadian people, our foreparents and so on, on their foresight always in ensuring that they owned a house, whatever that house was. When we came up we knew about the one-roofed house and the two-roofed house. They always saved, they always understood the importance of thrift in order to purchase a house, and it is from that base house that they moved on to build more comfortable accommodations.

There are some people who are very much against wooden houses. I have no difficulty whatsoever in recognising the beauty of a Barbadian chattel house. Those who want to appreciate that beauty can come to Wotton and see the new extensions for those persons who were resiled. They would see some wooden houses recently built that are extremely pleasant to look at and comfortable to live in, from what the residents of Wotton are telling me. You will see those houses that are very well set out, and less than a year after they have been occupied by the Wotton residents, you will see a tremendous amount of expansion to those houses.

It is really a matter of continuing pleasure for me to observe the Barbadian when it comes to his home, the pleasure that he feels in having a good looking house and one that he can maintain. Recently I was reading an article on A.N.R. Robinson, in which they were looking at him as a country boy from Castarra in Tobago and the fact that he would have been brought up in a Methodist household, and as a country boy he would have had an appreciation for owning a spot of land and certain values that go along with that, as against, for instance, the other politicians from Trinidad proper, where it is much more difficult to think in terms of a house. Many Trinidadians do not even think in terms of owning a house in a lifetime.

I think it is important to recognise what home ownership means to the Barbadian, and what we are recognising at this particular time is a changing situation. Our foreparents were satisfied to think in terms of building a house in their middle age and older, but we are experiencing a situation where young people want houses. The young are no longer content to stay home and squat in a bedroom; they want to get out, they want to get a house, and that is very important.

Again, it is pleasant to me when I pass through places like Pegwell Park in my constituency and see the houses that are owned by young women in their twenties and early thirties. These are people who have saved from the time they entered the workforce. They have been saving because they have a life's ambition, "I want a house and I want a good house", and this needs to be encouraged. One way of encouraging it is making sure that there is access to funds.

I am one of those persons who do not believe that housing should be presented on a platter to anybody. If you are serious about a house, you have to show the first effort, you have to show that your intention is to save to get it, and as a person involved in a credit union, like the honourable Member for St. Peter (Mr. O. S. Arthur), we would know that the saving habits of Barbadians, as witnessed by the evolution of credit unions in recent times, is a phenomenon that we have to watch very carefully.

Barbadians are savers. I am talking about people at the lower income levels. There is a big difference in life between the savers and the spenders, and several times savers are not spenders, and a million times spenders are not savers. The people who spend in this community, to a large extent are not the poor people in this country. It is the middle class people and people who are able to get hold of the savings of the masses of poor people. Let us understand that very clearly.

I want to make a point on the credit unions, because I believe we need to look at the various agencies that will be disbursing the funds for poor people in this country, and the social relations of lending institutions are very important when we are looking at getting money out of poor people. I have heard this point made by some of my colleagues, and I want to repeat it here. 5.15p.m.

Poor people going into a bank, even the Mortgage Finance Corporation, are going to a relatively strange institution in terms of the relationships that will exist there. It is different from a poor person going to a credit union to borrow money. I am saying that the institution that is established to disburse funds for the lower income must recognise the social relations.

One asks, for instance, is it necessary to have the Housing Credit Scheme disbursing for the same set of people as the General Workers Loan Scheme, and a whole number of different institutions that are really performing for the same persons, and then you have the credit unions that are fitted in there somewhere. I think there is need for a policy that will coalesce these various areas and develop skills and expertise for lending to people. I know that it is very important that this has to be institutionalised, but it must be institutionalised from an understanding that poor people are reliable people. They will pay back. Their difficulty is in getting the. loan, but they will pay back, because they came up in a culture that indicates to them that

you do not want a bad name - you do not want to be known as a person who does not pay back. All they have is a good name, and disbursement must be on a philosophy that these people will pay back. Once the terms of lending are acceptable, they will repay. As long as they are working, they will pay, and I believe that we have to institutionalise lending for poor people in a situation that will pull them away from institutions that appear to be hostile to them because of certain cultural perceptions. We need to make lending for poor people a warm experience, one they do not feel propelled away from but one that they can come towards, at the same time, of course, maintaining all the rigours that are associated with financial practices. These rigours have to be maintained.

To this extent, I would like to recommend to the Government that some assistance could be given to credit unions in training their loans officers, perhaps in the para-legal course that has been established at the Community College, because it is very important if you move into the area of mortgage lending as a credit union that you have the skills in terms of searching out deeds and making sure that they are not fraudulent and making sure that you have control of the collateral that will be important when you are lending for mortgage purposes. I believe that the credit union has to be integrated in any scheme of making loans available to the poor of this country, and I would suggest that funds could go through the Credit Union League for onlending to member credit unions as happened, for instance, in the Housing Credit Scheme, and I would like to think that some of this $10 million will move in that direction.

This serves several purposes. As I said, the credit union has a welcoming face to the poor people who have to borrow, and it also helps to develop resources and skills in these institutions, resources and skills that have resided in other foreign institutions before. It is very important that the credit unions develop those skills in their lending offices, that graduates from our universities and from our Community College develop skills as bankers also in small financial intermediary institutions.

The point has been made about a number of people who seem to be homeless in this country, I think by the Honourable Leader of the Opposition. It is a concern that I share. In looking at the report of the Fire Service 1986, I note that there were some 180 private dwelling houses that were affected by fire in Barbados. All of us, as parliamentary representatives, know the damage that is done by house fires, and, again, any analysis will show that it is the people at the very bottom of the income ladder who are affected by this.

I have had situations of people having to use my constituency office as a result of fire. It happened in St. John. I think my colleague, the representative for St. Michael West Central (Hon. W. W. Hall), had the same experience. We have had the experience also in St. James North. It is an escalating worry.

I remember the late Errol Walton Barrow making the claim that he would like to see about 100 houses built specifically for this kind of situation, and I hope that this Administration would be able to honour that thought expressed by our late, great leader, who always had this concern for the mass of the people of this country and who understood important issues. That is still a very important issue, it is a burning issue - no pun intended, or course, - and I believe that we need to address this as soon as possible. We should have some of these houses for housing fire victims.

I have a case of a young lady, recently featured in *the Nation*, by the name of Kathy-Ann Thomas. She has a very small family, but they are now on the road. It is very difficult for such people to gain access to housing and, of course, in several of these cases you have the complications of the fact that they are unemployed, and they are fairly large families. It is a social burden which we cannot shy away from, and it is not solved by starting any fund at any Royal Bank of Canada or any Bank of Nova Scotia. That is only a diversionary tactic that will appear good for politicians - it cannot have any long-term remedial effects.

I believe we have to look at this thing as a Government, and as a country. How do we deal with these persons who find themselves without a home because of these natural disasters? We have to define a policy for them. We have to get housing at reasonable terms that they can rent, and if they are not working, we need to find some jobs for them immediately as a special category of persons, the ones who find themselves on the road because of an accident which leaves them homeless. I believe, this is an issue that our Administration has to look at, at a very early time. We understand that we are talking money here, but we all believe that there are matters that more important than strict dollars.

The honourable Member for St. Peter spoke about the need for a land bank and called for a land use policy. I would agree with this, because you cannot deal with the concept of housing unless you look at land to put the houses on. It is going to be very difficult to lend large sums of money to persons to build houses if you are talking about new house construction when they do not have any land to put the houses on. Are we talking about lending money for people to be repairing houses or to be extending houses? Quite clearly, if we are looking at lending money for new house building, then you have a severe problem - where are these house spots going to come from all of a sudden? - because I know the tremendous demand for house spots in

this country. So let us understand that providing house spots in this country *is* one that calls for political will to deal with it, the recognition that this is one of the areas that are revolutionary for any political party to touch, because when you start asking the question who owns the land in this country, poor people do not own it. The land that will have to be used to provide housing for the poor people will not be given up easily either, and, therefore, steps will have to be taken to make sure that the poor people get access to those house spots, fully serviced house spots. 5.25 p.m.

We have never had any real policies in this country about alienating land from plantations to poor people. They have been piecemeal policies. The Barbados Labour Party policies have been piecemeal policies. The Sites and Services Programme, in which you were taking up playing fields and turning them into house spots, in many cases you were just changing land use from recreational use into housing. In many cases that happened. It happened in Gall Hill, where some of the best young footballers in this country were deprived of a playing field to play in order to put about ten houses. That cannot be a clearly articulated policy. I am not trying to pull down the idea behind sites and services, I am saying that sometimes, because of an unwillingness to carry that policy to the kind of lengths that it has to go to if we are going to be serious about what we are doing, we have to make some compromises, and that really was a compromise. Taking land out of being a playing field and putting it in ten houses cannot be part of a serious and progressive policy.

Let us understand that we have to tackle getting some of the land from the people who own it so that poor people can put down a house. There really would be no problem with freehold tenantries and so on. People only go on to the half acre and the two acres owned by a small man because there is nowhere else to go, robbing the person's son or daughter of getting the land. If land was opened up there would be no problem, because they would be able to go to that new available land and purchase or rent those spots.

So we have to think in terms of getting more land out there for people. It is a very serious matter, but it is one that we have to address. It is really on the threshold of transforming our society when we move in that direction, and I believe that no one in this country should be against a policy if this Administration, for instance, could borrow from whatever source possible, at good terms, of course, to develop tenantries and to put in the sites and services that are necessary. I believe that that is borrowing that would be justified on any basis whatsoever.

Asides.

Mr. R. L. MORRIS: Whatever millions can be borrowed for that particular purpose, I believe can be justified to this country, and I would like to urge this Government, and I believe that it is going to move in that direction, that we will have to get some money to develop tenantries in Barbados, to put in the necessary infrastructure, so that access of land can be achieved by the masses of people.

A lot of the early tenantries in Barbados were started in the 1920s. That was the period when a few plantation owners, recognising that there was a lot of American money in Barbados from the migrants who had gone overseas, opened up a lot of tenantries in St. Michael, for instance, Eagle Hall and Bank Hall, and then in Christ Church, Chancery Lane and those areas. But that was from clear motivation, the personal consideration of making easy wealth. There was no policy in terms of creating land spots for people, it was clearly a number of syndicates that were developed by people who understood how easy it was to make money.

I am talking now about a Government policy that would be, I believe, favourable and acceptable to both parties, in which it is clearly identified that the poor people of Barbados have to be carried along the path of progress, and that means making house spots available to them. I believe that this is a policy which has to be very clearly articulated and put in place, because if we are coming with bonds to get money for housing, then we have to lay that groundwork for making sure that house spots are available to those people who want to build their houses. But, Sir, as I said, these are things that call for a lot of political will and some planning. They are not things that you walk into.

I believe that we need to set targets for ourselves to ensure that those persons who are at the problem end of the income scale receive the necessary assistance. It is very difficult to quantify them, quite frankly, in terms of the dollars they are working for and so on, but it seems to me that certain levels have been set in things like the Housing Credit Fund. I think $16 000 was set as the maximum a year that a family should be working for, which is not a lot of money if you are talking in Barbadian terms. It then moved up to $20 000 but even $20 000, when you really think about it, does not represent a significant income.

Basically, if you look at even our policy, the whole basic needs concept, in which we exempted people making $15 000 a year from having to pay Income Tax, if you carry it up to $20 000, poor people in this country could still be enjoying an income as much as $30 000 a year, relatively speaking. At $30 000 a year you are not out of the problem of struggling to meet basic things like feeding your family and housing, let us understand that, and I am talking about the total income of the family, the husband and wife put

together. You are not in the best circumstances if you are earning that type of money in this country, and maybe these persons will be able to purchase a wall house.

Ideal Homes builds the cheapest wall house going, and the cheapest wall house you are probably going to get from them is in the range of $55 000 to $60 000, a two-bedroom. A three-bedroom wall house these days, with basic facilities, is going to come in at anything like $105 000, and those cannot be considered to be anything other than middle income houses, lower middle income, because the upper class are building houses in Barbados these days at $1/2 million and $1/4 million. We have to understand when we are talking about income bands and that sort of thing that you are talking about wages. People are building some fantastic houses in this country.

Some people want to know how, when you talk about low income housing, you can look at a $55 000 house and call it a low income house. It is low income. What else can it be if you are putting it in any kind of range in this country? You are not getting wall houses at less than that today.

This money, I believe, will be for that kind of house, and also for the chattel houses, chattel houses at the bottom range moving up to the small two-bedroom wall house at the top of the range. I believe that these people really need these funds, whether we are talking here about the youngster who has graduated from university or the Community College, and is working for an income and he feels that he wants to get in early, he wants to save for five years and then go and buy a house right away. That is the type of person we are talking about. In the broken family, the wife, now entering the market for a house, should be able to purchase that type of house, or a person who has lived in a wooden house for a very long time and now wants to change the status of the housing structure.

I think these funds are intended for those persons, and I believe that their provision is a sign that this Government is living up to its social conscience, that it understands what the priorities are in Barbados. I have no doubt whatsoever that this is only part of an articulated concept and philosophy that will move the poor people of this country into a situation where they are properly housed and also enjoy good jobs.

Thank you.

Mr. D. J. H. THOMPSON (St. John): Mr. Speaker, as we can see from this debate, housing is one area which assumes new and perhaps growing importance in Barbados, and during the debate we have had a lot of queries coming from the Opposition side, and we even had a position put by the Honourable Leader of the Opposition with respect to the Barbados Labour Party's policies on low income housing. I have not been able to find in any of the documents, which purport to put the Barbados Labour Party's position on housing in perspective, that deals directly with low income housing, assistance to persons in respect of building of low income housing and that kind of thing. There is a reference in the manifesto to getting private developers to be involved in low cost housing, but low cost housing is not necessarily low income housing, so that may just have been a sleight of hand, a means of trying to embrace people who may not have been as discerning as all of us are. 5.35 p.m.

The point that has been made - the real issue that arises - is whether we are to be serious about low income housing, look at definitions and be serious about what we are talking about The Leader of the Opposition had many options in these kinds of debates. He can adopt the position of the honourable Member for St. Thomas (Mr. D. A. C. Simmons), but there are not many rumours about housing, so he probably would not find that particularly easy, as much as there are rumours about other things like devaluation, the National Debt and wage restraint. If he adopted that position he would not speak in this debate. Or he could adopt the position of the honourable Member for St. Peter (Mr. O. S. Arthur).....

Asides.

Mr. SPEAKER: Order, please. Order.

Mr. D. J. H. THOMPSON: .....and repeat himself. But he has probably been doing that now for too long, and therefore he wants to defend the policies of the Barbados Labour Party. Neither one of his colleagues ever attempts in here to defend the policies of the former Barbados Labour Party with any conviction. He is the only one that gets up with these *ex cathedra* expositions on the Barbados Labour Party and defending positions that he knows cannot be defended. So he has two options, and perhaps he may consider following those options with the facility with which his colleagues do week after week in here.

The only point of any significance that was made by him is that very often the interest rates applicable to persons borrowing in the low income bracket may be slightly higher than the interest rates in respect of larger mortgage loans. That is a relevant point, one which I think should be considered.

When we are talking about Barbados and housing, the problem is not as readily apparent as it is in other underdeveloped countries. One of the most obvious and clear pictorial descriptions of an underdeveloped country is shanty towns and squatters. Whenever you see pictures in Geography books or journals about underdeveloped

countries, that is probably one of the greatest expressions of underdevelopment in a traditional sense. But that is not the case in Barbados, so we have to look at other kinds of factors, and the fact that those shanty towns and the prevalence of squatting is not as existent in Barbados as it is in other Third World or underdeveloped countries does not mean that we should be complacent about providing the opportunity for the majority of Barbadians who wish to own their own homes or build their own houses.

The trends in housing development in Barbados militate significantly, in many respects, against people in the lower income bracket. The movement away from traditional timber houses towards permanent wall structures militates against a person earning under $18 000 per annum. That is one significant trend which has developed in housing in Barbados. The movement in our national housing policy from public sector building to joint ventures, or simply private sector building with the support of Government, through the provision of the mortgage facilities or guarantees, is another trend which does not in a real sense help the person in the lower income bracket. Because unless, I am sure, there is an element of volume, the average private contractor is not going to embark upon lower income or, as the Barbados Labour Party would suggest, low cost housing - I am assuming that that definition embraces lower income persons. Private developers are not going to go into those kinds of projects unless they are assured of some kind of volume, and I do not think we have been able to give them those kinds of assurances, so that element militates against low cost housing.

A survey, I understand, is being done by a reader at the University of London, I think his name is a Robert Potter. Part of the results of that survey was revealed in one of our local magazines recently. The title, as I recall it, is, "The Provision of Low Income Housing In Barbados", He has done, or is about to do, an extensive analysis of this, and some of the findings were published recently.

One of the other things that was noted by him is that there are poor housing stocks in many of the rural areas, for example, St. Andrew, St. Lucy, St. Joseph and St. Thomas. He suggested that this may be somewhat unique in respect of Barbados, because in other countries the severe housing problems are in the urban areas and not in the rural areas. So there is an element of uniqueness about how we deal with housing in Barbados.

Then there is the Tenantries Freehold Purchase Act, which I do not wish to deal with on this occasion. I am certain we will have a chance to deal with it on a later occasion.

One of the critical things, however, that is exposed by these trends is that we are moving away, in my view, from the provision of adequate low cost housing or assistance to persons in the low income bracket for building, and the acquisition of houses and lands in Barbados. I feel very strongly about that. I think that we need to support as much as possible, as a Government, as a people, the development of low income housing, and if we are not careful about the disbursal of these funds through the Barbados Mortgage Finance Corporation, or any institution that is not necessarily geared to social work to low income people, we will find that, in a way, that portfolio will become contaminated. The people at the Barbados Mortgage Finance Corporation are not social workers, and in a real sense, probably politicians may be in a better position to assess the real needs of people in respect of low income housing.

If the ceiling here is $25 000 per annum for eligibility, I am certain that there is going to be a bottleneck with people earning $20 000 and people below that figure are not going to benefit as significantly from the provision of this guarantee as they should. So you will find that, if we use the definition of the honourable Member for Christ Church East Central (Mr. R. L. Morris), people between $16 000 per annum and $20 000 are going to be virtually excluded. I think that the Government has to ensure that mechanisms are put in place for the Barbados Mortgage Finance Corporation or other institutions disbursing this money to persons in the so-called low income category so that some of those persons actually benefit from the provision of these sums of money via this route. We have the credit unions, the Housing Credit Fund and the General Workers Fund as the principal agents providing financial backing for people in the low income brackets. But once again we will still have a problem with the concept of low income housing if we do not carefully try to define and ensure that the provision of these sums of money to persons in those categories is adequately disbursed.

The light is on.

Asides.

Mr. D. J. H. THOMPSON: I was going to another one, but the operator has departed.

Laughter.

Mr. D. J. H. THOMPSON: It has never given me trouble before.

Asides.

Mr. D. J. H. THOMPSON: It is the keys. This is sophisticated equipment, not necessarily fit for the Third World, apparently.

Laughter.

Mr. D. J. H. THOMPSON: For people who still use keys.

Laughter.

Mr. D. J. H. THOMPSON: As I was saying, as far back as 1976 we published a document, I believe it was called, "To House a Nation", a comprehensive development plan for housing in Barbados, a separate and distinct document from the actual manifesto which contained proposals for other aspects of our social, economic and political programme. In 1986 a comprehensive programme was set out for housing, a programme which was particularly creative in respect of low income categories. If you look at any of the 25 proposals that were set out in respect of housing, and even if you compare them against the Barbados Labour Party's manifesto, or any other document in recent times that has looked at housing policy, you will see that our proposals are clear, definitive and superior. 5.45 p.m.

There are a number of aspects which bear recital:

Improve Government's capability and effectiveness in the administration of housing programmes.

This may very well refer to Government intervention, through the Ministry of Housing, in how the Barbados Mortgage Finance Corporation disperses these loans to persons who are eligible.

Provide an atmosphere conducive to increased private sector involvement in home construction.

That does not necessarily benefit persons in the low income bracket right away.

Facilitate the introduction of 30-year mortgages for young persons.

This is a critical and very important proposal.

Promote the development of a secondary mortgage facility.

The honourable Member for St. Peter asked a question about that, and the manifesto effectively answers, that we are committed to providing the promotion of the development of the secondary mortgage facility. That is clear.

Facilitate the reduction of down-payment to a minimal level.

This is particularly useful, and would be particularly helpful to persons in the lower income bracket.

But what is of most significance is: Implement measures designed to reduce house acquisition expenses which are additional to the cost of land and construction.

This refers specifically to ancillary matters, legal fees, valuation fees and expenses related to the acquisition of a mortgage through the banking agency or through whatever form you are receiving the mortgage. The expenses that presently relate to the acquisition or the construction of a house and the acquisition of a mortgage in many cases are particularly difficult for persons in the lower income group, and we have promised that we would ensure that there was some reform in that area.

One of the reforms which is already of benefit to persons in the lower income category is the reduction of the present Town Planning requirements for chattel houses to have a physical inspection only. There was some situation that arose where the Barbados Labour Party had required Town Planning permission, I believe, for the erection of chattel houses, which put additional burdens on poor people.

Asides.

Mr. D. J. H. THOMPSON: We have already indicated what our position is on it Even if it is still so, it is in the manifesto, and we will deal with it accordingly.

Asides.

Mr. D. J. H. THOMPSON: The Town Planning does not run the Government. How do you mean the Town Planning? If it was running it in your time, that is something else. But if we have said so, there must be some effort to implement the promises.

We have promised to reduce legal cost by the introduction of the Land Registration Act We also promised to provide direct technical assistance for lower income persons wishing to build their houses. These are all positive responses to the need for assistance and help and commitment to the development of lower income housing in Barbados.

As the honourable Minister for Housing said, and I feel as strongly as he felt when he said it, Government has to take certain positive initiatives to get this money out to persons in the lower income bracket, and also to provide other kinds of assistance that will reduce those ancillary costs in respect of providing mortgages'and the expenses related to the construction of a dwelling house, for example, legal expenses. We have to ensure that persons in the lower income brackets are going to be the recipients of these funds that are made available. We have to ensure that the bottleneck that I spoke of is avoided, and that persons below that $20 000 per annum bracket are also going to benefit from the provision of these funds to the National Bank, to be transferred into Barbados Mortgage Finance Corporation. The Government will address fairly quickly the reduction of those legal and technical costs, the introduction of the 30-year mortgages, and these other ancillary matters.

Another aspect which is of significance is a point that the honourable Member for St. Philip North (Hon. W. O. Franklin) has raised consistently in this Chamber, that in the assessment for eligibility for a mortgage, legal and technical fees should be included in the capitalisation of the mortgage, and that a person should therefore be required to find a percentage of the total cost of that mortgage as a result of that capitalisation. This is one of the things that we, as far as I am concerned, should be looking at.

In addition to this, I think that it is still necessary for people in communities, as they develop in various parts of Barbados as a result of Government's housing initiative, as a result of the relocation of persons from one area to another, should start to build independent community efforts toward the development of their own communities within the particular housing districts. And they should try to do this in a non-partisan manner, notwithstanding whatever attempts may be made to infiltrate them. They should ensure that these particular community groups are used as tools to improve not only the surroundings, but also their general well-being.

Finally, Mr. Speaker, I was very pleased when the Minister singled out the developments which will shortly be taking place at Haynes Hill, St. John, as part of the St. John Development Plan. Many aspects of the development plan are already in train, and I believe that, shortly, one particular aspect of it, which will be providing employment for a number of young women in St. John, will be brought to light by this Administration. But the Haynes Hill Housing Project, which will provide for the residents of St. John and others a number of house spots, for which there is a crying need, is one of the developments that I think is noteworthy in respect of what the Minister of Housing has said.

All in all, Sir, I should like to lend my support to this Resolution, and to make my own plea on behalf of persons in the lower income brackets, that they receive the necessary required assistance in respect of the provision of low income housing.

Thank you.

Mr. R. P. BYER (St. George South): It is not often that this honourable Member gets a chance to speak, in this well-appointed Chamber, so I shall use this opportunity to do so.

The previous speakers have ranged far and wide in this debate, and there is not very much that I would like to add to what was said before, in case I repeat most of what was said before. But in as much as I am from a rural constituency, I cannot pass up this opportunity to address some of the problems in the constituency of St. George South, in so far as those problems are housing problems or housing-related problems.

A lot of the debate has centred around the Tenantries Freehold Purchase Act. I think that the Attorney-General gave a very complete analysis of the social problems that that Act has created, but I do not think that he made any attempt to be exhaustive in his analysis, and I would like, Sir, to add a few comments in so far as the operation of that Act is concerned.

When the Tenantries Freehold Purchase Act was passed, one member of the Opposition Party said that it was the greatest piece of social legislation ever passed in this country. I believe that that was said in a state of euphoria, and that no serious attempt was made to really analyse the Act in its infant stages to see exactly how it would operate. 5.55 p.m.

In my practice as a lawyer, I have had several opportunities to see how the Act has operated. One of the problems with the Act - and I do not think this was adverted to by the Attorney-General - was that it created tenantries in a retroactive way. It redefined the meaning of "tenantry," and in so doing created new tenantries. An acre of land that would have four houses built on it was not a tenantry under the old Act, I think it was the Tenantries (Control and Development) Act at the time, but by changing the definition of tenantry from meaning five or more house spots to two house spots, the Act turned these into tenantries, as I said, retroactively. So even though there might not be any great difference between five house spots and two house spots, under the old dispensation you placed people on guard. You said to them, "if you have more than five houses on a spot, you have a tenantry," and they used to rent four house spots on a piece of land - they would not go past four house spots - so they knew that they were well

within the law, they would still make some money that way and the land was in no danger of being alienated. ,

When the Tenantries Freehold Purchase Act came into operation and redefined the meaning of tenantry, tenantries were being created, unintentionally as it were, by the landlord. If the Act had a cut off point, then this might not have happened. So even though it operates very good in relation to the plantation and large tenantries, it is not so when you have a person who owns just an acre of land and some time ago, in 1950 or 1960, he made a will saying that his sons who now reside in England should have equal shares in this parcel of land. That is where the real problem comes.

Certainly in my constituency I have had several people coming to me wanting to know how they could get house spots rented, because Mr. Jones or Mr. Smith is not renting any house spots, and Mr. Jones used to rent before. My mother owns an acre of land and she does not do anything with it, but she is afraid to rent anybody any house spots, even though it may redound to my benefit in the future. She has said no way! And as the honourable Member for Christ Church East Central (Mr. R. L. Morris) has said, this has caused a lot of ill-feeling to develop between and amongst people throughout Barbados.

There were also problems - and this is one of the problems that I have in my constituency - in relation to lands within protected water zones, those areas in Zone 1. Only a couple of weeks ago the Minister of Housing responded to a question I had asked in relation to Dash Valley in St. George, which is located in a Zone 1 water area, and Clifton Hall in St. John, which is similarly located.

What happened in those areas is that the plantations followed the Act to the letter, and they had the land surveyed and they granted the freehold in the lots that the people occupied. The people, in an effort to enhance their premises, had plans drawn and made application to the Town and Country Planning Department for permission to develop those premises in a tasty and nice fashion, only to have the applications turned down. The reason is that you had to fall within certain regulations. For example, if a house was built there previous to 1970, there was no difficulty in getting an application approved, but if a house was built after 1970, you would have difficulty, because that was the cut off point, and the Ministry of Health would not give its permission in situations like these to allow people to develop these lands. When you are dealing with our water resources, that is a very serious problem, and therefore, no development would be allowed in those tenantries which are located in Zone 1 water areas.

Aside.

Mr. R. P. BYER: That is true. I agree that the Minister is doing his duty, but I am just merely trying to point out the difficulties that this Tenantries Freehold Purchase Act created when the plantation owners inadvertently went and passed the freehold of the lot to the people who rented on those lots.

What we have today is a situation in which no house spots are being rented. This has placed further strain on the National Housing Corporation, and that body, as you know, does not have enough house spots to rent everyone. And there are several stories like these. You have people who sublet Somebody goes abroad, leaves a parcel of land and someone is renting it, and then that person sublets it to a number of people. It creates a tenantry, then the person dies and you have all sorts of problems being created through this subletting. So it is not only in the relationship of lessor and lessee, but you have that relationship of lessor and sublessee that is causing problems in relation to this Tenantries Freehold Purchase Act.

I would like to urge that our manifesto promise, recently adverted to by the Member for St. John (Mr. D. *J.* H. Thompson), in relation to the chattel houses, that is, removing the impediments to obtaining permission to build, be implemented as soon as possible. That is a problem I also have in my constituency. People have been asking me whether it has been implemented as yet, and if it has not been - and my memory does not tell me that it has been -1 believe that some statement should be made about that, or that we move to implement our manifesto promise in relation to the removal of impediments to obtain permission to build where permission is sought in relation to chattel houses.

This brings me to tenantries in St. George. We have several plantation tenantries in St. George, but I want to concentrate on St. George South, and many of them are still without many of the services that would make life more comfortable in those areas. When we talk about Jordan and Jerico, and Windsor Tenantry and Hannays Valley, we are talking about real problems. Drax Hall, Harmony Cottage, Woodland, Todd's Tenantry are problem areas, and then there are some smaller ones that are really in need of development, not only in terms of housing but moreso in terms of roads. Most of them have many of the other facilities - telephone, electricity and water - but I think that any Government which seeks to obtain a loan to develop tenantries would be doing something good for the people of Barbados to develop the road network in tenantries. Even though the Member for St. Thomas (Mr. D. A. C. Simmons) said that 56 tenantry roads were built within a particular time period, that is not any answer to the people

in St. George South, who for some time now have been suffering.
6.05 p.m.

We hear about a development plan for St. John, but a similar rural area, a constituency that adjoins St. John, is really in need of a development plan as well. I think I will have to start making a little noise to see if I can get a little action in St. George South. We have been long-suffering for a long time, and I would really like to see something done to alleviate the problems in the constituency of St. George South, and the problems I am concentrating on are housing problems or housing-related problems. In my own way of thinking, inadequate roads are a housing-related problem, and I would really hope that some effort would be made to alleviate some of the difficulties that we are having there.

It is even difficult to canvass in those areas. You have to do a lot of walking because you cannot drive. When the Honourable Minister of Transport toured the constituency with me, he saw the conditions there and he did promise that he would do something to alleviate the problems that we are having. I know that money may be a constraint, but still I am making an appeal to Government to help us in this situation.

I know the problems in St. George very well. I have lived there all my life, except the periods when I was away from Barbados studying or for some other purpose. I have had to suffer with the people of St. George South, and we would really like to have some of our problems alleviated.

One of the first speeches which I made in this Honourable Chamber, when we were located in the Other Place, had to do with the problem at Ellerton Housing Area, St. George. There is still a problem there, where people have not, to this moment, been able to purchase the freehold in the buildings that they occupy. I understand one of the problems has to do with the fact that the Chief Town Planner would not permit the transfers because the sanitation facilities do not quite conform with the requirements of the Town and Country Planning Act and Regulations. In some cases you have one well serving two units and I think that this is one of the real reasons why permission has not been given up to this moment.

Many of the residents of those houses would like to purchase them, because they would want to develop them. They have enough space there to expand. As they are, some of the dwellings are one bedroom, some are two bedrooms, and they are very small, and over the years families have enlargened, and it is important that they get the permission to extend those houses. I am being badgered all the time and I have just told them that it is being worked on, but I raised the problem about two years ago and I have not heard anything. The situation, certainly, has not improved any in this regard.

The honourable Member for Christ Church East Central raised the point about fires. I had several fires in my constituency last year, several families were displaced, and one of the reasons why it has been difficult for those families to obtain houses or to rebuild was because the houses were not covered by insurance. There were seven or eight houses destroyed in the St. George South constituency last year, and only two, I think, were covered by insurance, and only partially covered. The buildings were covered by insurance but not the contents, so the people are still in great difficulty. And not only was the insurance inadequate, but they were having problems with the insurance company. I would not name that insurance company but it was the same insurance company in each case.

I think that, as a Government, and it is the habit in the West Indies that we ask Government to take lead in almost every endeavour, it is very important that we stress the need of insuring our homes. If we do not do this, we would be forever having to rely on certain agencies, the welfare agencies, like the National Assistance Board, to house our people when their homes are burnt. This is a real problem.

I realise the difficulty in this regard. I had a lot of experience dealing with it in St. George, but when the Member for the City (Mr. P. J. M. Miller) was abroad on one occasion, about four houses burnt in his constituency in Gill's Road and we found the real problem then. When four or five houses are burnt, the welfare agencies are put to the limit in dealing with these problems, and when certain organisations step in to help, the help is not of the kind that eases the immediate burden placed on these people. To house people in the Y. M. C. A. is a good gesture, but when you look at the accommodation there, you can see that we have a real problem. Some of the civic organisations, the Lions and so on, put $100 here and $100 there, but that is no real help, and I think we have to deal with this problem at source.

We have to impress upon our populace the need to have proper and adequate insurance, and no better a person than Sir Winston Churchill stressed this need for insurance, and I think one of the local companies uses what he said about insurance in its promotion efforts. He would write the word "insure" on every building in this country, because for a very small outlay, and this is something that people do not understand, over a year you can be adequately protected. There are some very reputable companies in Bridgetown; all they have to do is search for these companies and they will get very good rates for very good coverage, although some of the companies only give protection in relation to buildings with enclosed groundsills.

Asides.

Mr. R. P. BYER: That is true, at this Caribbean Consultants place.

For an enclosed groundsill, you could get good coverage, if you are on four pillars, you only get coverage for fire. But we need to stress the importance of insurance. If we only do this some of our problems would be alleviated, the insurance related to chattel houses.

I know, for sure, that when the National Housing Corporation, it might have been in the 1960s or so, used to lend money to build houses but it was never a condition of lending that the houses were to be insured. One of my constituents had his house burnt, a house for which he had obtained a loan from the National Housing Corporation to construct, and when the house burned, he owed the National Housing Corporation about $2 500 on that house and it was not insured. He has the problem now of rebuilding and still paying the National Housing Corporation the money that he owes them. I believe that since then, because I have spoken to an officer there, loans were insured, but I know that in this instance, if it were so, speaking under correction, this person's house is not insured. I tried in my own way to find accommodation for him. He did not take the accommodation and he is finding it very difficult now, but I did my best. I have heard it said that when one on earth has done his best, angels in heaven cannot do better. 6.15p.m.

I would really like to see these problems tackled, and I, for one, support the call of the honourable Member for St. Peter (Mr. O. S. Arthur) for a land bank and a land use policy. I do not know if at some time we could endeavour to look at and try to achieve a proper land use policy, because we have very scarce resources, and these land resources are being dwindled away in more than one way. We are losing a lot of our land resources to housing development and we are losing a lot of it to non-nationals, people who come from outside.

I also think this calls for a land use policy. I think that that has to be covered by an aliens land holding law. It is about time that that happens in Barbados. I asked a question about it earlier in the session and the Minister of Housing said there was no firm policy in relation to it, but I think it is about time we start.

We are only 166 square miles and we allow every Tom, Dick and Harry to come into Barbados and buy up all the land. All the other countries in the Caribbean - Trinidad and Tobago and Dominica are bigger than Barbados - some of them are smaller, like St. Vincent, St Lucia, the Leeward Islands - have alien land holding laws. You cannot go into those countries and own land just like that, and we in Barbados, with 166 square miles, are allowing people who are non-nationals to come into our country and buy land left, right and centre, and not only that, but buy the best land. ^

I know that this Administration has said that it will endeavour, wherever possible, to see that Barbadians have a stake on Broad Street, but I think that we have got to go a little further than that and make sure that our land resources are kept for native-born Barbadians. We have a lot of Barbadians living overseas in Canada and America, and if they decide to come home in any large numbers, there •*" would be hardly any place for them to buy, and I am going to make an appeal to this Government to take stock and see that a lot of our land is going into the hands of people who do not have the interest of Barbados at heart. It is a very serious thing.

At some time, I may have the opportunity to bring a „.. Resolution to this House to force some debate on this matter, because to date it is a matter that we have been taking too lightly, and we have got to pay some great attention to it We must have aliens land holding legislation in Barbados. I know this has been raised in this House before, it is nothing novel that I am saying. In 1976, I believe the Democratic Labour Party, which formed the Administration at the time, was just about - and I have a * copy of it here in my hands - to bring an aliens land holding bill to this House to be debated. I think it is one of the problems that we must debate, and no effort should be spared to find time to debate such a piece of legislation.

I thank you, Sir.

Mr. L. L. BRATHWAITE (St. Michael North East): Mr. Speaker, I rise to support this Resolution particularly because it demonstrates what I consider the continuing commitment of the Democratic Labour Party to come to grips with the housing needs of the people of this country. A lot has been said by my colleagues on this side of the table with which I agree wholeheartedly, but I still think that there is an area that needs to be looked at more *-seriously. I am looking at the area of house spots as they relate primarily to my constituency, since we do not have in that constituency, except for the adjunct in the Grazettes area, a national housing development

Arising out of the Tenantries Freehold Purchase Act, a number of persons have been able to purchase land which „. formerly belonged to the plantation on which they worked. A large amount of land still remains in this plantation area that is not under cultivation - in fact, it is rab land - and one wonders whether Government could pursue the possibility of acquiring this land to alleviate the need for house spots in this particular constituency.

Speaking of house spots, I would like to express my gratitude for the Long Gap development that has come on stream, and to request, on the one hand, that rather than looking at the provision of houses in the Long Gap area, we look primarily at the provision of house spots, and in the second place, that that provision of house spots be made available for the improvement of the housing needs in the St. Michael North East constituency. I see people from week to week and the need for house spots is very very acute, and I think that if house spots are made available in the constituency, they should be the first people to have a call on them.

In the development of tenantries in the plantation setting, there is still no provision of roads and/or facilities for the people who have been living there over a number of years. I am calling on the Government to make sure that not only in the plantations, but wherever tenantries exist, the people who are renting spots to house owners in those areas hold some responsibility for providing roads and, to some extent, water mains.

Asides.

Mr. L. L. BRATHWAITE: I would hear "not at that rent," but I do not know what is the consideration of that rent, Mr. Speaker, because in most instances the rents which tenants have to pay for these house spots are exorbitantly high, and they keep rising from month to month. People do not understand that there is a provision which precludes them from having to pay these rents as long as there is a tenantry, and they are paying them because they find that there is no place to go, and they are all scared that if they do not pay the increased rents, they will be asked to leave. This situation has become so difficult, Sir, that people have been getting threats about the safety of their homes, and I think it is a situation which needs to be looked at and brought clearly to the point where people can truly have the security of tenure which was intended when the Tenantries (Control and Development) Act was passed. 6.25 p.m.

A point was made that provision should be made to lend people money to buy land. These funds will be managed through the Mortgage Finance Company, but I seem to recall that nowhere in the portfolio of the Mortgage Finance Company is there a provision to lend money to buy land alone. If we are looking at the necessity to provide these low income people with the means to improve their circumstances, I believe that special attention would have to be given to this particular area. I am asking that we make these deficiencies right so that we could get closer to the improvement of the conditions under which the low income people have to survive.

Thank you, Sir.

Mr. D. A. C. SIMMONS (St. Thomas): I thought when the Prime Minister started this debate that it would have been largely non-contentious, and that all the questions that we had would have been reserved for the period of the Estimates. But the more honourable Members have spoken, the more areas of contention have been exposed. I am going to resist the temptation to join in those areas of contention, Sir, because I believe that housing should be a matter on which there ought to be a large measure of consensus between the two parties. There will be differences in methodology and implementation of housing policy, but, largely, I think that what we have seen since the Labour Party started public housing policy in the 1950s was a continuation of the same type of housing facilities.

What were they? Basically, when the Housing Authority was started, as a vehicle for the speedy implementation of Government policy, it was charged with providing public housing for people who were the worst off in the society. Whether you look at it in terms of low cost or low income depends on the perspective from which you are looking at the housing problem, but you had the public housing units, for example, the old terrace units in the Pine. Another function of the Housing Authority, over time, was to provide some measure of house spots for that same socio-economic bracket. Thirdly, the Housing Corporation provided a facility as a lending agency, and we heard of the General Workers Loan Fund, again catering to those who were worst off and earning less in the society. In addition to that, of course, the Housing Corporation found itself as a commercial seller and developer of land, witness Oxnards, West Terrace, that kind of area, for the middle income earners. I think those fairly represent the four areas of operation of the Housing Corporation.

From time to time, questions have been raised as a matter of policy as to whether the Housing Corporation should be a construction agency. In the Labour Party's period, between 1980 and 1986, that function was gradually withdrawn from the Housing Corporation and not transferred, but encouragement was then given to the private construction companies. And so you had the development of the West Terrace type housing, with a number of private contractors engaged to build and even erect with the potential home owners.

Aside.

Mr. D. A. C. SIMMONS: In your time?

(Aside: Lodge Terrace.)

Mr. D. A. C. SIMMONS: I do not know, I am hearing about the time in Lodge Terrace. Well, we went back to the policy. We have been experimenting with these schemes from time to time. What is clear is that the former function of the National Housing Corporation as a direct employer of labour seems to have been whittled down - I do not believe that there is much of it going on now - under us.

Aside.

Mr. D. A. C. SIMMONS: And you all maintained it, you have not been listening.

(Aside: Mr. O. S. ARTHUR: He never does!)

Mr. D. A. C. SIMMONS: We have been having agreement here over shifts in policy over the years from the 1960s. As I say, Sir, it is a matter for Government, from time to time, to decide whether it is going to let the private sector do the bulk of the construction or whether it is going to let the National Housing Corporation do it, or do some in competition with the private sector. That is a matter of policy depending on all the vagaries, including financial capability from time to time. I am not getting into that. I am not saying that one is right and the other is wrong, because we all agree that construction has a major and critical role to play in the provision of regular and steady employment, apart from the social need that it fills in terms of the provision of shelter for people genuinely in need.

After 1976, Sir, I had responsibility for the Housing Corporation as the chairman for three years, 1976-79. In those days the Housing Corporation was a large employer of direct labour, and gradually the work force increased by 133. I gave the figures in this House in February 1979 of the carpenters, masons and artisans who generally worked in construction between 1976 and 1979.

The policy that we developed between 1976 and the time I left, which was carried on, to some extent, after I left, was that we needed to acquire land from time to time to fill the social need for the provision of large housing units and to accommodate the work force that was employed by the Housing Corporation on a consistent and continual basis. So, for example, while the housing development was proceeding at Wotton, land had been acquired at Femihurst, at Rosemont and at Haynesville with a view to the provision of 200 public housing units. I remember going on the site at Wotton one day to speak to the workers and to assure them that as soon as work had finished at Wotton, some would move to Haynesville and some would go to FernihursL There was a continuity of employment in that period when Lionel Craig was responsible for Housing and I was the chairman of the NHC, and the records would show that we built the most public housing units in that period, 1976-79. 6.35 p.m.

The concept of a land bank -1 remember it well - was articulated in here. I use the words first. They were words which I got -1 want to acknowledge my source - from Mr. Tommy Ellis, who was then the Manager of the Housing Corporation. He used to talk all the time about this "land bank."

Aside.

Mr. D. A. C. SIMMONS: I did not read the debates in the 1970s.

The words came home to me. I remember "Johnny" Cheltenham used to make sport everytime I used the phrase in here about the creation of the land bank.

Asides.

Mr. D. A. C. SIMMONS: Ellis got it from the Honourable Deputy Prime Minister. He is the genesis of it. Fine.

Gradually, there was a de-emphasising of direct construction of housing by the National Housing Corporation and Government shifted towards the provision of sites and services where basic facilities would be introduced on raw land and prospective tenants or purchasers would be provided with the necessary financing to start and do their own home construction. There are a number of areas, Sir, Gall Hill, Glebe, Parish Land, the above side of West Terrace, Husbands, Harmony Hall, Christ Church - that is by St. Lawrence, Sir, Simmons Land, Bartletts Tenantry, Checker Hall. I was making a note as I could remember. I am not saying that that is complete in any way, I am just giving an idea of some of the areas. Government went out to overseas lending agencies to get financing for this type of development, and this is where the USATD Scheme came about, and the Housing Credit Fund and so on.

I know that both parties have a commitment and a deep interest in providing as many housing units as the country's fiscal ability can accommodate. I do not believe there is any real area of departure between the two of us in this area. But I have to take umbridge at the emptiness coming from the back-benches of the Government, particularly the honourable Member for St. John (Mr. D. H. J. Thompson).

Asides.

Mr. D. A. C. SIMMONS: I have not cursed him at all, Sir. I have only described what he said as "emptiness".

(Aside: Mr. O. S. ARTHUR: It was rapid!)

Mr. D. A. C. SIMMONS: I cannot praise him at all. He said that there was nothing in the Barbados Labour Party programme for housing. How could he get in here and make that kind of foolish statement?

Asides.

Mr. D. A. C. SIMMONS: He wants the manifesto read.

Asides.

Mr. D. A. C. SIMMONS: I wrote this one, though!

Asides.

Mr. D. A. C. SIMMONS: The most interesting thing that came this evening in the presentation of the honourable Member for St. John was his reading out and encouraging his own party to accept the pledge in their own manifesto about a secondary mortgage market. When the honourable Member for St. Peter (Mr. O. S. Arthur) asked what is to happen when the secondary mortgage market that we were developing, the Honourable Minister of Health said, "Oh! we looked at that It was foolishness, so we will abandon it." He said it!

Hon. B. M. TAITT: On a point of order, Sir: Tell him this is a serious debate. Mr. Speaker, I have not spoken. It is not possible for the honourable Member to impute motives to me, because I have not spoken in the matter.

Mr. SPEAKER: I certainly would have asked him to withdraw those remarks since there is no record of the honourable Member speaking anyhow.

Mr. D. A. C. SIMMONS: He said it in an aside, Sir.

Asides.

Mr. D. A. C. SIMMONS: They do not even realise, Sir, that their own manifesto provided for the creation and development of a secondary mortgage market.

We spoke of actively promoting a 30-year mortgage market. All of that is all here on page 26.1 cannot tell you how many proposals there are, I have not even counted them.

It refers to a Building Societies Act Expand the General Workers Fund and the Housing Welfare Programme.

(Aside: Mr. D. J. H. THOMPSON: Low income housing.)

Mr. D. A. C. SIMMONS: "Loans are already being disbursed from the General Workers Fund, which was restarted in the financial year 1985-86. Encourage the private sector to play a more active role in the provision of low income homes."

Mr. SPEAKER: What year and what page?

Mr. D. A. C. SIMMONS: Page 26 of the 1986 manifesto, Sir.

> "The programme of a special tax regime for housing construction corporations will be reviewed with the aim of giving encouragement to these enterprises to produce both for the home and CARICOM market"

I am not dealing with manifesto pledges. I am dealing with actual policies, and I do not want to get sidetracked into little boy's business about - "I bring my manifesto, you bring yours - mine is better than yours." I am not into that man. I am passed that stage. That is foolishness!

A problem has showed itself with the operation of the Tenantries Freehold Purchase Act, and I have gone on public record as saying that there are areas in the Act -1 do not deny it - which have caused concern and which need to be looked at again. Before we left Government, I wrote to Professor O. R. Marshall and asked him, since he had been the one who drafted the Act, and told him that a number of practical problems had showed up.

Asides.

Mr. D. A. C. SIMMONS: Man, if we have a problem, we have to be honest with this. We have got to sleep at night If there is a problem, say it is a problem.

Asides.

Mr. D. A. C. SIMMONS: That is a matter for him. I do not speak for him. He is the Leader of the Opposition. He has got his own mind. Do you want me to speak for all of us? I am speaking for myself.

I wrote to Professor Marshall and asked him to come and look at the whole area of the landlord and tenant and to deal with the qualification and modernisation of the tenantries legislation. He replied to me - and I announced his reply at a meeting in Jackson just before the elections in

1986 - to say that he was willing to undertake that review after he had completed some work which he was. doing for the university, some report he was preparing, I do not remember what it was. I was satisfied that I would have been able to get the Cabinet in those days to agree that there were problems, and there are problems.

(Aside: They never admitted it.)

Mr. D. A. C. SIMMONS: I admitted it. The Prime Minister of the day recognised it He was particularly concerned about the problem mentioned by the honourable Member for St. George South (Mr. R. P. Byer) of sub-tenants. That is a real problem, and he used to talk about it in here.

Aside.

Mr. D. A. C. SIMMONS: Mr. St. John? I cannot go down that road with you, because I do not remember if he came in here and denied that there are no problems with the Act

Asides.

Mr. D. A. C. SIMMONS: Well, we can look for the speeches.

Hon. B. M. TAITT: Sir, on a point of order: The honourable Member is making such a fundamentally decent speech that I do not wish to interrupt him. 6.45 p.m.

The only problem we ever had when we were in the Opposition is that we knew that they understood what we were talking about. We said it had problems. We said at the beginning. We said we would let it have a chance, and then we recognised that people were walking about with "wampahs" to cut off one another's hands, and we discussed it and they did not allow the record to show what we knew they believed. That was the only problem we had.

Mr. D. A. C. SIMMONS: Sir, we are not going into all of the history of who stood for what. I am saying that I have recognised for a long time that there have been problems, and I am not going to comment on it now, because the Attorney-General has said that he intends at some time to bring a set of amendments which will hopefully clarify the situation, and we can debate them then. I am not going to speculate on the nature and content of what he is likely to come with.

I think we cannot bury our heads in the sand and feel that the Act has worked well. It has worked well in the plantation tenantries.

Aside.

Mr. D. A. C. SIMMONS: It should have been restricted to plantations, I agree with that, because the Schedule at the back set out all the plantations in the various parishes, and it should have been limited to them and there would not have been these problems. But with the operation of the legislation, like any other, we have seen the problems, and we have to deal with them early.

Sir, the honourable Member for Christ Church East Central (Mr. R. L. Morris), I think it is, was making a point about the rationalisation of lending institutions which provide loans and money for poor people. I think he has to be careful. That was tried during the Labour Party's time. The General Workers Loan Fund was stopped and the functioning was then handed over to the BNB when the BNB got going. The problem was that you thought you were dealing with bankers who ought to have recognised their role in a national development bank as contributing to the speedy disbursement of these funds to people who really needed them, but the reality was that the bank was operating with more bureaucracy than a Government department. When that was found to be so, Sir, we had then to start back the General Workers Loan Fund in 1984-85 back at Housing, and I believe it is still going.

Really, the requirements that poor people are asked to come up with in terms of security and collateral are very unrealistic.

Aside.

Mr. D. A. C. SIMMONS: I am not talking about the Housing Credit Fund, I am talking about the General Workers Loan Scheme. He does not understand the difference, poor fellow.

(Aside: Mr. O. S. ARTHUR: He needs parental guidance.)

Mr. D. A. C. SIMMONS: What is happening now at the Housing Corporation is that they have gone back to the General Workers Loan Fund, but there is not a sufficient corpus of money to distribute to the large number of persons who wish to benefit from that scheme and there has to be a way of funding the scheme. It can work faster than a bank, I have known it to work faster than the bank, but there has to be a sufficient supply of funds to take care of the prospective borrowers. Of course, in talking about that, the corporation would have to so organise itself as to have an inspectorate and a follow-up department to keep chasing the loans, otherwise you are going to have a problem of delinquency. I hope we get a chance to debate Housing this year in the Estimates, because there are lots of these areas where we can be, I hope, of assistance to the Government

Only last week I read that the Government is now collecting rents at source. That is nothing new. The newspapers paraded it as though it was a new virtue. We have always, in Mr. Barrow's time and in our time, tried when you were renting a house to a person who was working in a Government department to have the rents deductible at source. But would you believe it, Sir? One of the greatest problems with that system was that the very Government departments were often very tardy in remitting, let us say, from the Waterworks or the Post Office, to the Housing Corporation.

I believe I got rid of all the files I had last year. I had stacks of them. Meeting after meeting at the Housing Corporation would show that the Post Office was eight to nine months in arrears with people's money. They deducted the money and they never transferred it, so the Housing Corporation was always in a deficit position. If the Government departments can be more speedy in the remittance of money, it would help the cash flow of the corporation.

The experiences that the honourable Members are now finding were our experiences. You have people with $10 000 in back rent who can pay, whose house is better appointed than Ilaro Court, but they will not pay. I am not going into all the problems now, we will have an opportunity, but you have always had people in the housing areas who have their own homes elsewhere, substantial properties rented out, are renting Government property and paying $35 a week, or whatever the rent is, but receiving $1 800 from a property, a big bungalow somewhere, and somebody who genuinely needs a little pad to rent, a mother and three children or somebody like that, cannot get a break.

The honourable Members for St. George South and for Christ Church East Central spoke on the problems,with fires. This is another serious problem. The housing stock for rental is seriously limited, and every time there is a fire and fire victims have, as a matter of urgent necessity, to be housed, you have to find housing for them, and people out there who legitimately need a house also, but are not victims of fire, cannot get any. Do you know what is one of the problems now? I am sorry the Minister of Housing is not here. When they get into the houses, it is the Devil's own job to get them out, so that the Housing Corporation is also populated by a number of disaster victims who have been provided with public housing and who have chosen to stay.

For the benefit of the honourable Member for St. John, the Labour Party addressed that problem in its manifesto in 1986. What we had envisaged was not building 100 units for permanent houses, because that is a problem, too - you do not know who would burn an old house just to get into a Government new house and do not come out. We had envisaged that you build a kind of dormitory/hostel type accommodation - three or four, of about 30 units each, all about the country - which would provide basic facilities to house and accommodate disaster victims, and after they were rehabilitated, we would get them to move. It would only be a temporary situation, and you would not want to live there all your life.

Aside.

Mr. D. A. C. SIMMONS: It works in other countries, and it is a matter that Governments are going to have to address where you are having 120 fires every year as a steady and consistent pattern. We have to come with a whole policy on disaster preparedness. Disaster preparedness has very important economic considerations. When we come to deal with CERO, I will give some ideas on that. We also have to tie in the provision of housing for people who suffer from flooding. 6.55 p.m.

Mr. SPEAKER: The honourable Member has only two more minutes.

Mr. D. A. C. SIMMONS: I hope I will get another chance to speak on this matter, maybe in the Estimates.

Hon. W. O. FRANKLIN (St. Philip North): Mr. Speaker, whenever we have a discussion on housing, it is very obvious that we have numerous contributions touching all aspects of it. I only want to have a look at two areas.

The first one was raised by the honourable Member for Christ Church West (Hon. H. deB. Forde), and it had something to do with the reluctance of insurance companies and other big companies in Barbados to get involved in mortgages, and the construction of houses. Really, the reason for that is not very difficult to find out. Up until now, Mr. Speaker, transacting in land in Barbados has been a very tardy situation, and as a result, landed property in Barbados has always been illiquid. When persons go into investment, one of the things that they look for in an investment is the liquidity of the investment, and, therefore, it is not surprising to me that a lot of the companies have kept outside of the land up to now.

This has a direct result on the availability of funds for housing in Barbados, as well as it has a direct result on the eventual cost of housing in Barbados, since the allied cost of housing, the legal fees, and so on, is quite high in Barbados. I was, therefore, a little bit surprised when I had a preliminary discussion with the Attorney-General and he indicated to me that there is fierce resistance in the legal fraternity about the introduction of the land registration system in Barbados, and I want to spend some time on this.

I have always stated that the legal fraternity in Barbados has always resisted the land registration introduction, and will continue to resist it. In certain instances, it could be, at best, out of ignorance of the system, and it could be the protection of an existing system that has been going on in Barbados for a long time. Let us say it is ignorance of the system.

I cannot understand how you can justify a situation where you have a development, with maybe, some 600 lots in the development, and one route title to that whole development, and the attomeys-at-law can find to charge you 600 times for supposed perusal of a route title that they would have done once, and the 599 clients still pick up a fee for perusal of the route title. I have often wondered about this thing.

The Attorney-General reported to me that they are resisting the registration system by saying that you must have a cadastral plan before the introduction of a registration system. That is not true.

Mr. Speaker, the two fundamental areas of any registration are an indefeasibility of title and an indefeasibility of boundaries particularly to do with it. In the system that we have put on the books for a long time, it is not true that you have to await the completion of a cadastral survey for the introduction. A cadastral survey is just a survey specifically done to demarcate boundaries for the identification of a parcel of land in association with registration, and, therefore, when you are doing it in Barbados, you should very well be aware of the fact that the concern of the legal profession in Barbados should be the indefeasibility of the title. That has been so for a long time.

Let me quickly go through the procedure to try and remove some of the fear. For a very long time now, we have had a situation in Barbados where you do your route searches, sometimes going back 30 years if you get a good title - if you cannot get a good route title, you go back beyond 30 years - and you go to the Registry and register your deed. By the time of the other registries, any transaction that will affect that route title would also be registered as well, but whenever you came back to the point of selling that parcel of land, you had to traverse the same ground all over again.

It was said that the surveying was very much at fault at that time. Up until about five years ago, the surveying carried out in Barbados was controlled by a magnetic knob and, therefore, it was not tied in any way to the national grid of Barbados. So if you considered all the parcels of land in Barbados as one big jigsaw puzzle, the difficulty is that when you survey a parcel of land in St. Thomas, there was no way of tying that particular part of the jigsaw puzzle into the areas that go around it, therefore, it was floating.

For about eight years now, the Lands and Survey Department, working towards this, has established a series of control points throughout Barbados. Therefore, whenever a surveyor now does an individual survey, it is tied to the trig system. This makes it possible to plot that parcel of land so that whenever you come, five years from now, ten years from now, to survey the parcel of land that adjoins that parcel of land, it can be plotted in- its exact place without any overlap or without any gaps. Therefore, if you have established indefeasibility of boundaries, and you can establish, through the legal technique, indefeasibility of title, you have no problem at all in introducing the system immediately.

As a matter of fact, the system can be introduced in two ways. One is the systematic compilation of the system, in which, as was advocated in the document, with the person who is appointed as Adjudicator of titles in place, after an area is declared a registration block, there would be systematic surveying of that block, and systematic adjudication of those titles. Whenever you have problems with the titles, the titles would be adjudicated and put on the register.

The beauty of that is that this will serve many departments. It will serve the Lands and Survey Department, the Valuation Department and the Management Section of the Government. You would now be introducing a procedure where every parcel of land owned by Government would, at last, be able to be identified exactly.

But you need not lose the transactions that are going on in Barbados on a day-to-day basis. Running concurrently with the systematic compilation, you could have the sporadic compilation of the system, so when a person is selling a parcel of land in St. Thomas, the title at that time will be examined and put on to the register the same way, and because you could now plot with a degree of certainty, tying it on to the trigonometrical station of Barbados, you could now identify it, and that, too, could come on. So the compilation of the register in Barbados can go ahead full speed where you have a systematic system going on and the 1 600 or so transactions done every year come on as well. If you work in that system, we could well look forward to a completion of the register in about nine or ten year's time. 7.05 p.m.

I am going to make sure, therefore, that the Attorney-General does not give in to any pressures from any legal people saying that he cannot introduce it at this time, because everything is in place for it to be introduced. We have people in Barbados who have acquired the know-how of how to do it, and if it is necessary for the legal people to be brought up to date by a series of exposures to the system

to remove that fear they have, it would have to be done, because if you sat down and quantified the loss to Barbados of prospective development due to the time it takes in a legal transaction, from the time you went into an agreement to the time you complete the mortgage, you will see that people who have money to spend cannot afford to come into Barbados and have $15 million and $16 million standing by there for over two years before they can invest it, when they go some place and have a system that would allow them to put it in place in three or four weeks.

We must go ahead, and I am a little bit surprised that after the laws have been enacted for so many years, the legal profession has not made itself familiar with the system, and as far as the information reaching me is concerned, is resisting the introduction of the system in Barbados. Mr. Speaker, we cannot lose any more time. Any development in Barbados starts with the land, and if you do not have any system in which the transactions in the land are speedy, you cannot capitalise on the investment going on in Barbados. The countries all around will pass us if we do not move.

It is such an easy system that I do not understand what they fear for. If there is any indication that they may lose possible revenue, I do not expect this would happen. They would work faster, and all that would happen is that they would do more transactions when the days come. I know that in some places you have a simplified title for the same tenantries situation. This is an ample example of what I am saying. I am going to invite the lawyers to come up with a scheme whereby they can assist the compilation at a faster rate, and they can do it this way. Instead of the Government having to recruit a large legal staff to do the searches, they could subcontract to the day-to-day attorneys, those who have a good track record, so that when the individual barrister is doing a transaction and is satisfied that the title is good, the Government can accept that as a good title and pay him a fee. The fee would have a condition that it would go on to the registry, but if at any time there is any problem arising as a result of a bad search or bad work done, the insurance scheme that is introduced in the registry will compensate any persons who have suffered, but then the Government should have recourse against the individual barrister for that bad work. So you would have a scheme in which you would rope in all the transactions that are going on in Barbados, both public and private, on to the register immediately.

This is the next aspect of housing that we have to deal with. If we are going to continue at the rate of development as we have been doing in the past, if we expect to capitalize on all the investment that could come our way, we cannot keep frustrating financiers who cannot come to a country and wait nine, ten or eighteen months.

Let us take Barbados Mutual. Barbados Mutual has been trying now for the last year to go into a massive investment, but they are still waiting on legal people to complete the searches. In the meantime, carpenters, painters, tilers and surveyors out there are waiting for work, [f that was not a Barbadian company, it is very likely that they would pack up and say let us go some place that needs our investment. So we cannot continue with this method, and I am making a special appeal to the legal fraternity in Barbados that far from frustrating the introduction of the system, they should do everything humanly possible to help introduce the system we have.

It is a fact that the Cabinet has in recent times approved staff in Lands and Surveys to deal with the system. A Registrar of Titles has been appointed and the staff has already been approved. The Lands and Surveys Department is well on its way. The computer system is in and all the forms have been designed. I have seen some of the work done by the present Registrar of Titles and I am satisfied that he is on the ball and has a very clear mind on the way he intends to introduce the system, and we should give every possible assistance to the present land registry to get the system going.

Aside.

Hon. W. O. FRANKLIN: You will have a new section. The important thing is that the people in the Registry can be trained.

In summary, if it is a matter of fear, if it is a matter of not being familiar with the system, everything has to be done to remove that fear, but the legal profession has an obligation to this country to assist with the speedy implementation of the land registry in Barbados so that the orderly development of Barbados can continue.

Applause.

Hon. P. M. GREAVES (St. Michael North): Mr. Speaker, the truth is that I had little intention of getting into this debate, but having heard the honourable Member for SL Philip North, the Minister of Agriculture, (Hon. W. O. Franklin) I thought that I should at least make a little contribution. He has put forward a great deal for registration of titles in this country. I know that this has been dear to his heart for many years, and when I was the Minister for Lands, I recruited the same Minister in order to assist me in getting the whole thing off the ground, because for quite some time, Sir, the then Government had realised the need for having a registration of land titles, and this goes right back to the 1970s.

I am in substantial agreement with most of what the honourable Member has said, in particular the technical

aspects of it, because we have discussed it and dealt with it before. But, Sir, I do not know where this resistance to the introduction of the registration of land titles comes from. I honestly do not know of any practising lawyer who would resist it As a matter of fact, any practising lawyer who is worth his salt would welcome it. It is possible that the resistance came from the AG's Chambers; they are lawyers, too, but they do not practise. I do not know of any practising lawyers, Sir, who would resist having the assistance of registration of titles. The position today is that the practising lawyer is personally liable if he makes an error and it costs his client in some way or another. In the registration of title, it is the Government itself that guarantees the tide, and I do not know of any practising lawyer who would not welcome this.

When I was the Minister responsible, I stated both to him and the Government that it was my belief that we should have started the registration of title in the Cave Hill area, and we talked about this for quite some time, on the Urban Development Corporation's lands. The fact is that when the time came for the transfer of the land to the purchasers, we were not at that time ready in terms of the survey and everything else that was important to the establishment of this. 7.15p.m.

But, Sir, I must repeat again, any practising attorney, Sir, would welcome the system.

Hon. M. A. KING rose.

Mr. SPEAKER: Two honourable Members are on their feet

Hon. M. A. KING: Mr. Speaker, on a point of elucidation: The honourable Member for St. Michael North (Hon. P. M. Greaves) has said that he does not know of any practising lawyer who would object to a system of land registration. He does not know. I was only drawing to his attention that I believe there was some correspondence to the Attorney-General's Chambers from the Bar Association indicating that the Government was, perhaps, being a bit too precipitant in introducing the system of land registration at this time because they were not satisfied that all the infrastructural work was done. I thought it was a technique for postponing the whole system.

Hon. P. M. GREAVES: I still maintain my point, Sir, that it is a system that will assist the lawyers because the lawyers themselves have to spend considerable time researching titles.

(Aside: Hon. B. M. TAITT: But you.....)

Hon. P. M. GREAVES: Oh please be quiet.

Laughter.

Hon. P. M. GREAVES: Have some manners.

Laughter.

Mr. SPEAKER: There is only one Speaker in this Chamber.

Laughter.

Hon. P. M. GREAVES: Well control this honourable Member here, Sir.

Laughter.

Hon. P. M. GREAVES: The whole system, will assist the lawyers, and I cannot understand why a lawyer would not want that kind of assistance because you have to spend, sometimes, weeks in researching titles.

It is not as simple as the honourable Member for St. Philip said, that he does not understand why a lawyer, having researched a tide for a piece of land, would have to research it again. One has always got to update the search, because in the interim the person who is selling the land could have incurred a charge on that land, "interim" meaning since the last search, even if it was a week ago. That land has got to be updated because there could have been a judgement, as an example, against the vendor. That judgement, if registered, could then be a charge on that land, and if one were to go and transfer that land with a judgement on it, that is a problem to the person whose duty it was to have researched it So it is not quite as simple as that.

Sir, I listened very carefully to the debate today, and although I did not intend to get into it, Sir, I realise that this debate has lasted as long as it has lasted because housing is a matter that is very dear to the Barbadian. We have tried over the years to serve the various economic groups in this country. We have the low income groups, what they call the low middle income groups, the middle income groups and so on, and we have tried to bring housing to persons in all these groups in this country.

In our time, Sir, we have built a number of housing estates. We have done so by direct labour, and when we felt that that was not sufficiently productive, we have also recruited the private sector to assist us in doing this. When we were developing the Wildey Housing Estate, we had at that time to bring in at least three contractors to assist in the development of that estate.

I believe, Sir, that we have done a lot, but, in a sense, we have merely scratched the surface in housing. I believe

that the greatest problem in housing today is the provision of house spots for persons to resile their houses or build their homes on. I think that is where we will have to concentrate our efforts in the coming years.

We have to diversify our efforts. We are building houses for various groups, we have the Venezuelan joint effort with the Government of Barbados and we have various other housing activities that are going on. But, Sir, we have got, to my mind, to identify areas of land throughout the country, perhaps not constituency by constituency will not be very possible, but certainly parish by parish.

There is not much land left in the St. Michael area on which to develop any housing estates, at least in relation to the sites and services programme. The last Government acquired land in the Long Gap area. Those lands have not been utilised for any purpose whatsoever and I believe those lands could still be utilised for that purpose. There are other open lands in the St. Michael area, but there is not much of it that is now available for such a purpose.

I also support what the Honourable Leader of the Opposition said, that the Government would have to establish a proper management unit to manage the lands that the Government possesses. If we had had that management unit in place in the 1960s, we would not have had the problem that I encountered where a former outstanding member of the Opposition Barbados Labour Party, acting as an agent for the Government, collected rents and, instead of passing them over, put them in his pocket. I am not identifying anyone. Do not ask me to do it.

Aside.

Hon. P. M. GREAVES: No. He would not have been in Jamaica at that time, he would have been in Barbados. It was done when that person was a Member of this House. I will not be identifying the person, nor the area where it took place.

If we had had that management unit in place, we would have been able to know precisely the lands we had, we would have been able to manage them better and we would have been able to avoid that problem that occurred at that time.

Sir, I fully support this Resolution before this Chamber for the $10 million for housing development. As the Addendum states, it is for the low income group, and I believe that that is a group that has suffered most and can best do with these funds. For this reason, it is a Resolution that I will give my endorsement to.

Hon. B. M. TAITT (St. Michael West): Mr. Speaker, I only have a few moments to speak on this Resolution, but I think I have to speak, if for no other reason than the fact that my colleague tells me I should be heard on this matter.

Laughter.

Hon. B. M. TAITT: Mr. Speaker, we have a situation where it is obvious, from what the Attorney-General said, that we have some resistance to change, and that is a pattern that has been abroad in the older professions for some considerable time. And what I think the honourable Member for St. Philip North (Hon. W. O. Franklin) was saying is that there need not be any fear of the change which would develop by having a land register.

Mr. Speaker, from the time I returned from the United States in 1971,1 have been hearing about a land register, and I believe the time has come in this country when we ought to have a land register. The amount of land we have in Barbados is 166 square miles. I do not even know if it is as large as the farms in "Dallas." The truth is that we ought to be able to have a land register in Barbados and the time has long passed since we should have one. 7.25 p.m.

A certain candor is necessary if we are to deal with these matters, and the candor is necessary in relation to housing. We need in this country perhaps a pristine approach to housing. We need to deal with it candidly, honestly, and frankly. Not "we" in the Government, I mean "we" as a people.

Poor people are told constantly that they will be able to get mortgages. The truth is, Mr. Speaker, as you know, Sir, from your constituency, and I know from my constituency, and all other honourable Members know from their constituencies, that when they go to lending institutions, whether the lending institution is Government or private sector, there is a level of humiliation which most people have to go through to get a mortgage for certain aspects of living in this country.

The record will show that Barbadians have always repaid their debts, especially when it comes to housing. The record will show that more than 98 per cent of all mortgages in Barbados taken by Barbadians are paid. There is no reason why people should have to go through some of the humiliation they have to go through to get a mortgage to get a house in this country. There is no reason why, by now, we should not have in Barbados 100 per cent mortgages in certain circumstances. There are people who now work in this country, who have been working for more than 15 years, whose records are good at work and who may not have so-called down payments, who, if they had the opportunity, would be able to acquire a modest house or a

modest property and would pay for it, or their children will pay for it, and the people who gave the mortgage would earn profits on it.

But, Mr. Speaker, there are certain postures which are assumed by the people in this country which may be borrowed from other places. Enough has been said about the banks, and because I am sitting on the front bench, I do not wish to engage in a certain kind of debate. But the truth is that it is extremely difficult to get a mortgage in this country unless you are able to offer collateral above and beyond the values which, in other parts of the world that are progressive, we know are required to substantiate a mortgage.

There is another pernicious practice in this country where they have persons who own companies, or who participate in companies, who require people to do things that are, if not illegal, certainly immoral. For example, to get a loan from certain institutions, they require you to get a life insurance policy from the same institution. In order to get a loan from certain other institutions, they tell you that you have to insure everything you have, including your grandmother and her five piglets, with some other institution that is related to that institution. These things are immoral, if not illegal.

It ought to be that the people of this country should understand that when you are borrowing money, you are buying it. You are not begging anybody for anything. And the reason why many of us do not have mortgages in this country - not us, Sir, because all honourable Members in here who wish a mortgage can get one - the reason why many of the poor people, so-called, do not have mortgages for modest housing is because they do not understand the ramifications, and in some respects it is too expensive to go through the legal ramifications that are necessary to get a small property organised.

I say it is the business of the Government of the day to make, as quickly, and as easy as possible, such facilities available to as wide a cross section of the community as possible. I look forward to the day when this Government will be in a position to offer 100 per cent mortgages. I look forward to the day when this Government will be in a position to allow at least the quasi-public sector to make available to as many persons as would like to, and are capable of absorbing, properties that they can own.

I am sorry the honourable Member, the Minister of Housing, is not in his place. But I expect that the Minister of Housing, in due course, will be able to say to the people of this country that the National Housing Corporation will be making as many houses available for sale at reasonable cost.

The honourable Member for SL Peter (Mr. O. S. Arthur) alluded earlier to the West Terrace houses. Mr. Speaker, it is a disgrace that those houses have had to cost what they did at the time they were put on the market. There is no reason in Barbados, where we have so much of the raw material here in this country, that the cost of providing housing should have been as expensive as the houses that were built at West Terrace.

I will say this for the honourable Member who has just sat down, that when he was the Minister of Housing in 1970s, he and Louie Redman and a whole team of them produced a substantial amount of housing in this country at costs that were amazing to all and sundry. My only regret is that the pattern was not continued. For partisan reasons, which I need not go into, we have a situation where if a policy is doing fairly well and a new Administration takes over, the new Administration has necessarily to examine that policy. I must say that, unfortunately, when the last Barbados Labour Party Administration took over in 1976, it did not continue the housing policies which the honourable Member for St. Michael North (Hon. P. M. Greaves) had initiated, because if you think of all of the houses in the same SL Michael North - it is ironic that he lost his seat after doing all of that work as Minister of Housing, but he got it back, Sir - you will see a substantial amount of housing that was made available at almost no cosL And when you look at Rock Dundo Park, Oxnards, Wanstead, and talk about private sector investment, if you look at Paradise Heights and all of that area where the houses are now valued at in excess of $200 000, many of those houses were sold for $45 000 or less. The houses in Rock Dundo were sold for $32 000 and $27 000. Today each has a value of $160 000 or more.

Asides.

Hon. B. M. TAITT: The honourable Member seems to be suggesting that a capital gains tax would not be a bad idea. I am not prepared to discuss that until I hear it. I will be prepared to discuss capital gains at that time.

The point that is being made is that all of those houses in Rock Dundo were sold for between $27 000 and $35 000. Each one is now valued at $160 000 plus. There is no way that a country this small will ever have a reduction in real estate that is properly kept, and there is no way that Government, and, therefore, the people, can invest in a housing stock and lose. Even if one takes the houses in the Pine, which were started on a pioneer basis by the party of the honourable Members on the other side, and which were built in strange circumstances, even those houses have shown some appreciation in value. What I am saying is that no institution in Barbados should have any hesitation about investing in proper housing stock, and all the institutions which make a lot of money in this country - and there are

many of them, some are foreign and some are local - ought to join together in a massive show of patriotism and solve the housing problem in this country. 7.35 p.m.

We have large numbers of people who have been waiting in line for 10, 15 years to get a house. Any honourable Member in here knows that if he sees 40 people in his constituency any day, more than 25 have come to discuss housing in one form or another. We are embarrassed when we have to be telling people constantly, week after week, that we are unable to provide the assistance in housing which they seek, and I am saying that this country has a duty to itself to let us join together in a massive effort to solve this housing problem.

We have the architects, they are Barbadian; we have the investors, they are Barbadian; we can go out and get loans by way of bonds, they are Barbadian; we have raw materials, generally speaking; we have a white elephant in St. Lucy called the Arawak Cement Plant that can supply more cement than we can ever use.

Aside.

Hon. B. M. TAITT: Of course it is a white elephant. I am sorry, Sir, a blue elephant We are working now to try and rescue it. It is only a white elephant because the Barbados Labour Party were so "own way" and foolish that, instead of following the pattern that had been established, they went and created a massive plant unnecessarily. I do not want to go into that. I wish the honourable Member would not lead me down that road.

The point I am making is that we are producing cement and we can use it, and we have enough of the factors that can be put together that we should joint together, but the Government by itself will not be able to do all these things. It does not matter who forms the Government, Mr. Speaker, it is impossible for the Government to supply the backlog of 5 000 people, all with their numbers, waiting on the National Housing Corporation to supply houses.

We have a few people in the housing schemes that will not pay their rent, and we have a few others who should be turned out for a number of reasons, but, generally speaking, there is a massive crowd of Barbadians, young people who are now starting out, people who have been married and have three children, civil servants who now cannot meet the esoteric cost of the places where the honourable Member, the Leader of the Opposition, would live. Those kinds of houses are out of the reach of ordinary people now.

(Aside: Hon. H. deB. FORDE: I live in a village, man.)

Hon. B. M. TAITT: Sir, the Leader of the Opposition is saying that he lives in a village. I am going to leave that and I am going to use that subsequently as a measure of his veracity in these matters. He said he lives in a village. I leave him to the honourable Member for St. John (Mr. D. J. H. Thompson) with that, but the point I am making is more important than where the Leader of the Opposition lives.

This loan which we are getting is for the - it is called the lower socio-economic grouping. What does that mean, Sir? All of us at some time were part of the lower socio-economic grouping -1 had better say "most of us" out of an abundance of caution - and eventually people move out of that bracket into another socio-economic group, but we cannot continue to talk about it, and that is why this measure is before the House.

We have been talking about it for so long now that there are people who have become disillusioned, there are people who do not believe any more. They have heard from the mouth of the Barbados Labour Party, they have heard from the mouth of the Democratic Labour Party, and they continue to hear, and they are beginning to become disillusioned about what they hear from the mouth of the Government.

I recall that when the honourable Member was Minister we used to hear that he had $11 million or $8 million to build houses, and in another department of government they would not release the money to build the houses. Constantly, until we lost the Government, he was being pilloried for not building the houses that we used to hear that he had the money to build. He could not draw down the money because of a myopia which descends upon the bureaucracy when it comes to spending money.

Mr. Speaker, if you wish to spend money on a market, no problem. If you wish to spend money on a road, no problem. If you wish to spend money on a school, no problem. But as soon as you say you are going to put money in the hands of a person, everybody discovers that the person is a thief, a robber, a vagabond, a wicked person. You have to bring so much collateral. You never hear the word "collateral" until suddenly every human being has to bring collateral. You go to the banks in Broad Street, you have to have collateral. You go to the institutions we set up, you have to have collateral. When finally you set up these institutions that are designed especially for the lower socio-economic group, when they walk through the door, the bureaucrats say, "Bring your collateral".

My favourite experience of this is a story about a lady called Baby Doots. She wanted to buy a boat and .she went to the Development Bank. The boat, let us say, cost $100 and they made her bring collateral of about $1 700 to borrow a part of $100, and on top of that they asked her to get a life insurance policy.

All of us know that you can go into the United States, walk into a bank, salute and tell them you want to borrow $5 000 and they do not ask you what for, because they know that if you do not pay back the $5 000 you will not be able to borrow money again from anywhere. That is what we need to do. We need to ensure that the people who borrow money pay it back.

We have the Barbados National Bank, the Barbados Development Bank and a whole host of other institutions, and still the people at the lower socio-economic group - and that gets wider, depending on who is making the decision - have difficulty, and all kinds of vagabonds who can come in here from outside of Barbados, they can come from anywhere, look right, they fix their ties properly, walk into the institution, and before you know it you hear that they had a quarter of a million dollars and then you see them as business tycoons, and then they make enough money to start investing, and then you say that they have acumen.

Mr. Speaker, I am sorry that, as Minister of Health, I am speaking in this way, but these kinds of Resolutions have to do with the reason why we are all in this House. We are all here because we say we are going to improve the lot of the people, and it is at times very disheartening when you hear some of the comments that are made.

It is my view, Sir, that this Government and all succeeding Governments of Barbados have a responsibility to bring the quality of life for the people of Barbados beyond the levels we found it Housing is one of the major problems of the people of this country, and this party and this Government is committed to changing that That is why I am easily able to support this Resolution.

Thank you very much, Mr. Speaker.

Hon. L. E. SANDIFORD: Mr. Speaker, we are at the end of a long debate on a very important topic, and if indeed one of the functions of this Honourable Chamber is to educate and to inform, then this House, under your distinguished guidance, Sir, has excelled itself this afternoon, because it is seldom that the House rises above itself and contributes on a particular topic the kind of vision, the kind of competence, the kind of excellence in expression, the kind of leadership that we have seen demonstrated on both sides of die House today, but particularly from this side of the House.

Laughter.

Hon. L. E. SANDIFORD: Indeed, that was so obvious, and the cogency of argument so powerful, that for most of the debate the Leader of the Opposition left that side over there and was over here trying to capture some of the reflecting glory.

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Laughter.

Hon. L. E. SANDIFORD: I really do not wish to prolong the debate much longer. There were a few points which were raised which I wish to respond to. I think one related to the mortgage rate. There will be no charge for the transfer of money from the Barbados National Bank to the Barbados Mortgage Finance Company. Any charges will be absorbed by the Barbados National Bank. 7.45 p.m.

I believe that in the past some small percentage used to be charged -1 believe, a half per cent or one per cent, or some such charge - but there will be such charge in that particular regard, and the money lent by the Barbados Mortgage Finance Co. will be at the going rate which, I believe, is 9 per cent at this time. Over and above that, I believe there are some kinds of commitment fees which are paid up-front in case the particular loan has to be called, or the property has to be sold and it does not realise its true value. I believe there are small charges relating to that, but the effective rate, the mortgage rate, would be the going rate by the Central Bank, which is 9 per cent

As far as the secondary mortgage market is concerned, * we did look at the matter and we have been examining this, and we will be saying'something about that in due course. We are taking the complete factors which impact upon the delivery of a positive housing programme in the country into account, including the creation of a secondary mortgage market, and when we have finalised our thinking on that, we will come to the House. I believe that the Central Bank has done a considerable amount of work in that particular regard.

There was some mention about the homeless. Perhaps, we do not like to talk about these things very much, but we do not wait until issues surface in order to deal with them, and I can tell you where opposition comes from in this particular regard, dealing with the whole thing. I see the Attorney-General looking this side, I do not know why he has looked down this way.

Laughter.

Hon. L. E. SANDIFORD: The Minister responsible for Community Development is already looking at that particular problem and has already started to deal with it. We expect that in due course we will be able to come fully to grips with the problem, but I would like to assure the Leader of the House, and the public at large, that this is a matter that concerns us. We do not wish that, the kind of blight of the homeless, which scars the face of other great cities in the world to become a major problem in this country.

The point about the land bank that has been dealt with very eloquently. I believe we do not have to dwell on terms. We have a lot of land banked up already in some of the Government agencies, some of it has not been paid for either, a lot of it compulsorily acquired by the Barbados Labour Party Government. So let me reverse the phraseology - we have a lot of land banked up, and we have a lot of land which certain statutory bodies may technically, *de facto,* have some access to. But we are not dealing with that at the moment.

We have already started to put in place the administrative facilities for the management of Government property through the provision of staff, and we have started on the technical arrangements for getting the simplification of titles into place.

We are trying to put the whole package together for the delivery of a positive housing policy, but let me not give the impression, and, certainly, we do not wish to give the impression, that the housing programmes in this country are not dynamic. Let us understand what is happening. We do not wish to give the impression that housing is a problem that can be solved overnight. It cannot be solved overnight But we are writing this approach now in the present continuous, in which we have a dynamic housing programme, and this dynamism will be projected into the future until we have reduced the problem to manageable proportions.

Most countries that I know of, developed and developing, have major housing problems, particularly in the urban areas, and Bridgetown will be no exception to that. But I would like to pay a tribute not only to the provision of public housing, but, also, to the efforts that the private sector in Barbados have been making and continues to make. Every day we see a little more evidence of that, and when the two sectors combine, public and private, I believe that we would be able to make housing more available to those who wish the houses. So houses will be available for those who are at the top end of the market, like my friend, the Leader of the Opposition, and in the middle, we will have my other friend there, the Member for St. Peter (Mr. O. S. Arthur), and also for those at the bottom.

We need to provide housing for all of those who need housing. But as far as housing for fire victims, I do not think that we have yet reached the stage in this country where we can construct houses and leave them closed up waiting for victims to come and occupy them. I think we will have to find other ways of dealing with that particular matter, and that is the line that we will take.

Mr. Speaker, I do not think that there is very much left for me to say on this particular debate, except to say that we are taking particular care with this loan, as, indeed, with the other loans that we may be raising, to put in place a sinking fund, hopefully, which would lead to some orderly retirement of the loan and the sum of $120 000 per annum will be set aside as a sinking fund for this particular loan.

Thank you very much, Mr. Speaker.

The question that the Resolution do now pass was put and resolved in the affirmative without division.

Order No. 5 was called - To move the second reading of a Bill to amend the Central Bank of Barbados Act, Cap. 323C.

CENTRAL BANK OF BARBADOS (AMENDMENT) ACT, 1988

Hon. L. E. SANDIFORD (St, Michael South): Mr. Speaker, this is a very simple measure. The Central Bank of Barbados Act, Cap. 323C, makes provision for a Board of Directors to be responsible for the policy and management of that bank, and that Board of Directors is made up of some six persons, including the Governor of the Central Bank, who is the Chairman of the Board. 7.55 p.m.

There are currently six members in place, but the Director of Finance and Planning is not a member of that Board. What happened was that the former Director of Finance and Planning, Mr. Steve Emtage, resigned as Director of Finance and Planning, but was retained on the board in his personal capacity. So there is no official place on the Board for the Director of Finance and Planning, and the purpose of this particular measure is to increase the size of the board by making the Director of Finance and Planning *ex-officio* a member of the board.

I think this is a very simple amendment being proposed here, Sir.

I beg to move that this Bill be read a second time.

Hon. W. O. FRANKLIN: I beg to second that

The question that the Bill be read a second time was put and resolved in the affirmative without division.

On the motion of Hon. P. M. GREAVES, seconded by Eon B. M. TAITT, Mr. SPEAKER left the Chair and the House went into Committee on the Bill, Mr. R. P. BYER in the Chair.

COMMITTEE

Mr. CHAIRMAN: The House is in Committee.

Clauses 1 and 2 were called and passed.

On the motion of Hon. L. E. SANDIFORD, seconded by Hon P. M. GREAVES, Mr. CHAIRMAN reported the passing of one Bill in Committee, and Mr. SPEAKER resumed the Chair and reported accordingly.

On separate motions of Hon. L. E. SANDIFORD, seconded by Hon. P. M. GREAVES, the Bill was read a third time and passed.

QUESTION TIME

Hon. P. M. GREAVES: I move that Question Time be now taken, Mr. Speaker.

Mr. SPEAKER: It is now Question Time. Parliamentary Question No. 37 stands in the name of the honourable Member for Christ Church East.

QUESTION RE SOUTH POINT DEPOT Mr.

E. BOURNE: Mr. Speaker, Question 37.

To ask the Minister of Transport, Works and Telecommunications: 1. Is the Minister aware that the South Point Depot of his Ministry is understaffed and under-equipped, with the result that the volume and efficiency of maintenance work at that Depot have deteriorated and continue to deteriorate? 2. Will the Minister endeavour, without delay, to correct the above problems?

Hon. P. M. GREAVES: Mr. Speaker, the reply to Parliamentary Question No. 37 is as follows:

"1. Yes, Sir.

2. The Ministry is endeavouring to re-distribute workers throughout the various districts in accordance with the work load. Although the South Point Depot has recently received new equipment, the disposal of unserviceable equipment there has precluded the Ministry from augmenting its supply."

Mr. SPEAKER: That is the end of Question Time.

THE ADJOURNMENT

Hon. P. M. GREAVES: Mr. Speaker, that brings us to the end of Government Business for today.

I beg to move that this House do now adjourn until Tuesday, March 8,1988, at 12 o'clock noon.

Hon. W. O. FRANKLIN: I beg to second that

The question that the House stand adjourned until Tuesday March 8,1988 at 12 noon was put and resolved in the affirmative without division, .and Mr. SPEAKER adjourned the House accordingly. 8.03 p.m.

CONTENTS

MINUTES

Confirmation of the Minutes of the meeting of Tuesday, February 23, 1988..... 1985

PAPERS LAID

Hon. L. E. SANDIFORD..... 1985

The Estimates for 1988-89.

Hon. M. A. KING 1985

The Report of the Fire Service for the calendar year 1986.

GOVERNMENT NOTICES

Hon. P. M. GREAVES 1986

A Bill to grant the sum of money out of the Consolidated Fund and to appropriate the same for the service of Barbados for the year ending 31st March 1989.

ORDERS OF THE DAY

SUSPENSION OF STANDING ORDERS.....1986

GOVERNMENT BUSINESS

SUPPLEMENTARY ESTIMATES 1987-88, No. 47

- $737126..... 1986

HEAD 36 - MINISTRY OF HEALTH - $737 126. .1986

Hon. B. M. Taitt, 1986.

SUPPLEMENTARY ESTIMATES 1987-88, No. 48

- $407547 1986

HEAD 78 - MINISTRY OF HEALTH - $407547. .1986

Hon. B. M. Taitt, 1986.

SUPPLEMENTARY ESTIMATES 1987-88, No. 49

- $348602 1987

HEAD 34 - MINISTRY OF EDUCATION AND CULTURE - $348602 1987

Hon. C. V. Walker, 1987.

SUPPLEMENTARY ESTIMATES 1987-88, No. 50

- $872823 1987

HEAD 76 - MINISTRY OF EDUCATION AND CULTURE - $872823 1987

Hon. C. V. Walker, 1987, 1988; Hon. H. deB. Forde, 1987; Mr. Brathwaite, 1987; Mr. Miller, 1987.

BORROWING OF 30 MILLION RENMTOI YUAN FOR THE CONSTRUCTION OF A GYMNASIUM 1988

Hon. L. E. Sandiford, 1989; Hon. H. deB. Forde, 1990; Dr. E. A. Simmons, 1992; Hon. W. W. Hall, 1994; Mrs. Barker-Welch, 1996; Mr. Miller, 1997; Mr. Brathwaite, 1998.

GUARANTEE OF THE PAYMENT OF $10 MILLION TO BE BORROWED BY THE BARBADOS NATIONAL BANK RE HOUS ING BONDS 1999

Hon. L. E. Sandiford, 1999, 2034; Hon. H. A. Blackman, 2000; Mr. Trotman, 2002; Mr. Arthur, 2004; Hon. H. deB. Forde, 2006; Hon. M. A. King, 2009; Mr. Morris, 2012; Mr. Thompson, 2016; Mr. Byer, 2019; Mr. Brathwaite, 2022; Mr. D. A. C. Simmons, 2023; Hon. W. O. Franklin, 2027; Hon. P. M. Greaves, 2029; Hon. B.M. Taitt, 2031.

CENTRAL BANK OF BARBADOS (AMEND MENT) ACT, 1988..... .2035

Hon. L. .E. Sandiford, 2035.

QUESTION

Mr. E. BOURNE (Christ Church East) 2036

Question 37 of the Minister of Transport, Works and Telecommunications re *South Point Depot.*

Hon. P. M. Greaves, 2036.

SUSPENSION 1997

ADJOURNMENT •2036

SPEAKERS IN THIS ISSUE

ARTHUR, O. S. (St. Peter) BARKER-WELCH, Mrs. M. (St. Joseph) BLACKMAN, Hon. H. A. (St. Philip South) BOURNE, E. (Christ Church East) BRATHWAITE, L. L. (St. Michael North East) BYER, R. P. (St. George South) FORDE, Hon. H. deB. (Christ Church West) FRANKLIN, Hon. W. O. (St. Philip North) GREAVES, Hon. P. M. (St. Michael North) KING, Hon. M. A. (Christ Church West Central) MILLER, P. J. M. (City of Bridgetown)

MORRIS, R. L. (Christ Church East Central) SANDIFORD, Hon. L. E. (St. Michael South) • SIMMONS, D. A. C. (St. Thomas) SIMMONS, Dr. E. A. (St. Michael South East)

TAITT, Hon. B. M. (St. Michael West) THOMPSON, D. J. H. (St. John) TROTMAN, C. L. (St. Michael Central) WEEKES, His Honour L. A. (St. Michael North West)