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# THE

## House of Assembly Debates

### (OFFICIAL REPORT)

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FIRST SESSION 2003 – 2008

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#### HOUSE OF ASSEMBLY

*Tuesday, August 10, 2004*

Pursuant to the adjournment, the House of Assembly met at 10.15 a.m. on Tuesday, August 10, 2004.

#### PRESENT

His Honour J. M. EDGHILL, J.P. (Deputy Speaker)  
Rt. Hon. O. S. ARTHUR, M.Sc. (Econ.) (Prime Minister, Minister of Finance and the Civil Service)  
Mr. D. J. H. THOMPSON, LL.B. (Hons.)  
Mr. L. R. TULL, Q.C., M.A. (Oxon.)  
Hon. Miss M. A. MOTTLEY, Q.C., LL.B. (Deputy Prime Minister, Attorney General and Minister of Home Affairs) (Leader of the House)  
Hon. Dame Billie MILLER, D.A. B.C.H., (Senior Minister and Minister of Foreign Affairs and Foreign Trade)  
Hon. R. C. EASTMOND, B.A. (Hons.), Dip. Ed., LL.B. (Hons.), L.E.C., J.P. (Minister of Labour and Social Security)  
Hon. G. A. CLARKE, B.Sc., Dip. Ed., J.P. (Minister of Public Works and Transport)  
Mr. R. D. MARSHALL (Chairman of Committees)  
Mr. D. St. E. KELLMAN  
Hon. Miss H. E. THOMPSON, LL.B. (Minister of Housing, Lands and the Environment)  
Hon. Miss C. Y. FORDE, J.P. (Minister of State, Ministry of Education, Youth Affairs and Sports)  
Mr. T. A. PRESCOD, B.A.  
Rev. J. J. S. ATHERLEY, B.A., B.Sc., J.P. (Parliamentary Secretary to the Attorney General and Minister of Home Affairs)

Hon. N. A. LYNCH, B.Sc., M.B.A. (Minister of Tourism and International Transport)  
Hon. R. R. FARLEY, B.Sc., J.P. (Minister of Education, Youth Affairs and Sports)  
Mr. C. A. MASCOLL, B.Sc. (Econ.) (Hons.), M.A. (Public Finance) (Leader of the Opposition)  
Dr. W. F. DUGUID, B.D.S. (Comm.), F.D.S., FDRCS., J.P.  
Hon. K. D. SYMMONDS, B.A., LL.B. (Minister of State, Ministry of Foreign Affairs and Foreign Trade)  
Mr. R. D. JONES. B.A. (Hons.), M.A. (Ed.), J.P.  
Mr. M. A. LASHLEY (LL.B.) (Hons.)  
Dr. D. C. ESTWICK, B.Sc., M.B., B.S.  
Mr. R. L. SEALY, B.Sc., M.B.A.

*Prayers were taken by Rev. Canon Ivan Harewood.*

Mr. DEPUTY SPEAKER: The House is now in session.

#### MINUTES

Mr. DEPUTY SPEAKER: The Minutes of the meeting of Tuesday, July 27, 2004.

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I beg to move that the Minutes for the Honourable the House of Assembly for its meeting of Tuesday, July 27, 2004, which Minutes have been circulated, be taken as read.

Rt. Hon. O. S. ARTHUR: I beg to second that, Sir.

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

## MESSAGES

Mr. DEPUTY SPEAKER: I am in receipt of a letter from the Governor-General:

Government House  
Barbados  
August 5, 2004

Dear Mr. Speaker,

I shall be away from the Island during the period of August 9 to 24, 2004, on vacation in Grenada.

In accordance with the provisions of Section 29(l) of the Constitution, The President of the Senate, His Honour Senator Sir Fred W. Gollop, K.A., will perform the functions of the office of Governor-General during my absence.

As the Honourable House will not be meeting prior to my departure, it will not be possible for the usual formal Message to be sent down to your Chamber. Will you, therefore, please bring my absence formally to the attention of The Honourable House when next it meets.

I have the Honour to be

Yours faithfully,

CLIFFORD HUSBANDS  
Governor-General

## PAPERS

Rt. Hon. O. S. ARTHUR: Mr. Deputy Speaker, I have the honour to lay the following:

Reports of the Audit of Accounts of the Auditor General's Department for the Financial Years, 2002-2003 and 2003-2004.

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I am commanded to lay the following:

1. Report of the National Commission on Law and Order.
2. Animal (Diseases) Highly Pathogenic Avian Influenza (Notifiable Diseases) Order, 2004.

## GOVERNMENT NOTICES

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I beg to give notice of:

Resolution to take note of the Report of the National Commission on Law and Order.

## FIRST READING OF BILLS

Hon. R. C. EASTMOND: Mr. Deputy Speaker, I beg to move that the Severance Payments Tribunals (Validation) Bill, 2004, be read a first time.

Hon. G. A. CLARKE: I beg to second that, Sir.

*The question was put and resolved in the affirmative without division.*

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I beg to move that the Copyright (Amendment) Bill, 2004, be read a first time.

Hon. R. C. EASTMOND: I beg to second that.

*The question was put and resolved in the affirmative without division.*  
10.20 a.m.

## SUSPENSION OF STANDING ORDERS

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I beg to move, Sir, that Standing Orders Nos. 6, 16, 18, 20, 42(5), 43 and 44 be suspended for the remainder of today's Sitting.

Hon. R. C. EASTMOND: I beg to second that.

*The question was put and resolved in the affirmative without division.*

## GOVERNMENT BUSINESS

ORDER NO. 5 – RESOLUTION TO APPROVE IN ACCORDANCE WITH SECTION 5 OF THE CROWN LANDS (VESTING AND DISPOSAL) ACT, CAP. 225 THE VESTING IN THE NATIONAL HOUSING CORPORATION OF THE PARCEL OF LAND SITUATE AT FOUR HILL PLANTATION AND FRENCH VILLAGE IN THE PARISH OF ST. PETER FOR THE PURPOSE OF HOUSING DEVELOPMENT

Hon. Miss H. E. THOMPSON: Mr. Deputy Speaker, today we will do a number of housing Resolutions starting with the one at Four Hill Plantation and French Village in St. Peter. The amounts we are seeking to vest in the National Housing Corporation are 1.25 acres and 1.202 hectares at French Village and 1.967 hectares at Four Hill Plantation. The lands have been properly surveyed and the vesting in the National Housing Corporation will form part of the land bank to be used for housing development in Barbados.

Sir, Government has in the last eight years embarked on a policy of the acquisition of lands, a lot of it being rab lands, across Barbados for development of housing. Critical

to our efforts to house everyone in Barbados and put a roof over every head which seeks to have one, is the provision of the land to facilitate the housing development, and a considerable amount of land from the bank has been used as Government develops housing in locations all over Barbados.

The Honourable Member for St. George North will speak at length to those solutions already provided since he sat in the Chair at the Ministry of Housing at the time and, today, I will frame my remarks in the context of how we take the policy forward.

Sir, I am on the verge of announcing some new housing policy initiatives about which I am excited since they will provide a range of housing solutions because we cannot provide proper housing unless we have access to land. Therefore, we are attempting to provide several new policy initiatives which would witness, in Barbados, a large amount of low income houses being built towards the end of this year going into next year. Sir, I truly hope that these initiatives will go a long way towards satisfying the demand for housing in Barbados.

We will attempt with this new initiative to satisfy that cohort of the market which is substantial in number and wants houses priced at \$125 000 at a maximum and under that amount. We have developed a new package which is being put on the market and which has not been offered anywhere by the private sector. This would be the first time that the National Housing Corporation is offering these new initiatives about which we will speak to later in the day.

These initiatives are intended to facilitate housing in two ways, with the actual construction of property by the National Housing Corporation and by agents acting on our behalf because, clearly, the National Housing Corporation does not have the resources on its own to deliver the volume of housing at the rate required by the market so we must use private sector agencies who are willing to work with us.

Mr. Deputy Speaker, we will make available not only houses completed with scope for various families but would be offering for the first time one-bedroom houses because there are situations in which a family could be facilitated with a one-bedroom house. Sir, the Honourable Member for Christ Church East Central is looking puzzled but I will explain.

If someone is given a large enough parcel of land and a one-bedroom house is built rather than the bedroom being 10 x 10, the average size, a larger bedroom could be built which would allow partitioning to facilitate a second bedroom being created. Sir, a single mother with one or two children can easily be accommodated in a house of that sort.

We recognise that there are many single mothers on the market whose sole income cannot reach the level of the two or three-bedroom house but who could buy the new one-bedroom product, partition the large bedroom and create a second bedroom for her children.

Sir, this solution will not cater to a family with six children and we are having the two-bedroom and three-bedroom product to facilitate that end of the market.  
10.29 a.m.

Sir, we believe that the chattel house has a rich and honourable tradition in Barbados and is not to be despised or scoffed at in a market where the cost of wall structures continues to escalate.

Many of us in this Honourable Chamber would have started our lives in chattel houses and, as our families' circumstances improved over time, we converted the chattel house either to a larger chattel house, wood and wall, all wall conversion or, in some circumstances, people have moved onto larger middle income developments, which were referred to as bungalows. We want to go back to that tradition and recognise that in our market there must be scope for a range of houses, large, small, and duplex products.

Sir, we are going to be launching a range of duplex housing. We recognise that Barbadians do not like to buy multi-storey family units but they would buy a duplex or a quadruplex. The construction of a duplex allows us to use the same 3,500 square feet of land but because there is a common party wall, it allows enough land space to each of the landowners to live comfortably, have their gardens, plant food crops and landscape around them.

Mr. Deputy Speaker, Barbadians like to plant trees, flowers and shrubbery in order to beautify their homes.

Sir, the small lots of 2,500 and 3,500 square feet will facilitate the construction of duplexes for sale and for those persons who are seeking to acquire their first home. For example, a young couple who may have a child is living at their mother-in-law and want to move into their own home, or a young university graduate who is living at his parents and has a girlfriend who visits and stays over at night but wants to have his privacy.

*Asides.*

Hon. Miss H. E. THOMPSON: These are the realities of life and we have to confront them. Sir, when you have large families sharing bedrooms and so on, you mature more quickly than, perhaps, you should because you have a level of awareness of activity around you.

Sir, this duplex product would facilitate those persons whose incomes are not large but who would be able to afford that type of starter home, a two-bedroom duplex. In addition to one, two and three-bedroom wooden houses, we will be having one, two and three-bedroom wall houses and the duplex products.

Sir, a range of housing will come on the market that is targeted for various price ranges, income needs and levels of affordability. Also, financing provision will be made to facilitate this venture. I am giving a broad outline without going into all the details today. We will come back and look at the details once Cabinet has approved it.

Mr. Deputy Speaker, we are going to be building some model houses so that the public can see what we are offering. This is frequently done in the private sector in the middle income developments where a private sector entity launches a new development, builds a starter home, have sales persons on a site who will explain what is available, the pricing structure and what options are available to you.

Equally, I believe that the National Housing Corporation has to operate at that level of professionalism. Before the end of the year National Housing Corporation will have on display for the public, new models of the houses which we are going to be selling so that the public can visit these homes, look at them and understand what they would be purchasing in the future.

Sir, many people do not have the understanding of a spacial layout when they look at a floor plan of a house. They cannot appreciate how the corridor and the bedrooms would be juxtaposed or what the size of the bedroom would be. Sir, when they are being told that a 9 x 9 or 10 x 10 bedroom is going to be built, they do not have the knowledge of what size bed the bedroom can hold. They do not know if two twin beds, a double bed or a queen size bed can hold in the bedrooms or how much space would be left to put in wardrobes or a chest-of-drawers.

Sir, for those persons, the best thing is for them to actually walk in the physical space of the house to appreciate what it is we are offering or selling. Hence, the model homes would demonstrate in a tangible way what kinds of products the National Housing Corporation would be putting on the market.

Equally, it will commit us to showing a high standard product to which the public would be entitled. I recognise that part of the challenge that the National Housing Corporation had to deal with is the issue of quality assurance. People complained that instead of exterior doors being used on the outside of the houses, interior doors were used so in a short time they rotted. The windows were not sealed properly, hence the windows leaked at the point of

contact with the concrete. The fitting of the close boarding to the roof is not properly done so the roof is leaking. There is inadequate guttering and the steps are not properly constructed at the back or a side step is needed to allow the owner to enter the house from the side because the land is sloping.

Sir, we are going to be guaranteeing the public a high quality product which is going to be critical to the success of the new efforts by the National Housing Corporation as well as impressing the public that we want to keep faith with them. We want the public to have a high degree of confidence in us as a public corporation and what we are able to produce. We are going to be advertising to involve a number of small contractors and I hope that those contractors who have experience, skill and who can do high quality work would make themselves available to participate in the new programmes.

Sir, we are going to be seeking here to protect the public's interest by ensuring that the persons who we will be bringing on board have a high experience level. We are asking them to show us houses that they have completed and the time they took to be completed so that we can check the quality of their work.

Sir, a contractor can come to you and say that he built six houses in a particular price range but he may not be telling you that all of the occupants of the six houses curse when they hear his name. Some contractors start the construction very well but the quality of their finishes is very poor, or they do not come back to finish the final details which are required. Hence, the householder has a door that is sticking and would not open or they have to kick it or use force to open it or there is a light switch that is not working.

*Asides.*

Hon. Miss H. E. THOMPSON: These things happen in construction. It is the quality of snagging at the end of the construction and whether you finished the job properly or not. Sir, it is going to be critical to our efforts that we have people who can deliver the quality of work which we want.  
10.40 a.m.

Equally, we are giving consideration to persons who have been offering building systems that would allow us to build 200 or 300 houses at once. The thing with the building system is that the economies of scale are only created when there is volume.

When you are using the building system, you cannot build five houses. People may say that they cannot do less than 50 or I cannot do less than 100 houses, so that we want people with building systems to make themselves known to us and allow us to go and view their product because we

have to go and assess its appropriateness for the Barbadian environment, the Barbadian culture, the Barbadian market and the Barbadian climate, so we are asking people with building systems to come forward.

We want to caution, Sir, that it has been our experience that even people who are using building systems and therefore should be able to create economies of scale, and have their product at highly reasonable prices, have not been pricing the product at what it costs them to build, but rather have been pricing at what the market can bear.

While that is the natural inclination of business people, our very grave concern is that, given the market demand that we are attempting to satisfy, it is critical to us that the price of the product should be within the range of what the public can afford so that the cheapest house we can provide and would be putting on the market, the one-bedroom house with land, will come with land to less than \$60 000. We have the specs and we will soon put it on the market.

There will be other products, such as the one-bedroom wall house, which will be just about \$60 000 and slightly over, but for the first time, we are going to be able to offer houses at that sort of price in Barbados. Therefore, once the products are launched, people can get house and land for less than \$60 000. We will now be filling the gap for those numbers of persons who complain constantly that there is nothing in the market to suit them and that maids, gardeners and persons who work for \$250 to \$300 a week, who are not now having their aspirations to owning a home met, by the products available on the market, will be able to turn to us for a complete product they can afford.

We believe that when we launch these new products, it will also have the effect of creating such a competitive market that some of the people who are currently selling low income housing, are going to be forced to match us, at least we hope this will happen, and bring some of their prices down. That is ideal that we create the kind of competition in the market that would see prices overall, being reduced.

While that is what we hope for, that is not something we can compel or control. Hence, we are seeking to control our component of the market, and the product which we will be offering to the public. We have already identified some of the areas at which our new developments will be launched. As I said, we will have one-bedroom houses, two-bedroom houses and three-bedroom houses, so you can have a house ready done.

You can get land or you can buy land. Alternatively, we will be having a sort of hybrid arrangement, the details of which I would not give today, which will allow you to access funding from the National Housing Corporation (NHC) to be able to acquire your home.

Sir, if the National Housing Corporation is to deliver on this agenda, we will need land. I have made that point earlier and I will reiterate it that we did some land acquisitions and will bring more when we resume after the summer break.

*Asides.*

Hon. Miss H. E. THOMPSON: If there are many sessions before we break, other acquisitions will come to this Chamber for vesting in the National Housing Corporation. If we break, then on resumption, after the summer recess, a number of acquisitions will come because, critical to the development of these products is the availability of large enough parcels of land to facilitate these developments.

I would wish, however, to repeat my appeal which has met with some success. Some months ago I indicated that I was aware that there were a number of people in Barbados, particularly black people who own land, would wish to have access to the finance that the land could bring them, but they do not have the money to develop it. It is not necessarily land that their children want because sometimes the parents grew up in agricultural areas and want to pass on an agricultural parcel or plot that was a family plot to their children.

The reality is that the children do not want to live in that particular village or on those agricultural lands any longer. They might want to move into one of the new residential developments being created elsewhere in Barbados. They might want to live closer to Bridgetown. They might want to live in urban or suburban Barbados, rather than rural Barbados but the old people do not have the cash to give them. They have the land.

If however, they could get that land developed so that they could have a good return on their land, make an investment out of it, and have the cash to pass on to the children instead so that they can build their own house wherever they want, or buy land or house in another development, they would prefer that and, hence we are asking persons who have land, but do not have the resources to develop it, to partner with us so that we can have a win-win situation.

The National Housing Corporation gets access to land to provide housing for some of the people on our waiting list while they get the opportunity to develop the land that they do not really want to hold on to, earn money for it and can then do what they please with that money.

I must tell you, Sir, that as Minister of Housing, it is absolutely amazing to me that we could have for the joint venture programme, on which the Government has

embarked, and which has been much talked about in this Chamber... so I will not attempt today to go into details of the joint venture programme.

I want, however, to make the point that between 1995 and 2004, the Government built 178 terrace units, created 1 911 lots, not including the 300 that I announced two months ago.  
10.50 a.m.

Sir, about two months ago I announced that an additional number of low income lots would be coming on to the market primarily for tenants of the National Housing Corporation lands. Sir, rather than just keeping these lots in the rental pool all the time, we are making them available for purchase to people who have longstanding relationships with us and who want to have access to the land to improve their homes and their conditions.

Sir, these 1 911 lots, even without the additional 300 lots which will bring the total to approximately 2 200, were the largest number of lots ever put on the market in a 30-year period. Equally, during the 1995 to 2004 period, 464 houses were built by the National Housing Corporation. This figure does not include the joint venture programme because the joint venture programme is creating approximately a further 1 200 houses and 300 lots.

In addition to that, on 25th June, the NHC announced by way of a Press Conference which I hosted, that the 2 618 lots which are occupied by NHC tenants are being made available to tenants for purchase. Out of these 2 618 lots, 300 were vacant and we will seek to sell these to individuals.

Sir, despite these numbers, which are not small by any stretch of the imagination when you consider the figures I have just given for the amount being constructed under the joint venture programme, we still have 16 674 applications for 1 200 houses and approximately 300 lots. That is a serious thing, if I may use the language of the vernacular, when you consider the demand in the marketplace.

Sir, it is a tribute to this Government that we have created so many lots and houses. It is equally a tribute to the Government that so many people are working and that a large number of people not only want houses but have the confidence to go and apply for a house because they can afford to maintain these houses. When you consider that in the low income mortgage market there is only a 3 per cent default at the highest level, this truly reinforces the point that people are working, earning and able to afford and to hold on to their properties.

Sir, the demand for housing is so high that I do not believe that we can say that we have done wonderfully well,

pat ourselves on the back and get into a self-congratulatory mode. We have to look at the nature of the demand in the market, do some analysis to see which cohorts of the applicants are in which price categories and therefore tailor our products to meet that market demand.

Sir, having asked the NHC to do that analysis, we have agreed that we will have the Press Conference on 1st September to launch our new products. We will go to the sites where the model houses are to be constructed and have the Press Conference there to say to those 16 674 Barbadians that we understand the nature of the cry and what it means in a practical way.

Sir, I see it in my own constituency when I have to confront households where in some cases 10, 11, 12 or 20 people live. I see it when I go to homes where people are living in uncomfortable circumstances, not only because of the closeness of the physical space and the numbers but in a circumstance where you have three and four generations living in a house: John's three children who cannot stay at the mother so they are home at the grandmother; people's boyfriends and girlfriends who come in and sleep at night; children and grandchildren and the matriarchs and the patriarchs all in a two or three-bedroom space; people sleeping in the living room and people sleeping in the bed crossways rather than lengthways.

Sir, these are the social realities we have to confront. We cannot dodge them. Therefore, it is our responsibility to satisfy that housing need. It has a practical reality on the ground. It is not just 16 674 people saying they want a house. It means something to them when they can get out of that situation and own a piece of land, to be able to have a roof over their head that is their own and to turn a key which is their own.

It is that desire and aspiration to own a piece of the rock that ensures that the default in the low income mortgage market is so low. It is a tribute to black working-class Barbadians and how they view their level of responsibility that whatever their social circumstances, week after week, month after month they will go to the bank and pay their mortgage to keep a roof over their head and to keep the property.

Sir, there is only a 3 per cent default rate at the highest level which is recorded by the Barbados Mortgage Finance Company Limited. CLICO Holdings Limited, which is the other company that does substantial numbers of low income mortgages, records only a 2 per cent default in its low income market, so this is really a tribute to our people. In talking about the demand we really have to pause and pay tribute to these working-class Barbadians. I am not talking about the million-dollar mortgages, I am talking about the people who are buying houses for \$100 000 and \$125 000.

Sir, I am making the point that at the level of the National Housing Corporation we did an analysis of our applicants, their salary level, the number of people who they anticipate would be in their households, the kind of product they want, the level of finishes in the house and what are their long-term property aspirations. If you give them a 3 000-square foot lot now with one bedroom or two bedrooms, what will they do down the road? One of the things we have learnt from doing our market analysis is that these persons want the National Housing Corporation to give them the start but they want to be able to build on to that house as they catch their hands, to use a Barbadian expression with which we are all familiar.

11.00 a.m.

Mr. Deputy Speaker, as their circumstances improve, they will improve the physical conditions of the house in which they live. They will add one or two bedrooms; they will add a laundry; when they can afford a car, they will build a garage; they will add on and build upwards, and will build bedrooms upstairs, while downstairs will be the common living areas.

Mr. Deputy Speaker, we at the National Housing Corporation had a long discussion yesterday in this matter of Barbados housing culture. Let me pause to say that I am becoming happy with the level of earnestness, worth, cooperation and zeal that I am seeing at the National Housing Corporation to effect change.

Yesterday, in all of that rain, we had a prescheduled meeting to discuss housing policy and the new housing products. The meeting was scheduled for 9.30 a.m. We ordered in lunch. I was of the view that because of the rains, persons would have either been late or would not have turned up. Sir, every member of the team who was involved in the production of our new product and in fleshing out the new policy, persons to whom I had given instructions that we were not going to do it this way, that we would have changed the policy formulation, everybody except me came to the meeting on time. I confess I was late.

Mr. Deputy Speaker, we started, we worked, lunch was brought in, we ate at the table, got up, took a bathroom break, stretched our legs, came back, resumed and worked until 5.15 p.m. That is the level of commitment that I am seeing which has to do with the new products. Sir, this is to be commended and I want to thank the staff of the National Housing Corporation and to urge them on, because the public has high expectations of them.

I think all the time of those 16 674 persons who clearly are looking to the National Housing Corporation for it to create some kind of solution for them to resolve their problem and to fulfill their aspirations and

their needs. Therefore, as we seek to structure these new products of which we will flesh-out the details and make housing more affordable, we will come to make applications for increased parcels of land, in order to facilitate the new policy development.

Mr. Deputy Speaker, I was making the point about persons with the building systems. The National Housing Corporation is going to advertise and to indicate what we want from our partners. We are indicating that we will advertise very detailed specifications in relation to the houses.

We will also preset the prices so that there is no situation in which we would say to persons that houses would have cost \$60 000 or \$75 000 and months later, we tell them that we are sorry, that the builders now tell us certain things have happened, thus escalating the prices. We want to be able to pre-price the houses and to sell a specifically priced product.

Mr. Deputy Speaker, in the new policy formulation, we are making provision for persons who want a housing solution for as low as \$50 000, so that niche of the market which falls between \$50 000 or \$75 000 which is neither being met by the National Housing Corporation nor by the private sector, would finally be fulfilled.

Mr. Deputy Speaker, from our market research and from our analysis of the numbers of applicants, we know that is not an unsubstantial number.

Mr. Deputy Speaker, in looking at the market, therefore, we had to make determinations of how we were going to price our product and meet market demands. It became clear to us that the large number of persons who apply to the National Housing Corporation to rent terrace units, are not necessarily persons who want to be tenants.

Many of these persons aspire to own their own homes but with a low income house starting in the present market at approximately \$107 000, and with the applicant or applicants needing a salary of \$3 000 in order to qualify to borrow \$105 000... That is what the banks ask for.

If one wants to get a mortgage of \$105 000, one has to earn about \$3 000 per month. Therefore, a large number of persons were being excluded and we, therefore, had to look at how we could accommodate that niche of the market, how we could satisfy the demand being made by those numbers, and we have come up with a range of products to suit that.

Mr. Deputy Speaker, as I was indicating, because these persons cannot get houses to buy even though they would wish to own their own homes, invariably they come to the

National Housing Corporation to rent terrace units. Therefore, on average we get about 900 applications per year for these units, but only on average would one find 100 available units.

Sir, I want to repeat those numbers. Because a large number of persons who aspire to own their homes cannot afford the houses being sold on the market, and because private sector rents are so high, we get an average of 900 applications per year for 100 available terrace units.

Sir, because of the policy of the National Housing Corporation to sell, this year larger numbers of persons are holding onto theirs. Therefore, ordinarily where by July of one year there would have been approximately 50 to 60 houses coming onto the market that would be available for rent, because there is more rigidity now in the market, only about 20 or 30 houses, less than half of what we would ordinarily have had at this time, have become available. Therefore, the pressure on the National Housing Corporation relative to rental units becomes greater, hence one therefore sees the relationship between non-ownership or an inability to own property and what is happening in the low income rental market.

11.10 a.m.

This places an even greater responsibility on the Government to provide houses at a price that this cohort of the market can afford. Sir, critical to the success of the product is not only finding land and the provision of land, but pricing it to make it affordable to the average Barbadian.

Sir, we looked at the applicants, did an analysis based on their salary, asked ourselves what size lot and house we should make available to the market and how to price the land to make it affordable, accessible and available to the public. Sir, our aim is to put a roof over every house and to make it affordable and accessible and we are implementing this policy.

The pricing of the product is important and we have formulated a pricing structure that would allow lots to come in under \$21 000 so that we are making available the cheapest land on the market. I am amazed to see that land for prospective purchasers in the low income salary range is selling in Barbados for \$10 and \$12 per square foot. Sir, the private sector is selling land in rural Barbados in St. John and St. Joseph at \$10 per square foot and upwards.

*Asides.*

Hon. Miss H. E. THOMPSON: Sir, St. Thomas is no longer low income but one of the highly sought after residential areas because of the magnificent views, the high rainfalls and it is a pleasant place to live. Mr. Deputy Speaker, St. Thomas was the heart of rural Barbados and the agricultural belt and, given the high rainfall, you can now find land selling for \$20, \$25 and \$30 per square foot.

I have now seen some multi-million dollar houses being advertised in St. Thomas so we cannot talk about St. Thomas in the context of today's discussion. Today, we are talking about urban and suburban Barbados because we cannot go to St. Thomas.

Sir, where are we going to find the land? There may be gaps that have a large parcel contiguous with a road where four houses can be built. I would not scoff at that type of space because four houses would provide resolution for four housing problems. Sir, Members of Parliament can identify parcels of land in their constituency where people have gone overseas and are not interested in the land or, Miss Thompson is getting on in life, does not have a use for the land and would be willing to give access to the parcel so that they can get the money to pass to the children, or make the rest of their senior years comfortable. It cannot be land in Zone 1 because the National Housing Corporation has to follow the rules of the Town and Country Planning Department just like private sector entities.

Mr. Deputy Speaker, we have to price the product competitively, make it affordable and we have come up with a structure that would allow the average parcels of land to be sold at \$21 000 and under. I have not gone into all of the specifics because we do not have all the approvals yet and I do not want to speak in anticipation of approval which I do not have as yet. Sir, there will be some parcels that would be priced as low as \$18 000 or \$19 000.

Mr. Deputy Speaker, the lots are not going to be large. Barbadians have a tendency to want a large lot of 5 000 square feet or upward, put one house on it and many days do not go into their yard.

*Asides.*

Hon. Miss H. E. THOMPSON: It is a reality. People want the space but do not necessarily utilise it. Sir, we looked at what was an optimum and ideal lot size for the new product we are offering and determined that while in many instances we have provided lots on average of 5 000 square feet, that we could safely make lots smaller than that for the new low income product. I will explain why this is so, Mr. Deputy Speaker.

Town and Country Planning Department permits 60 per cent coverage by the house on a lot so a person can fill 60 per cent of their lot with house and the other 40 per cent left in open land. We can utilise lots not only by putting a duplex on a 4 000-square foot lot or 3 500-square foot lot and still comfortably have adequate space around it.  
11.20 a.m.

Equally, we could put 3,000-square foot lots on the market for single houses and allow the house owners, if we give them a small house to begin with, to build over time as

much as 1,200 or 1,300 square feet and still satisfy the 60 per cent coverage rule of Town and Country Planning. In the context of our culture a 1,200 square foot house is not a small house. It is a house with three bedrooms, two bathrooms and possibly a garage and a laundry room.

Mr. Deputy Speaker, alternatively, they can use the original footprint of the house and go up an additional storey. We maximise the land space and land resources which are scarce because Barbados is a small island. In seeking to satisfy the demand, it is also incumbent on us to maximise our land resources.

Sir, you develop a small lot, put a house on it and encourage people to build up over time as their circumstances improve. Even if they maintain a single storey at ground level, with 3,000 square feet, they can expand their house to a comfortable size and do not go over the Town and Country Planning requirement of not more than 60 per cent coverage of the land space.

Sir, we have gone through all of the requirements, the various permutations and looked at the options available, the needs analysis, and have come up with options available for the public which are viable.

Let me hasten to make the point that the National Housing Corporation will not be giving its land to private developers to develop. This is an allegation repeatedly made by Honourable Members on the Other Side as they describe the joint venture programme.

Let me reiterate that under the joint venture programme, the National Housing Corporation allows the private sector entity, with which we are partnering, to carry out construction on the lands but the lands pass from the National Housing Corporation to the prospective purchaser, not to the developer.

This notion that we are putting lands that are purchased with taxpayers' money in the hands of a few people and enriching and improving these developers is entirely false. Although I make this point repeatedly, the Opposition continues to say it as if they have never heard it but it is not true. Under the joint venture programme the land does not pass from the National Housing Corporation to the developer. It passes to the prospective purchaser.

Sir, there is a contractual arrangement and the developer gets access to the land by way of a lease arrangement for the specific purpose of the construction of a house for the National Housing Corporation's buyer. If the Opposition has a recommendation they can make for a better arrangement, rather than say that we have made an error they should make the arrangement.

*Asides.*

Hon. Miss H. E. THOMPSON: If the developers are going to build, they have to raise capital to do the infrastructural development and the construction, so they need some mechanism in which to do this. All we allow is a relationship by which they say to the banks that they are partnering with us and by way of the contractual arrangement they can build a specified number of houses for the National Housing Corporation for a particular time, but the land does not pass to the developer.

In fact, while they have possession of it for the purpose of building the house, if they fail to carry out the specific terms of the contract within a specified time frame, we immediately retake control of the land under the terms of the arrangement. It is not that they can then sell the land to whomever they wish, give it to whoever they wish or that the bank can seize it from them. Essentially, the arrangement that we create gives them a right of access only.

*Asides.*

Hon. Miss H. E. THOMPSON: Therefore, the question is, what kind of numbers, given the demand of the 16,674 applications which we have? Do we come close to satisfying that demand? The answer is, by a number of partnerships, not only will the National Housing Corporation be directly involved in the sale of land and the construction of property. Equally, the National Housing Corporation will enter into partnership with a number of private sector individuals and entities for the construction of properties in order to increase the rate at which construction takes place.

Sir, unless we involve the private sector to boost economic activity and enterprise in that particular area and to allow them to help us to satisfy the market demand, National Housing Corporation acting on its own would not be able to do so.

I want to share with Honourable Members the areas where houses have been built over the period 1994-2004 but I do not have that list with me. We are purchasing lands at Four Hill and French Village. The Chamber is aware that lands have already been vested and houses developed at Maynards and Mount Brevitor. The vesting of these lands today will continue the development in St. Peter that will fall under the scope of the new joint venture programme.  
11.30 a.m.

Sir, one of the concerns which Members of Parliament have repeatedly raised, is the question of construction taking place, lots being developed or housing being developed in their own constituencies. The reality is that not all Members of Parliament are going to be able to get houses constructed

in their area, particularly because of shortage of lands in constituencies. Some people having large numbers of agricultural or Zone 1 lands will make it impossible. The density of housing in places like St. James South will leave very little lands available for housing construction. Other areas like the City and St. Michael South will not allow large developments.

Therefore, it is a question of where we look for available urban and suburban lands, and where we look in rural Barbados for rural lands to develop housing for Barbadians. Hence, Members of Parliament will have to recognise that if you normally live in St. James South and you want a house, you may not be able to get one in St. James. You may have to be prepared to move to St. Philip, where land is available or to St. Lucy where a new project will be going up or to Christ Church. There is now going to be a further change in demographic movements across Barbados, once we start to develop these new large-scaled projects.

There was a time, Mr. Deputy Speaker, when St. Philip was perceived as rural Barbados. From the time you got anywhere near Six Roads, you were in deep country, but St. Philip, particularly Six Roads and its environs, is now the heart of suburban Barbados. It really is urban development.

*Asides.*

Hon. Miss H. E. THOMPSON: They would like to think that it is a Republic.

Sir, there is high-scaled commercial development. One of the greatest demographic shifts, relative to residential development in Barbados took place in St. Philip because it has large tracks of land which continue to open up, and as more and more land comes out of agricultural production, we are really going to see a redefinition of how housing development takes place in Barbados in two ways.

One is the movement of housing from what is now considered urban and suburban Barbados into what was traditionally rural Barbados. It has been increasingly impossible, Sir, with the development of highly scaled infrastructural facilities whether there are lights, road networks or other utilities being made available. The face of rural Barbados has changed and an excellent road network makes it possible now to travel from one point of rural Barbados to another, very quickly.

There is good public transportation, although we see the buses broken down from time to time, and the public transport system has developed with a high incidence of entrepreneurial enterprise. There are ZRs, minibuses, and other types of commuter products that will come on the market.

There is going to be a demographic shift in two ways: One in relation to where people are living and the other in relation to the type of houses people build in particular areas. I made the point earlier that St. Thomas is now emerging as one of the most highly sought after residential areas in Barbados for high value houses.

It is interesting that for years, Barbadians had chattel houses on areas that had some magnificent views of the coastline and the countryside which we, as a people did not fully appreciate, Sir, for some reason, and every time I do it, I am fascinated by it, but if you drive around the country, you will come upon houses built with some magnificent views of the countryside, uninterrupted 180 degree views in the back of their houses and the only thing which enjoys this view is the bathroom of the house, because the bathroom is built at the back, where the view is.

There are no patios or verandahs at the back to facilitate people to go out in the evening and sit and enjoy the views. Invariably, where the houses have patios and verandahs, they are at the front on the main road where the bus is passing, but not where the view is.

We, as a people did it with antique furniture. We took all of our beautiful traditional antiques that had been owned by our grandparents and replaced them with wrought iron and modern mahogany and things made from plywood, the compressed wood and fibres which have no value. Sometimes when you pass, you can still see them outside people's houses for the garbage truck to pick up or to rot. It is really very unfortunate.

Sir, all of my furniture is antique and I acquired it over time, very painstakingly. I remember when I had one chair, because antique furniture, if you are buying it on the market from the shops, is extremely expensive, and when guests came, they got the chair, and I sat on the floor. If it was more than one guest, we would all have to sit on throw cushions together. Sir, over time, I built up a really good collection, and I really want to pause, Sir, to urge us as a people to value what is our own before we lose it all.

It has happened in relation to antique furniture, where traditional Barbadian antiques, are now costing as much as \$10 000 and upward for a Bajan four-poster bed and \$5 000 for a couch. People used to call them ottomans and never paid them much attention. A lot of that is now being exported out of Barbados.

We lived in places that had these magnificent views and we all decided that we had to move to town, so we abandoned these traditional villages that have land which is now selling for very high prices. We lived on the beachfront. We did not appreciate it then and now, again, the cost of beachfront land has escalated out of our price ranges, so we

as a people need to look at what we have and put high value on it, before others put premiums that we then cannot meet.

Sir, in developing our housing products, we then had to make very careful decisions about where we were going, how we defined urban Barbados, suburban Barbados, rural Barbados, and how we put houses in places that then would open up new villages and new development.

Invariably, where there is housing, soon after other developers come to support the houses and to supply services – a small shop, maybe a shoemaker, somebody selling some products that are of use to the residential development and so, you will see enclaves developing. You will see villages and commercial enterprise developing. Somebody else will start a little hairdressing place in the back of their house because the village needs to be serviced. The community needs to be serviced and in planning our housing, that is one of the considerations to which we have to look.

I was very careful to say to the National Housing Corporation that in the development of our new low income housing products, we must be careful not to build little boxes, chock-a-block, but to properly create green spaces, and recreational spaces for the young people who will be living in these residential developments so that they can enjoy that quality of life.

11.40 a.m.

Sir, even prior to the construction taking place, part of our physical planning must include the service of the community and the provision of services commensurate with the needs of the community that is developing. There are villages in rural Barbados like that of Small Hope and others which literally died because they were not the commensurate services. There was no public transportation within easy reach and one had to walk long distances to get to the bus stop to get to the public transport. There was also no pipe borne water and no electricity.

Sir, I heard the Honourable Member for St. Peter speak about the village of Small Hope and how this village died and one day I literally got in a 4x4 vehicle and went through with a friend through the canefields in search of a village that no longer appears on the map of Barbados. Sir, to my amazement I found in the middle of cane fields what were the remains of this village. Small Hope was a village that died for lack of infrastructural services.

As we look at our development planning, we have to be careful to ensure that there is comprehensive development planning and that we do not seek to construct housing developments without the support facilities, without adequate green spaces and without the provision of, not only

sites and services, but a wide range of support mechanisms for the new residents.

Sir, up to this point so far the nature of the joint venture programming that we have pursued has been a model by which the National Housing Corporation uses its land and the private sector builds on the National Housing Corporation lands. We will be seeking as part of our thrust to change that model and to implement a new model of joint venture activity by which private sector entities will bring their land to the table. We will determine the specifications of the houses and the broad policy, but the lands that will be used will be those of the private sector.

There are private sector agencies in Barbados that have large parcels of land which would want to have development arrangements. By way of this initiative, we will be looking at controlling the type of housing product that comes on the market and the price of the product. If an individual wants to partner with us, they will have to partner in respect of the kind of product which we are seeking to offer so that the prices at which the houses and lands would be sold will mirror that being already sold by the National Housing Corporation in its own developments. Unless we do this, there is likely to be price gouging and the private sector will seek to sell not for the specific cohort or niche of the market demand for which we are trying to satisfy but will seek to sell at what the market can bear.

Sir, I already said during the course of my remarks today that we note with sadness that low income land is selling for as high as \$10 and \$12 a square foot. Sir, not everybody is going to want to participate in the programme that we are controlling so rigidly. We accept that some of the persons whom we approach will say “No” but others who may feel that they are better off partnering with us than having the land lie fallow will say “Yes” to the terms we will be enunciating. I have already written to a number of agencies urging and inviting their participation in such a programme.

Mr. Deputy Speaker, housing development is one of those areas which always attract much attention and much discussions, some of which is highly emotive. I do not expect we will be able to find in the short-term, that would have to be more mid to long term, a house or a parcel of land for every single one of the 16 674 persons who are currently on the list.

However, we will, by way of the new products that we are putting on the market, create a substantial amount of housing for people in the low income sector all across Barbados. Sir, it would be interesting in terms of our physical development planning to watch and observe how our physical landscape will change as we seek to put such large numbers of housing in place.

Sir, I have spoken within a very broad context of where the policy needs to go, what the nature of the demand is, what the features and the main elements of the market are and what we need to do as a Government at the level of policy development and policy implementation to satisfy market demand. These parcels of land which we vest in the National Housing Corporation today, 1 976 hectares at Four Hill, 7 106 square metres at one location at French Village and a further 1 202 hectares also at French Village will go some considerable way in helping to create the kind of land bank we are going to need if we are going to give effect to the policy of which I have spoken to in very broad terms today.

Mr. DEPUTY SPEAKER: I would like to acknowledge the presence in this Honourable Chamber of Barbados' High Commissioner and Deputy High Commissioner to Britain as well as Mr. and Mrs. Whittey. Mr. Whittey is the Leader of the Birmingham City Council.

Mr. R. D. JONES: Mr. Deputy Speaker, applause to any matter signifies that what has been said has been strong in its content and has been particularly focussed on delivery and that there is a strong understanding of what has been said.

Mr. Deputy Speaker, I am one given to applauding those things which I recognise.  
11.50 a.m.

Mr. Deputy Speaker, on this occasion I cannot applaud the presentation of the Honourable Member for St. James South whose substantive post is Minister of Housing, Lands and the Environment. I have before seen sterling performances from this Honourable Minister but on this particular occasion, one saw something called "hop-scotch" something with which we in the rural parts of Barbados are familiar, where one would throw a ball and then jump from space to space. In the rural sector, we recognise the sense of what we are doing in that game but, on this occasion, there does not seem to be a recognition of where we want to go and where we want to take housing in Barbados.

Mr. Deputy Speaker, from the beginning let me state that one gets the impression that the National Housing Corporation and maybe previous to some of the statements made by the Honourable Member, was bankrupt of ideas and of the delivery of the housing products and housing solutions for the people of Barbados. We need maybe to do a complete revamping of that institution because it is our view that over the last number of years, its face has become contorted or distorted, as a result of some of the emphases it has employed.

Mr. Deputy Speaker, I do not stand nor thrash persons who are placed in charge of any quasi-governmental

institution because I know that they work on behalf of the people, but when one looks at the performance and delivery of the National Housing Corporation, we need to have significant and substantial changes in that entity.

I do not believe that because yesterday when God was delivering His rain upon the lands of Barbados and persons turned up for work, that they should be applauded because they came through the rain. Barbadians leave this place and go to other places where the snow is 5 feet deep and they go to work to deliver for those foreign places.

Therefore, when they are home and a little rain falls, they must come to work and they must deliver. Therefore, I will not stand here and support or applaud those words coming from the Honourable Member who is suddenly applauding them because they came through the rain to deliver on the behalf of the people of Barbados.

Mr. Deputy Speaker, I am just asking the question, I do not know. Is this saying that when the sun shines, when more work should be done, that work, in fact, is not being done? Sir, one has to be conscious of where we are going, what we are doing and what we are saying about those persons who are placed in charge of the delivery of a most important service for the people of Barbados.

Mr. Deputy Speaker, there is no doubt that there is a housing problem in this country. In fact, the words of the Honourable Member speaks substantially to this, therefore, it is not a creation of my mind. It is not an imagination because the statistics as revealed by the Honourable Member where she speaks to 16,674 applications – and my words "and growing" those statistics obviously were gleaned previously today. I believe that because of the hunger for housing, persons are now making a trek to the National Housing Corporation's palatial compound at Country Road, to further register their names because they need housing.

Mr. Deputy Speaker, housing is a social need. It falls under those ideas which are said to be the basic needs of the people, for example, shelter. We, as human beings, have been raised with some kind of timber or stone structure, in which to place ourselves and our families. Therefore, any entity of Government which is charged with the responsibility to deliver those housing solutions has to perform and function in a better way.

Mr. Deputy Speaker, in this Honourable House, Honourable Members of the Other Side, not This Side, have spoken as the kind of attitude, words which say that the attitude within certain elements within the National Housing Corporation have been disparaging, almost contemptible, to the average working-class, as they approach them to satisfy legitimate needs relative to housing.

That has come from the Other Side and, therefore, let not This Side be charged for that statement or allegation. All that we are doing is repeating what was said. They have been at the fountain, have tasted of that particular water, and have spoken to that particular issue.

If, in fact, those kinds of statements are true, then the call must be for a change in the total face of the National Housing Corporation because, at the end of the day, it is beyond simply satisfying the housing needs but making those persons who go to face those individuals at the National Housing Corporation feel comfortable that the ideas they bring to them, that their needs and demands for housing will be met with tongues and words which calm and guide them and have put them in the right place to achieve what they came for in the first instance.

Mr. Deputy Speaker, I have, from time to time, and I believe that I have quietly spoken to you because of the needs for housing where, if that person is living alone, and that person dies, before the dead could be taken either before a postmortem or to the mortuary, the keys are being demanded from relatives or family members.

Sir, this is only testimony to two forms of behaviour, which are the high demands for housing and the attitudes of some relatives to persons who inhabit the rental units of the National Housing Corporation. We have to be careful when we are dealing with persons who are euphemistically called persons at the lower end of both the class and income scale, that we seek to buttress them and not to further degrade them by the demands they put on the state sector institutions.

Mr. Deputy Speaker, much of the housing solutions we have seen during the last few years lack imagination. Let me say now at this juncture because it is not only a situation of condemnation but one of recognising where there might be a change in orientation or in philosophy, even though we cannot yet bite substantially into that, the Honourable Member has spoken that there would be products coming which might be more imaginative at this juncture. Sir, we await those when they are placed before this Honourable House and before the larger population of Barbados.

Mr. Deputy Speaker, from the statistics provided by the Honourable Member, at this juncture it would appear that the National Housing Corporation is only able to provide between 6 per cent to 7 per cent of the demand for housing.  
12.00 noon

It would appear that the National Housing Corporation is only able to provide between 6 or 7 per cent of the demand for housing at any one time in this country. This is substantially amazing because this says that the so-called private sector is being called upon to meet 93 per cent of the

demands for housing in Barbados. This 7 per cent by the major public sector agency responsible for housing has done nothing to insert itself dynamically into the marketplace to effectively reduce the cost of housing across Barbados.

*Asides.*

Mr. R. D. JONES: Mr. Deputy Speaker, we have to be frank in relation to these matters because the National Housing Corporation meeting 6 or 7 per cent of the demand for housing will continue to show a meaningless impact on the housing needs of Barbados. We hear of the scarcity of resources and that the National Housing Corporation does not have the resources to carry out its mandate, which is to provide houses for low income persons in Barbados.

Sir, one gets the feeling that the National Housing Corporation has now become a total commercial entity standing in competition with the private sector real estate developers in Barbados. This means that the foundation on which the social fabric of Barbados was built has now been thwarted by persons who believe that the agenda has changed.

Sir, the agenda has to be the same as it has been in the historical environment. There was no reduction from 1999 in the number of registered persons seeking houses in Barbados in 2004. The Minister said that between 1995 and 2004, that 464 houses were built, and 178 terrace units were constructed.

*Asides.*

Mr. R. D. JONES: Sir, at the end of the day, it will take the cooperation of the Ministry of Housing and Lands and the Ministry of Public Works working hand in hand to carry forward the agenda of the provision of services and housing.

The Minister also stated that 2 618 lots occupied by tenants of the National Housing Corporation were now being made available to those tenants for purchase. This statistic has not caused me to smile because it has not moved one single person in need of housing into the housing fold.

It only confirms that persons who were living on rented lots of the National Housing Corporation would now be able to buy them and call themselves landowners. There has been no change and I wonder why these statistics were introduced. Sir, this does not satisfy the housing demand.

Mr. Deputy Speaker, those on the Other Side throw their arms about and seek to disrobe themselves, but the Honourable Member for St. Michael West Central does not

understand the substantial point. I reiterate that outside of moving persons from being renters of National Housing Corporation land to owners of that land, that the number of housing solutions have not changed.

Sir, this debate is about moving those persons in need of housing into the pool of persons who have been effectively granted housing. Sir, these small herrings across the trail dilute the nature of the debate so Honourable Members must be more sensible to the nature and quality of the matter before us.

I hate to involve the Speaker or Deputy Speaker in this debate. We are all colleagues in this Honourable House and where their voices are muffled because of the positions that they hold, somebody has to voice a concern on their behalf. Sir, when a particular constituency abuts and abounds the constituency of Christ Church East Central one has to speak. 12.10 p.m.

Mr. Deputy Speaker, some years ago it was written in the newspapers of this country that the representative for Christ Church West Central was demanding housing for the people of that constituency, and that it had the wholehearted support of the representative for Christ Church East Central. To date I have not seen one piece of land being developed by the National Housing Corporation or whoever is in charge for development nor have I seen a single house being constructed.

These areas, Christ Church East Central and West Central, are populated by three of the largest terrace units of the National Housing Corporation within their borders. Sir, in Silver Hill, Gall Hill and Wotton you would find in several instances some of the people residing in those houses being spoken of by the Honourable Minister.

If we are looking to change the social dynamics and underpinnings of those areas, it means that the call must be repeated for substantial housing development within those constituencies. Therefore, if there is any view of punishing anybody for their call, that view should change because the call is on behalf of the people who inhabit those places which were identified.

There is a growing young population which may be employed in the Public Service, since we have had a substantial growth in that sector of 10,000 over the last 10 years, or in the private sector but who come to us and are asking...

*Asides.*

Mr. DEPUTY SPEAKER: Order, please. I would like to listen to the Honourable Member.

Mr. R. D. JONES: Thank you very much, Mr. Deputy Speaker. I would not accuse my colleagues of bad manners.

*Asides.*

Mr. R. D. JONES: Thank you very much, Mr. Deputy Speaker. I could remain silent for a very long time while the Honourable Members on the Other Side behave in a manner which is now becoming their norm.

*Asides.*

Mr. R. D. JONES: Mr. Deputy Speaker, the point is, there are persons in the 25-45 age group who are calling for housing. Sometimes one has to tell them not to go to the National Housing Corporation because you will become enmeshed in the frustration of the 16,674 persons who are frustrated but look for other areas where they could have their needs met.

Sir, let me say upfront that it is unfortunate that we had to give them that advice because we know that in the private sector the cost of land is astronomical. I remember and I am not that old, where...

*Asides.*

Mr. R. D. JONES: I remember there was a time when land on the ridges of Barbados was fetching between 60 cents and \$1.80 per square foot, and this was private development.

*Asides.*

Mr. R. D. JONES: I am not saying that as the economy changes that they would not be an increase in prices. I am saying that the cost of land in Barbados is way beyond the reach of a substantial portion of our population. That in itself breeds other social frustrations. Therefore, this is where Government as a social engineer cannot bring these meaningless jobs before us if they want to see changes in the cost of land and housing in Barbados.

Sir, we are aware that in some parts of St. Philip land is being sold at \$15.00 a square foot and timber houses are being constructed on them. Mr. Deputy Speaker, 4,000 square feet at \$15.00 is \$60,000 and you have not yet put a house on it.

The Honourable Member for St. James South, the Minister of Housing and Lands, is speaking of bringing lots to the marketplace that would cost between \$18 000 and \$21 000 to satisfy, what the Honourable Member refers to, that segment of the market, and we recognise the segment of the market that she is talking about.

Sir, the Honourable Member also made the statement that the National Housing Corporation has been keeping faith with the people and we on This Side question that. We believe that there has been a lack of faith, a lack of goodwill in many instances and there has been a lack of imagination although that institution has a Board, has to be led by the overall policy initiatives of the Government and particularly the ideas and initiatives of the Minister.

I would not want to berate the current Minister within a year. I would not want to do that. The Minister who had responsibility and who wants to talk about going back to a period long past our time rather than look at his stewardship and delivery of the products – the obvious reasons for his change in portfolio should carry the major responsibility for the failing of the provision of housing products in Barbados. He needs to take that charge and find himself guilty for not delivering.

*Asides.*

12.20 p.m.

Mr. R. D. JONES: I say that the Honourable Member needs to take the charge and find himself guilty of not delivering. Rather than listening now, even though we know that the Ministry will never ever again be placed in his hands, he is involving himself in talk that is not sensible to the delivery of these ideas.

Mr. Deputy Speaker, in the past, we have seen the construction of what has been called “starter homes” in Barbados and we have placed families in them. Persons who would have put money to first obtain those houses, thankfully because of the imagination of the wider population in Barbados, thankfully for the provision of some resources, they have changed those starter units into useful habitations for them and their families.

The Minister is speaking to the establishment of one bedroom, timber and stone houses, in the price range of \$60 000 to \$65 000. We will await the shape, design, floor space, *et cetera*, before we comment as to their suitability or usability. She also speaks to other hybrid arrangements in the form of duplexes and quadruplexes to begin to satisfy the demand for housing here in our country.

We have, Mr. Deputy Speaker, to move at this time, at this date and at this place to actually try to meet larger demands of our housing. Sixteen thousand, six hundred and seventy-four are obviously large. If we are to make a dent in those numbers over the next two or three years, it means that the National Housing Corporation has to step up what it is doing.

It means those private sector entities who are building homes for the lower and middle-income segment of the market, also have to step up their production of houses to

satisfy those segments of the market, otherwise, we will almost be spinning in the top of mud. I believe that with goodwill, good management, and good policy initiatives like this, it can be achieved.

We find the banking sector, Mr. Deputy Speaker, because of the high liquidity out there, falling feet over head trying to provide mortgage loans to 5.52 per cent, 5.57 per cent, 5.95 per cent and 6 per cent. This is the lowest in the history of Barbados. This means that once the housing solutions, the lots and the land are there, they can satisfy some segment of the market, twinned with what is happening in the financing segment of the market for persons who are working.

Mr. Deputy Speaker, I hold for now until after the break.

#### SUSPENSION

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I beg to move that this Sitting be now suspended until 1.30 p.m. today.

Hon. Dame BILLIE MILLER: I beg to second that, Sir.

*The question that this Sitting be suspended until 1.30 p.m. today was put and resolved in the affirmative without division and Mr. DEPUTY SPEAKER suspended the Sitting accordingly.*

12.24 p.m.

#### RESUMPTION

Mr. DEPUTY SPEAKER: This Sitting is resumed.

Mr. R. D. JONES: Mr. Deputy Speaker, as I wind down my contribution on the Resolution before us, there are just a few additional points I want to add to this debate. The Minister of Housing, Lands and the Environment not only spoke about the question of providing housing solutions but spent some time looking at the quality of the products used in the construction of houses in Barbados.

The Honourable Member stated that on many occasions one could have expressed dissatisfaction with the quality of materials and the quality of work. She has gone abroad asking what she refers to as small contractors to get involved by answering the call of the National Housing Corporation in the provision of services to the National Housing Corporation, and in the construction of these housing units, or these housing products.

Mr. Deputy Speaker, if one takes a leap or a departure from her assertions relative to this, many of the faces that

one sees being involved in the construction of housing in Barbados, albeit in the joint venture activity at places like Coverley or in Hoytes Village and the other places identified, are familiar faces to many of the Honourable Members on the Other Side, and also to us on This Side.

I am not saying that the Honourable Member is suggesting that these persons are the ones who are responsible for the poor workmanship and the utilisation of poor quality material. If this is, in fact, the case, we cannot criticise her for drawing this to the attention of the Honourable House or to Barbados because I believe that at the end of the day when individuals, through a mortgage or other means of finance, purchase a property they should be guaranteed above average products in the construction of their homes. Therefore, the appeal would have to be one which says that if you are going to be involved in the production of these housing entities, that you must equip yourself with:

1. Those persons who can deliver quality products for you;
2. That they would utilise the materials which would further enhance that workmanship; and
3. That persons are deserving of the best of resources for that output of money.

So there is general agreement on that call for higher standards in the delivery of the products for Barbadians.

Mr. Deputy Speaker, this also brings us to the whole question of how the joint venture arrangement is being used to give the private sector an opportunity to construct housing in Barbados, which the Minister sought to put to rest. One recognises that the National Housing Corporation at this stage does not have the money to actually go about building these houses or developing these lands on their own.

Sir, I would not want the Minister to pretend that we do not understand what is being done here. It is a sleight-of-hand technique where you have actually taken the resources of the State, which are ultimately the resources of the people, and placed them at the disposal of private sector entities. In other words, as far as we are concerned, it is the simple matter where you said through lease or whatever arrangements you have come up with, that these contractors can use the land as collateral in order to get loans so that they can put in the site and services and go about the construction.

Mr. Deputy Speaker, let us not get into – it is not this or it is not that. As you boil it down, Government has gone to bed using the resources of the people. Land is money and you have brought to these private sector contractors land at

places like Coverley, Hoytes Village and maybe at Deanes Town and placed it at the disposal of private contractors.

These private contractors will get the line of credit or whatever there is from the banks, they will build, they will charge whatever the fee is relative to the house as agreed, they will have their margin of profit off of that without putting any hard-earned cash into this project because you are using the collateral of the National Housing Corporation, the collateral of the people, in the form of the land and then they can go to the bank because they have that collateral and borrow the money, and therefore they are not exposed to any risk.

Sir, I believe part of entrepreneurial activity relative to the private sector is that as you venture out you have to be exposed to risk. In this situation, as far as we could see, there is no exposure onto the risk and therefore they could walk merrily back into the same bank and put aside the profits they would have made from this type of exposure which is extremely minimal.

Sir, I thought the Minister would not have introduced this element because it is a vexed point with us here on This Side. I want the Honourable Minister to understand that at the end of the day it is the resources of the people as entrusted to the State that they are using. It is a process that has started.

I have seen roads in places like Coverley being cut albeit moving a bit slowly from my vantage point because the demand is there. I have been told that all of the 1 200 houses and the 300 lots have already been allocated to those who would benefit from that development.

Again this is testimony to the heavy demand for housing and lots. Therefore, I am suggesting that the Minister moves beyond this point recognising that it is not a formula that we on This Side would particularly like to see being utilised in the future and if they can develop other creative solutions I am sure, since we are committed to the development of housing for the people of Barbados, that we would not have any quarrel in relation to those imaginative arenas.

Sir, I recognise that this particular solution was only used because the National Housing Corporation has no money to do anything. We also recognise in relation to the sale of the terrace units – do not let us pretend that they are not going slowly – that 10 to 12 per cent either have commitments or have been passed on relative to the deposits over the last few months.

1.40 p.m.

Mr. Deputy Speaker, the real problem is not that those persons who currently reside in those terrace units in the

various parts of Barbados do not want to buy them. I came across a letter which, when I read it, I was amazed how it was written. I am just relying on my head, but it went something like this.

It is saying that persons across Barbados are being told that the National Housing Corporation will be putting in the fire-walls, repair those windows and doors and the other things that they had to do to those houses to make them comfortable for sale, but in the correspondence of the National Housing Corporation, they are telling persons that once they put the 10 per cent deposit, that the National Housing Corporation will no longer maintain those units.

Mr. Deputy Speaker, persons have read that to mean that the National Housing Corporation is saying that they will be putting in these things, but are giving them letters which say that if they pay the 10 per cent deposit, these things would not happen. I hope that has been corrected. Nobody has told me that it has been and this is several months now.

I am hopeful that the National Housing Corporation would correct and maybe reissue that piece of correspondence to those persons so that even though they may not be satisfied with the manner in which the letter is written, they could still move ahead, and that those persons who want to purchase the homes in which they have been living in for a long time can so do. It is a badly-worded letter.

Mr. Deputy Speaker, in the past we have had construction methods at Wotton, in the single units in such places such as Cherry Wood Circle. I have written to the General Manager and have copied it to the Minister of Housing, Lands and the Environment. Maybe it has not yet reached her desk.

*Asides.*

Mr. R. D. JONES: You have replied to me? I have been out of the country so I would not say anything. When I get back to the office and it is not there, I will call you and tell you that I have not seen it.

*Asides.*

Mr. R. D. JONES: No, nothing is hidden from me. Sir, it is a terrible construction method where one can dig one well and link 11 houses to it and in a traditionally flood prone area.

*Asides.*

Mr. R. D. JONES: Yes, the people at the National Housing Corporation have responded reasonably well to take the water off but before they leave, it is all filled back

up. What that is telling you is that it is taking water from those persons who have gone off to work. It is taking water from off drainage systems in other places in the environment and I am hopeful that some correction could be done to that and that in the future when we put down these 100 and 120 housing units, that sewage systems would adequately be put in to take care of the sewage from these areas.

Mr. Deputy Speaker, it also brings me to this point. We have talked about Zones 1, 2 and 3. There are persons who reside, particularly in Zone 1 area, which is not too far-removed from Station Hill and the Belle areas. We have had noises, if not to relocate them. I find it mind-boggling that during a period of expanded technology where we have a sewerage system in the City, one in the South and one to be put in the West, that today we are still arguing those points about zones.

Are you telling me that we do not have the resources or that we are not imaginative, where we can effectively link these houses to an effective sewerage system which can go into the sea or tap into St. James? I am not a sewerage system expert, but it would simply be a matter of putting the pipes down.

Mr. Deputy Speaker, these are things that we must think imaginatively about because at the end of the day, when one goes across Barbados, regardless of how it is mapped out, by and large Barbados is a limestone-based country and seepage will still go down. Maybe we need to have every house in Barbados linked into an effective sewerage system.

I want us, especially in these troubled areas such as Station Hill, Belle, *et cetera*, to look for creative solutions to ease the burdens and frustrations of those persons who would have placed houses there, for whatever reason. I want us to make sensible solutions and to bring about sensible satisfaction to what is happening there.

Mr. Deputy Speaker, as representatives of the people which is our first call, we campaign and knock at people's doors, people meet us on the streets and when we are at our constituency offices, people will call and express their needs to each of us. They will tell us particularly about issues of housing, which is number one. When we categorise or prioritise the demand, housing solution comes at the top of the profile.

I, therefore, want to return to Christ Church. Christ Church, outside of St. James and St. Philip, is really burgeoning in itself. I believe it has to be the second largest population outside of St. Michael and that the demand for housing in Christ Church is astronomical. People speak

about land and maybe the five of us who represent Christ Church need to don our short pants, put on our sneakers and walk from the top to the bottom and identify land for development, because that was the call.

*Asides.*

Mr. R. D. JONES: You have just identified some for Christ Church. I am sure that Mr. Deputy Speaker and I would smile, especially if they impact on Christ Church. A list of over 1 000, and growing active persons in Christ Church alone, would suggest that there is a need for that.

I do not want to return to the call by the Honourable Member for Christ Church West Central identifying which areas that were within the National Housing Corporation's scheme for housing and, strangely enough, they were taken out for commercial development. That is the land in Kendal Hill, which is located above Trans-Tech Incorporated.

This is an excellent piece of real estate and could have been used for housing development. It has been fallow for a number of years. I have seen no urgency by any commercial entity, Barbados Transport Board or otherwise, for its development. Therefore, if those plans are, in fact, on the back-burner, I am calling again for the National Housing Corporation or the Ministry of Housing, Lands and the Environment, to identify that piece of land, in addition to the piece which the Minister has identified, for housing development. It is important that the people of Christ Church be satisfied relative to that.

Mr. Deputy Speaker, there has been some debate on the question of whether or not one should put in the sites and services and provide lots for persons for development. That is an interesting solution. It is a solution which a lot of persons have adequately utilised. Sir, one would not believe the resources that poor people have at their disposal, that is, they rely on community assistance and knowledge to bring housing to them. I have seen housing being transformed where the only payment has been a pot of rice and stew, or corned beef and biscuits early on mornings, because workers would have started at 6.00 a.m.

*Asides.*

Mr. R. D. JONES: No, that is not then, it is still happening in Barbados.

*Asides.*

Mr. R. D. JONES: But they are not building chattel houses, they are building stone houses in rural Barbados, still utilising that technique.

*Asides.*

1.50 p.m.

Mr. R. D. JONES: Sir, we talk in here of recognising cultural norms and it has been part of that norm. They are being built by masons who are employed by contracting sites across Barbados, but on weekends they work in the development of housing units in certain sections of Barbados.

Mr. Deputy Speaker, in this country today we are saying that everything is bygone and that everything modern should be the solution, but we need to have a happy mix of the various solutions. Let us construct houses so that people can purchase them and provide lots so that people can buy them and construct houses.

We need to accelerate the pace of housing development. I see a time when the anger of people will overflow and we will not know to which tributaries that anger will flow but it is there and will become larger as time progresses.

Mr. Deputy Speaker, we have a mobile immigrant population in Barbados and this is causing pressure on existing housing stock. We know that persons are using unscrupulous standards and techniques in their collection of rents. I have said that it is not fair to charge \$70 or \$80 per person and put 12 or 13 persons to live in one house. Sir, because of the scarcity, unscrupulous persons are utilising that scarcity to fatten their pockets and regardless of how much policing there is of the housing stock, it will not eliminate the capitalist orientation that some persons are bent on exploiting.

Sir, the charge is for the National Housing Corporation, the Ministry of Housing and Lands to do everything legitimate and legally necessary to move from a position of 67 per cent of the housing stock to a more meaningful per cent and link with the private sector to develop housing in Barbados on behalf of the people.

Mr. Deputy Speaker, do not let us talk about a land bank because it is only useful for the provision of housing lots. There is no point in having this liquidity in the land bank but, at the end of the day, it cannot be utilised. We want to see the National Housing Corporation and Ministry of Housing and Lands make the social and sensible reality on behalf of the Barbadian people that some time coming soon we can say that the housing problems in Barbados have been solved and we can applaud ourselves.

Mr. Deputy Speaker, I thank you.

Mr. R. D. MARSHALL: Mr. Deputy Speaker, I want to make my points early today because I do not know what time the Opposition will walk out today. The Honourable Member for St. John is a busy person who has his office to run, or perhaps he does not like sitting with that naughty bunch.

Mr. Deputy Speaker, when I arrived in the Chamber this morning, the Minister of Housing had already begun her presentation. The Minister said she knows that we have not as yet been successful in attending to the housing needs of this country. Mr. Deputy Speaker, I want to support the Minister in that statement.

Sir, I do not believe that neither the Barbados Labour Party nor the Democratic Labour Party have been able to satisfactorily arrest the housing needs in this country. The previous Member asked if it was not time to revamp the agency of the National Housing Corporation. I am not here to knock the National Housing Corporation even though I have not seen many changes, but I do believe that the Minister has her head on and it is in her heart to put the National Housing Corporation on its proper footing.

This morning the Minister of Housing said she had a long meeting with staff at the National Housing Corporation at which there was lunch, but I do not believe that people should receive lunch until they work. The National Housing Corporation has to be serious about the housing needs of Barbados and make sure that houses are delivered. The Honourable Member for Christ Church East Central spoke about the way people are treated at the Corporation, but I hope there would be improvement at the National Housing Corporation soon.

I believe that the present Minister is serious about bringing change to the National Housing Corporation and the housing needs of the people of Barbados. Sir, the matter of housing needs to be put on the front burner because when people start to work, they want to increase their standard of living.  
2.00 p.m.

Years ago persons used to live at their parents' and grandparents' home until they reached the age of 40 or 45. Sir, when persons are working and earning money, they move out from their parents' homes and improve their standard of living.

Sir, recently we have seen as many as 18 persons living under one roof in a National Housing Corporation unit and I have seen in the Pine and Deacons areas, that persons extended the National Housing Corporation units without their permission. I am not saying that it was the right thing to do but when persons have small children, they may become desperate and have to provide housing for them. It is evident now more than before that there is need for more housing in this country.

I think that an onslaught should be made on housing in Barbados. The Minister said that she would be taking a Paper to Cabinet and spoke about the

advice that she is receiving. However, she has to sit with these people more often.

Sir, if the Honourable Member for St. James South, who is responsible for Housing, Lands and the Environment believes that she needs a Parliamentary Secretary to help her in some areas, she should approach the Prime Minister for help in that area because housing is a big issue in Barbados and we have to deliver the goods to the people. We have been in power for over a year and we have to make sure that we produce housing, which is in great demand, for the people of this country.

Mr. Deputy Speaker, in my constituency, St. Michael West Central, many people approach me on a weekly basis asking for housing. Yesterday I received an urgent message on my cell phone and a gentleman told me that he was looking for a government house for the last 15 years. I told him that since he is 55 years old, working, has been looking for a government unit for 15 years but had not received one, that he should rent a piece of land from somebody, borrow some money from the bank and build a house.

Sir, we have to encourage people to do these things. The National Housing Corporation is there for everybody, but it does not have enough units to satisfy everyone. People have to understand that they cannot wait on the politicians or the National Housing Corporation to provide housing for them.

Mr. Deputy Speaker, I believe it is some kind of dependency syndrome and I blame some politicians for giving the people the impression that life starts and ends with politicians. I just pointed that out because politicians try to secure votes, but it is the wrong thing to do.

Sir, I put people on the right path. I tell them that I cannot get a house for them at National Housing Corporation. I ask them where they are working, encourage them to get a piece of land to rent or buy and I usually point them in the right direction to secure a loan to build a house for themselves.

Mr. Deputy Speaker, everybody might not be in a position to buy a house, and some people would have to depend on Government for housing because they work for small salaries and are unable to qualify for mortgages. However, a person who works for a salary of \$250-\$400 a week can qualify for a mortgage.

The Minister spoke this morning about the houses that are going to be built. The Minister was talking about, maids, janitors, gas station attendants, porters, bus drivers, hotel workers, factory workers and store clerks who are looking for housing in the vicinity of \$75 000 to \$100 000.

The National Housing Corporation cannot be asked to play the role all the time. These persons have to approach the banks and credit unions to borrow money to make sure they can have a comfortable roof over their heads.

I had a similar problem in my constituency. When the land in the area at Great House, Grazettes, was first bought, we thought that we would be able to have about 80 spots at that location but, eventually, we ended up with approximately 40 spots. When I last spoke to the General Manager of the National Housing Corporation, he told me that they have approached the Town and Country Planning to get permission for subdivision and they might be able to add an additional 10 housing lots in that area. To date, I have not heard anything about it. The roads, wells and water mains have been put in place and I believe that more infrastructure has to be done.

I hope that very soon the people who have qualified to buy those lots would be in a position to start constructing their homes. I gave a list of names of persons to the National Housing Corporation regarding those lots and many told me that they have not heard anything from National Housing Corporation. However, at that time I was the Minister of Public Works and Transport. Now that I am no longer a Minister, I believe the list went out with me also.

Mr. Deputy Speaker, at some time, I am going to visit the National Housing Corporation to ascertain what is happening to those lots and to ensure that the needs of the people that I represent in St. Michael West Central are met.

Sir, the Minister said that she is being advised and that she would be taking a Paper to Cabinet and then she would be able to say more on how a person can own a house and land for \$60 000 or less. I support the Minister and wish her well.

I believe that her heart is in the right place but I am still not convinced that you can get a house and land for \$60 000 or less anywhere in this country where the cost of labour and land is high. I am not a builder, I am a developer and I developed one or two properties, but the price does not sound right to me. I think the Minister should ask her people again if these are the right figures or if something is missing.

Mr. Deputy Speaker, the Minister said that land would be 3 000 square feet at \$6 per square foot, that would be \$18 000. We then have to add legal fees to the money that we borrow and we are talking about \$20 000 to \$22 000. 2.10 p.m.

Sir, \$6x3, equals 18, in addition to legal fees. If you borrow the money, you are talking about \$20 000 to \$22 000

for the spot of land alone. The Minister talked about a house costing \$40 000 or less. My mathematics and my common sense tell me that it is not possible, Mr. Deputy Speaker, for people to be building in 2004, on a 2 000 square feet lot for \$60 000 or less.

Mr. Deputy Speaker, she also spoke about a one-bedroom unit. We are not talking about old people, retired persons, an old man or an old woman who would be living alone, we are talking about a people in a certain bracket, that would be raising children who are in need of housing.

Sir, she spoke about a starter house but to me, a starter house is a waste of time. Could you imagine a woman with three or four children having a one-bedroom house? How is it going to work? It is not possible, as I said, to build a house for \$60 000 or less, in today's prices, because of the cost of land, as I said, Mr. Deputy Speaker, and a mason is asking for \$100 a day. You have a carpenter asking for \$80 a day, and a labourer is being paid \$50 a day.

*Asides.*

Mr. R. D. MARSHALL: I am being corrected by the Honourable Member for St. George, Mr. Deputy Speaker, and I stand corrected, \$65 and \$70 for a labourer. This means that a carpenter wants \$80 a day and a mason wants \$120 then? We are also talking about having a tiler, a plumber, an electrician and a painter. These costs are high and materials still have to be bought.

Mr. Deputy Speaker, I am asking the Minister to go back to her consultants and tell them that something is wrong. She can even say the foolish Member for St. Michael West Central... Let us give them some satisfaction, if they want to say that, but I know that at the end of the day, Sir, she will be corrected, because this is not right.

I just want to say, Mr. Deputy Speaker, that we cannot build a one-bedroom house for people. A woman may have three or four children, a husband or a boyfriend. It cannot happen. The only thing you are going to see is some pieces of galvanise up again and some shanties in areas. We have to talk about at least a two-bedroom house at a cost of between \$80 000 to \$85 000 for something that looks good. We cannot expect to put people in some little animal sheds. We cannot do that to them. They have to have some place to call their own, and it must be something in which people could be comfortably placed.

Another thing I want to ask, since we are talking about the amount of building going on in Barbados. Very often, I pass and see signs up all around the place indicating that people want artisans to work, a carpenter or a mason. It is going to bring us back to what some of us, a few weeks ago, have been very divided on, that when we talk about

CSME, we have to bring in persons from St. Lucia, Grenada, St. Vincent and Guyana to do the work in this country.

I have no quarrel with it, as long as they are coming to work. I believe, Sir, that if we are going to put an onslaught on housing in Barbados, we have to be seriously thinking about bringing in materials out of Guyana, the greenheart and other forms of wood they can use.

I am also saying, Sir, that we have to look at some artisans from there. We are going to hear people saying that we are bringing in people to carry away Barbadian jobs. If there are not artisans here to work, and they are going to build a mass production of houses in Barbados, we would have to bring in people from the Caribbean to work. It has worked in the past in other areas of work in the Caribbean and it will have to happen again.

It is just that some people in Barbados believe that we are to try to do everything ourselves but if we do not have the artisans to work, how are we going to build the houses? It is all right to say that you have then to wait until the people can have the houses built, but all the time, Sir, the grass is growing, the horse is starving. If we have to wait until Barbadians are in a position to build the houses for us, we will be in trouble.

Mr. Deputy Speaker, as I said, we have to make sure that we go in that direction of getting the artisans into Barbados. As I see it, Sir, I heard people say that the wood is cheap in Guyana. If we can bring in the wood and the artisans from Guyana to work, we can deliver the housing for the people.

Another thing, Mr. Deputy Speaker, we are talking about availability of land. There are a number of persons, and I mentioned this to the Minister last week while passing him in the corridor, in Barbados who own four or five acres of land. I know one or two of these persons are willing to make the land available so that people can have housing. I heard the Minister talking about joint ventures this morning and this is an opportunity to see more joint ventures.

The problem is that although they may have four or five acres of land, the cost of putting in the infrastructure, the water mains, the gas mains if possible, light poles, wells, and the roads are extra costs. I believe that if someone has four or five acres of land, and I am not speaking about developers, but poor people and ordinary people, doing nothing and they are just paying the Land Tax and it is running to bush, that they would want to get involved in a joint venture programme.

There are complaints about the mosquitoes and people dumping garbage in open areas, but if these lands can be

taken out of agriculture and they liaise with the Department of Town Planning, they can then approach the Government, the National Housing Corporation if it is still there or the Ministry of Housing and Lands, to go into a joint venture with the Government.

I believe this can work with these parcels of land. We can then have land for the people. We cannot say that we do not have the land. As I said, there are a number of these four or five-acre lots laying around Barbados, not in St. Michael, but in the countryside. The land is just there doing nothing.

We can put the infrastructure in place, where the persons who own the land would be the provider of the land, the Government the provider of the infrastructure and have some kind of joint venture where they can both benefit. The Government is not in the business of making profit but the owner of the land would be able to get some kind of profit.

I am talking about land that we do not have to go and get \$8.50 or \$9.00 per square foot. We are talking about selling land at \$6.00 per square foot. I am sure that if a man has a piece of land that is passed down to him from generation through his family which is there doing nothing, and he might be a poor person and he wants to be a developer in his own rights, and wants to be able to make some kind of money, he can get into the arrangement with the Government which can help him in his achievement.

Years ago, Mr. Deputy Speaker, people would have left the countryside and come to town and other areas where the work was but now, things have changed. The modern-day Barbados, with more and more people working for more money, people are in a position to buy a motor car, there is good public transportation, there is a good road infrastructure, everything is there, so I do not see why people would want to say that they want to come into St. Michael to live, or they want to live in St. George.

People cannot go back to rural Barbados. In my estimation all we are seeing is urban and suburban Barbados. Sir, with the infrastructure in place and the transportation there, nowhere is far. As I said, Government and the private sector can work hand in hand to make sure that this comes into being.

The other thing I want to mention, Mr. Deputy Speaker, was that I also heard the Honourable Member for Christ Church East Central talking about contractors working and are not paying back the bank.  
2.20 p.m.

Sir, with any kind of venture between Government and private persons you would have to have a quality surveyor on site so that when the contractor has reached a certain

stage, he would be able to say that the contractor is entitled to X amount of funds.

I know for a fact that we have had some contractors who have been taking advantage of people, but as I said, once it is a debt between Government and the people, Government would make sure it has a quality surveyor working on behalf of the Government and the person with whom the Government would be having the joint venture with.

Sir, any contractor that is given a job is responsible for starting it. The contractor should be in a position to have a relationship with a banker so that he can carry his contract, which is signed between him and the developer, and say that it is an agreement he has with X or Y and he needs to have some mobilisation fee, and the money could be paid into the bank by the developer so that the contractor can start his work.

Mr. Deputy Speaker, I believe it is time the Government make sure that it is in a position where it can seriously look at the housing situation in Barbados. We should all move together and be not partisan on this matter. We know that both governments are at fault. Over the years they have never delivered on their housing programmes. I have heard them year after year crying about how many housing units they built and who "DEM" or who "BEE" live in them, but I am not in for that. I am talking about housing for Barbadians.

If you are a Democratic Labour Party supporter or a Barbados Labour Party supporter you have to live somewhere. Mr. Deputy Speaker, more and more people are working so they would be trying to live on their own. I have met persons 18 and 19 years of age who want to move on in life. Therefore, any good Government should be making sure that the housing needs of persons are met.

I am obliged to you, Sir.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, it is clear to me that this Resolution was not brought to this House by accident and the timing is suspect. It is also clear by the persons who sat and plan this debate last night that this debate would create some excitement in the House and would focus the minds of people away from the real problems in the country.

Sir, to have a housing programme, as was spoken about this morning, must be matched by growth in the economy. Therefore, we must seriously ask ourselves if we are having the growth in the economy to match the housing programme that has been spoken about in this Parliament today. Sir, when one analyses what was said lately, it is clear to me that the biggest problem facing Barbados is that of production.

If we are having a problem with production, how can we, after having a land bank for many years sitting down and not gaining any interest, come now with this ambitious housing project talking about satisfying the needs of the poor when the poor have already chosen their coffins, dug their graves and are now prepared to be buried? Sir, it is clear to me that this is a divergence.

This debate was well planned, well structured and is a good piece of political propaganda to satisfy the minds of the Barbadian public and to remove their thoughts from a position that they have been focussing on within the last few days.

Sir, I have already said to my comrades that after education the next major issue has to be land, so this is nothing new. I have already passed this road and I understand what is happening here. Sir, to deliver the right priced house, we must be able to find a company in Barbados that has a hardware store, that is involved in construction, that has a company that deals with electrical, that deals with concrete, whether it be ready-mix or preconco or whether it delivers the BRC and that has the land available to deliver. It is clear to me that we need to find companies in Barbados, at least there is one, that has the capability of delivering this \$60 000 price house.

Sir, outside of that the only other way that you can get a delivery of a house at \$60 000 is if you do exactly what I have been asking the National Housing Corporation to do, for over 10 years, that is, to stop the foolishness they are doing by giving the public the impression that they can deliver houses to poor people. The National Housing Corporation cannot deliver low income houses to the poor people because it is now the biggest speculator in Barbados.

Sir, the National Housing Corporation does not understand its mandate. The National Housing Corporation was set up to look after the poor but instead of looking after the poor, it is out there speculating and have removed over 1 000 acres of land from the land market of Barbados thus creating a demand and supply problem.

The National Housing Corporation should not have 1 000 acres of land on the land market in Barbados causing land prices to increase and is now talking about looking after the needs of the poor when there is a great demand for housing and lots, and when it is known to everybody that the National Housing Corporation has sold land in Briar Hall, Christ Church, that they claimed was for poor people. Sir, when you go into Briar Hall now you see million dollar houses.

*Asides.*

Mr. D. St. E. KELLMAN: Sir, for some reason I cannot get it into the head of the Honourable Member for

St. George North that selling land at \$6 a square foot does not mean that a house cannot be built for a million dollars.

*Asides.*

Mr. D. St. E. KELLMAN: When the National Housing Corporation sells land at a reasonable price, it is supposed to be sold to persons in a particular income bracket. I know the policy of the National Housing Corporation and if the Honourable Member is saying that he is justifying his policy then his policy was wrong.

Sir, I was in this Parliament long enough to realise that the Government acquired land in the St. James area from a gentleman for the simple reason they thought that the man should not have gotten that land because he had land elsewhere. I was in here and the Honourable Member for St. James North was in here. I cannot remember if the man was blue, pink or red or if his name was Redman.

I know they brought a Resolution to this House. So if the Honourable Member is telling me that the land was sold at \$6 a square foot, what the Honourable Member is telling me is that he understands the policy at the National Housing Corporation and he agrees with me that the persons who brought the land at \$6 a square foot was not people who should own that land because as far as I know \$6 a square foot is not what we regard at the National Housing Corporation as a commercial sale.

A policy was put in place at the National Housing Corporation where you would sell land at a higher value so that you could subsidize those poor people at the lower end. That could not have been the case at Briar Hall because \$6 a square foot cannot be in that bracket.

Sir, it is also clear to me that a wrong policy has created problems for us. When the Urban Development Commission and the Rural Development Commission were formed, they diluted the National Housing Corporation. One time when you spoke about housing in Barbados you were sure you were speaking about the National Housing Corporation, but now because of political cleverness, when you speak about housing you are not sure whether you are speaking about the Rural Development Commission, the Urban Development Commission or the National Housing Corporation.

2.30 p.m.

Mr. Deputy Speaker, I would like the Honourable Member to tell me the usefulness of the National Housing Corporation because its policy mandate is not being followed any longer. There are now two splinter groups called the Rural Development Commission and the Urban Development Commission.

Therefore, the Government has decreased itself by forming the Urban Development Commission and the Rural Development Commission but there is a Minister of Housing that does not control the Rural Development Commission.

*Asides.*

Mr. D. St. E. KELLMAN: I also heard from the Honourable Member for St. Michael West Central, and it could not have been said by a better person, that when one goes through Barbados, one now sees shanties or pig pens in which they would want people to live.

Mr. R. D. MARSHALL: On a point of order. The Honourable Member is misleading the Honourable House. I never said that as one goes about Barbados that one is seeing shanties. I said that when you build the one-bedroom starter houses, you would not want people to be coming around now and adding on two pieces of galvanise to have shanties. That is what I said and I would like the Honourable Member to withdraw those words.

Mr. DEPUTY SPEAKER: Proceed, Honourable Member.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, I will withdraw those words.

Mr. R. D. MARSHALL: Thank you very much.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, the Honourable Member is admitting that the policy of the Barbados Labour Party is so bad that in less than one year after constructing these houses, they would be like animal sheds and shanties.

Mr. R. D. MARSHALL: On a point of order. Mr. Deputy Speaker, I did not say that. I said that as one builds a one-bedroom house and as the family grows, that soon people would have to be putting on galvanise around their homes. I said that it has not gone to Cabinet. The Honourable Member has brought something here to talk about but it is not policy. It first has to go to Cabinet before it comes here. That is what the Honourable Member has said and, therefore, I take it to mean that as long as it has not gone to Cabinet, it is not Government's policy.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, in other words, the Honourable Member for St. Michael West Central is saying that the Honourable Member for St. James South is so presumptuous that before the Honourable Member takes it to Cabinet, she brings it here to fool us.

Mr. R. D. MARSHALL: On a point of order. I have never mentioned anything about the Honourable Member

coming here to mislead this Cabinet. Therefore, again the Honourable Member is misleading this Honourable House and I would ask that he would withdraw those remarks and start talking about housing in Barbados for the people of St. Lucy.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, the Honourable Member said that there are two parishes which are suitable for housing, St. Lucy and St. Philip.

Sir, since 1994, I have been waiting for 33 lots at Mount Poyer. Since 1994, Ministers came, some left, some went other ways, and the lots at Mount Poyer are still to be developed. Sir, St. Lucy has the most land which is available for proper housing. I am now hearing that after waiting to get 110 new roads, after having to walk through the number of bad roads, after enduring the lack of housing, that the people of St. Lucy should now allow others to come in and live, and that we should play second-class citizens because of a land shortage. I am hearing too that we should now give up our rights to others to come and live in St. Lucy, ahead of the people of St. Lucy.

*Asides.*

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, I am hearing a voice that you cannot hear asking me why I am living in St. Thomas. I will tell the Honourable House why I am living in St. Thomas. I am living in St. Thomas because the Barbados Labour Party had compulsorily acquired the land that my mother had left for us.

They had acquired land at Checker Hall for us to be resited and we have never received any. Therefore, we then had to give up an acre of land and I had to go and hunt. I then had to turn around and buy land from Checker Hall Plantation. That is a fact. Our land is now where the Cement Plant is constructed and that is why I have a house in St. Thomas. I have been asked a question. I have answered.

*Asides.*

Mr. R. D. MARSHALL: On a point of order. I believe that we on This Side should not stay here and heckle the Honourable Member on That Side. I heard the Honourable Member for St. Thomas talking to him but the Honourable Member should be grateful because he told me that he has voted for her.

*Asides.*

Mr. DEPUTY SPEAKER: No point of order. Proceed, Honourable Member.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, I take my politics very seriously and have always respected the

Chair. I also believe that the Chairman of Committees should understand his role in this Parliament.

I have already warned him this morning about his behaviour, now I have to warn him about lying on me in this Parliament, and I know that you do not like that, Sir.

Mr. R. D. MARSHALL: On a point of order. Mr. Deputy Speaker, the Honourable Member is saying that I am lying on him. That will never happen, Sir.

*Asides.*

Mr. D. St. E. KELLMAN: Nor would I allow you too. I would not bring the debate so low.

*Asides.*

Mr. D. St. E. KELLMAN: I agree with you. That is terrible.

Mr. DEPUTY SPEAKER: Honourable Member, could you address the Resolution, please?

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, we have to understand that any problems in relation to the masses cannot be done by a piecemeal approach. I have already warned this Government on their piecemeal approach to housing and land distribution in this country.

Mr. Deputy Speaker, it is regrettable that when we have to deal with something as it relates to the masses in Barbados, we get a piecemeal approach to solving their problems. Sir, we have to understand that if we cannot deliver because we are not producing at the rate that we should be, we should be bold enough to say to the masses that we cannot deliver at this time and that we need to use the money to formulate projects so that we would be able to generate enough revenue and exchange that we could tackle their problems later. Sir, it does not make sense in having 1 000 acres in a land bank and keep on promising persons.

Sir, I know Small Hope. I am aware that the Honourable Member for St. Andrew was very ambitious in his housing plans and that he went to St. James. There is a Small Hope in St. James, by Deanes Town, one by Endeavour, Orange Hill, and in Apes Hill.

*Asides.*

Mr. D. St. E. KELLMAN: You are right, it is very much in St. James. I agree with you but I cannot buy this excuse at this time that Small Hope cannot be used for housing because it does not have any utilities. Sir, everybody knows that most of the land, when one wants a house spot, one has to put in the necessary infrastructure.

Mr. Deputy Speaker, what is worrying is that Small Hope is also next to Deanes Town.

*Asides.*

Mr. D. St. E. KELLMAN: I know it hurts the Honourable Member for St. James North, not in votes but in location, to see his people as they were at that time – I now believe they are in St. Andrew – being removed from the most beautiful spots that one could ever find in St. James, which is Deanes Town.

Sir, it overlooks the rich and famous and somebody who had to have had a clever mind and who had to be Prime Minister, had advised his Cabinet that Deanes Town was too good for poor people and that they had to be moved from there and taken to Sion Hill.  
2.40 p.m.

Hon. R. C. EASTMOND: Mr. Deputy Speaker, on a point of order. Around the mid 1970s, those areas now being referred to by the Honourable Member for St. Lucy were deemed totally inaccessible and the people were moved out long before my time, even though I am familiar with it. Those areas that did not have water, electricity or modern amenities saw their residence being moved out 26 or 27 years ago.

Mr. D. St. E. KELLMAN: Mr. Deputy Speaker, I did not accuse the Honourable Member for St. George North for causing it. I said the Honourable Member was aware of it because he had an interest in the constituency before he came to Parliament. I said it had to be a Prime Minister with a clever mind and as far as I am aware, the Honourable Member for St. James North has not reached that position yet, although he has the capabilities.

Sir, we all know that Deanes Town is one of the best pieces of real estate to be found anywhere in Barbados and that Waterhall Development or St. Silas Heights is next to Deanes Town. Sir, in the same way that Waterhall Development has been developed, Deanes Town could have been developed for poor people, but somebody thought it unsuitable.

Today, I am hearing about Small Hope and knowing the location of Small Hope and Deanes Town and the amenities, I wonder if we are still in the dark ages where people have to move to light and water rather than taking light and water to the people.

*Asides.*

Mr. D. St. E. KELLMAN: When you say white, you might be right because you well understand who the land is

for. We have to be careful how we speak about being a developing country but yet moving people instead of taking the infrastructure to the people because it is a conflict.

I had a tour with the Honourable Member for St. George North and I showed him at least 10 locations in St. Lucy where he could develop house lots without interfering with agricultural lands. Sir, I am always consistent about what I speak and I have always criticised this Government for taking up agricultural land to use for housing when there is available rab land across Barbados that can be first utilised without interfering with agricultural land because once you have made that decision, it cannot be changed.

This is why on many occasions, I have asked for a proper land use policy because we have to balance agriculture, housing and tourism. Sir, until we do this, we are not going anywhere in this country because we have a piecemeal approach and proper planning is needed in this country as it relates to housing, agriculture and tourism.

I have said before that the Minister of Finance needs to put more emphasis on the housing and agricultural needs of this country. We have to understand that some people like farming but they do not have the land suitable for it. There are also people who would love to get in housing but they have good agricultural land.

It does not make sense to encourage a farmer from the valley in St. George to get involved in housing when he is not interested in housing or a person who is interested in housing to get involved in farming because it is bad management. We need to relax the transfer tax policy so that we can become involved in swapping land in this country.

Sir, our land resources are too scarce for us not to look at these imaginative thoughts. We need to forget the person delivering the message and understand that it is in the interest of the country. Sir, everyone cannot have progressive thoughts and we may need to hear it from John Kerry.

*Asides.*

Mr. D. St. E. KELLMAN: Sir, the artisans of Barbados are good enough to continue to build houses for their equals but over the years, instead of the National Housing Corporation encouraging the artisans of Barbados to expand on their ability, it has tried to compete with the artisans.

Sir, every time a person buys a piece of land from the National Housing Corporation, it wants to tell that person who should build the house for them. It is not the business of the National Housing Corporation to tell a person who

should build his house. The person should be able to dictate who should be his builder.

Sir, the concept of a joint venture is foolishness because the National Housing Corporation should concentrate on selling lots and forget about building houses because whenever the National Housing Corporation builds houses for poor people, they sell them at a high price to the middle-class and the rich and famous. Therefore, I would advise the National Housing Corporation to sell the lots to poor people.

If they are interest in poor people, they would sell them the lots and let them decide whether they want to build houses with one, two or three bedrooms. It is not for the Government to decide to build one-bedroom houses for anyone. It is not the business of the Government what type of house a person should live in because it creates anger.

It is a backward step when in 2004 the Government can tell people it is building one-bedroom houses. Sir, because of its housing policy, the Government is playing into the hands of Standards & Poor's. When the Government takes this decision, people believe that we are lacking in something and hence the report.

We have a serious problem with production and if we do not solve this problem, the report will be the same every year. No one has to listen to Denis Kellman, but I will continue to preach that we need to increase production in this country. It is not the fault of the people, but the Government, that is causing production not to increase.

Mr. Speaker, I have spoken about it and perhaps I should now march about it. We must understand that we have to look after the interest of production in this country because we are caught up in consumption. Until we punish consumption and compensate production, we are not going anywhere.  
2.50 p.m.

Sir, we would understand that when we can put it in the heads of those of the trade unions that it is in the interest of this country to increase the disposable income without increasing the cost of the service providers.

Sir, I am saying that we have to balance the amount of land we need for tourism. It is clear that community tourism would prevent us from utilising large portions of land and allow us to maximise the land space that we have. Housing must not be seen as a micro issue but a macro issue delivering the goods to the people. That is why I will continue to say that a home cannot be seen as a home in Barbados any longer. It must be seen as a home and a business. Until we understand that, this country will not go forward.

I thank you, Sir.

Hon. Miss C. Y. FORDE: Mr. Deputy Speaker, I wish to participate in this debate and support the Government for the initiatives regarding housing in Barbados.

Sir, our National Pledge says:

"These fields and hills beyond recall are now our very own."

I believe that Barbadians should get every benefit when it comes to property ownership and whatever aspects of development, socially or otherwise.

Sir, having been on this earth for more than half a century, my memory is not short like a lot of Honourable Members in here, and some individuals on the outside of this Honourable House. We keep focussing on here and now and forgetting where we came from and where we are going. Therefore, I am going back to 1980 where the Tenancies Freehold Purchase Act caused poor people in Barbados to get an opportunity to purchase the lands they occupied for generations, to be able to own the land.

Sir, this ownership has caused those individuals and families to be able to walk with their title deeds to purchase materials to build homes, educate their children and to do a number of things that people of my generation and my grandparents' times were not able to do. I thought it was an excellent aspect of social legislation that has empowered Barbadians and I support that exercise.

Mr. Deputy Speaker, they were many Barbadians who lived in private tenancies who did not get the opportunity to purchase their lots at 10 cents per square foot, but this Administration put legislation in place for those persons who qualify to be able to pay a maximum of \$2.50 per square foot and the Government would subsidise the rest. I think that is another powerful move in helping to build our people.

The Honourable Member for St. Lucy spoke earlier and a lot of what he said would have been a regurgitation of the last 10 years in this Parliament.

*Asides.*

Hon. Miss C. Y. FORDE: I have no problem with that but it does not mean that repetition is elucidation. The Honourable Member for St. Lucy said that the National Housing Corporation was designed to help the poor.

Sir, I do not know what is wrong with those Barbadians who keep espousing about the poor black man. This has been the philosophy of the Democratic Labour Party for generations and it is no longer holding water.

The same poor black people that we keep speaking about, like the Honourable Members for Christ Church East, St. Lucy and others, who came through the horn pipe like me, were working-class people and, today, are in the middle class.

Sir, the middle class has done no wrong in Barbados. They have been able through various Governments, the Barbados Labour Party and the Democratic Labour Party, to be able to climb the social ladder and improve themselves, access the education that both Administrations offered to Barbadians, and to make us proud people in Barbados and the Caribbean. Therefore, middle-class people must not be shoved in a corner because they have devised ways and means of earning a living, making sacrifices, accessing whatever facilities are available and climbing the social ladder.

Sir, if only the working class had voted for any of us in this Honourable Chamber today, we would not be here sitting today as Members of this Honourable Chamber. Therefore, I am speaking for the working, middle and upper-class because we are all Barbadians and I am not here to divide and rule.

*Asides.*

Hon. Miss C. Y. FORDE: The National Housing Corporation has helped to empower many of us and it continues to do so. Sir, teachers were earning a pittance in 1970. In 1970 when I entered the Civil Service, I earned some certificates beyond Scripture. I worked for \$140.00 per month and I earned an additional \$10.00 because I had English Language. If I had answered the Honourable Member when he said that my only qualification is Scripture, he would realise that I am rooted in spiritual development.

*Asides.*

Hon. Miss C. Y. FORDE: I have a moral base that I came to this Honourable House with and I will live to continue to uphold integrity, and if I had a degree in architecture the few houses that I built would not have cracked.

*Asides.*

Hon. Miss C. Y. FORDE: Sir, when I joined the Civil Service in 1970, I was a working-class person but because of the efforts of the Governments of Barbados, particularly the Barbados Labour Party Government of 1976, the teachers and other workers in Barbados were able to earn a little more money. What is wrong with them climbing the social ladder and giving back something to this society so that other young

people can recognise that we can be poor and we should not use that as an excuse to become violent and be involved in crime, but we should use it to help propel others or bring people along with you.

This is what my role in this Honourable House is and not to be saying that persons have moved away from helping the poor black man. The poor black man does not want anybody to speak for him especially when the poor black man understands that what the persons are saying is not true.

Sir, the Honourable Member for Christ Church East Central spoke for over an hour today and he made one point that has assisted me in understanding what he said. We are on the same wave length when he spoke about the efforts that Barbadians have made in the past. He spoke of the collective effort of people in the community to build their homes. They did this work on Saturday and Sunday mornings. They built the homes by starting at the back and coming forward. This is all that the Honourable Member said that I agree with. This community effort continues today in rural areas.

Sir, people who live in rural areas possess attributes that allow them to be thrifty. They know how to earn additional money by planting vegetables and flowers, making souvenirs and smocking. Barbadians still have that interest and entrepreneurial outlook. This is still happening and I wish to develop that more.

*Asides.*

Hon. Miss C. Y. FORDE: Mr. Deputy Speaker, I will not be an ostrich and bury my head in the sand the way the Honourable Member for Christ Church East Central does and I wish that he would allow me to say what I have to say so that I can make the general point. I am supporting this Resolution.  
3.00 p.m.

I support Government's exercises, even though there are times when things do not always go the way we want. As Barbadians, we like to tear down for the two or three errors and we keep them in the forefront of our minds, but we do not look at the fantastic track record that institutions have given to promote those areas.

I am here to promote the National Housing Corporation in that respect. When they need a tongue lashing, they will get it, but I think that the efforts over the last 10 years are commendable. I trust they will continue to cater for all levels of Barbadians, but to give further opportunities to the general workers, such as janitors, carpenters, bus drivers and other such workers or employees

in Barbados, who do not earn enough money to be able to access those \$100 000 mortgages. Hence, the point made by the Honourable Member for Christ Church East Central is relevant in that people still want to have that community effort, in order for them to do the building of these houses.

Mr. Deputy Speaker, we all know that our parents were not in any position to access mortgages or loans to be able to build, but we know that they were able to build three-bedroom and four-bedroom wall structures, through the creative abilities they had and the sacrifices they made when it came to spending, even though they had very large families.

I had the distinct privilege, Mr. Deputy Speaker, of going to the Cotton Factory in 1979 to build myself a chattel house, where I put down \$2 000. They gave me \$2 000 in materials and loaned me another \$2 000 in materials, so that every month I would go and pay them back, like I do at Courts and others, and that is still going on in those various areas.

Mr. Deputy Speaker, I support the joint venture programmes and I also support some of the private sector projects that have happened. Indeed, the project at Shop Hill, St. Thomas, West View, Hopewell, those three in particular from the private sector, have allowed many people and, indeed, from St. Lucy, St. John and other places to move into the parish of St. Thomas and enjoy the quality life that we all enjoy there.

I also want to praise the National Housing Corporation for the houses at Rock Hall in St. Thomas. They are starter houses that have given some Barbadians, who would never have had the opportunity with these large mortgages, to be able to own their own houses.

I am waiting patiently, as the Honourable Member for St. James Central is waiting, for those houses at Arch Hall that were in the works for the last three or four years. Indeed, I look forward to them coming to fruition, with the assistance of the National Housing Corporation.

Mr. Deputy Speaker, there are some other locations in the parish of St. Thomas that I would like to recommend. I also support the Government's policy not to move land out of agriculture, especially when there are areas where sugar cane, potatoes and other diversified crops are grown.

*Asides.*

Hon. Miss C. Y. FORDE: I would not allow the Honourable Member for St. Lucy to put any words in my mouth. I would prefer to stick to the comments I am making.

Mr. Deputy Speaker, there is a community called,

Exchange, in St. Thomas, which is very near to Lewis Village and Dukes Tenantry that I know can facilitate at least 60 houses at this time. I am looking at Bucks in St. Thomas, where there are spots there that can also be acquired. There are many at Cane Field, near Dunscombe Hill.

There are properties at Spring Farm, St. Thomas. There are properties at Forty Acres, St. Thomas. There are properties at Carrington's Village in St. Thomas. As I said, as long as they are not into the pool for agriculture, the Government can pursue the development of sites and services, where people can buy or rent the spots and build from the back and come forward.

Many hundreds of people are asking the same question, when will they develop this land? Rome was not built in a day but, indeed, Mr. Deputy Speaker, approaches have been made for the Ministry of Lands to be able to do some acquisitions or to work public/private sector projects, in order for more housing solutions to develop in the parish of St. Thomas.

I do not agree that every spot should be sold at \$20 or \$30 a square foot, because there are some that I know could be sold at \$5 and \$6 per square foot, but we need to have the amenities put in place for locals and others. I welcome the visitors. I welcome the Honourable Member for St. Lucy who has not even sought to give me the privilege of the vote, and kept the votes in St. Lucy for himself, but I welcome him in St. Thomas.

Mr. Deputy Speaker, there is a challenge that I have, however, which is to do with some unscrupulous landlords who have been taking advantage of some of the very same poor people and the middle-class people in this country, by having some exorbitant amounts of money to be paid for rent.

Sir, some chattel houses are with no proper toilet facilities, no proper backyards, some of the roofs are leaking, there is no proper plumbing in the facility, but they are charging \$500, \$600 and \$1 000 per month, and then they are not adequately doing the rehabilitation to those structures.

I think the Government, indeed the Ministry of Housing and Lands, and the National Housing Corporation, must have some proper policy put in place, so that those landlords can be held accountable and pursue the upgrading of those facilities, so that those persons who have to undergo those rentals, would be able to get a better quality of living.

Mr. Deputy Speaker, I also think that the Town Planning Department has a more important role to play.

Indeed, there is legislation on the Statute Book, but we have some Barbadians who believe that they can take the law into their own hands and do their own development whenever they feel like, without anybody telling them anything.

Mr. Deputy Speaker, I am extremely concerned about all the construction that is going on where contractors, developers and others chose to block waterways. They block the water courses. They are now filling swamps and ponds and so on, much to the detriment of this environment in which we live.

We are all Barbadians and we cannot go anywhere to live. Therefore, I would like to call on the Barbados Town Planning Department to ensure that they pursue with vigour, those developers who continue to think that Barbados belongs to them and they alone and they can fill in wherever and whenever they feel like, not remembering that generations to come have to live in Barbados.

I speak particularly, Mr. Deputy Speaker, of some areas where a road might be built and all of the debris is being put in a pond. Then 20 years later, the properties are being sold and people are digging foundations for 10 feet and 15 feet and cannot find foundation, because they did not know that the particular location where the spot is, used to be a pond or a swamp.

Mr. Deputy Speaker, we had a serious problem with flooding in 1995, and even though I do not know the reason why that would have happened, I believe that a lot of it is to do with the construction of houses in water courses, the filling in of swamps and ponds that are natural drainage areas.

Therefore, Sir, I would wish for the Town Planning Department to be able to pursue with vigour, their duties in prohibiting those individuals who have built or started to build in those water courses. I believe that Barbados will continue to be of service to all of us and we should be comfortable in our homes, so that whenever the rain falls, we should not be calling the Fire Service and other agencies because unscrupulous business persons have built houses in water courses, or sold lots that would create that kind of challenge for the Government and, indeed, for those people who reside there.

I also want, Mr. Deputy Speaker, to praise the lending agencies. In Sunday's newspaper I saw that mortgage interest rates have now dropped to 5.7 per cent and 5.25 per cent. I know that the Mortgage Finance Company dropped theirs to 6.25 within recent times. The credit unions and banking institutions have on-lending facilities so that Barbadians can have access to loans and mortgages to upgrade their houses.

3.10 p.m.

Mr. Deputy Speaker, I trust that the National Housing Corporation will continue to focus on housing solutions for all categories of workers but that it will place more emphasis on the low income earners who are the ones that will not get the opportunity to go to these lending agencies in the same way that others can that have a better salary.

Mr. Deputy Speaker, when we look at the changes in our society such as people's lifestyles, we must acknowledge that young people are not interested as they did in my time as a young person growing up in staying at home in the extended family. They are ensuring that they will be able to become independent enough to be able to go on their own.

Sir, in these changing times, young people want their independence and their privacy, so as soon as they start to earn, even though they may not have enough money to be able to access a loan or a mortgage for a house, they would go and rent or move in with their fiancé. Mr. Deputy Speaker, that is also happening in other parts of the world.

Mr. Deputy Speaker, I believe that many of those 16 674 applicants to the National Housing Corporation include those young people who, because of the opportunity of a sound education and employment, want to own a piece of the rock. Sir, the young people want access to that land bank or any other areas in order to get their own homes.

Sir, I have absolutely no problem if they may not want to live in the same house that they build but may want to have it tenanted so that they can get the funds from the tenancy to go toward paying the mortgage, so I will encourage that kind of business acumen.

Sir, what I have a tremendous challenge with is when I see so many individuals, particularly women with children who need and rely on that low income property in order for them to be able to get out of the elements, or out of the unfortunate situation under which many of them live sometimes with a partner or with other relatives. Some of them are badly treated. Sometimes they are put alongside the street. Sometimes they cannot tolerate the children being knocked around or the incestuous situation that the children are in and therefore they keep moving and people keep treating them worse and worse as time goes on. I believe these are the ones who need urgent attention.

Mr. Deputy Speaker, I would wish that the projects with the duplexes that the Honourable Member for St. James South spoke of would be put into practice as soon as it is agreed upon by Government so that those groups of persons can access the necessary housing they need.

Mr. Deputy Speaker, I agree with the idea of Barbadians who have properties they would wish to have

developed. A gentleman brought documents to me last weekend and said that he heard the Honourable Minister, the Honourable Member for St. James South, speak of a project where people who have five and six lots can come in and discuss the whole issue with a view to have those lots developed and sold.

I was able to hand those documents over to the Honourable Minister earlier today so that she can make contact with this gentleman from Melrose so that he can get a better understanding as to what the concept is because he is willing to part with those house lots so that Barbadians can get further housing solutions in this country.

Mr. Deputy Speaker, I want to laud that creativity from the Minister and her staff at the National Housing Corporation and indeed those at the Ministry of Housing, Lands and the Environment.

Mr. Deputy Speaker, I know that we have not been able to satisfy the needs of everybody in the time frame that they would have expected. Therefore, I would wish that the more acquisitions we do and the more lots we put into the land bank will redound to the benefit of all Barbadians.

Mr. Deputy Speaker, the other issue I wish to raise is to ask the National Housing Corporation to acquire access to a commercial location, I do not know if you would call it an industrial park. Mr. Deputy Speaker, there are many spray painters and mechanics who are operating within a number of communities. In the constituency of St. Thomas there is a bodywork man who operates on the hill in Jackson close to Arthur Seat, who because of limited space, has to be making his wrought iron gates and so on on the main road which has been happening for a long time.

Mr. Deputy Speaker, those small business people need a facility in some industrial area where they can be able to rent a garage so that a lot of the concentration of what they do with the paints and the different chemicals would not impact on the residents of these communities in the way they do now where the spray paint is going all over the place. Residents in these communities where these types of operations go on suffer from asthma and other health problems as a result of the noise, the sparks of fire and the gas cylinders which are within close proximity of their homes.

Sir, I am calling on the Honourable Minister and her team at the National Housing Corporation and the Ministry of Housing, Lands and the Environment to start looking, if they have not done so yet, for such a location where this team of 30 or 40 mechanics, spray painters and wrought iron businessmen and women can be given an opportunity to come together and to work in those locations so that all those problems I mentioned can be eliminated.

This would make it easier for vehicle owners because they would be able to get a one-stop set of services if this kind of project comes to a reality. They will be able to get their cars spray painted and the upholstery done all in one location. You can also have a range of other business people in that location as well. Sir, having that location would make a tremendous difference to the illnesses that people suffer now in communities across the length and breadth of Barbados.

Mr. Deputy Speaker, there is nothing more frustrating than on a Sunday morning when you rise and want to hear the services and you are trying to cook a meal and you are getting all these chemicals and odour coming into your living room and noises that are being made by the amount of vehicles that are parking in front of your door, not to mention the ones that have become derelict. Sir, this situation is really very difficult, so I am calling on the Ministry to examine that idea with a view to having it happen some time soon.

Mr. Deputy Speaker, I want to close where I started by saying that as a result of Barbadians being able to acquire properties, some through families leaving it for them and most of it through the Tenancies Freehold Purchase Act, that we have been able to see communities like Forty Acres, Hopewell and Lion Castle that were shut away in the background beginning to open up and expand in a very phenomenal way.

Mr. Deputy Speaker, some of those property owners have never been anywhere to borrow any funds to build those properties. They have been able to complete their houses by going back and forward and they have been able to insure them. These homes have helped to enhance the whole environment and have changed the whole outlook of what a tenantry used to look like 20 years ago.

Mr. Deputy Speaker, I can only speak of the rural communities because that is where my interest is right now. Mr. Deputy Speaker, people in rural communities generally make little garden beds, put up a little chainlink fence, beautify their surroundings by planting flowers and growing thyme and marjoram.

Mr. Deputy Speaker, I want to urge the Ministry of Public Works and Transport that when they are looking at the development of sites and services to minimise the amount of concrete used on the sidewalks and for guard walls.  
3.20 p.m.

Mr. Deputy Speaker, I would wish to advise the Ministry of Public Works that whenever they are putting in the infrastructure, particularly the roads, that they would give us proper drainage and that the sidewalks would not

be as broad as the roads, as I do not see the need for that at present.

I would wish to advise too that the guard walls would not be too high as would block the view of those residents in their households but that it would be done in a faithful way, while facilitating pedestrians with the sidewalks and that they would minimise the amount of concrete that we are seeing being used in the various projects, whether these are Government's or private sectors' projects.

Mr. Deputy Speaker, like all Honourable Members and the rest of Barbados, I make my call for assistance for sites and services, that is, the acquisition of properties, the installation of roads and other amenities and people being able to access the spots for rental, for those who cannot afford to buy them for cash or cannot access loans in a way that they would have liked, probably because of other responsibilities such as maintenance of their children and, indeed, for others to be able to do the purchase and to live in the communities in which they have been raised.

Mr. Deputy Speaker, I would have never wanted to be moved from the parish in which I was born. If I had my own way, I would have never been where I now live but would have remained in Vault Road. Sir, never mind it is called Vault Road. There are living people there. People think that because it is called Vault Road that there are dead people there, especially the Democratic Labour Party during the 1960s and 1970s, because we have never got a road in Hopewell, Highland, Lion Castle, Cane Field, *et cetera*.

I would have loved to have remained in Vault Road because of the peace, tranquility and scenic view. Sir, I had to move because I did not have any property, but thanks to the National Housing Corporation and the opportunity to join with other working-class persons, I was able to purchase a little spot and to be able to live in a quiet community where I know the people there are very happy that the Barbados Labour Party has continued a project that the Democratic Labour Party had become bankrupt in dealing with, to be able to build the Cane Garden Development.

Sir, we will continue to meet the needs of Barbadians and our Manifesto speaks to what we plan to do. Our people of Barbados have seen what the Barbados Labour Party has been able to do and have given us the mandate of carrying the banner to build houses to help them to be socially uplifted, to be healthy in their outlook and to be safe in their homes. Therefore, it is for every Barbadian, those in this Honourable Chamber and those on the outside, to come together and let us win back our communities. Let us work together for the upliftment of every individual, those who are yet alive and those who are unborn.

Mr. Deputy Speaker, these fields and hills are now our very own and we will continue to own them.

I thank you.

Mr. M. A. LASHLEY: Mr. Deputy Speaker, I rise to make my contribution to this debate. Sir, I have heard Honourable Members on the Other Side alluding to the fact that, in some sense, the National Housing Corporation has moved away from its philosophical mandate, that is the philosophy of providing housing for the poor, the underprivileged, and the disadvantaged.

Mr. Deputy Speaker, I would say from the outset that sometime during the 1970s, having the vision that houses needed to be provided for those persons in the low income bracket and for the working-class society, a particular piece of legislation was passed by the Democratic Labour Party Government, which created the Housing Authority, now called the National Housing Corporation.

Mr. Deputy Speaker, I would submit that at that point in time, the Democratic Labour Party had truly understood the concept of low income housing. I would further submit the fact that we have provided those low and middle income housing estates in Eden Lodge, Friendship Terrace, North Wildey, Wildey Terrace and North Terrace Wildey, is a clear manifestation.

At that time there was no crying out from the ordinary man in the street about not being able to afford a house because the Democratic Labour Party, in a true and philosophical position, had tied the product to the income of those in the low income bracket.

Hon. G. A. CLARKE: On a point of order. The Honourable Member is misleading the Honourable House. The Honourable Member must not give the impression that the National Housing Corporation came into being for the first time in the 1970s. There was an institution called the Housing Authority, which also provided low income housing for Barbadians and, therefore, it must not be stated that for the first time the National Housing Corporation started to provide housing solutions because the records are here.

Mr. M. A. LASHLEY: Mr. Deputy Speaker, I would invite the Honourable Member to read Chapter 226 of the Laws of Barbados. It would give him some idea as to what I am speaking of. This is the same Honourable Member who said that the millions of dollars which was wasted on the GEMS Project could have provided more houses for low income earners in this country.

*Asides.*

Mr. M. A. LASHLEY: You said that coming out of a church. You confessed that coming out of a church.

*Asides.*

Hon. G. A. CLARKE: On a point of order. Mr. Deputy Speaker, the Honourable Member is misleading this Honourable House. I have never made that statement. The Honourable Member would have to bring proof. I am asking that the Honourable Member bring proof or to withdraw the statement.

Mr. DEPUTY SPEAKER: Honourable Member, you have made your point. Proceed, Honourable Member.

Mr. M. A. LASHLEY: Mr. Deputy Speaker, I believe the Honourable Member will have his opportunity and that we will adhere to the principles of natural justice and will hear the Other Side.

Sir, I must take another knock. I can recall in this Honourable House, the Honourable Member for St. George South saying that the Honourable Minister of Housing at that time, the now Minister for St. George North, has refused even to provide a single house spot for him in St. George.

*Asides.*

Mr. M. A. LASHLEY: That was said. The record will reflect that the Honourable Member had proudly boasted of bringing a number of land acquisitions to this Honourable House, yet the Honourable Member has removed himself from that principle of loving thy neighbour and has moved away and denied his neighbour. Therefore, if he could deprive his neighbour, what then would he do to the Honourable Members on This Side? But the Honourable Member for St. George South too was placed in handcuffs.

Mr. Deputy Speaker, I would submit that it was further said that the housing needs of Barbadians would have been met by the National Housing Corporation. Sir, it pains me when this organisation, with the philosophy of providing for the poor and working-class, that there are so many complaints and rumours about people moving away from the Board, *et cetera*.

3.30 p.m.

Sir, I would not get into any rumours because that is not my forte, but we know what is happening to the Board.

The Minister of Housing said she was excited about these housing projects but an Honourable Member on That Side seems not to be too moved by the anticipated projects because he said that it is wrong to build a one-bedroom house in this day and age.

When we speak about housing, we forget there is a group in Barbados that is crying for housing. I speak on

behalf of the disabled. I recalled the President of the Barbados Council for the Disabled in February 2003 saying that there was no special treatment for disabled people who apply for housing and that they are required to go through the normal procedure that able-bodied people are required to go through.

Sir, I am making a clarion call today for some sort of compassion to be shown to disabled persons who want housing. The President cried out for housing and alluded to the fact that if there is available land, disabled persons would have to pay rent even though they are unemployed. Sir, we need to seriously look at this problem.

Mr. Deputy Speaker, I want to go back to the record of the Barbados Labour Party and, I have pursued the Manifestoes of 1991, 1994 and 2003. The 1991 Manifesto at page 36 says that the Barbados Labour Party will seek to institute a form of compulsory insurance with Government taking full responsibility for the houses of the aged and infirmed.

The 1994 Manifesto says that the Barbados Labour Party will institute a form of compulsory home insurance in which Government takes responsibility for the aged and infirmed and the Manifesto of 2003 says the same thing. It also promises to enact a building code but it is not in any form of legislation or as yet gathered the force of law.

Sir, we have a whole set of promises about compulsory insurance and the enacting of a building code. We have heard the Minister mentioned the building code and compulsory insurance on many occasions but it is just a lot of talk.

Mr. Deputy Speaker, the Minister had the audacity and temerity to speak and mention about enacting a building code in the midst of a hurricane season. God help the poor and the underprivileged! Sir, I speak with passion because when I journey in my constituency to a place called Blades Hill, there is a 70-year-old lady who has made an outstanding contribution to this country with a son who is handicapped and lives in a dilapidated house that is patched with card and plastic. She was promised that her house would be repaired by a person walking through the district asking for a vote to get back to Parliament.

Mr. Deputy Speaker, we need housing in St. Philip North for those persons who live in the lower income bracket like gas station attendants, maids and general workers whose future look bleak. Sir, life is short and looks nasty in terms of owning a house or a piece of land.

Sir, this afternoon I cry out for justice for the old lady in Blades Hill and the old gentlemen in Church Village in St. Philip who at one time lived a stone's throw away

from a constituency office. I have visited more than 15 houses in that area and I plea that the hands of Government would touch them. If there is any mercy in the bosom and hands of this Government, let those hands touch the poor old lady and gentleman in St. Philip.

Sir, I am from the humble working-class and whenever I speak in this Honourable Chamber, I represent the poor working-class, despite what might be said by the Honourable Member for the City.

*Asides.*

Mr. M. A . LASHLEY: Sir, when I have to speak for the people of St. Philip North and the working-class in this country, I will speak for them. Mr. Deputy Speaker, it is my humble submission that manifested in their White Paper on Housing, the Barbados Labour Party said that the special needs of the disabled are not being addressed and that access to housing is restricted. Sir, this is an admission of guilt. I side with the Minister of Housing when she said that the Government does not expect to get a pat on the back and we hold hands on that point.

Mr. Deputy Speaker, what about the 800 acres of land in the land bank?  
3.40 p.m.

Sir, when a young man or woman gets a job, has a desire to own a home and to make a contribution to the development of their family structure, Mr. Deputy Speaker, what mechanism is this Administration putting in place to fulfill the promises that were made in their Manifesto? Can the ordinary man in the street have any faith or confidence in the National Housing Corporation?

Sir, we expect that the proposed building code would be enacted into law. However, some houses were destroyed by a storm some time ago and the house owners were promised by a politician that they would be repaired, some in my constituency, and to date nothing has been done.

I hope that in the near future the building code would be enacted to guard against inferior materials being used in the construction of houses and that the building codes are adhered to, so that in case there is a natural disaster, that persons would not be disadvantaged.

Mr. Deputy Speaker, the National Housing Corporation must refocus because they have moved away from their mandate. I hope that persons who purchased units from the National Housing Corporation or have remained tenants would have a say or a presence on the Board of the National Housing Corporation so that they can vent their feelings because they too have a vested interest to protect.

Sir, the way to relieve some of the burden off the National Housing Corporation is to develop a community programme. If the National Housing Corporation is willing to provide the materials, members of the community who are masons or carpenters could provide the labour and carry out the work in repairing houses in the communities and, as a result, persons would not have to wait on central government to carry out those repairs. This would be a true community spirit. This is the concept the National Housing Corporation could adopt.

Finally, again I want to make a call for my constituency. I want to invite the Minister to visit the parish of St. Philip, particularly St. Philip North, and examine the housing situation in that parish. I would have pleasure walking through St. Philip North with the Minister if she accepts my invitation.

I thank you, Sir.

Mr. DEPUTY SPEAKER: The Honourable Member for St. James Central.

Hon. K. D. SYMMONDS: Mr. Deputy Speaker, thank you for acknowledging me. Prior to the Honourable Member for St. Philip North rising and beginning his speech, I had not determined that I was going to contribute to this debate but, because of the pharisaic conviction with which he spoke, and I emphasise the pharisaic in the conviction. We come to this Honourable Chamber and it is all well and good to sound self-righteous and it is all well and good to take on a holier...

*Asides.*

Hon. K. D. SYMMONDS: I heard the Honourable Member for Christ Church East Central in silence and I wish that he would extend the same courtesy to me.

Sir, it is all very well and good to pronounce his utterances with the sort of holier than thou flavour that he chose to pronounce them with, but one has to ask a few questions because were it not for the fact that the Honourable Member, who just now took his seat, is a member of the same profession that I am, I might have been inclined to forgive his own sins of omission, but because he was not only schooled but placed in the luxurious lap of opportunity, through his own initiative and effort, and can bring about some of the repair to which he spoke, then one has to ask the question.

Sir, housing needs in Barbados do not begin and end in St. Philip North. Housing needs in Barbados are felt virtually by every person of the so-called lumpenproletariat whom he professes to represent both politically and legally.

I heard the Honourable Member on this hobby horse and vein before. As I said, I have heard the pharisaic nature of the conviction and I want to ask the question. Is it not correct to say that in Barbados, which we all know and districts which we all have the honour and privilege to represent, there are several persons who reside in houses, paying exorbitant rents but what they are paying for is hard to discern? The services provided under contract by the landlord are very often not honoured and repeatedly those people make it their business to come and consult persons of the profession, which I share with the Honourable Member.

Sir, I want to ask the Honourable Member to share with this Honourable House the number of occasions in which he has sought to assist one of these members of the so-called lumpen class in this country. How many times has the Honourable Member sought to invoke the court of law to help resolve the problem?

Mr. Deputy Speaker, the problem cannot be resolved wholly and solely by the Barbados Labour Party Government or the Democratic Labour Party but it has to be resolved via the use and the interference of persons of goodwill, good conscience and genuine interest.

Sir, the Honourable Member asked what is the cause of action? The cause of action is, if I, like many other people, have a lease under which I am a tenant and there is a worthless landlord and the landlord has violated the contractual terms of tenancy, then there is an opportunity to intervene.  
3.50 p.m.

This is how some of us made a name for ourselves in the courts of law, becoming to foist our offensive selves on the public. This is how some people chose to go. It is a course of great regret, Sir, that others chose to do it the other way around but, Mr. Deputy Speaker, when we are going to speak in this Chamber, we have to be speaking in the interest of the totality of the situation.

I want to make the point, Sir, that rent in this country is one of the critical issues we have to address. The quality of that which the landlords are offering is a critical concern that should attract this Chamber's attention.

I want to make the point as well, Mr. Deputy Speaker, that I would not come in here and be mini-mouth and try to make it seem as though the National Housing Corporation or the Government of Barbados has not been a landlord. It has been the biggest of the landlords, Sir, that is why I intervene in this debate, because I do not see it as a debate that can be taken down that kind of a narrow and self-serving partisan route.

Sir, the Government of Barbados, irrespective of which Party has held office, knows what it was to have been a

landlord and a poor landlord, so that an Honourable Member who has been educated on the backs of the taxpayers in this country, and came to speak with the genuine conviction, might have chosen to take a route of speaking to a country along the lines of perhaps introducing rent restriction legislation in this country, so that the quality of that which landlords are offering, would be governed by legislative intervention.

*Asides.*

Hon. K. D. SYMMONDS: I am not here to discuss what is in a Manifesto with you. I am here to discuss the interest of the people whom you claim you are interested in representing, and now you take your seat, you are not interested in them anymore.

The issue is, Mr. Deputy Speaker, that we have to seriously look at where we can rectify some of the problems. I heard in here today on three occasions at least, suggestions made that a politician is to ensure that all the roofs are repaired. Our politicians are to ensure that everybody that comes gets a house. It will never happen, and the lie must be put to the utterances every time they fall from somebody's lips.

The time has come for us to candidly and frankly say that the Government of Barbados, irrespective of who is in Government, will never be able to satisfy the kind of demand that is out there by itself. Therefore, it falls to persons of goodwill, genuine interest and serious intent and concerns about alleviating the problems, to put their efforts where they can.

I would have wanted to hear, Sir, that there might have been some interest in expanding upon a programme, which I believe began, I am not sure under which Ministry, but we had an opportunity one weekend for the persons in the private sector dealing with mortgages, people dealing with house insurance, people dealing with conveyances, the lawyers, *et cetera* who came in and explained to the general public, the process which was involved in trying to own a piece of land in Barbados.

*Asides.*

Hon. K. D. SYMMONDS: Sir, I am hearing the *sotto voce* remark which is very uninformed that no poor people were there. Perhaps, that tells us where the problem is, because we have to get past the view that poor people have no interest in trying to ensure that they also own a piece of the rock, and that they would do so under the private sector, if they understood all of the routes that they could travel.

Perhaps the time has come for the Government Information Service, constituency branches, whatever

avenues we can use to be deployed to help people to come and understand that today, as I stand before you, Mr. Deputy Speaker, – and you and I discussed this in passing at lunch time – I can obtain a mortgage in Barbados at 5.25 per cent through the private sector.

In Government, the best route that I can travel would carry me over one or two percentage points higher, Sir, so how do we get people in this country to appreciate the urgency of coming to terms with windows of opportunities that exist out there, and it is not a failure of the people whom we represent. Are we not failing the people whom we are here to represent, if we continue to lead them down a course of believing that the only hope of salvation, in this regard, is supposed to be through the Government?

It is a reckless endangerment of people's future, Mr. Deputy Speaker.

*Asides.*

Hon. K. D. SYMMONDS: It is a question of policy. If you read the Act before you got up and spoke, you would have recognised that, under Cap. 226 section 26, these issues were referred to only in passing when this legislation was passed.

I want to incidentally point it out, Sir, because the Honourable Member for St. Philip North made a big song and dance about the Democratic Labour Party's role. You know, Sir, deficient as this legislation is, it was passed in 1973, so that is why I tell you that I do not want to get into the partisan talk.

*Asides.*

Hon. K. D. SYMMONDS: Deficient as the legislation is, the framework is what you would want to call, a Democratic Labour Party framework.

*Asides.*

Hon. K. D. SYMMONDS: I will point out the deficiencies.

Mr. Deputy Speaker, I want to say that we have to begin within the context of understanding that. If we look at the United Nations Human Development Index today, we would see that Barbados is the 29th most desirable place to live in this world, and it is relevant. It therefore means, Sir, that there is a natural demand, not only from within, but from without for access to part of this land, part of that which we have.

Mr. Deputy Speaker, part of the bi-product of that demand, is that we will continue to recognise in this country

that there is going to be an escalation of cost attached to every service, including access to land. It is all very well and good for us to get in here and talk about how too few people own that section of Barbados, and too few people here, or somebody from overseas and somebody local, but the reality is, Mr. Deputy Speaker, that we are no different to anywhere in the world.

If Honourable Members would acquaint themselves with what is happening elsewhere, you would realise that for US\$200 000 today, Sir, you can only purchase in New York a studio apartment. This same figure, Mr. Deputy Speaker, in somewhere in Ohio would get you a four-bedroom house.

Mr. Deputy Speaker, the issue between them and us is no different. It is a question of demand, how many people want to be in New York City and what is the supply available and that is what is going to drive the prices higher. Mr. Deputy Speaker, knowing and understanding that, therefore, makes it clear that a Government has to be on the correct course, when taking initiatives, to ensure that its citizens have an opportunity to be even more competitive in the domestic market.

Sir, I do not hear Honourable Members referring to the fact that it is only under this Government that for the first time, Mr. Deputy Speaker, a 100 per cent mortgage facility became available. Unlike some on That Side, I have had the opportunity to be a property owner in this country.

There are some over there who would like to buy land and hide from the reality. I do not, so I know what it was like when I went to get my first mortgage. I know that today, someone in the exact position that I was in when I was 27 years old, can get a 100 per cent mortgage in this country. It was not a situation that was extended to me, but it was a policy of the Government.

It is also correct to say, Mr. Deputy Speaker, that there are people who can get a 30-year mortgage in this country. Again, only for the first time, under this Government and under this Administration.  
4.00 p.m.

Honourable Members, if they want to even collide slightly with honesty, would accept that this is something that only came about in Barbados within the last few years as a direct result of the success we have had in managing this country and the confidence that is being reflected by financial institutions.

Honourable Members should collide with the fact that the Prime Minister came here last year and reduced land taxes in Barbados. Sir, the Honourable Member for St. Philip West had it out with me on this issue before but I stand square on the point that when land taxes were

reduced in Barbados, it gave a level of disposable income to property owners who were then in a position to invest that extra income whithersoever they will.

Sir, the significance of that is identical to the significance of the opportunity that now exists for persons to own the National Housing Corporation units they are living in because they are now able to use their real estate to purchase further real estate because they have the collateral and to put them in a position where they are able to buy into other aspects of this economy whether it be shares or some other type of good. Mr. Deputy Speaker, these persons are able to become more competitive as individuals and if they are thinking in terms of developing families, more competitive as a family.

Sir, these are things that were not happening five to six years ago and certainly not in 1990 and 1991 when, as some would say, you went to work and you were not getting another day and another dollar but it was another day and another 92 cents.

Mr. Deputy Speaker, I want to put this thing in its proper perspective. I have grave difficulty in not accepting that what we are debating here is in broad terms part of the progressive policy of Government. Sir, as I said, I am not prepared to come here and be absolutely mealy-mouthed about the situation because they are faults.

By any stretch of the imagination, the National Housing Corporation is not a perfect entity. Those persons, including some of the officers who are in my immediate sight, know that I have very strong reservations about the way in which certain things in that institution are done.

Sir, in the interest of justice and fairness, it is only fair that I make some of those points here now. I believe that the National Housing Corporation could do itself a lot of good if it would be prepared to be more communicative with the people of this country.

Sir, I want to refer you to Arch Hall in my constituency where the residents there know what it is to have known of a project being conceived four and five years ago. They know what it is to have seen soil turned. They know what it is to have had their expectations raised and buoyed, but they do not know what it is to have seen delivery on the project.

They have not been able to have the kind of communication with the National Housing Corporation where somebody would be prepared to come out and explain to them what are the bottom line problems that are holding back the project and what is the consequence of that. Sir, that is why I cannot get into no partisan foolishness because the consequences of that type of thing is that when in 2000 and 2001 you were interested in obtaining a piece of land, and

you were budgeting to purchase and spend a maximum of \$110 000, in 2004 your circumstances may have changed fundamentally, but even if they did not, that same property that you were trying to purchase then has gone up in its value and has become more unreachable. Therefore, you may find today that the single mother who was looking at spending \$90 000 in Arch Hall may have to look at spending \$120 000.

These are the things that people need to be paid the courtesy of having an explanation given to them of what is likely to take place, what is taking place and what are the hold-ups so that they can cut their cloth accordingly. Sir, this is not anything about the poor black man this and the poor black man that. The poor black man that I have come across wants to understand what is happening so that he can get on with life and look after himself. He is not waiting on any politician to come with a handout.

Sir, that is why I have been particularly warm in my lashes on the Honourable Member for St. Philip North because it pains me that someone who is not only of my generation, but whom I had taught – and it was something of a pleasure, he may appear to be hard-headed but I tried with him – want to be going back into the 1960s conceptualisation of social delivery.

He sat at my feet and I talked to him about the delivery of social goods and services and building social capital. It was not that one politician should come. I used to refer to that as patronage mendicancy, a begging bowl type of politics. He is now trying to say that is the policy of the Party that he supports and that is what should be the policy of this Government.

Sir, I want to go on to speak to another issue of concern.

*Asides.*

Hon. K. D. SYMMONDS: Sir, I would wish that the Honourable Member for Christ Church East Central would allow me to speak.

Sir, I want to speak to the area of recreational facility and infrastructure. There are too many instances where the National Housing Corporation in making an effort to bring some good to the community is forgetting that we are also trying to build a society and a community, and does not even bring a hard court to the developments. Sir, I am not calling for every one of the developments to have a play park and a playing field. I do not believe that even half of a hard court could not be created.

As we are constructing houses, we have to try to ensure that we do not just create concrete jungles in this country

but that we build facilities for our people to congregate together, to recreate together, to grow together and to build and bond communities together.

Sir, I go further. Sir, I am one who believes that, as happened in other countries, we need to seriously look at the phenomena that is evolving in Barbados where today I can go into St. George and find what used to be a plantation up for sale.

That former plantation that would have agricultural land valued at under \$10 a square foot is now trying to sell that land to the potential purchaser at \$18 a square foot. Sir, my question is, are we not reaching a stage where we need to seriously look at building into our own domestic system the issue of bands where certain people...

*Asides.*

Hon. K. D. SYMMONDS: I am happy, Sir, that some of my colleagues can reach the stage of owning former plantations and large farms. I warmly welcome that, but I fear that we are in danger if we do not seriously think in terms of building bands into the price ranges and price structures in this country because it is impossible to accept that if you allow this only to be governed by the most perverse of market value structures that we would ever be able to stop the price of land in Barbados from escalating widely out of control.

There needs to be some mechanism whereby if you are in certain parts of this country you would not be able to sell above and beyond a certain level. Sir, I think that has to be done and has to be seriously considered in the interest of bringing a broader base to social justice and accessibility.

*Asides.*

Hon. K. D. SYMMONDS: I am not concerned with those who are already millionaires. I do not want to echo the words of the Honourable Member for St. Philip North because I do not believe that he was telling the truth. I am not saying he was not because that would be unparliamentary. Sir, I believe that I have to speak with those in my mind who are still struggling to make it in this country. 4.10 p.m.

Mr. Deputy Speaker, another area of concern which I have with the National Housing Corporation, and I say this in all seriousness, is the continuing issue of accessibility to roads.

Sir, as you know, my constituency is made up in parts inherited from the old St. James North and St. James South. In my possession, I have letters which were written by my friend, the Honourable Member for St. James North, to the

National Housing Corporation, drawing out in language that can only be used by the Honourable Member for St. James North. It is almost like reading poetry.

He pleaded elegantly in his appeal to the National Housing Corporation, to bring relief to persons in districts such as Sea View, Reeves Hill, places where one can walk for half of a mile, through nothing but bush and mud. The Honourable Member has been asking that necessary acquisitions could be done compulsorily so that relief could be brought by way of bringing in the road infrastructure and some means of transportation.

Mr. Deputy Speaker, some of those letters go back six years and there is no evidence of a response from the National Housing Corporation other than that the matter is on file. Sir, I know what it is to come across people who are able to show me that 15 or 20 years ago, they have applied to the National Housing Corporation. I know a lady who, 26 years ago, had applied to the National Housing Corporation, without having the benefit of delivery.

Mr. Deputy Speaker, I am very serious about this. That is why I will not be partisan. Sir, 26 years ago the Right Honourable Member for St. Peter was not the Prime Minister, the Honourable Member for St. Michael North West was not even thought of in terms of politics, and none of us was part of the political establishment. Therefore, the question has to be asked, to what extent are we prepared to be perpetually purblind on the basis of a partisan affiliation, and when are we going to realise that if an institution has failings and those failings have transcended all of a political generation, that the time has come to speak bluntly and sometimes fiercely and in muscular language, to the failings of the institution?

Sir, it is not a question of partisanship on the part of both the Barbados Labour Party and the Democratic Labour Party. No one can be proud that a woman who at 30 years, has applied for a house at the National Housing Corporation and has now reached almost 60 years old and has not been able to get relief. This would mean that the society and Governments have failed, and that is what I wish to speak to, Sir. This debate should be about how do we bring redress to those situations.

Sir, I have the letters and the Honourable Member for St. James North can bring me to my seat if I am not telling the truth. The Honourable Member has written letters to the National Housing Corporation, asking for redress for persons who have no roads in Sea View, St. James, where, on a daily basis, people had to walk through three-quarters of a mile of mud.

All the Honourable Member was asking the National Housing Corporation for, was to treat this matter with some degree of urgency and to tell the people whether or not they

were going to acquire. If they wanted to acquire but were having difficulties, the National Housing Corporation could have convened a meeting and tell the people what is happening, but when the National Housing Corporation fails to communicate and fails to act, it fosters a level of social dis cohesion which would one day explode.

Sir, it does not matter how committed one is to the politics at George Street, or at Roebuck Street, there will be no calling it back because people will not believe in a fundamental institution which was aimed at national development.

Mr. Deputy Speaker, my pray today is that those persons who have responsibility in the National Housing Corporation will realise the urgency of some of these situations. Sir, I make the point that Government will never be able to bring a solution to every housing problem, but if Government loses track of what is taking place, then Governments will change, people would be lost in a system, and there would be one of those hideous situations, for example, the one to which I have just alluded.

Mr. DEPUTY SPEAKER: The Honourable Member has one minute.

Hon. K. D. SYMMONDS: Mr. Deputy Speaker, in wrapping up, I would like to make one quick point and perhaps it is best to put it this way. There is clearly a swollen demand in this country for the services provided through housing. That swollen demand is undoubtedly a by-product of a more successful economy.

It is obviously a by-product of more people being at work. It is a by-product of a fierce sense of nationalism, pride and self-development that Barbadians have. We believe in personal dignity and equate personal dignity with owning one's own piece of the rock.

Mr. Deputy Speaker, we, therefore, have to be prepared to recognise that Government alone will not be able to satisfy that and that we must find creative mechanisms of helping people to understand and appreciate what avenues exist through the private sector. We must help people understand the role of a real estate agent.

Sir, since being a Member of Parliament, I have had to sit and explain to at least 15 persons what a real estate agent does. Therefore, this tells me that we have a failure which we must address, and address quickly, in the interest of the development of the people who we are here to represent.

I thank you, Mr. Deputy Speaker.

#### SUSPENSION

Hon. R. C. EASTMOND: Mr. Deputy Speaker, I beg to move that this Honourable Sitting be now suspended until 4.45 p.m.

Hon. R. R. FARLEY: I beg to second that.

*The question that the Sitting be suspended until 4.45 p.m. was put and resolved in the affirmative without division and Mr. DEPUTY SPEAKER suspended the Sitting accordingly.*  
4.18 p.m.

#### RESUMPTION

Mr. DEPUTY SPEAKER: This Honourable House is resumed.

Mr. T. A. PRESCOD: Mr. Deputy Speaker, I have tried to avoid issues relating to housing and lands, but I am forced to speak reluctantly, and I would love to continue to be as cordial to my colleagues, especially the honourable representative responsible for that Ministry. Sir, I hope my perspectives are not seen as anti any institution but based on principle.

Sir, the official record clearly indicates that the general view of the public is that the State has a responsibility to provide housing. The State has established a parastatal unit called the National Housing Corporation and two additional contemporary organisations, the Urban Development Commission and the Rural Development Commission. The State by that indication recognises its responsibility. I am concerned that this seems to be providing some form of bewilderment in the mind of Honourable Members of this House of Assembly.

Sir, it is the State's responsibility to provide housing for the poor. It is also the State's historic mission emerging out of the dynamics of the life of the ex-slave society where the plantation and its hegemony denied the right of ownership of property to the black workers of this country. It was that situation when black people, through legitimate means after their emancipation, migrated to Panama which we often speak loudly about and accumulate wealth. They not only repatriated funds but came back to this land and formed the friendly societies and made an effort to purchase land.

Sir, the State, governed by imperialist ideology and with an effort to perpetuate hegemony decided that the masses of people, even by a legitimate effort through the funds that came back from Panama, by the silver men, put legislation in place to restrict the amount of land that black people were able to buy in this country so as not to transfer ownership from the white plantocracy to the black people of this country.

Sir, we have to start at some point, but the problem existed before that. We had to live on rab land as tenants, not as owners because black people did not own land in the Caribbean or the western world. A few escapees who called

themselves the free coloured at a later date, a minuscule group, owned small pockets of land and as a consequence of ownership they too believed that they were vested with some level of power.

Sir, central to this is the divide between those who possess power and those who were powerless. Mr. Deputy Speaker, land is fundamental and this debate must somewhere be grounded. It must not hinge on loose concepts and premises on why the State should own land or not because whether the State should own land is not in question. 4.50 p.m.

The private sector has betrayed the masses of people throughout history. The question is whether it will betray them again in any land policy. It is because of that state that we existed in then, up to the second half of the second century, as a consequence of self-government their spirits were uplifted and they were given hope. This is why people always link freedom with freehold.

There is a linkage between freedom and freehold. Freehold means all the ordinary people who were landless, free, simple and absolute in possession. They owned the land. It was not leased property or rented property.

It is difficult for me to understand how the State became the principal entity to make sure that ownership is transferred because this is the bowel of the Tenancies Freehold Purchase Act that this Party struggled with over the last 50 years by making amendments from time to time, either subconsciously or consciously.

It worries me now whether they were conscious or not of transferring that ownership. It was described then by the Barbados Labour Party, this dispensation to which I belong, as the greatest piece of social legislation since the emancipation of the black man in the Caribbean. That is how we described it then.

Sir, how can you understand it then as important to enhancing and strengthening ownership, black pride and the position of the powerless in a society and today we cannot establish a major premise indicating that the State has a responsibility to the poor people. No man born of a female can feel a sense of true manhood or maturity if he does not possess ownership of land.

Mr. Deputy Speaker, there is no greater feeling of pride in any young man or woman, or those who are not so young, than to be an owner of property. Any young man or woman with ambition in this country always looks forward to the day when they would own a piece of land. The other symbols are secondary. Owning a car, stereo set or furniture is secondary to owning land.

Sir, land is a fundamental issue when it comes to enhancing or uplifting the quality of life of people, addressing many social ramifications that can emerge, not being the only issue but one of the major elements that can assist in addressing many of the social ills that afflict the society in which we live. Sir, people are not only proud of it but it has symbolic importance as well. It gave rights to people to express themselves through a democratic process, through the electoral system, by being able to vote, so land ownership is fundamental.

No Government can abandon its role. It did not mushroom out of the heads of four or five bighead men or women sitting in a room. It emerged out of historic dynamics that forced the black Governments of the day to provide housing for the poor. It is reflected in the Moyne Commission, poor housing conditions, landlessness, a lack of hope and alienation. Mr. Deputy Speaker, there is no doubt in my mind, and I would hope that it leaves no doubt in yours, that land is fundamental and the State has a responsibility.

Sir, why is it that over 16,000 people journeyed to the National Housing Corporation to apply for housing? Were the applicants being misled by the State? Were the applicants mad? How could anybody say that the State does not understand it as its responsibility? Anybody that makes such a statement should not be in this Honourable House representing the people of Barbados. Apart from the conservative figure of 16,000, I have constituents who are in need of housing that have not even applied.

I have constituents who believe that it is hopeless to apply for houses at the National Housing Corporation. Even the figure that was quoted is a major under estimation of the requests that were made for houses in this country. We have to face the reality that housing is fundamental. It is probably the most fundamental social problem that ought to be addressed because I heard the policy being enunciated in very cajoling tones and I love to hear the melody of it.

Sir, the theory and conceptualisation are not pragmatic application of the policy. The problem we face in the National Housing Corporation is not simply what the policy is but there are too many individualistic inputs into the pragmatic application of the policy. I certainly do not know when the policy changed. There is a situation in my constituency, and I am not indicting anybody but I am telling the truth, where initially and according to the policy then, the units which were constructed were for low income persons for rental purposes.

The mission or historic policy that I understood then, was abandoned without explanation and certainly without justification. I was told that the houses which were initially

constructed are now for sale to low income people. I spoke about it and an Honourable Member on This Side questioned how I became knowledgeable that these units were valued at \$150 000, the market value.

Sir, I certainly do not know if a working-class person, with a small income, is able to buy a house for \$150 000. Money was used to build houses for the masses and now these units are to be sold to persons at the market value or some compromised position of \$150 000.

Sir, the six units are still on the hill at St. Barnabas today. I passed there this morning and saw about 12,000 workers trying to prepare the units and they have been preparing these units for over three years.  
5.00 p.m.

This is why I am talking about policy changes and the difference when it comes to the pragmatic approach on how these houses would be allocated, and for what purposes the houses would be allocated. Who are the beneficiaries of these physical constructs or erections?

Sir, do you know how many people are disappointed as a consequence of the change in the policy? Do you know when you give the commitment, based on the social concerns in your constituency, that good people who supported me twice in the St. Barnabas, Licorish Village, the Ivy and Martinique areas and you are trying to find some rationalisation why they have been disenfranchised or deprived of the opportunity of becoming owners in a system where landownership is fundamental to the stability of the black family in this society?

The black family in this society understands land as the major axis of personal development, land, land. You cannot build a house if you do not have land, so one compliments the other. It is like ink and pen. Houses do not float in mid-air. Therefore, my position is, whatever models we intend to implement, that is one aspect.

It sound very noble, duplex, quadruplex, whatever, one-bedroom house, and whether the one-bedroom house would be devoid of a partition, and whether you could put a piece of plywood across one section of it and all of a sudden provide housing for three or four members of a family. I do not know what fundamental difference in cost that would be, that the State would just build it without one partition and that would be a major reduction in cost. I do not know who is advising the Minister on that aspect of the programme.

The Minister would have to tell me what is the saving on the cost of the provision of these units, as a consequence of excluding a partition in the unit, and leaving it to the right of the person who rents or buys that unit, at a later date. I do not want to argue on any arithmetical ignorance about

whether the house would cost about \$100 000 per unit at a 6 per cent interest rate, and whether it would cost the person a \$500 or \$600 payment. You could only get to that point if when you apply for the house, you get a house.

The point is that there are so many people in my constituency applying for these houses at whatever cost, to rent, not to buy. The question is, have you abandoned the principal of renting units to persons, and moved to a course of sale to the ordinary person? Are you confident that the introduction of this new approach will bear fruit and have a major impact on the problems we are experiencing in housing in this land? These are some of the concerns that must be asked because we have to be serious about what we are doing.

Sir, RDC, UDC, which also complement the NHC with the housing problem or ought to, cannot provide houses for anybody at present, because the programme itself is focussed almost exclusively on dismantling what is derelict or what is useless and unsuitable for human habitation and replacing it. Therefore, it does not address the problem of the demand for housing.

This is not any personal attack on the Honourable Member for St. George South, the Honourable Member for St. George North, the Honourable Member for St. James South, because the Honourable Member for St. George North did what he had to do in his time, and he served himself well.

*Asides.*

Mr. T. A. PRESCOD: We have to find palatable excuses for our constituents on why so much land has been acquired in that particular constituency, Market Hill and all the developments in St. George. I admire him for trying to create the first Modern Rural Town, almost a Republic in the community, such as courts, houses, play park, micro enterprise units, and swimming pools. I want to be able to access some of these things for my people.

Sir, I believe that I have touched this Bill in a very broad way, because time is very short and I do not know how long I have to speak. I have said before that my people ought to be able to enjoy some of the benefits of all the changes that are classified as progressive that this Party has offered the society. I want my people to be able to enjoy some of the benefits that derived from the provisions of the Tenancies Freehold Purchase Act.

I want them to be able to enjoy some of the benefits that derived from 100 per cent mortgage plans and even the new provision where funds would be made available, and I do not know how workable that is, to persons to buy the units in the Government housing estates. The Minister

probably can explain to us. I want the people in my constituency to benefit from the progressive offer by the Ministry of Housing and Lands to assist with persons accessing funds to purchase the Government housing units.

I may not agree with everything, but I am not a person who believe that everything I say is right. I also need to know how successful we are with that programme so far.

Sir, what is most impactful on my political career, and also troubling to my political conscience, is the fact that I have a major problem in modern history in my constituency in the Zone 1 area, where people are living in chattel houses on the Belle Estate, where workers at the Belle Estate, committed to keeping the kinships together, and the integration of the family units together.

As they have more and more offspring, they cannot expand the physical facilities of the home, although in terms of the demographics, we are seeing expansion. Therefore, houses are overcrowded in my community. Young men who also have the desire to fit into the modern trends of the nuclear family, would like to break away and construct their own units and cannot.

There is a Town Planning policy where the Town Planner has the strength of an officer of the Judiciary. The power of the Town Planner is still questionable. He not only focusses on what breach you have committed, but he also provides the remedy of demolishing as he likes. He is probably one of the only State officers that can do this without having to go to the law court. He can lick down houses as he likes. He can get up one morning without any consultation with the representatives of the area, and lick down poor people houses.

*Asides.*

5.10 p.m.

Mr. T. A. PRESCOD: That has nothing to do with partisan business, that is the reality. It is almost absolute power vested in an officer.

Sir, the people in Licorish Village who supported me and who are probably the greatest disadvantaged people in St. Michael, certainly in St. Michael East, have to face all types of public stigmatization and charges of misconduct by people who have been fortunate to make vertical social mobility as a consequence of the same working-class vote from Licorish Village, the City; Eagle Hall; Bush Hall; Bank Hall; Richmond Gap; Carrington's Village and the Pine.

We are here because of that majority vote that comes from the grassroots people in this society who vested

authority in our hands as representatives to defend their interest, but all of a sudden we feel that we are lords over them and we should determine how they should live. They put us to change conditions so that they can live and enjoy a high quality of life. Now we have a position where we feel we have a right as a consequence of time to deal with these people brutally.

Sir, the Chief Town Planner ought to be reported to a Minister because he does what he likes. I have to cloud my views, even if I know what the truth is, on whether he is an echo chamber or not.

Sir, I am prepared to defend those people by any means. I believe Government has a responsibility to come up with a contemporary scientific alternative. If Government cannot provide alternative land for them, then it too ought to be condemned. If Government cannot provide alternative land for them, then it must provide alternative means for the disposal of sewerage.

That is the State's responsibility. They should not tell persons they have to put in a septic tank for \$5 000 when most of them are unemployed, underemployed and living in inferior conditions. You cannot put unrealistic impositions on poor people.

Sir, right on the periphery of St. Michael East is Glendairy Prison which accommodates over 1 000 inmates who are dumping sewage in a well on a daily basis. This Government found money from international agencies in order to provide sewerage systems for the South Coast and the West Coast and it has a moral duty to find money, to find land and to find alternatives so that the people in Licorish Village, Belle Gully and My Lord's Hill will have the privilege of using their ancestral property.

Sir, there is land in that area which is owned by people for generations since they have been liberated off the Belle and Lower Estate who would love to pass it on to their siblings and even to the unborn because that is what land is about. Land is an asset that may be passed on even to those who have not been conceived. Land is fundamental. Where people do not even have physical contact to even conceive, land owned by their ancestors can be passed on to make that family immortal. I want the people in Licorish Village to be able to enjoy these benefits.

Sir, I am not into any suggestive presentation. I am not into any presentation that is impregnated with any level of contempt. I am interested in putting the truth to you, to this Honourable Chamber and, by extension, to the people of Barbados. Sir, when I lay the fact on housing or any social issue before this Honourable Chamber, who get vex, get vex, but I will speak the truth.

Whether my political life is long or short, what is important is that I speak from a position of conscience and at least try to take my responsibility serious because if we continue to do things with limited interest, we will never be able to solve the social problems of this society regardless to which dispensation is in office. Sir, I speak with no contempt for anybody or with any intention of undermining any policy anywhere. That is not an apologetic position, it is the truth.

Sir, while I would support any acquisition for land or for any vesting of land in the State and feel that it is justifiable, and I believe that it can be strongly rationalized as part of the Government policy, I am hoping that we would see a more efficient and equitable application of this policy than how it is enunciated in terms of theory and policy, pragmatic application, how do you apply it and make it workable and impactful on bringing about fundamental changes in the life of ordinary people in this society.

Thank you very much.

Mr. C. A. MASCOLL: Mr. Deputy Speaker, after listening to the Honourable Member for St. Michael East, I rise with pleasure to make a contribution in this debate.

Mr. Deputy Speaker, I think that the philosophy, social democracy, that undergird the establishment of the two major political parties in Barbados is, in fact, now colliding with policies driven by the market. That is perhaps the most fundamental issue with which we have to cope as emerging developed countries in the region. Sir, I said emerging developed because we hope one day to become developed countries.

*Asides.*

Mr. C. A. MASCOLL: Mr. Deputy Speaker, this collision between social democratic principles and the capitalist form of Government brings into question how we now view three very important services in Barbados, health services, educational services and housing services. Sir, it is a fact that these services have changed their character from being totally social goods to becoming economic goods in many respects. This is where the collision in the delivery of these services is now occurring.  
5.20 p.m.

Mr. Deputy Speaker, as a group of politicians, in this new global world and in this new CARICOM Single Market and Economy arrangement, we need to step back and determine how we are going to evaluate these particular services, whether within the context of cost benefit analysis or of the market. It has, in fact, brought to light a serious struggle that has occurred in Barbados in the post-independent era and has been highlighted in the last 10 years of our economic struggle.

Mr. Deputy Speaker, I say this because we believe that the world has just started, but I wish to quote from a very unusual article: "Housing Policies of the Grantley Adams era, 1936 to 1956", written by Senator the Honourable Mrs. V. E. Newton.

Mr. Deputy Speaker, I make the comment because the Housing Authority was established in April, 1956, and by December, 1959, with a budget of \$3 089 790, had built 565 houses, at an average cost of \$5,468 per house.

Sir, we are now 48 years beyond that point and are supposed to be more developed. We are supposed to have increased our prosperity substantially over the last 48 years, but we are now having a problem delivering a very pressing social need, that is, housing for the Barbadian public. Therefore, we have to be concerned. How is it that we could be so developed to be rated only 10 years ago as the number one developing country in the world? We have now slipped to be about No. 4 or 5.

How could we have moved from the 1956 to 1994 period, becoming the number one developing country in the world, and now in the presence of an abundance of foreign reserves, a healthy fiscal position, low interest rates, improving employment, how could we be struggling to deliver this particular social need to the Barbadian public?

Mr. Deputy Speaker, it is not only limited to housing but is also an issue with respect to health services. It is also becoming a major issue with respect to the delivery of educational services. Therefore, as a country, as much as we are moving forward, we are finding it increasingly difficult to take care of the most vulnerable in our society, but we have allowed the market to become too responsible for the allocation of our resources.

Sir, in fact, small countries cannot continue to embrace this market-driven globalised reality that we are confronting. It is an experiment that has to fail because there is no way in which the market could drive the allocation process to allow for fairness to occur across all the different levels of income.

Mr. Deputy Speaker, this brings us to an entity called the National Housing Corporation. Sir, by the Honourable Member's own admission, there are 16 674 applications for 1 200 houses. It means that even if the National Housing Corporation delivers, it can only satisfy 7 per cent of that demand.

This is something that has to be considered, not only by the Government at this stage, but it has to be looked at across the political spectre because it is a social problem with which we have not yet effectively grappled. We have not been able to solve it effectively, in spite of the abundance

of resources which we have. It, therefore, means that something is wrong. I think we have failed in coming to a position as a Government or as a Parliament, in determining how effectively we can approach this matter.

Mr. Deputy Speaker, in fact, when the National Housing Corporation delivers on whatever targets it has, there are going to be well over 90 per cent of our people who will be in need of low income houses, who cannot get access.

Mr. Deputy Speaker, as was said by the Honourable Member for St. Michael East, there are several persons who might not even approach the National Housing Corporation. We do not know of the housing needs within the low income category by observing the Corporation's data, but we are going to use the information which we have.

Sir, the National Housing Corporation's last report to this Parliament is for the financial year, 1998-1999. Therefore, as I speak, we do not even have a good feel for what the Corporation, as an entity, is doing because of the fact that this report is some five to six years behind time. Sir, even five to six years ago, the National Housing Corporation was operating at a tremendous loss of close to \$20 million per year.

Sir, when an individual speaks in such a vein, that persons is told of being esoteric and that the information being used has been talked about before. This is not the first time, Mr. Deputy Speaker, this has been raised. I am, therefore, saying that we need to look at this entity called the National Housing Corporation to see exactly what is its mandate and how or whether it could deliver within the context of what we are doing in today's Barbados.

Mr. Deputy Speaker, over the last 10 years in Barbados we have made a number of errors, especially with respect to Government not becoming more involved in the land market. Therefore, under the guise of foreign demand, we have allowed land prices to escalate beyond the reach of the average Barbadian. It could have been prevented, if, in fact, Government had seen the need to do so, and had seen it as a potential problem, but it was never seen as a major problem by this Government.

Sir, let us now use as an example, the Eastern Land Development, Christ Church, which is above the Six Roads complex. This development is selling a three-bedroom pine house and the actual house is less than the value of the land. In fact, when I worked it out, the land itself is costed at approximately \$15 per square foot on which to put a three-bedroom pine house.

Sir, herein lies the problem because one cannot divorce the cost of the land. Even though they want to provide

homes, the private sector has recognised that they can use the escalating land values to get their profits in, because in that particular instance, the actual cost of the house is, I think, \$56 000, while the land is in the area of \$50 000 or \$60 000.  
5.30 p.m.

Sir, the land value exceeds the cost of delivering the house and therein lies the problem with respect to bringing the private sector into a joint venture to provide low income housing.

*Asides.*

Mr. C. A. MASCOLL: They must bring the land because if they do not bring the land then the building of the home is not going to provide them with a sufficiently large profit to make it financially viable for them, and unless they can see the returns, they will come in with an arrangement that satisfies their own ambition and expectation in terms of profit. Sir, they have a right to be profit driven because they are private sector entities.

Sir, in the foreseeable future, it is the responsibility of the National Housing Corporation to seek to provide low income housing and subsidise it as much as possible. I cannot see private sector developers getting involved in a venture that does not lead to any major benefit for them.

Sir, how could it be that in Barbados today you could build a pine house on land that exceeds the cost of the house? It is a major problem that is now occurring in St. Philip.

I want to explain why we need to look at this changing phenomenon with respect to the collision between social democratic principle, capitalist principle and the viewing of housing as social versus economic good because even now there is a debate with respect to the units from National Housing Corporation.

Sir, the units in the Pine were built in 1955 at a cost of between \$2 400 and \$4 000. I understand the National Housing Corporation is crippled financially, even though it does not publicly admit it and, therefore, sees the need to get as much money as it can presently for its units.

Sir, the units in the Farm Housing Area, built in 1967, should not cost substantially more than the units in the Pine. If you were even to double the cost of building, the cost would still be less than \$10 000 per unit. The National Housing Corporation is trying to get back some return by looking to value the house at today's value.

Sir, we have to be careful that you do not introduce a further dynamic into the provision of low income housing by

Government setting an example that would not be fair in a market in which you are seeking to drive the price of the house down. Government has to set the example in the provision of low income housing.

*Asides.*

Mr. C. A. MASCOLL: I am not here to discuss the units of the National Housing Corporation but to discuss the overall principle surrounding the provision of housing.

Sir, the Government has presided over the last 10 years over a land market that has gone out of control. In 1992, land was valued between \$3.50 and \$4 per square foot in the Wanstead/West Terrace area, but it is now valued between \$12 and \$15 per square foot. In the context of what we are trying to achieve, a graduate teacher in the Public Service could have acquired a three-bedroom wall house for a mortgage three times the annual salary, but that individual now has to look for six times the salary to get a similar type house in Barbados today, and it is only 10 years later.

Sir, what do we do in order to get houses built for low-income Barbadians? I am convinced that Barbadians are willing to live in wooden structures because they do not have a choice. We need to consider pine and other such material houses for low income Barbadians because I am very worried, because to build low income houses is going beyond the average income person.

We have not recognised that the Incomes Protocol which we used so effectively to deliver the goods for us over the last 10 years has put a lid on the capacity, especially of the public servant, to earn in an inflationary environment that was low as measured by the retail price index. When you look at the actual cost of housing and food over the same 10-year period, those two areas have increased considerably faster than the overall index. We need to look at it because we are fooling ourselves that one and two per cent increase in prices over the last 10 years has been accurate but, Sir, they have not been accurate.

Mr. Deputy Speaker, there is much talk about the mortgage market in Barbados and that you can now get a mortgage for 5.25 per cent, but this is going to be short-lived. I say this because the interest rates in the United States of America can only go upward, especially with the threat of oil prices which are now reaching almost \$45 per barrel, and you can anticipate that the United States of America has no choice but to increase interest rates upwards.

Sir, locally our interest rates would have to adjust upward as well in the not too distant future and the so-called benefits which we are now deriving are from new banks trying to get market shares.

*Asides.*

Mr. C. A. MASCOLL: This is an academic and futuristic discussion. I want to say that we ought not to feel an extraordinary level of comfort because new commercial banks are seeking to penetrate the mortgage market even though they admit that in an environment in which rates have been lowered, that there will not be any excessive demand for mortgages in Barbados in the foreseeable future. It has always been known that savings and loans in Caribbean-type economies do not respond to interest rate changes.

Mr. Deputy Speaker, people do not save because the interest rate in Barbados is 5 per cent.  
5.40 p.m.

In fact, if they used to save because of that, then our perceived savings in the system should have declined because, over the last two or three years, we have seen downward movements in the interest rates and if they used to invest because of reductions in interest rates we would have seen the rural sectors in Barbados performing even better, but we have fundamental problems within our financial system.

Sir, we confined the ownership of land and property to individuals but in Barbados there is a fundamental problem for small businesses to own commercial buildings because they are required to deposit approximately 40 per cent before they can approach a commercial bank.

*Asides.*

Mr. C. A. MASCOLL: Thanks for the correction. It makes no substantial difference whether it is 20 per cent or 40 per cent as it relates to a small business person.

*Asides.*

Mr. C. A. MASCOLL: Sir, 20 per cent of a building which cost \$5 000 000 is \$100 000.

*Asides.*

Mr. C. A. MASCOLL: If a small businessman wants to own a building which cost \$500 000, he has to look for \$100 000.

*Asides.*

Mr. C. A. MASCOLL: What do you mean when you say that a small businessman cannot own a building which cost \$500,000.00? There are ordinary Barbadians who own houses valued at \$400,000.00.

*Asides.*

Mr. C. A. MASCOLL: I am saying that it has caused the consolidation of wealth and ownership of properties in the hands of BS&T. This is why we have what we have all over Bridgetown. Those fellows understand that once they can buy up the properties, whoever comes in has to come through them. This is why when you see people like K-Mart and Royal Castle coming to Barbados, we do not have to worry about them because they cannot survive in an environment where they cannot get adequate space or the right location.

They have to set up business inside a building between two businesses whereas Chefette is going to be at very prominent places throughout Bridgetown. This is because large companies like BS&T understand that the ownership of property is more critical than being involved in major businesses in Barbados.

*Asides.*

Mr. C. A. MASCOLL: Mr. Deputy Speaker, therefore, if we are serious we have to look at the whole issue of ownership of property and land.

In recent years we have put such land and property beyond the reach of Barbadians, not only to own homes but even for small businesses to get involved in the ownership of buildings and properties. That in itself is a deterrent to development. After a while we are going to recognise that notwithstanding the sign on the outside of the building, when you check to see who the rent is being paid to, you are going to discover that the property is still under the control of the large businesses across Barbados.

This is precisely what has been happening and it will continue to happen unless we make it possible for, not only homeowners but small businessmen to own property and land in Barbados. This is a major issue that has to be dealt with.

Sir, therefore, have we lost our way politically? Have we lost our way philosophically? Are we still the country that we were 35 years ago when we understood that certain goods and services had to be provided through the social group according to the cost benefit analysis and not according to the market?

Do we understand the changes that are occurring which will impact on our health service delivery? Do we understand the changes that have impacted on our education service delivery and do we understand the real serious problems which are confronting us in providing housing for Barbadians?

Sir, if we do not understand, then I think that we are going to be lost for quite a while. More so than ever before,

it would have required Government's intervention over the last 10 to 15 years to prevent our land and property markets from moving in the directions which they have moved and not to have said, like some people have said, that we can allow all and sundry to buy properties on the West Coast without it having any impact on the overall value of lands and properties.

Sir, to have done that would be to ignore that there is no imaginary line cordoning off the West Coast, South Coast, East Coast or central Barbados. It had to have impacted, over time, on land and property values which have now reached a point where there is almost no chance for the average Barbadians to become involved. Therefore, the role of the National Housing Corporation is even more potent than it would have been when it was established as the Housing Authority in 1956.

I thank you, Mr. Deputy Speaker.

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, I do not intend to detain the Honourable House for very long because my voice is not as strong as I would like it to be but I could not let this debate go any further without some level of participation.

I want to say that there were elements of the last Honourable Member's speech that were, indeed, refreshing in relation to the approach he had been taking towards a serious discussion on the phenomenon of the social problem as it relates to housing in this country.

Sir, there were aspects where I thought he got a bit lost in relation to the question of trying to justify why the prices being charged for the housing units should have been lower. Suffice to say that even if he were to take the present value of the \$10 000 that he said it would have cost to build the units at Deacons Farm in 1965, the year that I was born, to today, almost 40 years, I think he would find that the value of that money today is far greater than the amount which the National Housing Corporation is using as the base price before they start to discount for the various reasons. Mr. Deputy Speaker, as the Honourable Member correctly stated, there would be another occasion on which we would address this particular issue.

Sir, this debate today has been useful. It has allowed some level of ventilation in relation to the general issues surrounding the delivery of housing in Barbados and the extent to which we find ourselves today confronted with a far greater problem than may have been apparent 10 years ago. In a sense, we really ought not to speak in a vacuum because part of the difficulty we face in Barbados today is that we are, in fact, almost a victim of our own success.

There has been a considerable change in people's expectations when and how they access housing. There has been a change in what they are prepared to put up within the context of a house.

The Honourable Member for the City of Bridgetown reminded me that as far back as the mid-70s Barbados' profile, demographically, was always different in that a family in Barbados would be spread out between two and three houses, whereas in other countries they would all be located in one house or yard, in a barrack, and in a sense Barbados has always had a slightly different profile than many of our neighbours in the Caribbean and, indeed, in the developing world.

Sir, we have seen that change even more now. Ten years ago people were concerned about the economic difficulties. People were concerned about the ability in the context of the 8 per cent wage cut. They held onto their properties and pulled together as families.

*Asides.*

Hon. Miss M. A. MOTTLEY: I am merely making the point that people were prepared to work together to pay a mortgage.  
5.50 p.m.

More and more today, persons are going for mortgages on their own, and to the extent that it is they and anyone else, it is usually a partner or a spouse. Invariably, even that is rare.

All I am saying, Mr. Deputy Speaker, is that we have to recognise that the demand for housing has therefore expanded considerably as a result of the increasing prosperity over the course of the last decade. I do believe, like the Honourable Member who just spoke, that low income housing cannot be determined only by market forces and market prices. This is a principle that this Government has held faithful to, as far as possible, over the last decade.

This reality is, Mr. Deputy Speaker, even in terms of the tenantry lands programme, and the setting of the prices in urban tenancies, a policy that the Honourable Member for St. Michael North West likes to associate with as well, but one which was established clearly allowing for \$2.50 as a base price for persons to have to pay in urban Barbados and Government subsidizing the difference, is an example of a Government that does not believe that market prices should be the only determinants for low income housing in this country, and I go further.

Mr. Deputy Speaker, there are other lots developed by the National Housing Corporation where it has absorbed significant portions of the development cost, in order to keep

the price of the land to the persons purchasing at an affordable cost. Sir, if I believe that there are difficulties which lie in the fact that I think far more lots could have been put on the market, by not only relying upon sale, but also by relying upon rental as a means of access for a number of persons, and that the old Sites and Services Programme, which was a hallmark programme of a previous Barbados Labour Party administration, perhaps we should be spending greater time developing those Sites and Services programmes, so that Barbadians on their own initiative, once they receive a leg up, can go and do the other things.

Sir, I was therefore heartened this morning, when I heard the Honourable Minister for St. James South speak about the range of options and what she will be announcing on September 1, 2004 at her Press Conference. It is true that the October 1, 2004 is a better date, but I can live with September 1, 2004.

The point is that she has clearly taken the time to recognise that there are some issues which have been, yes, affected by market forces, in terms of people wanting, as the Honourable Member for St. Michael North West said, to charge \$15 and \$13 a square foot for land for low income housing.

Mr. Deputy Speaker, this is madness. It cannot happen in this country. You cannot expect somebody working for \$200 or \$250 a week to afford that in circumstances where, as I said, it is not a case where three or four members of a family are coming together any more to buy a three-bedroom house to live together. What you are getting are individuals saying that, I want to live on my own. We are saying to you that it is false to believe that you can be catering to low income housing by charging anybody anything more than \$100 000 for a house in this country.

Mr. Deputy Speaker, I know that in my constituency, I had to fight up with it. I do not have housing units in my constituency and I must tell you that I do not want any, because I believe that the best way to treat to housing in this country is to give people the right to own their own house and to develop for themselves.

I feel, however, that there is always a place for low income public rental housing and where we have gotten it wrong over the course of the last 50 years, is that we have not appropriately transitioned people out of that housing into other forms of housing, so that the public housing becomes available for the most vulnerable in our society.

Mr. Deputy Speaker, I speak in this way today, after the Leader of the Opposition because I hope that there can be a bipartisan agreement in this country on certain basic social things where we both agree that there should be no partisan divide on how we approach the issue of aspects

of housing development. There clearly is no partisan divide on the fact that the State must play a role in subsidising low income housing. There clearly is no partisan divide, if I am to judge from the nods of the heads, that there always will be some form of public rental housing for those who are most vulnerable in this society.

There clearly can be no divide on the issue that the majority of persons, if given a leg up would do for themselves, and to that extent, greater reliance on the Sites and Services programmes and giving people access to mortgages and to funds, small loans for repairs, is the way to go.

There can be no further divide as well, Mr. Deputy Speaker, on the fact that we need to set a minimum size accommodation built for low income housing, and why do I say so? The reality is that blocks develop. Social problems develop. If people do not have an engaging or warm atmosphere to remain in their houses, and in their homes, and we have seen in Barbados unfortunately over 50 years ago, the development of public housing that has not paid sufficient attention to community development, family relation and community relations, in circumstances where, as the late Bob Marley has put it, "...you live in a concrete ghetto." This is the reality.

Sir, we have now, with the benefit of hindsight, Mr. Deputy Speaker, to be able to make inputs into the policy that can change the types of housing developments that we build in this country. I am happy that the Chief Town Planner is requiring people to put in green areas. Do not mind there are some developers who feel that they can still go and build on the green areas because they are not maximising the profits.

Barbados is a better place where you have strong communities that people feel comfortable, which are aesthetically pleasing and where people have housing units that are not so small that they have to run outside or be able to turn around or enjoy one another's company.

I do not believe, and I know that the Minister of Housing, once again, shares this perspective that you should build a house below a certain size for low income housing. I am happy that this is one of the criteria that she would be announcing in her September 1, package, what we believe to be a decent size for low income housing in this country.

I am also, Mr. Deputy Speaker, of the view that there needs to be a determination on Both Sides of this House that those persons who can be assisted and who can afford, in truth and in fact, other forms of accommodation, ought to be encouraged in that direction such that those who really are in

need in this country, those who are truly below the poverty line, get the benefit of the subsidy for low income housing being provided by the Government.

There also must be a recognition that if I have benefitted for five years, such that I can now afford something that I can be on my own, even if it costs a little more, let me make space for those who now need to benefit. I do not believe that the Leader of the Opposition can have any difficulty with that, because there are too many people who are genuinely in need, who are not being given access to, largely because of the inability to transition people.

I do not mean by going crudely and putting people out of housing. I mean by giving people opportunities to own something more substantial as a transition from the basic low income housing.  
6.00 p.m.

Mr. Deputy Speaker, I share his views in relation to small businesses and access to mortgages but I also share it for individuals. You have a situation where sometimes the criteria used by financial institutions in this country falsely preclude people from being able to access mortgages, not because they are unlikely to repay, but because when they add up what is their formal salary it did not come below the 40 per cent bar that they used as a guide.

Mr. Deputy Speaker, you know and I know that there are very few households in Barbados who rely on a single formal income. We also know that where people need to, they grow a kitchen garden, they make pudding and souse, they make seasoning, they fry chicken and fish cakes or they have somebody taking care of them. These are forms of informal income. Sir, the Leader of the Opposition is smiling. I do not know whether he is more familiar with these things than I am.

Sir, the real determinant is to look at the default rate on mortgages in this country. Mr. Deputy Speaker, the default rate on mortgages is exceedingly low in this country. Sir, Barbadians would loathe to have anybody sell out their house. From the time they hear that the house is going to be advertised in the paper for foreclosure, that is the time when all the family starts to put together to pay for it.

Mr. Deputy Speaker, I am saying to you that we have come a long way in the last decade in terms of the provision of the 100 per cent mortgages which never existed before this Government put that framework in place. We have also come a long way in relation to accessing mortgages at 6 per cent. It is only now that people are talking about mortgages across the board at less than 6 per cent, but that is because of the situation with interest rates.

Sir, as we all agree, that situation is tenuous because of the state of the upward trend of interest rates and the

upward trend of oil prices. Therefore, there can be no guarantee that those sets of rates at 5 to 6 per cent would be around for a long time. Sir, we have put in place interest rates for low income earners at 6 per cent when the rest of Barbados was getting no less than 8 per cent for their mortgages.

Mr. Deputy Speaker, we have also committed to raising the income bar for those persons who can access those types of mortgages from the Barbados Mortgage Finance Corporation not in circumstances that are dependent on the market and interest rates rising but as a stated policy of a commitment for low income housing in this country.

Mr. Deputy Speaker, I believe that the issue is not only the interest rates but those things that determine whether a person qualifies or not. To arbitrarily have a single rule which is only broken if somebody knows somebody is unfair. That perpetuates the belief in this country that only certain people can access certain benefits and others cannot.

Sir, I am saying to you that there needs to be greater flexibility because the reality is that the financial institution is taking the collateral of the house or the land. While they are not in the business of selling houses and lands, the reality is that type of collateral more often than not guarantees payment and minimizes the rate of default in this country in relation to mortgages. Mr. Deputy Speaker, I feel that in the same way that it needs revisiting for residential mortgages, I accept that there needs to be greater flexibility for businesses particularly, small businesses.

Mr. Deputy Speaker, I do not want to detain the House long on this matter because my voice is not the strongest today, but suffice it to say that the Government also has a stated commitment to treat to the issue of tax benefits for housing developments in this country.

Part of the problem adverted to by the Honourable Member for St. Michael North West can be dealt with in that way. People are looking for big returns but those big returns cannot be on the backs of people in this country who cannot afford it. I do not accept that it cost \$7.00 and \$8.00 a square foot to develop land in this country.

I have seen the figures and I feel that when those figures are foisted on people that there are, in a large way, inflated. I also believe that when you then use that and then seek to double that expense to charge people \$12, \$13 and \$14 a square foot for small lots of land, 3 500 square feet, for low income housing, that people are taking advantage of a wrong situation.

Mr. Deputy Speaker, if you as a private individual want to sell your land at that level, that is your right, but I feel the

Government is doing the right thing by offering alternatives as the Minister of Housing, Lands and the Environment intends to do, when she launches the programme on September 1, to ensure that it can be done cheaper and more affordable even without the level of subsidy you believe the Government is putting in it.

Mr. Deputy Speaker, I look forward to that innovative programme because I think the middle income housing programme is pretty much taking care of itself, but it is that area of low income housing both for ownership and for rental, that remains an issue in this country.

Mr. Deputy Speaker, we have treated to a large set of issues in relation to access to finance. We hope that the private financial institutions can treat to the more qualification criteria for those mortgages but, by the same token, we would do our bit as a Government by ensuring that we can make available options that are affordable, accessible and sustainable in the long run for people in this country such that they do not feel marginalised in their own country.

I am obliged to you, Sir.

Dr. D. C. ESTWICK: Mr. Deputy Speaker, I want to make a very short contribution to this debate because I believe this is an important debate in which we are dealing with an area that we need to be very patient and very careful so that the type of policy initiative we put in place must be directly linked to the historical realities we now find ourselves in.

Mr. Deputy Speaker, I think we must have a very good understanding of the historical positions that have led to the types of problems we have today in Barbados with respect to the availability of land, who owns the land and how that land is distributed. I think we must also take into consideration all of the historical policy programmes that have been put in place by successive Governments. Sir, I have had the opportunity to look at several of them and as a result I think it is necessary for me to interject and to make some observations.

Sir, the Government is indeed responsible for the provision of housing in Barbados for low income earners, for the indigent and for others that would be classified in a different way. That is why I felt somewhat bothered when it was said on the Other Side that the provision of housing was not necessarily a State responsibility.

Sir, I want to carry Honourable Members back to the 1930s and the 1940s. We have to recall that Barbados was one big plantation. We had a situation where a large percentage of the free slaves in Barbados could not own land. They had to essentially offer their services on a plot

of land over some gully or some cliff that we would now call rab land. Out of that evolved a system where there was a lack of security of tenure and both Governments, the Barbados Labour Party and the Democratic Labour Party, attempted to address it.

Sir, one would have to cast one's mind back to the confrontation in Eagle Hall, if my memory serves me, to the historical perspective of the Bosvigo Tenantry where there was an attempt by Hanschell Inniss to remove the tenants off the land.

6.10 p.m.

Mr. Deputy Speaker, as a result the Democratic Labour Party recognised the importance of security of tenure to allow for that individual to uplift his or her particular standard of living and that of his or her children.

Sir, out of that we developed the Tenantry Control and Development Act, which essentially allowed for security of tenure where the landlord could not willy-nilly remove a tenant.

Mr. Deputy Speaker, I would concur that at a later stage in the 1990s, the Barbados Labour Party expanded this piece of legislation via two elements, the Tenancies Development Act, 1980, as well as the Freehold Purchase and Tenantry Act. I would give credence to that as a policy piece of legislation.

However, I am concerned that Government's responsibility to provide housing is not only to provide housing as a security and as a safety net for those persons who are incapable of providing for themselves. I believe very strongly that having access to a house is part of what determines the dignity of the individual. It not only determines that individual's dignity but that too of the entire family unit.

Mr. Deputy Speaker, I have had the experience in my constituency where individuals cannot access housing and land for whatever reason and that individual feels as though he or she has been marginalised and has been left out of all of the so-called glowing achievements of the various Governments.

I would want to speak specifically to the responsibilities of the National Housing Corporation. Sir, in looking at the 1956 establishment of the Barbadian Housing Authority where the mandate was that of the creation of low income housing, I accept that societies would evolve and that evolution would require some adjustments to be made to the policies, but what I believe and have seen happening in Barbados is that the National Housing Corporation's mandate has somehow expanded into the area of low income

to middle income housing as well, and has also expanded into the provision of office space.

It has also expanded into the speculation with respect to holding land in a land bank, to which I am not going to speak at this time. I would want to speak specifically to how the changes of that particular mandate has moved over time.

Mr. Deputy Speaker, this is important because I am now hearing from the Honourable Member for St. James South that a policy position where one would have utilised the private sector in a joint venture arrangement to provide housing solutions for low income housing, that it is possible that solutions may have failed, in that – my own interpretation – I have no evidence that any of these joint venture arrangements have provided 100 houses which cost less than \$100 000.

Therefore, I believe it has failed and that is why I am now hearing in this Honourable House about a new set of possible arrangements which will now allow for the provision of a housing solution of less than \$60 000.

Mr. Deputy Speaker, I question the methodology and the logic. If there was a situation where, with respect to a joint venture, a private sector interest has not brought anything to the table; has entered a joint venture with the National Housing Corporation; uses Government's land; goes to the bank with Government's land; raises money from the bank and builds houses; and then sells those houses at a profit, I want to understand how when one juxtaposes that to a position where the private sector interest will be having the risk of bringing his own land. Would the developer discount that person's land in terms of the actual market price, to allow for a low income solution, or would the National Housing Corporation be subsidising the cost at a significant subsidy? Sir, otherwise it cannot make sense because in the first dispensation, that developer had no risks but had to use Government's land as collateral to borrow money from the bank.

Mr. R. D. MARSHALL: On a point of order. Sir, if there is a joint venture programme between Government and a developer, the developer cannot take the land and go to the bank with it. It is not the developer's land. It would have to be an arrangement between Government and that developer. It would be impossible to do so.

Mr. DEPUTY SPEAKER: Proceed.

Dr. D. C. ESTWICK: Mr. Deputy Speaker, that is a non point. The question is not about ownership. It is about the use of the land as collateral to raise money to build the houses. The point is that if one gives a land lease for over 20 years in the banking industry it is tantamount to ownership.

Sir, I heard in this Honourable House that the leases were long leases. Again I will make the point that if in a situation where the private sector developer does not bring any land but uses that of Government to go to the bank to acquire money, builds houses for people and then earns a profit, what risk does that individual bring?

The other point I would wish to make is to look at the other position where he would be bringing his own land. Would he discount the price of his land to Government? Does he love Government? He wants money, therefore, Government would either have to subsidise significantly the cost, or the price of the house would be more than it now is.

Mr. Deputy Speaker, do you know what is interesting here? I would have to go back to the Census data in order to explain clearly what is happening in Barbados and why I have some concerns. I do not believe that anyone could question the fact that a wooden house deteriorates at a faster rate than a wall house, and that the cost of maintenance is greater.

Mr. Deputy Speaker, in looking at the 1970 Census, I see houses that were constructed out of wood have accounted for 75 per cent of the total number of housing stock in Barbados. In the 1980 Census, that percentage has dropped from 75 per cent to 57 per cent. In the 1990 Census, the percentage moved to 45 per cent. In the 2000 Census, that percentage moved to 43 per cent. The information for those who would like to read, go read *Beckford, 1972-1975* or *Porter, 1972*.

Mr. Deputy Speaker, again in the 1990 Census, houses made out of wood dropped to 40 per cent. Sir, the 2000 Census is now showing that we have reversed the trend and now have a percentage of houses built out of wood at about 42 or 43 per cent, a complete reversal of what was happening during the last 20 to 25 years. That is not the trend we should be seeing in Barbados.  
6.20 p.m.

I heard the Honourable Members on the Other Side speaking about greenheart but the houses in Keizer Hill, Stage 1 are made from pine.

Mr. Deputy Speaker, I have a problem with the concept of a land bank because if I assume that Government has become a speculator and is now buying and holding land, I would then have to assume that Government's speculative policy can have an impact on the price of land in general.

If this is true, I want to ask Honourable Members on the Other Side if we add the recent amendments to the transfer tax in Barbados that creates a condition that allows a foreign purchaser of land to buy land in Barbados without having to pay taxes to Government, as has occurred, and

transfer the entire onus of taxation to the domestic vendors if that is not also adding to the problem of increasing the cost of land in Barbados.

Sir, these things cannot be separated because we have a finite land space and any time that tracks of our land are acquired for whatever purpose, it will have an impact on land price. I want Honourable Members on the Other Side to tell me how many acres of plantation lands, under the management of the Barbados Agricultural Management Company and the Barbados Agricultural Credit Trust, have now been taken out of agriculture and put into housing?

Mr. Deputy Speaker, this is important because it relates to our plantation history. We have 101 plantations of which 60 are under the Barbados Agricultural Management Company and 41 under the management of Barbados Sugar Industry Limited. Sir, these are not owned by the masses in Barbados because it is related directly to the historical facts, so individuals who descended from that class still own the land.

Mr. Deputy Speaker, Government has a problem. It must decide whether they are going to be a landlord or whether the housing policy will be premised on allowing individuals to own homes facilitated by Government. As I have said in the beginning, it is only logical that Government has a responsibility to provide low income housing solutions.

Sir, if we look at the economic element introduced here, those 16 000 applicants to the National Housing Corporation and the move towards 100 per cent mortgages, is a manifestation that Government has not been able to solve the problem and will never be able to solve it. Sir, the reason why Government will never be able to solve the problem is the economic implications that I refer to, that the base incomes of average Barbadians do not allow for them to provide for their own, given today's prices.

My problem with the land bank stems from the position that where I had a choice as a low or middle income earner to determine where I want to live before, now I am locked into a position where I can live only where the land bank has provided land for me.

*Asides.*

Dr. D. C. ESTWICK: Mr. Deputy Speaker, I know that it is true because those 16 000 who go to the National Housing Corporation to find a piece of land or house are going there because they cannot find a piece of land in Inch Marlow or in St. James.

Mr. Deputy Speaker, I distinctly remember a few years ago this Administration that now speaks so glowingly to

the provision of low income housing seems not to remember that there is no piece of land in Barbados that is too good for a poor man. I also distinctly remember when certain pieces of cliff land, vested in the National Housing Corporation, one-acre and two-acre lots, were sold to private sector friends of certain Members in this Parliament. Sir, there were one-acre lots which are 44,000 square feet and of which 10 lots of 4,000 square feet could be cut for people.

Sir, Government says they are interested in providing low-income housing yet they opted to sell one acre of land to one man instead of creating 10 lots to sell to 10 poor people. Sir, I do not want to hear anything from Honourable Members on the Other Side because they do not have any moral authority to speak on the matter and the truth hurts.

Mr. Deputy Speaker, I also want to find out how the National Housing Corporation is going to deal with its massive annual losses. In 1998 there were losses of \$20 million and I can guess that every year since then that the losses have been increasing. If losses were increasing at \$20 million a year, then in 2004, the losses would be \$180 million.

Sir, I do not want to hear all the talk. I want to find out how the National Housing Corporation is dealing with these losses. Is this the reason why poor people are being put out and locked out of their homes at present? Is that why the dog hunt is being unleashed on poor people in the housing units?

Sir, I want an answer for the people of this country. Mr. Deputy Speaker, I want to make another important point. 6.30 p.m.

*Asides.*

Dr. D. C. ESTWICK: If in Barbados, as a plantation society, we are now at a stage where we can only, via the National Housing Corporation, provide for 6 per cent of the demand for housing, how can Government provide for 7 per cent? They have the 100 per cent mortgages available and there are about 10 different kinds of loans that one can get.

Sir, the Barbados Development Bank was fragmented into all of these funds and after all of that, 100 per cent mortgages are available in the private sector and with all the liquidity in the banking system, I want the Honourable Members to tell us how the Government is going to increase housing by 1 per cent when they are hoping to enter joint ventures with the private sector at a time when the cost of land is prohibitive in terms of building?

Sir, I want to know if Government is going to make an adjustment to the Value Added Tax as it applies to individual home building? Why is it, as I understand the tax in its

putative nature and that the consumer is going to actually pay the final tax, that a big business that is constructing houses in Barbados can deduct the Value Added Tax that would have been used in the construction of a property for an individual, while if an individual expands his backyard and builds an additional two rooms he is not entitled to the same deductions?

*Asides.*

Dr. D. C. ESTWICK: Sir, if the Government is interested in giving an individual the capacity to develop some element of housing on his own, then two things have to happen. You either have to pay the workers more money or reduce the cost of the construction of the work. I do not know of any other way to do it. Therefore, it is a legitimate question.

Mr. Deputy Speaker, could the Value Added Tax which an individual pays on renovations to his property be written off on his income tax return on an annual basis? I want an answer to that question. Unless one is prepared to look at this type of interjection, most of the time we are keeping individuals who operate at the low income level and reside in National Housing Corporation units in perpetual poverty.

Mr. Deputy Speaker, the terrace units in the Pine were built in the 1940s and when I pass through the Pine and look at those units, those individuals do not have the capacity to make any adjustments to them. Is that situation acceptable? Would it not be wiser for the National Housing Corporation to look at methodologies that can, perhaps, provide materials so that the individuals who have the means to do certain renovations and infrastructural work on their units can do so under their own inspectorate? Would that not be better than keeping the units in that condition since 1940?

Sir, as far as I am concerned, this is the way we have to analyse our problems. Everyone is not going to agree with you but if what I am saying has practical application and is thought out well enough, I really do not care what they say.

Mr. Deputy Speaker, I want to make a statement with respect to how the National Housing Corporation is dealing with tenancies in Barbados. For the time being, I am going to say that no tenantry land in Barbados should be sold to any private developer unless the tenants' security has been assured by the National Housing Corporation and even to the level where the conveyances have been worked out.

I will deal with this matter at a later date because I know of many cases where tenants living on tenantry land for many years are being denied the right to purchase

this land under the Tenancies Freehold Purchase Act, and this matter will be dealt with sooner or later, inside this Honourable House or outside, and I have nothing more to say on that matter.

I thank you very much.

Mr. DEPUTY SPEAKER: The Honourable Member for Christ Church West.

Dr. W. F. DUGUID: Mr. Deputy Speaker, thank you very much for giving me the opportunity to make a very short intervention, taking note of the lateness of the hour.

I think that all Honourable Members have made valuable contributions today and I must say that this is a very important debate. It is a national issue and it needs national attention and solution. I will remain as non-partisan as I can in my contribution.

Sir, Honourable Members spoke of the problems in their constituencies and I heard Honourable Members speak of the problems at the National Housing Corporation in terms of units, land, access to land and so on. I am not going to speak about the problems. I like to speak about solutions. Let us look at the solutions.

Mr. Deputy Speaker, when we come to this Parliament we all understand the problems because we deal with them when our constituents come to us on a weekly basis to ask us to help them with their problems, so we all know the problems once we are doing our jobs as Parliamentarians.

Sir, what can we do to make the situation better for our constituents and the people of Barbados? Let us bring new ideas that would actually make a difference rather than reiterating and bringing the political rhetoric that we continue to hear.

Mr. Deputy Speaker, the first thing we need to do is to speed up how the conveyancing is done in this country. Sir, conveyancing in this country takes too long. This would give a fundamental jumpstart to more people being able to access houses quicker and faster. The most difficult thing for someone to do is to pay rent and a mortgage at the same time. If you buy a piece of land but still cannot put the house on it because the conveyance is taking too long, or the Town and Country Planning Department is taking too long to approve your application, you have to pay rent and a mortgage at the same time.

6.40 p.m.

If we can speed up the time line and enable people to convey faster, this is a significant and fundamental solution we need to bring to the table. I am not a legal mind but I

certainly know that there are lots of legal minds in here that can have ideas of how we can speed up conveyances in this country. This is something we need to improve.

I am speaking on another point. When, for instance you are doing a large development, after you do one search on that development, all the searches are going to be the same. Therefore, you cannot tell me that if it takes you six months to do the first lot in that development, that it is going to take you another six months to do the next lot, and the next lot, and the next lot. It does not make sense.

The first thing we have to do is speed up the way in which conveyancing is done in this country so that people can get their conveyancing done faster, and be able to access the land and then use it in a way to build their houses.

The next thing we need to do is to find a way that roads and the infrastructure can be put into the land faster, better and cheaper because that is the next problem that we face. If we have a piece of land, be it an acre, half an acre or whatever, and we want to develop it, put in the roads, lights, water, and the natural gas, I would have to say that these costs are prohibitively expensive. Well then, it means that the cost of the land resulting thereafter, would be expensive and not available to the average persons.

Sir, we need to find a way, even if we have a national task force, or some agency whose responsibility it is solely to go and put in the roads and other services in these developments, because it is a national problem. Sixteen thousand applications for only 1 000 houses is not satisfactory. No Government or anybody can say that is satisfactory and we have an absolute need and necessity. My friend from St. Michael East says that we have a responsibility to provide housing for those people and I agree with that but we have to go further.

Sir, we have to look at new techniques of building. We have to look at maybe even new materials for building. If we do not have enough tradesmen and we have to import tradesmen, import them as trainers, so that they can train our people, so that we do not have to continue importing tradesmen.

*Asides.*

Dr. W. F. DUGUID: If you have a tradesman that you import, put him in charge of a group of people, who would then train them to continue the legacy and the development. These are the kinds of things we have to look at, if we are going to solve this problem. You cannot tell me you are going to import enough people to build all of our houses. They have to train our people to continue in building.

We have to look at using non-traditional labour, maybe getting the boys off the block to come and help. We

know that in the communities in Barbados, people often come together and help build each other houses and that we must encourage.

There is something in the United States called, "Habitat", where a community would come together and help put up a house in a short space of time. These are the things we used to do.

On Sunday, a constituent was transporting a house from one location to another, and everybody in the community came out and helped and I helped too, because that is the kind of thing that we have to do, if we are going to provide solutions to this problem.

All I can say, though, is that although we have provided 6 per cent of the need for houses, it is still better than zero per cent that the Other Side was able to produce.

*Asides.*

Dr. W. F. DUGUID: Anyway, I do not want to go down that road anymore.

All I am saying, Mr. Deputy Speaker, is that we need to be creative. Land in this country is scarce. You only need to take up any newspaper and look in the Classified Ads for land sales. You will see a vast majority of houses for rent and for sale, but very few plots of land for sale, because land in this country is scarce. This is part of the problem why we are seeing escalating prices of land.

We need to encourage people to build upstairs and downstairs to utilise the amount of land, so that if you have one family living upstairs, another family could live downstairs. These are the kinds of solutions we need to look at, if we are going to solve the problems we are seeing ourselves with today.

I want to say two further things. In the Barbados of old, people who had land used part of it and rented part of it. We are not seeing people renting land to others anymore. Anybody who has land now, is keeping it for themselves and they are not renting it and I cannot be vexed with them for two reasons. I have to tell you the truth. The kind of income you are going to get for renting a small piece of land, is very small. That is the first thing. It cannot even pay the Land Tax in most instances.

The second part about it is, if you rent that land and you have four or five tenants, for 20 years or so, those people now have the right to own that land and you would lose that land, which you could have then passed on to your heirs and successors.

Therefore because of those two fundamental things nobody is renting land to others anymore and this has added to the problem. It has made access to the land even more scarce, and the fundamental thing about this whole problem and access to housing, is not only the housing, it is the access to the land, because without the land you still cannot build a house and this is the most important thing, so we have to continue to look creatively to find other ways to do more developments, if we are going to adequately satisfy the need.

I must say that I cannot see any Government satisfying that need. The need is huge and people must understand that they also have to look to the private sector. The Government will not be able to satisfy every single person. It is unrealistic and cannot happen. I cannot see it, not in this society, so we have to encourage people, especially those that may be the more affluent ones, to look to the private sector.

Mr. Deputy Speaker, I am going to give you an example. A Government provided a house and the private sector provided a house. The only real difference is the cost of the land. A Government provided house would give you land at a subsidised rate, whereas a private sector house would give you land at the market value, but the house cost will be essentially the same.

Therefore, if the people understand that and they understand that rather than enter into the lottery of trying to wait for the few houses that the Government is able to produce, I encourage as many people as possible, once they are able to seek land and houses in the private sector. This is what we have to look at.

I have one final point, Mr. Deputy Speaker, and it has really touched my heart. It speaks to mortgages and in particular, refinancing. In this time when we are seeing interest rates down at 5.25 per cent and the like, one would expect that a significant number of people who may have been locked in to larger interest rates before, will now seek to transfer their mortgages to get better interest rates. I understand that it is the concept of refinancing, but there is an important element to that, which I have to speak on.

When you go to the financial institution and you say to Bank X, your mortgage rate that I first got my mortgage at was 10 per cent, Bank Y down the road, is going to offer me a mortgage at 5 per cent. Therefore, I want to take my business of a mortgage from you who are charging me 10 per cent to the bank down the road which is charging me 5 per cent, because I know that there is a savings in that. Bank X says that is fine. You take your business where you want to, but if you want to move your mortgage, you have to pay a penalty. That is the most anti-competitive,

the most counter-productive and the most monopolistic thing I have ever heard.  
6.50 p.m.

Mr. Deputy Speaker, this concept of people being penalised for taking their business somewhere else should not be allowed to continue in this country and must be stopped from today. No banking institution should be allowed to tell anybody that if they want to take their business somewhere else, they have to pay a penalty. This should not continue in the times when we have anti-competitive laws and in times when you have people who are trying to improve their lots in life by getting something better by paying less interest. They tell you that you could go and pay the less interest but you have to pay them six months of the interest they would lose. That is what they do and they lock people into the mortgage arrangement with them. Sir, that is wrong and it is the worst thing I have ever seen in this country.

Mr. Deputy Speaker, if I have to bring a Private Members' Bill, for this to happen, I will because that situation must stop in this country. Banking institutions must not be allowed to continue to usurp the finances of the poor in this country. It is wrong and it is awful.

I thank you, Mr. Deputy Speaker.

Hon. N. A. LYNCH: Mr. Deputy Speaker, I want to make a short intervention on this issue which has turned into a very comprehensive and serious debate.

Mr. Deputy Speaker, every time we discuss issues of housing or land in this Chamber, it seems that the Ministry of Housing, Lands and the Environment, or the Minister of Housing, Lands and the Environment, whoever the Minister is, ends up at the short end of being abused about the issues relating to housing solutions in Barbados.

Mr. Deputy Speaker, it is my opinion that this Administration has sought to tackle in a very comprehensive way most of the issues relating to the development of housing solutions in Barbados. Mr. Deputy Speaker, the issues that confront housing and land distribution in Barbados must be couched in the context of the historical elements relating to the ownership of land and housing in Barbados and to some of the other wider social considerations when it comes to land.

Sir, there are other heavy sociological and psychological issues in relation to housing and land which cannot be divorced from a number of the plantation elements, and the transfer of land to workers on plantations, however that transfer took place, and it cannot be separated from the emergence of a larger middle-class in Barbados which was created by education.

It cannot be divorced from some other critical issues relating to immigration, financial planning, technology, transportation, changing lifestyles, value systems and other broader economic issues, particularly as they relate to the traded sectors and land being made available for the traded sectors like the tourism industry.

Mr. Deputy Speaker, in my opinion this Government has tackled most of the issues in a most comprehensive way. The first premise I want to posit in this debate is that Government understands its mandate relative to providing housing for the people of Barbados, particularly those people at the lower end of the economic ladder. However, Sir, Government cannot create all of the housing solutions that are necessary for Barbados and would never be able to do so. Sir, this Administration has admirably created an environment that has stimulated the private sector to get involved in creating more effective housing solutions in Barbados.

Mr. Deputy Speaker, this Administration has an enviable record for housing development in Barbados over the past decade. I believe this Administration has the best record for housing that was ever put forward in Barbados. I believe it also has the best record for land acquisitions by Barbadians.

Mr. Deputy Speaker, some of the issues raised by some Honourable Members in relation to dignity and the ownership of land are well taken.

Mr. Deputy Speaker, I want to put the case of how this land bank was created, at rest. Mr. Deputy Speaker, many Honourable Members on That Side, when it is convenient for them, seems to put forward the notion that land in Barbados was getting out of the reach of the ordinary Barbadian in terms of its ownership, that land prices were skyrocketing and that issues relating to golf courses and tourism development were stopping ordinary Barbadians from getting a chance to own some land.

Mr. Deputy Speaker, the Government of the day sought to create a land bank for easier and better transfer of land to the people of Barbados. Sir, that has been the bane of all criticism by some Honourable Members on That Side. Mr. Deputy Speaker, I believe the best way to protect the land of Barbados and to create an environment where that land can then be transferred in some means to the ordinary Barbadian was to create that land bank.

Mr. Deputy Speaker, we can argue all we like about better ways in which we could have protected the ownership of the lands in Barbados, and whether or not West Coast lands were allowed to run away as opposed to lands on the South Coast, and whether or not there is a line between lands.

Mr. Deputy Speaker, the last Administration that should speak on issues relating to land and housing in Barbados is the Democratic Labour Party. They have no moral authority to speak on issues of housing development, housing solutions or land ownership in Barbados.

Mr. Deputy Speaker, many people in Barbados lost their homes in the just recent past under the Democratic Labour Party Administration than at any other time in the history of this country. Mr. Deputy Speaker, the litany of woes continues as it relates to housing and lands under that past Administration, whether it was the loss of mortgages, whether it was the cashing in of insurance policies, whether it was the bankrupting of small contractors that were building houses in Barbados, whether it was the decimation of the artisan class and the builder class that was working in construction in Barbados at that time, and the cascading effect it created in Barbados relative to housing. That Democratic Labour Party Administration caused a literal crash in the real estate market in Barbados during the period 1990 to 1994.

Mr. Deputy Speaker, during that period, nobody in Barbados was buying a house and nobody was selling a house. People were losing their houses but nobody was buying and the ones that had to get rid of theirs got rid of them at really low cost.

Mr. Deputy Speaker, even the mortgage market in Barbados was on the verge of bankruptcy at that time. Mr. Deputy Speaker, when the Democratic Labour Party Administration comes to this Parliament, they seem to have forgotten, their memories are short, all that went on in Barbados during that recent past.  
7.00 p.m.

Mr. Deputy Speaker, I do not have to mention the other issues of social dislocation that were caused during that period but would want to compare records of this Administration to those of the Democratic Labour Party's Administration.

Mr. Deputy Speaker, between 1976 and 1986, I believe the Barbados Labour Party has more than proved its worth in terms of the number of housing solutions we have created. Sir, I want to compare the 1976 to 1986 record of the Barbados Labour Party to that of the Democratic Labour Party's 1986 to 1994 record.

During the period 1976 to 1986, we built 1,096 terrace units, while between 1986 and 1994, the Democratic Labour Party has built 214. In terms of lot developments, the Barbados Labour Party has developed 1,806 lots between 1976 and 1986, while the Democratic Labour Party has developed 1,198, of which 444 were started under the Barbados Labour Party's Administration.

Mr. Deputy Speaker, in terms of single houses, we have built 1,222, as opposed to the Democratic Labour Party's 729, of which 720 at West Terrace and those areas of St. James, were started under the Barbados Labour Party's Administration.

Sir, between 1995 and 2004, one hundred and seventy-eight terrace units were created, with 1,911 lots, the largest number ever developed by any Administration in 30 years, having been developed under this Administration.

Mr. Deputy Speaker, when I listen carefully and hear all the issues relating to housing, and how philosophical the Honourable Members on That Side can be relative to housing development, I do not think they are looking at the facts but at the statistics, as are presented. Sir, in terms of houses, between 1995 and 2004, there were 464 houses built. Terrace units started between 1979 and 1989 at Rosemont, Maynards, Pondsides, *et cetera*. Again the Barbados Labour Party has a very enviable record.

Mr. Deputy Speaker, there are a number of bread and butter issues which have been created since 1994, relative to creating a better environment for Barbadians to own a piece of the rock, or to own a house. Sir, these are:

- (a) offering of lots in Barbados to people in urban Barbados for \$2.50 per square foot;
- (b) 100 per cent mortgage through the Barbados Mortgage Finance Corporation;
- (c) Income Tax rebates for property owners;
- (d) relief on Land Tax payments for properties up to \$125 000;
- (e) the General Workers' Loan Scheme which was amended, extending the period of loan from 20 years to 40 years;
- (f) increasing loan amounts over a period of time from \$20 000 to \$100 000;
- (g) increasing the maximum age up to which a person can borrow;
- (h) reducing interest rates from 9 per cent to 6 per cent.

Mr. Deputy Speaker, those are the bread and butter issues. The issues we need to speak to are not these highly philosophical and esoteric issues relating to housing in Barbados, what one would have done, or how it could have been done. The only issue that matters in this debate in

relation to housing is whether or not we are providing the correct environment, while taking into account of all the variables necessary for Barbadians to have housing solutions.

Mr. Deputy Speaker, with regards to the General Workers' Loan Scheme, between 1986 and 1994 under the Democratic Labour Party, there were 321 loans which were dispensed for over \$13.9 million. Between 1994 and 2004, we have disbursed 3,986 loans for a total amount of \$47.9 million, compared to that of the Democratic Labour Party's \$13.9 million.

Sir, those are the issues. The Democratic Labour Party does not have any moral authority to speak on issues of housing in this country. The Honourable Member for St. Philip West could get there and grandstand and talk about this philosophical "mumbo-jumbo", but that has not put anybody in a house. The issues are putting roofs over people's heads.

Mr. Deputy Speaker, the issues that now continue to create practical solutions for persons is the sale of the terrace units to Barbadians in housing areas. Sir, in my constituency, there are three housing areas. The fact that the National Housing Corporation is now selling 2 000 units of the 4 000 units which are available – I wish they would advance mine more quickly – but at the same time the issue is that 150 persons have already paid down their deposits.

Sir, the Democratic Labour Party had proposed to sell the units to persons, but had decided to sell to only those fully paid-up tenants, and were only giving three years discount off the rents, and were not prepared to do any repairs to these units.

Sir, this is the Democratic Labour Party that cares so much about the people in those housing units and about being able to sell these units to persons. Our policy is to sell all of the units to persons who have lived in them for three or more years. There is a 25 per cent discount off the full market price and a 40 per cent discount off all rents paid up to a maximum of \$40 000.

*Asides.*

Hon. N. A. LYNCH: Mr. Deputy Speaker, I do not want to hear the Asides. These are the issues that cut to the core.

*Asides.*

Hon. N. A. LYNCH: I do not care anything about any Manifesto. I know when you were the Administration what you said that you would have done. I am not interested in what you would put on any paper.

*Asides.*

Dr. D. C. ESTWICK: On a point of order. Mr. Deputy Speaker, the Honourable Member is deliberately misleading this Honourable House. In its 2003 Manifesto, the Democratic Labour Party has pledged to the people of this country that those persons who are living in their units for more than 20 years would have been given their units free of charge, with a small legal cost for conveyance. That was the Democratic Labour Party's pledge and therefore, the Honourable Member is deliberately misleading the people of Barbados.

*Asides.*

Hon. N. A. LYNCH: Mr. Deputy Speaker, I am not interested in what was said in their Manifesto.

*Asides.*

Mr. R. D. MARSHALL: On a point of order. Mr. Deputy Speaker, I do not want to interrupt the Honourable Member for St. Michael South, but on hearing the Honourable Member for St. Philip West talking about a manifesto and about promises, in 1961, the same Democratic Labour Party confessed in their Manifesto and told the people living in those housing units that they should not be paying rent and the people responded and voted for them. When the Democratic Labour Party returned to power, they then willy-nilly removed the people in the Pine Housing Area.

*Asides.*

Hon. N. A. LYNCH: Mr. Deputy Speaker, that is a non-point. The Honourable Member for St. Philip West is lost. The people have analysed the comment book and have voted 23 to 7, so I do not know what we are arguing about. The people have analysed that and have dismissed it.

When the Democratic Labour Party were in office, not what they wrote in a Manifesto, they have already said that their Manifesto is not a social contract with the people. I am putting the issues as we know them, what they proposed when they were the Administration and what we proposed now that we are the Administration of Barbados.

*Asides.*

Hon. N. A. LYNCH: Mr. Deputy Speaker, there is also the issue of the \$5 000 rebate for maintenance not completed by the National Housing Corporation. The Corporation has said that they will fix all defective structures in these units before they are transferred.

7.10 p.m.

There are special financing arrangements for the elderly who live in those housing units and 100 per cent

mortgages are available for those who qualify. Sir, this is a world away from what the Democratic Labour Party proposed under a similar programme.

Mr. Deputy Speaker, the joint venture programme with 174 lots and 1 151 houses was intended to create solutions. The statement that the developer did not bring in any land and, therefore, did not take any risk in terms of developing houses, is the most absurd thing I have heard in my entire life. The Honourable Member for St. Philip West needs to understand that because the Government is providing the land, this does not mean that the developer is not taking a risk.

Dr. D. C. ESTWICK: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. I made the point that the partner in the private sector was using Government's land as collateral to get money from the bank to build houses and this cannot be equated to the statements of the Honourable Member for St. Michael South.

Hon. N. A. LYNCH: Mr. Deputy Speaker, that is a non-point because the lands remain in the possession of the National Housing Corporation and is not transferred to any developer to be used as collateral. I am not saying that Government has all the solutions for solving the issue of land and house ownership in Barbados but we have a better record than the Democratic Labour Party.

Sir, all Honourable Members would like to see the acceleration of these programmes that seek to create housing solutions for the people in Barbados. Mr. Deputy Speaker, as a parliamentary representative, it has been my experience that if 10 people come to my constituency office, nine of them are looking for housing.

The Honourable Member for St. Michael North East said that lifestyle and demographic changes have created a level of demand that does not follow the normal pattern. We need to constantly seek out more innovative ways of creating housing solutions for the people of Barbados.

Mr. Speaker, the Honourable Member for St. Michael North West spoke about 1955 and I want to go back to that time. I believe that one of the solutions to this problem would be to rent land to people. Sir, when my parents married in 1954, they rented land in Bush Hall Yard Gap, bought lumber from the Cotton Factory on hire purchase, built a chattel, over a period of time they paid for the lumber and when I was in Third Form at school, my father built a water toilet to the back of the chattel house.

Sir, when the land became available for sale, he purchased the land, sold the chattel house and land, purchased a piece of land elsewhere and built a wall house.

Sir, this is the way we should develop. I do not understand why it is the belief that people should own a wall house and a big piece of land from the first day of work.

Mr. Deputy Speaker, I believe that services could be put into some of the land in the land bank and that it could be rented to people. It is also the belief that everyone should live in a wall house, but I see some well-appointed green-heart houses which looks good, can meet the needs of people and would last 40 years or more.

Mr. Deputy Speaker, in my constituency, there is very little land space available for building housing units or for rental of spots. I do not understand the statement that we are forcing people to live in a particular location because most people would be glad for a house spot in any location on which to put their house. Sir, people who presently rent in the Bayland would take a piece of land in St. Philip or St. Thomas.

Mr. Deputy Speaker, in Bermuda the per capita income is high, yet people do not own their homes and 10 or 12 people live in one house but in Barbados, over time, we have created the basis for people to own houses and lands. I believe we should create a basis for rental first and then later on the person can build the house.

Mr. Deputy Speaker, the demand created by the 16 000 plus people who go to the National Housing Corporation speaks to a level of economic stability, restored confidence, employment, a better level of capital creation in this country and a better environment for investment in Barbados.

We try to divorce the issue of housing from the socio-economic development of Barbados, but what has created the demand is people's restoration of confidence in the stability of the country. That is the crux of the matter. Sir, Barbadians are living better than ever before. There is more capital in the system and people intend to use it.

Mr. Deputy Speaker, I give my full endorsement to this programme and to the Minister of Housing for the comprehensive way in which she, her Ministry and the former Minister of Housing have tackled the issues relating to the development of houses in this country. I wish them only the best because this Administration has been able to show Barbadians that they can own a piece of this rock and have the dignity so necessary to continue upward mobility.

Sir, I am obliged to you.  
7.20 p.m.

Hon. G. A. CLARKE: Sir, I am, indeed, heartened by the speech of the Honourable Member for St. Michael South. I do not know if he was reading my notes but after he

spoke it is very difficult for me to say very much because he captured what I intended to say. Therefore, I do not want to speak very long on this subject tonight because I believe that Both Sides of this Honourable House spoke quite adequately in this debate.

Sir, some years ago the Honourable Member for the City of Bridgetown addressed this Parliament and called for a commission of Parliament to deal with housing. I believe that the time is right for us to look at a joint commission of Parliament to address this issue. When we look at the pledges of the Opposition and the programmes of this Government, they are not too far apart.

The difference is, This Side has delivered more housing solutions than the Democratic Labour Party, but the point must be made that since adult suffrage in 1951, Both Sides of this Honourable House performed adequately to the question of housing. Sir, it is true that the National Housing Corporation would never be able to deliver all the houses that are being demanded.

*Asides.*

Hon. G. A. CLARKE: I refer to the 2000 Census. When we look at this Census, we will find that there are 83,000 households in Barbados and out of that 20,501 represent single family households. There are 3,610 households in which six or more family members sometimes live in one household. It seems to me that the highest demand for housing happens to be in the single family category and we have to watch that trend carefully. We have become an affluent society in which the demand for houses is great and, as the Honourable Leader of the House said earlier today, we are the victims of our own success.

Sir, who is really demanding the houses? We agree that there is a need to protect the poor and I believe that the Government needs to protect the vulnerable people in our society. The Chief Town Planner made the point that there are more than 20 000 house spots available across Barbados that were bought by Barbadians living here and abroad, yet the demand for housing and land is far outstripping the supply.

Therefore, I am very happy that the Ministry of Housing and the Environment has taken the initiative to look at the demand for housing and come up with a policy, not only to address the low income programme, but also the middle-income housing programme.

Sir, I think we need to sit down at this time and set up a commission to look at housing and the facts. I listened to the Honourable Leader of the Opposition today and although he did not call for a commission to look at housing, in essence, what he was saying suggested that he would be in

favour of a commission of this Parliament to address the question of housing and to look at it in a non-partisan way.

Mr. Deputy Speaker, someone told me in the yard of Parliament today that Parliamentarians are laughing at poor people. The person said that because we make promises and we cannot keep them. We say that the National Housing Corporation can supply 7 per cent of the demand for houses and it seems to me that they would not be able to do so. We must not fool ourselves that the National Housing Corporation can be all things to all persons at all times.

Sir, the Leader of the Opposition spoke of the arrears of the National Housing Corporation and their financial position, but they must have a financial problem because most of the land is subsidised by Government. The National Housing Corporation cannot make a profit if they have to develop 2,000 house spots in any one year and the cost of developing land is between \$4.00 and \$5.00 per square foot.

Sir, I believe we have to look at that because the private sector is charging \$15.00 a square foot and the National Housing Corporation can only charge \$6.00 a square foot. We are subsidising land and we have looked at the cost of the acquisition of land and development. However, we cannot sell the land in excess of \$6.00 a square foot.

*Asides.*

Hon. G. A. CLARKE: We constructed the London Bourne Towers and terrace units at Bush Hall based on modern techniques and they are beautiful terrace units. This is Government's way of providing housing for the poor and we will continue to subsidise housing for the poor in our society.

Sir, according to the 2000 Census, between 1990 and 2000, the National Housing Corporation built over 18,000 houses in this country and the facts are there to support it. Sir, when the Government came to office in 1994 there was not a lot of land in the land bank.

*Asides.*

Hon. G. A. CLARKE: As a matter of policy, we have to continue to acquire more land to meet the demands of the country.  
7.30 p.m.

Members of the Opposition must agree that if we want to control the price of land in Barbados and, of course, even though the Government intervened to acquire land, we were not able during that time to substantially control the price of land because we do not acquire that amount of land. We would have to acquire more than 100 acres a year in

order to control the price. Therefore, Mr. Deputy Speaker, the Government must continue to acquire land to help the most vulnerable in the society.

I must say, as the Honourable Member for St. Michael South has pointed out already, that the Barbados Labour Party's housing policy is based on three things. It is based on affordability, it is based on accessibility and it is based on security of tenure. I want to repeat this because the late Sir Harold St. John once said in here that if there is something fundamental between the two sides is this, that the Barbados Labour Party has always pride themselves as the housing party and we have always provided that. Sir, affordability provided the opportunity for people to own the land, accessibility in terms of access to land and that is what we have done.

The housing programme today will take off faster now because we have the land. In 1994 and 1995, we did not have land. If you look at the National Housing Corporation today, and you look at the National Housing Corporation as it was in 1994, you will see that the Democratic Labour Party had run down the National Housing Corporation to such an extent that their housing programme was based on what the National Housing Corporation looked like then. Look at it today and it tells us that we have tried our best and we will continue to try our best.

I have not even talked about mortgages. This is why I said that we have created a situation where some people now have access to land. We cannot satisfy everybody. We have created lots, and we have put financial institutions in place. The Minister of Tourism has made the point that persons now acquired the land at 6 per cent interest and 100 per cent loans. He fell short in that he did not say that the Barbados Mortgage Finance Company (BMFC), between 1994 and 2002, loaned out more than \$138 million for houses to \$1 742 persons in less than a 10-year period.

These mortgages were loaned to people to start their own homes. The records are here and that is why I feel that we need to put the facts on the table to show that we have done a lot of work in providing finances for people. All the mortgage companies have loaned out lots of money in this country.

Sir, if you look at the period between 1998 and 2000, you will see that the housing start was higher than any other year. In 1998 more than 2 279 houses were built. The highest recorded year in the history of Barbados was in 1999 when the people of Barbados built 2 297 houses and the facts are there, all recorded in the 2000 Census.

*Asides.*

Hon. G. A. CLARKE: You just have to read it. You like your facts. Go back to the start and you will see that the largest number of houses, 2 279 were built in 1999, and mortgages in this country for the first time event over \$400 million. I believe there is no need for us to continue in this vein.

I feel we need to put our heads together, Mr. Deputy Speaker, we need to look at the facts and see where we are going. We need to support the Ministry of Housing and Lands and I say that there is some misunderstanding between the work of the National Housing Corporation and the work of the Ministry of Housing.

Some people believe that the National Housing Corporation is responsible for the tenancies programme. It is the Ministry of Housing and Lands that carry out the tenancies programme. Therefore, we must not mislead the House, and a clear understanding about what the National Housing Corporation does, needs to be ventilated here.

Mr. Deputy Speaker, I feel we can boast of what we have done. We can throw stones at one another about what we have not done but in the final analysis, we have to house Barbadians. It is a big problem. We cannot hide our heads anymore and say that the price of land has escalated in the last couple of years. It is a fact and we are not happy about this.

We are not happy about the price of land for the middle income, the poor or for anybody, so we have to address this question. Therefore, Mr. Deputy Speaker, we have to support the Ministry of Housing and Lands in their effort to bring the price of land down to the poor. It is a hard task, but we have to address this issue.

I thank you.

Hon. Miss H. E. THOMPSON: Mr. Deputy Speaker, I believe that this has been, I think, the second comprehensive debate which we have had on the housing policy and when the House resumes, we will bring a range of initiatives which will cause further discussion about housing.

I am really very pleased to see the level of discussion we have had in the House today. There are some Honourable Members who could not help themselves and, as usual, addressed their minds with some degree of illogic and gymnastic of logic to the subject before us. Others really brought seriousness to bear on the discussion, and sought to give solutions to what is, in fact, a national issue.

Sir, what we are describing as a problem of housing and a lack of housing in Barbados is being mis-described.

What Barbados is facing, Sir, is an unprecedented level of housing demands, based on economic and social growth.

That is the reality, because when you look at the figures given by the Honourable Member for St. Michael South today, who spoke to the number of houses built in the 1986 to 1994 period, and the 1976 to 1986 period, there was nothing in comparison with the numbers of houses and lots being put on the market today but yet, the demand is not satisfied because the demand is escalating so significantly. It is not only a consideration of how NHC has operated that gives an idea of the demand.

Sir, I would like to give figures, some of which may be on record here. Sir, the General Workers' Loan Scheme, which provided funding for low income housing in Barbados, between the period 1958 to 1986, disbursed some 6 446 loans totalling \$12 265 747. In the 1986 to 1994 period, 821 loans totalling \$13 939 823.68 were disbursed. 7.40 p.m

From 1994, to date, 3 986 loans totalling \$47 980 692.64 were disbursed. You can see the difference and you can see the growth. These loans are being sought to satisfy housing demand. Sir, even with the satisfaction of the housing demand, the demand continues to escalate.

Mr. C. A. MASCOLL: On a point of order, Mr. Deputy Speaker. The Honourable Member for St. James South is misleading the House in that you cannot take those statistics and draw such inferences.

I will just show by way of example from the Census data that in the difficult years in Barbados between 1990 and 1993 and the succeeding four-year period between 1994 and 1997, they are both four-year periods, that in fact more houses were built during the four-year period 1990 to 1993 than during the four-year period 1994 to 1997.

What I am saying is that one could run into very serious problems by just quoting statistics because one would think that during the crisis period in Barbados that there should have been a cut in the construction of homes, but the data on page 238 of the Population Census shows that during the four-year period between 1990 and 1993 more homes were constructed in Barbados than they were between 1994 and 1997. Logically, one would have thought that because of the so-called economic performance post 1994, that we should see more houses being constructed during that four-year period. Sir, that is a fact of life so the Honourable Minister better be careful in using the data the way she is trying to use it.

*Asides.*

Hon. G. A. CLARKE: On a point of elucidation. On the same page the Honourable Member is reading, it states that between 1994 and 1997, there were 6 612 houses built

at an average of 1 453. Between 1990 and 1993, there were 164 houses built at an average of 1 766. He did not look at 1998 or at the same page that he is reading. In 1998, there were 2 058 houses constructed in one year, on average. In 1999, there were 2 279 houses constructed in one year, according to the facts that he was reading.

Mr. DEPUTY SPEAKER: Proceed Honourable Member.

Hon. Miss H. E. THOMPSON: Mr. Deputy Speaker, the question is how many houses the National Housing Corporation built and how many the private sector built because the Government has put in place a number of initiatives which also allowed low income housing to be facilitated in the private sector by making land available at \$2.50 a square foot and the 100 per cent mortgages.

Sir, I would review the statistics which speaks to the number of mortgages in the market. The Barbados Mortgage Finance Company Limited is the premier institution for loan financing in the low income sector, I do not think that can be challenged. In 1994 the Barbados Mortgage Finance Company Limited had 69 mortgages totalling \$4 620 000. The last year for which I have figures is the year 2003. In 2003, there were 301 loans processed totalling \$25 000 831.

Sir, that speaks to the growth of construction in the low income market. When you go to the commercial banks, in 1994 the cumulative figure for residential mortgages was \$34.6 million. By the end of March this year, 2004, the cumulative figure for residential mortgages in the banking sector was \$479.1 million. This shows tremendous growth. This is not commercial mortgages that we are talking about, this is residential mortgages.

Sir, we are making the point that the Barbados Mortgage Finance Company Limited, the premier loan institution for low income mortgages, speaks to a default rate of three per cent on its mortgages.

Sir, we go back to the point that what you are seeing in the market is unprecedented demand, so that how many ever houses are being generated by the financing, by the incentive mechanisms by the National Housing Corporation or the private sector, the public is acquiring.

Sir, we heard people speaking today to the issue of the National Housing Corporation losing the way and not being faithful to its mandate. Sir, I reject that as being entirely false. Since coming to Government in 1994, the Barbados Labour Party Administration has concentrated its efforts not on building middle-income housing but on building low income housing and creating solutions for people in the low income sector of the market. That is what \$2.50 a square

foot is doing and that is what the 100 per cent mortgage facility is doing.

To date, projects have been completed at Flat Rock in St. George; Gall Hill in St. John; Rock Hall in St. Thomas; Apes Hill in St. James; Mount Brevitor in St. Peter; Constant in St. George; three developments at Bakers in St. Peter; two developments at Cottage/Groves in St. George; Lower Burney in St. Michael; Briar Hall in Christ Church; Claybury in St. John; Jackmans in St. Michael; Farmers Phase I in St. Thomas; Hoytes Phase I in St. James, and we are about to go to a second phase; Deanes Town in St. James; Bank Hall in St. Michael; Breedy's Land in Christ Church and the London Bourne Towers in the City.

We are also doing construction at Fairy Valley in Christ Church, Mount Poyer in St. Lucy and Orange Hill in St. James. Sir, all of these are low income housing solutions that have been provided by the National Housing Corporation.

Sir, I know it is late and people do not want to be detained, but what I have here is a list which shows the number of lots which came on the market at \$2.50 and \$5 a square foot. Sir, the reality is that although the private sector is selling land for low income houses at \$12 and \$15 a square foot, the National Housing Corporation continues to sell housing to low income earners at \$6 and \$7 a square foot.

Sir, a middle-income development was done. Middle income lots were created at Husbands in St. James which were sold at \$10 a square foot. The National Housing Corporation was selling that land as middle income land, and low income land is being sold at that price by the private sector. We also developed middle income lots at West Terrace Heights at \$7.50 a square foot, so the National Housing Corporation is still providing the cheapest land on the market today for the creation of construction at every level of the market whether it be low or middle-income.

Mr. Deputy Speaker, other points have been made relative to how we are developing under the joint venture programme. We would have another opportunity when I speak to the details of the second phase of the joint venture initiative to review this.  
7.50 p.m.

Mr. Deputy Speaker, the reality is that under the joint venture programme, while housing will be created, it is a misconception to make the public believe that the lands have been transferred to private sector developers, because they have not been.

Mr. Deputy Speaker, I wish to commend the Honourable Member for Christ Church West for the points that have been raised relative to the mortgage market. This is a very important matter because even while we are creating housing solutions, the fact is that the majority of persons have to access mortgages in order to be able to afford property.

Sir, even though companies are purporting to lower their interest rates, on many occasions in their advertisements, they would say that special conditions apply, therefore, persons are still getting soaked by high transactional charges.

Mr. Deputy Speaker, I have already said that from my own research, the transactional charges on loans of \$100 000 could be as much as \$10 000 and the bank would hold the security of the property. The banks are making persons insure themselves and the property and persons have to assign the benefit of these policies to the finance institution. Therefore, these institutions will have double and triple securities and would not, in anyway, be losing but would still have prohibitive finance charges that the consumer then has to pay.

Mr. Deputy Speaker, when added to the bridging loan that one has to be servicing while construction is ongoing and while that consumer is still living in another property, while meeting a number of additional finances such as accessing the transactional charges, paying rent, continuing to look after one's daily needs and that of one's family, the bridging loan is really what causes severe hardship.

Sir, I know that these finance institutions have to make money at some level. I am not putting any pleas for persons who are building multi-million dollar properties but, certainly, the finance institutions need to look at the creation of a package for properties valued \$150 000 or less, in order to make the financing of these properties more accessible to the low income earner.

Mr. Deputy Speaker, even with 100 per cent mortgage, one still has to service one's bridging loan and all of the insurances that are being required, while still continuing to meeting the day-to-day expenses, which creates a hardship for that six-month's period while waiting to get into the new house.

Mr. Deputy Speaker, I have had some direct discussions with the heads of finance institutions about the mortgage market and interest rates and about where I think we need to go. Sir, some of these institutions have been more responsive than others in relation to how they would be viewing this matter.

Sir, since taking over the Ministry of Housing, Lands and the Environment, I have spoken at length in repeated fora about the matter of banking and finance charges, relative to low income housing. I would like to think that some of what we are seeing in the market has to do with moral suasion that has been applied to these stakeholders to get a better priced product on the market.

Mr. Deputy Speaker, in responding to some of the issues raised by Honourable Members today, questions were raised about the National Housing Corporation holding a land bank. I would wish to make it clear that in the view of Honourable Members on This Side, had not the Government sought to secure a land bank and to control the selling cost of land in Barbados, land would be priced much higher because private sector developers who have access to funding would have gotten the land and would have been selling it to low income earners at \$12 and \$15 per square foot, as they are doing now with land to which they have access. Whereas in the Government sector, we have continued to hold the price of land under \$10 per square foot for low income development.

Sir, where persons come to us with the new joint venture programme, and even when they bring their land, the product we are developing would seek to ensure that the price remains affordable and under the \$10 mark and that, in fact, we fix the land prices around \$20 000 for a low income spot. We are negotiating and are seeking to discuss with some of these private sector entities how they could get a return on their investment without the prospective purchaser having to endure exorbitant pricing, in order to satisfy that person's desire to own a house.

Mr. Deputy Speaker, let us say, for example, that the institution with which we are negotiating is a company that has both an insurance arm and a mortgage arm and that it owns land. That institution's profit is not only going to come from the sale of the lot itself because they are also going to be looking for the cross-generational loyalty of several members of a family.

As a result, they are going to insure the property and require that the prospective consumer gets funding from one of their arms. They will fund the development, hence they will make some markup at every scale of the development without having to apply an exorbitant markup to the raw land cost.

Mr. Deputy Speaker, again the Honourable Member for Christ Church West has made a very critical point, which is that the development cost for raw land is far too high. When one takes a parcel of raw land and puts in the infrastructure, by the time the infrastructural costs are added, depending on the topography of the area, that infrastructural costs could

run as high as \$8 per square foot. If an individual is to make a return on the land, he or she would have to sell above \$8, although in some instances, I believe that depending on their locations, that lands are developed for less than \$8 per square foot but that the developers charge, not what their costs are, but what the market can bear.

Sir, that is how capitalist enterprises operate. There is no denying that. What we have to do is where they partner with Government, we must seek different arrangements and try to get them to agree and contract arrangements with us that would allow better pricing to the average purchaser.

Mr. Deputy Speaker, a number of other issues were raised by Honourable Members but I do not think we have the time to address them all. Sir, to reenforce a point, I think that the National Housing Corporation remains faithful to its mandate and, therefore, in announcing the new policy initiatives in September, persons will see that we continue to pursue what is our core role, that is of providing housing for Barbadians but, particularly, for low income earners.

Sir, a number of issues were raised relative to the sale of the terrace units. I cannot respond to them all but there are three, in particular, to which I think I need to respond. The Honourable Member for Christ Church East Central has made the point of the letter that went out to purchasers and I have to agree with him that the wording was not the best.

The reality is that even after prospective purchasers pay their deposits, the National Housing Corporation will still continue to be responsible for the structural defects and all of those areas such as guttering, footpaths, structural defects and cracks in walls, which we have committed to rectifying.

Mr. Deputy Speaker, after the deposit has been paid, what the National Housing Corporation will not do, is to come to change a washer on a tap because that is what the \$5 000 rebate is intended to address, but with regards to the structural defects, we will continue to maintain, to rectify, to put in the party walls and to change the asbestos roofs as part of the broad policy. Sir, I want the public to be clear on that.

Sir, the letter is not seeking to suggest that as a prospective purchaser pays his or her deposit, that we will not fix the structural problems. It is, in fact, our intention to fix the structural defects. In fact, we can only know an individual is purchasing when that person pays the deposit and thereby signals an intention to be a purchaser because it is at that point when the deposit has been paid that the National Housing Corporation immediately seeks to deal with that purchaser's structural problems.  
8.00 p.m.

Sir, an issue raised was the selling price of the units. The discounts being offered by the National Housing Corporation are 25 per cent off the value of the land, 40 per cent of rents paid up to a maximum of \$40 000 and \$5 000 rebate for physical changes that may have to be made.

The point was made in this House today that the units should not be valued at modern price, but the reality is that properties are always priced at the market value today and, with the generous discounts being offered, we could not price the property other than the way it is done in the normal market.

Sir, we need to tell the purchasers of the terrace units that had they been buying from someone in the private sector, they would have to pay the full value of the property and they would be no discounts, that all the rents paid would have been dead money and that Government is being very fair to prospective purchasers in this regard.

Sir, it is true to say that all of us in this Chamber have reached the stage where we own at least one property and some of us own more than one. Sir, some of us are property developers and I congratulate those who have reached those positions because when black people start with nothing, it is good to see them progress.

Sir, it is iniquitous and wicked for Honourable Members to encourage National Housing Corporation tenants not to own property because some of those people do not have access to resources that would allow them to buy high-valued property and this would be their only opportunity to own a house or a piece of land.

Sir, I see the Honourable Member for St. Michael North West smiling and he knows why because his canvassers are leading the charge on this....

Mr. C. A. MASCOLL: Mr. Deputy Speaker, on a point of order. The Honourable Member is misleading the House. Sir, even though the Honourable Member did not mention the Farm Housing Area, I know she means that, and she is accusing me of not encouraging tenants to purchase the units. In fact, our position is quite contrary, because the tenants want to purchase the units, but are concerned of the methodology that was used by the National Housing Corporation and we are seeking to get a better deal on the units in the Farm Housing Area. The Honourable Member has used in this debate the concept of a rebate but, Sir, a rebate is a give-back of cash.

We are also querying the 40 per cent discount of the rents paid because we believe it could be a higher discount. Sir, we have not discouraged the tenants from purchasing the units. We have been encouraging them, but simply want a better deal for them.

Hon. Miss H. E. THOMPSON: Sir, the Honourable Member has confessed that he is saying to people to ignore the package because they deserve better and are not being fairly treated in some way. If you sow in the minds of people the notion that they are not being fairly treated, they are going to be reluctant to purchase. Sir, the reality is that this is a good deal, and many of these people would not be able to afford another property, so I urge them to buy the units.

I stand with pride today and say that the largest number of deposits the National Housing Corporation received has come from the people of Haynesville. I am encouraging my constituents to buy the units because many of them would not be able to afford another house, and because it represents an opportunity to own property which they can pass on to their children, and for upward social mobility. Sir, it is wicked for other people to encourage them not to buy.

Mr. C. A. MASCOLL: Mr. Deputy Speaker, on a point of order. It is misleading to say that I am wicked because I am simply seeking to get a better deal for the tenants of the Farm Housing Area. It cannot be classified as wicked but as a difference of opinion based on the methodology.

We are saying that units in the Farm Housing Area were built for less than \$8 000 at that time but today, 37 years later, they are now being valued for \$47 000. If we look at the research, there is no way that retail prices in Barbados would have increased by 700 per cent between 1967 and now. Sir, I have done the research and it is 700 per cent increase in the value of the units.

Sir, this is low income housing and if the individual is now being charged \$35 weekly, it should be your desire to be consistent by allowing for the \$35 weekly to be backdated to the time of occupancy of the tenants and take a discount of the total amount. The current methodology disadvantages the longest serving tenants. This ought not to be because the principle should be that those who have lived longest in the units should derive the greatest benefit. If you are going to calculate a 40 per cent discount across all housing units, whether they were built in 1967, 1980 or 1990, then you are not providing the longest serving tenants with the greatest advantage in the packaged defined and calculated by the National Housing Corporation and, Sir, to that we object.

Hon. G. A. CLARKE: Mr. Deputy Speaker, on a point of elucidation. The Honourable Member for St. Michael North West wants us to take into consideration the fact that the houses were built in 1967, but if you are selling a house, it is always valued at today's prices.  
8.10 p.m.

Hon. Miss H. E. THOMPSON: Sir, when the properties in Wanstead were built, people would have paid approximately \$35 000 and they do not have solid concrete walls in those houses. I do not think that there were built with 6-inch blocks, and gypsum walls were used as dividers. These are high quality houses, but they were sold as middle income houses.

You cannot buy a house in Wanstead today for less than \$300 000. Why is it that one rule should be applied to Wanstead, Husbands, Kent or St. James but when we come to Haynesville, or the Deacons Farm, we feel that property values do not rise the same way.

I disagree with the Honourable Member. We are offering a 40 per cent discount. If a person paid \$10 000 in rent over the years, 40 per cent discount of that works out to a larger discount than a person who has paid only \$2 000 in rent. Even though we are applying the same 40 per cent because we are applying it to disparate numbers, the person who has lived in the unit the longest derives the greatest benefit.

*Asides.*

Mr. C. A. MASCOLL: Mr. Deputy Speaker, I rise again on a point of order because the Honourable Member is misleading the Honourable House. I am simply saying that the benefit is determined by the percentage discount. It has nothing to do with how long the person was living in the unit. If you are granting a 40 per cent discount to all tenants, regardless of the length of time in which they lived in the unit, you are granting an equitable discount.

You cannot say that because one person was living in the unit from 1967 and one from 1990 that you are giving a greater benefit to the person who was there from 1967 because the benefit can only be determined in the percentage discount.

Sir, the persons who would have been in the units from 1967 are more deserving of that benefit because they were there longest. Therefore, I am suggesting that even if you want to graduate the percentage, it would give greater benefit and, by the way, in 1967 a tenant in the Deacons Farm only paid \$4.00 per week, so a 40 per cent discount on a \$4.00 a week charge is minor compared to a 40 per cent discount on a \$40.00 per week charge.

Therefore, I am saying that it has nothing to do with wickedness. I am free to disagree with the Government on the question of methodology. Nobody in the National Housing Corporation has any right to tell me what to say. That is all I am saying. I know that several persons on the Other Side would agree with me, but they are trapped between a rock and a hard place.

Mr. DEPUTY SPEAKER: Proceed, Honourable Member.

Hon. Miss H. E. THOMPSON: The Honourable Member also advised the tenants to wait for a better deal. If there were two shops and a person wanted to buy a dress and it was available from shop A at \$25.00 and shop B at \$20.00, you could not advise the person not to go to shop B where she would get a better deal.

If there were two banks and one offering 8 per cent interest rate and the other 5.25 per cent, you could advise her not to go to the bank which is offering 8 per cent interest but go to the bank that is offering 5.25 per cent interest and get a better deal.

Sir, in the context of the housing units, you are saying to the tenants not to buy the units but wait for a better deal. Where is the better deal coming from and when?

*Asides.*

Hon. Miss H. E. THOMPSON: The Honourable Member is saying to the tenants not to buy a house now but there is no other option available. A package is being offered and you take it or leave it.

Hence, when the Honourable Member tells the tenants not to buy, he is condemning them not to own property. There is no one who could go and ask the National Housing Corporation to change the price of the units. The National Housing Corporation has formulated the policy and has indicated what the policy is.

*Asides.*

Hon. Miss H. E. THOMPSON: Somebody may have formulated the policy differently but the point is, the policy has been formulated in a particular way and the Honourable Member should encourage the tenants to buy the units because they do not have another option. The option is own a property or do not own a property. We must encourage black people to own a property.

Sir, I know what it is to face the bank to get a loan to buy a property and being able to get a key to that property.

Mr. DEPUTY SPEAKER: Please, wind up.

Mr. C. A. MASCOLL: On a point of order. The Minister is again misleading this Honourable House. The Minister is suggesting that Government's policy is written in stone. I was privileged to be in this Honourable Chamber when a tax was imposed on the duty-free sector of Barbados and persons in the private sector objected to it and that tax was never imposed on the duty-free sector of Barbados. I think that we are all aware when it happened.

I am suggesting that if a group of concerned tenants raise legitimate concerns about the policy of the National Housing Corporation, they should be given an opportunity to be heard. Should they not be able to object on the basis of methodology to what the National Housing Corporation is doing? Is the Minister saying that in this instance Government cannot consider an alternative position of a group of concerned tenants?

The tenants have expressed an interest in purchasing the units, but they have also expressed, and rightly so, concern over the price because, in this instance, the principle that the longest serving tenants derive the greatest benefit does not apply in the case of the Deacons Farm units. The Minister, therefore, ought to be more flexible in considering an alternative position. There is nothing within the National Housing Corporation, its management, in its capacity to deliver an annual report that suggests that entity is to be respected and is worthy of the attention of Barbadians without question because they have not demonstrated that capacity to deliver not even an annual report on a consistent basis to this Parliament.

Hon. Miss H. E. THOMPSON: It is not a question of whether Government's policy is flexible or inflexible. You have 270,000 people in Barbados and each one would have a different opinion, and they would tell you to do it differently but, at same time, you set the policy and sign off and the people would have to accept that is the policy otherwise you would be like chaff blowing in the wind.

The final point which I want to make was raised by the Honourable Member for St. Michael North East. It is a valid and important point which I think we should consider. It is the issue of a graduation policy relative to the units.

Sir, I have asked the National Housing Corporation to do an analysis which would inform us of a policy level. It relates to the size pool of rental units Barbados needs to maintain to satisfy the demand for housing. Sir, this has to be done in the context of a situation where we are creating a large number of new low income housing solutions. Therefore, if we know what size housing pool we should carry, the question should be whether the rent remains constant.

8.20 p.m.

John and Mary just got married. She is a maid, and he is a Police Constable. Their salaries might be low. Ten years later, they have children. They may have had some before they married, so the children could be teenagers, or 20 years later, he is a Police Sergeant or a Police Inspector, and she is a supervisor at her work place. Their salaries have considerably improved. Their circumstances have improved but they are still living in the Government unit paying \$35. Should these not be graduated out?

Should we not say to them that this house is intended to give people a start in life, and to provide a rental opportunity for persons who are starting out and cannot afford to buy? Therefore, now that you have reached such improved circumstances, you need to buy a house, either from NHC or the private sector, and let us move somebody else into that unit who truly needs it, because you can afford to buy a house.

The question will therefore fall, where the parents have children who may be university graduates, who are starting off in life at a better place than their parents started, should they be the first ones to get the unit when they can afford to buy from NHC or the private sector? Should that unit not go to somebody who truly cannot afford to do better?

Sir, the whole policy of graduation, how long we keep people in units, how we look at our prospective tenants and assessments of them, is a dialogue which needs to take place, and a policy that we will have to look at in terms of implementing. Sir, the Government cannot continue building an increasing pool of rental units all the time, so we have to consider what is the optimum number of the units we should have in the pool and how, in fact, these should be used.

This, Sir, has been a very rich discussion. I look forward to September 1, when I will launch the new housing project. I heard a number of suggestions today in relation to options at which we should look. I think the Chamber will be pleased, though I still anticipate severe criticism from Honourable Members on the Other Side in relation to the new products which we will be putting on the market.

There is a high degree of flexibility in them which will allow for a range of opportunities for persons, whether they want to rent land or have wooden houses. They are not going to be pine houses. We are going to be producing hardwood houses which are far more durable in terms of resistance to the weather, termites and so on, than the pine house.

We are going to be launching a range of products which I think will go somewhere towards satisfying the demand. The critical things to getting the volume that we need would be financing and access to the land. We are working on both of these. I would wish to thank all Honourable Members for their contributions, even those who disagreed and sought to continue their mischievous ways. I also thank them.

I beg, Sir, that this Resolution do now pass.

Hon. R. R. FARLEY: I beg to second that.

*The question was put and resolved in the affirmative without division.*

ORDER NO. 4 – RESOLUTION TO APPROVE IN ACCORDANCE WITH SECTION 5 OF THE CROWN LANDS (VESTING AND DISPOSAL) ACT, CAP. 225 THE VESTING IN THE NATIONAL HOUSING CORPORATION OF THE PARCEL OF LAND SITUATE AT PIPERS AVENUE, CAVE HILL IN THE PARISH OF ST. MICHAEL IN THIS ISLAND FOR THE PURPOSE OF HOUSING DEVELOPMENT

Hon. Miss H. E. THOMPSON: Mr. Deputy Speaker, at 10.30 this morning, I in fact, gave the introduction in respect of this particular Resolution. I indicated, Sir, that we were creating a range of new housing solutions and that we needed access to land. Therefore, we are pursuing a policy of acquiring and vesting land in the National Housing Corporation, or lands which were acquired by the Ministry of Housing and Lands for the purpose of housing, but had not yet been vested.

*Asides.*

Hon. Miss H. E. THOMPSON: Sir, at Pipers Avenue, Cave Hill, St. Michael, we are vesting 4 112.3 square metres in the National Housing Corporation for the development of housing. This land equates to about 45 000 square feet or just slightly more than an acre of land. At Pipers Avenue, we are also going to be developing a number of lots for sale. Duplexes, consistent with the policy which I enunciated earlier in the day and some single units are going to be built at these locations.

Sir, I do not think that having long and detailed debate and long and detailed introduction earlier, I can be more helpful to the House, except to say that the appropriate Resolutions are attached to the documents of all Honourable Members. I believe we are moving to ensure that consistent with the difficulties we had earlier that maps will be coming to Parliament to allow Honourable Members the opportunity to visually see what we are talking about as part of our new approach when we come back in October.

I do not think that Honourable Members will have anything to say, Sir, so with these words, I beg that this Resolution do now pass.

Hon. R. R. FARLEY: I beg to second that.

*The question was put and resolved in the affirmative without division.*

ADJOURNMENT

Hon. Miss M. A. MOTTLEY: Mr. Deputy Speaker, this brings us to the end of Government's Business for

today's Sitting. It has been a long day and I would like to thank all Honourable Members for helping us to facilitate the completion of these two matters before the end of today's Sitting.

It is our intention, Mr. Deputy Speaker, to take the Summer recess at this point and in the circumstances, I would wish to use this opportunity to wish all Honourable Members, on Both Sides, a pleasant two months recess and to say that I trust that all Honourable Members would use the opportunity not just to renew their spirits, but to recognise that as we resume in October, amidst a heavy legislative calendar, that we hopefully will ensure that we can do the House's business with dispatch and hopefully, some of the learning curve that we have seen in the last year would be behind us.

I would also like to thank all members of staff of Parliament who have worked assiduously during this session of Parliament and to wish them also, a pleasant vacation and to thank them for the very hard work. Honourable Members may not be aware but the mere fact that we can now receive copies of our speeches, if necessary, within 15 minutes is a far cry from when I came into this House and the Senate in the early 1990s and I therefore want to thank them. I also want to thank the Clerk, the Deputy Clerks and, of course, those who also cater to our other needs in terms of meals, *et cetera*.

I would also like to take the time to single out the police who continue to do a wonderful job. We take the issue of security for granted, but the reality is that every time before Parliament meets during and after until everyone leaves, there is a continued presence here, such that none of us, hopefully, is placed in undue fear at any time, and to the extent that if an issue arises, they are usually prompt in their handling of it, so I thank them as well. They will get some rest from handling these functions over the next two months.

All, therefore, that is left for me to say is that we anticipate that this House will use the opportunity for some spring cleaning.  
8.30 p.m.

Honourable Members have been complaining about some difficulties with sinuses and other things and we hope that the vents, the air-conditioners and the carpets would also be subject to the usual spring cleaning.

Mr. Deputy Speaker, given the fact that we may have some work done over the recess, I therefore suggest to Honourable Members that if they have documents here, they should carry them with them tonight.

Mr. Deputy Speaker, I beg to move that this House be now adjourned until Tuesday, October 5, 2004 at 10.00 a.m.

in the morning and in so doing I wish all a very pleasant summer recess.

Mr. C. A. MASCOLL: I beg to second that.

Mr. Deputy Speaker, I would just like to say to all Honourable Members that I hope they would use the six weeks' break for renewal and to look inside to see what greater benefit they can bring to bear on the debates in Parliament.

I must confess that I am very proud of the Opposition Side for having performed so admirably over the last year and I look forward to us becoming even more vigorous in our debates by using the vacation period to sharpen our tools.

Mr. Deputy Speaker, I think we have all recognised that Parliament is about learning, learning quickly on

the job and adjusting quickly to debating styles and techniques.

Mr. Deputy Speaker, I therefore wish to thank the staff of Parliament, the Clerks and the Deputy Clerks of Parliament, the policemen and the caterers for their services.

Sir, while we reflect on it, I think that the standard of debate has been improving tremendously in this Parliament over the last couple of months, and for that I am eternally grateful.

I thank you, Mr. Deputy Speaker.

*The question that the House do now adjourn until Tuesday, October 5, 2004 at 10.00 a.m. was put and resolved in the affirmative without division and Mr. DEPUTY SPEAKER adjourned the House accordingly.*  
8.35 p.m.

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