
THE

House of Assembly Debates

(OFFICIAL REPORT)

FIRST SESSION 2003 – 2008

HOUSE OF ASSEMBLY

Tuesday, March 8, 2005

Pursuant to the adjournment, the House of Assembly met at 10.00 a.m. on Tuesday, March 8, 2005.

PRESENT

His Honour I. A. ROETT, G.C.M., B.A., Dip. Ed. (Speaker)

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)

Hon. Miss M. A. MOTTLEY, Q.C., LL.B. (Deputy Prime Minister, Attorney General and Minister of Home Affairs) (Leader of the House)

Mr. D. J. H. THOMPSON, LL.B. (Hons.)

Mr. L. R. TULL, Q.C., M.A. (Oxon.)

Hon. Dame Billie MILLER, D.A., B.C.H. (Senior Minister, Minister of Foreign Affairs and Foreign Trade)

Hon. R. C. EASTMOND, J.P., B.A. (Hons.), Dip. Ed., LL.B. (Hons.), L.E.C. (Minister of Labour and Social Security)

Hon. G. A. CLARKE, B.Sc., Dip. Ed., J.P. (Minister of Public Works)

Mr. R. D. MARSHALL (Chairman of Committees)

Hon. H. F. LASHLEY (Minister of Social Transformation)

Mr. R. St. C. TOPPIN, LL.B. (Hons.)

Mr. D. St. E. KELLMAN

Hon. Mrs. H. E. THOMPSON-McDOWALD, 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. A. P. WOOD, J.P. B.Sc., M.Sc., M.Phil. (Minister of Energy and Public Utilities)

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. J. X. WALCOTT, M.B., B.S., F.R.C.S. (Edin.), J.P. (Minister of Health)

Hon. K. D. SYMMONDS, B.A., LL.B. (Minister of State, Ministry of Foreign Affairs and Foreign Trade)

Hon. D. D. MARSHALL, LL.B., (Hons.) L.E.C. (Minister of Industry and International Business)

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. SPEAKER: The House is now in session.

MINUTES

Mr. SPEAKER: The Minutes of Tuesday, March 1, 2005.

Hon. Miss M. A. MOTTLEY: Mr. Speaker, I beg to move that the Minutes for the Honourable the House of Assembly for its meeting of Tuesday, March 1, 2005, which Minutes have been circulated, be taken as read.

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

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

PAPERS

Rt. Hon. O. S. ARTHUR: Mr. Speaker, I am commanded to lay the following:

1. Barbados Estimates of Revenue and Expenditure 2005-2006.
2. Schedules of Personal Emoluments 2005-2006.
3. Duties Taxes and Other Payments (Exemption) (Illuminat (Barbados) Limited) Order, 2005.
4. Value Added Tax (Refund) (The Barbados Children's Trust Inc.) (No. 2) Order, 2005.
5. Insurance (Barbados Light and Power Company Limited) (Self-Insurance Fund) (Amendment) Regulations, 2005.

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

1. Fire Service (Forms and Fees) (Amendment) Order, 2005.
2. Immigration (Forms and Fees) (Amendment) Regulations, 2005.
3. Barbados Citizens (Amendment) Regulations, 2005.
4. Post Office (Local Express Mail Service) (Amendment) Regulations, 2005.
5. Post Office (Surface Airlift) Regulations, 2005.
6. Post Office (Overseas Letter Post) (Amendment) Regulations, 2005.
7. Post Office (Private Letter Box) (Amendment) Regulations, 2005.
8. Post Office (Franking Postage Meter Machines) (Amendment) Regulations, 2005.
9. Post Office (Inland Letter Post) (Amendment) Regulations, 2005.
10. Post Office (Miscellaneous Service) (Amendment) Regulations, 2005.
11. Post Office (Domestic Business Reply) (Amendment) Regulations, 2005.

12. Post Office (Postage Paid) (Amendment) Regulations, 2005.

13. Marriage (Forms and Fees) (Amendment) Regulations, 2005.

GOVERNMENT NOTICES

Hon. Miss M. A. MOTTLEY: I beg to give notice of the following Bill:

Appropriation Bill, 2005.

FIRST READING OF BILLS

Hon. Miss M. A. MOTTLEY: I beg to move that the Appropriation Bill, 2005 be read a first time.

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

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

ORDER OF THE DAY SUSPENSION OF STANDING ORDERS

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

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

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

GOVERNMENT BUSINESS

ORDER NO. 3 – TO MOVE THE PASSING OF A 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 DRAX HALL GREEN IN THE PARISH OF ST. GEORGE IN THIS ISLAND FOR THE PUBLIC PURPOSE OF HOUSING DEVELOPMENT

Mr. SPEAKER: The Honourable Member for St. James South.

Hon. Mrs. H. E. THOMPSON-McDOWALD: Mr. Speaker, the matter before the Chamber is the vesting of a parcel of land at Drax Hall, in the National Housing Corporation for the purpose of housing development. The land now sought to be vested in the National Housing Corporation previously came to this Honourable House for

the approval of the acquisition, at which time it was determined that the lands would be used for multiple purposes, partly for housing and development relating to the housing. It falls within the constituency of the Honourable Member for St. George South and has attracted his attention and approval, because for a considerable time, he has been speaking of the need for residential development and housing, generally, within that constituency.

10.20 a.m.

There are many issues which will arise during the course of today's discussion, relating to this matter. Generally, Sir, what I hope to do is to lay out the framework for the policy which will constitute the development at this particular location.

You will recall, Mr. Speaker, that several months ago, I think it was during the month of August, I indicated to this Honourable Chamber that we would be embarking on a programme, executed by the National Housing Corporation, to provide affordable housing for Barbadians, and what we were going to attempt to do was to fill the unmet demand for housing to a particular cohort of Barbadians, whose needs were not being met within the framework of housing policy at that time.

Sir, we discovered that approximately 60 per cent of the applications to the Ministry of Housing, were for houses priced at \$100 000 and under, when houses at that time started in the range of \$105 000 and over. Hence, large numbers of persons who wanted housing at affordable prices were not in a position to afford the prices being offered.

In fact, Sir, an analysis of market conditions at the time also demonstrated that even within the private sector, the prices of those houses which were being sold as low income houses, for both house and land, very frequently came to \$110 000 and over. These were the kinds of prices, which applied to pine houses, as opposed to hardwood houses, once the land was added, and that the prices for land development by the private sector, ranged between \$7 and \$11 per square foot.

We, at the National Housing Corporation and the Ministry of Housing, Lands and the Environment embarked on what we have since designated the HEART Programme, Housing Everyone an Affordable Realistic Target. The general thrust of the programme is to ensure that the vast majority of Barbadians have access to quality housing at prices they can afford, and that the houses are accessible, attainable with mechanisms in place and they are readily available for these individuals.

Sir, we moved beyond that and implemented the Primary Homes Programme, which is intended for what

people call, low income earners. Sir, by deliberate decision, the National Housing Corporation decided, based on the policy directive that we were not going to call houses, low income houses. We were giving people opportunities to be property owners, to own house and land in the country where their navel strings were buried, and to have the responsibility, joy and dignity of property ownership at an affordable price. Sir, there was really nothing low income about that because, after all, we were giving people a high quality house, which was properly finished and within a price range that they could afford.

I took the view, Sir, and when I spoke to the financiers with whom we negotiated, I repeated often that nobody tells you that I am going down the road to buy a low income house, or that it is my aspiration in life to own a low income house. What people want is a first home. They want a step up. They want an opportunity to have a roof over their heads and shelter for their families, and they want it within the price range that their salary allows.

Sir, what we are providing opportunity for, is not low income homes but for people to make that first or primary step, hence the concept of the primary home. It represents, therefore, the satisfaction of the initial aspiration for property ownership. In terms of its size, it offers the concept of a starter home and gives an opportunity for additional building.

In fact, Sir, part of the whole concept behind the programme and the notion of using the term primary, is that the NHC provides a core from which you can move from primary to secondary and even to tertiary because, as circumstances improve and family circumstances improve and as people 'catch their hands', to use a good Bajan expression, they can add on and extend to the initial core which the NHC is giving.

We determined, Sir, that over time we had moved away from the chattel house but there was merit in having a chattel house, as one of the housing options. Sir, the types of homes we evolved are one-bedroom, two-bedroom and three-bedroom houses, and gave property owners or prospective property owners an option to have their houses in hardwood.

I want to emphasise, Sir, that while the private sector was in the business of promoting soft wood or pine houses, we determined to provide hardwood houses, given its durability and resistance to insects, despite some talk of new types of pests that are able to penetrate hardwood. However, the market tests show that hardwood houses are generally enduring and have a long life.

In fact, a private sector entity with whom I had the opportunity to meet, pointed out that maybe, 20-plus years ago and I am talking about the Barbados Lumber Company they did a hardwood housing development at Green Hill and many of those houses are still standing. Some are considerably improved over the original model, but the point is that they have not been attacked by termite nor have they succumbed to other types of rot and decay over time. Clearly, implicit in home ownership is some upgrading and maintenance as time progresses, the point is that a hardwood house is essentially a durable form of property construction.

We also determined that the use of the chattel house, also gave the opportunity for us to continue to build in an architectural vernacular that was distinctly Barbadian. The chattel house is an icon of Barbadian culture. Some people have quite stylized chattel houses and we saw nothing wrong with perpetuating that and putting in very beautiful facades and exterior and interior finishes on the hardwood houses which constitute part of the primary homes programme. 10.30 a.m.

Sir, complaints have been made by the Other Side about the size of the houses. As I indicated, what we did was to give people a start. In fact, there are a number of starter projects which were implemented by the National Housing Corporation, for example, at Oxnards Crescent in my own constituency and other starter projects which can be identified all across Barbados, where people were given a basic shell with little more, often within five years from the period of the initial construction or from the period of initial hand over of the property, the properties became entirely unrecognisable because they have been so expanded, ungraded and beautified. Hence, we felt that if we give people the initial start under the Primary Homes Programme that would present for them the ladder on which they could climb to further property development and improvement of their social and personal circumstances.

Sir, as a matter of policy we also determine that a particular methodology would be used. That is, that the National Housing Corporation would, using part of the land bank that we have been acquiring over the years...

Sir, I wish to make the point that many of the housing policies have been possible. I also wish to point out that in all of the housing developments that the National Housing Corporation has made available over the last ten years that less than 50 of the houses put on the market cost over \$7 a square foot. Those include middle income housing at areas like Husbands, where the house prices and house locations are very desirable and where when people resell, insofar as persons have sought to sell for whatever reason, they have been able to realise substantial profit on their land prices.

Sir, the National Housing Corporation still remains the vendor of land at the lowest price per square foot in Barbados, that is undisputable.

Sir, a large number of lots have come onto the market through the National Housing Corporation and through deliberate housing policy at the Ministry and at the Urban Development Commission at no more than \$2.50 per square foot. That is a policy which we have sought to perpetuate wherever possible despite the high development cost of land.

Sir, the methodology that we determine we were going to use to execute the Primary Homes Programme is to use the lands that are left in the land bank. We were able to control the release of lands onto the market and the prices at which lands were going onto the market by reason of the fact that Government held a land bank. Had that land gone into the private sector and been released by the private sector, we know, from bitter experience, that the price of the lands sold to the public would have been far higher than those sold by the National Housing Corporation.

In addition to lands left in the land bank and being made available to the primary homes programme, there are a number of Crown lands which would now be released for use in the Primary Homes Programme.

Sir, we will embark on a programme of further acquisition of lands for the Primary Homes Programme as well as to put in place a number of initiatives which would see the acquisition of lands through the Ministry of Housing, Lands and the Environment as Government's vehicle for purchase and then onward vesting to the National Housing Corporation once the National Housing Corporation identifies the lands which it would want for use in the programme.

Sir, I would wish to emphasise that this methodology differs from that of the joint venture programme. Under the joint venture programme private sector developers got access to the land via a lease arrangement, whereas under the Primary Homes Programme builders will be awarded a number of houses in packages. A number of units will constitute a package, whether it is a minimal package of two or three for the very small builder, whether it is a larger package of five or whether it is a company which has the capacity to execute more than one package of five working simultaneously on those packages. Modules will be awarded to contractors so as not to exceed the capacity of any one particular company or builder.

Equally, Sir, two entities would be used to execute the building of the houses. First, the National Housing Corporation using its own artisans and staff will be involved in the construction of houses. Secondly, private sector

individuals and private sector companies who show an ability to build at the level that we want and at the quality that we want and who have some degree of reliability will be used for the construction of houses within the Primary Homes Programme in order to maximise our capacity to build.

Sir, there is merit in opening up the construction process to large numbers. It is looking as if at least 20 or so builders and individuals will be starting construction under the programme. There is merit in opening up the construction process for three reasons.

1. The National Housing Corporation would execute the programme. This means that the National Housing Corporation would generate some revenues from the execution of its own programme and would be able to exercise control over its artisans in terms of the supervision of the works, thus guaranteeing building standards.
2. The opening up of the programme allows for small contractors and a number of individuals who are involved in the construction industry to have access to an opportunity to build, to increase their work force and to generate revenues for themselves and their families. Hence, what we are pursuing is a broad, inclusive process that will allow all builders of competence and skill so that anybody in Barbados who has some experience at building and can guarantee the quality of the houses within the price range that we want and in a timely delivery will have an opportunity to be involved in the programme.
3. With a large number of applicants the more people you have building, the quicker you are able to satisfy the demand based on the number of applications that you have, so demand versus a large number of people building allows you to turn over more quickly. Of course, there would also be some beneficial impact of that for the National Housing Corporation on their general revenue and finances.

10.40 a.m.

Mr. Speaker, based on a broad policy, the National Housing Corporation has determined that it would put a number of model houses on the market. We chose to go with a one-bedroom hardwood house, known as the "Lady Bird" and the two-bedroom hardwood house, known as the "Honey Bee". In fact, there are three two-bedroom hardwood houses. There is the "Honey Bee", which is the original one of 500 square feet, being the smallest size, and the "Lady Bird", being 420 square feet.

Mr. Speaker, that is how we envisaged it at the time but based on various offers made at the time by the private sector, we ended up with two more two-bedroom houses, which we then had to call the "Bumble Bee" and the "Queen Bee" because their sizes range from 520 square feet, 550 square feet, and 570 square feet.

Mr. Speaker, the three-bedroom hardwood house which we are putting on the market is a 700 square feet house, and is priced at \$67 000. The 500 square feet house is \$50 000, the 520 square feet house costing \$52 000 and the "Lady Bird", being 420 square feet, and priced at \$42 000. The stone models are in the same sizes and are priced at \$60 000, \$75 000 and \$100 000.

Sir, because Barbados is a land-scarced country, because there are families who might want to own properties adjoining each other, and because we want to attempt to put different types of model houses on the market which will attract different cores and sectors of the marketplace, we also determined that we would offer a 520 square feet per unit duplex model in wall, priced at \$74 000.

Mr. Speaker, there are a range of models of houses available to the public, at a number of different prices. These prices are intended to attract a wide range of property owners with different salary scales. When the National Housing Corporation did its analysis, it developed very strict criteria for involvement in the Primary Homes Programme.

Sir, through its private sector companies, the National Housing Corporation has built a number of units at its own headquarters. In fact, this was the first time that its headquarters has been used to erect model houses. We put up models of the particular houses that we were offering to the marketplace, so that people could see the sizes, the quality, the finish, and exactly what we were offering, so that much of the uncertainty, misinformation, disinformation and wicked information, which would have circulated weeks prior to the construction of the houses, could have been dispelled because the reality of what the houses would look like and how they could be outfitted, was all there for the people to see.

Mr. Speaker, we would have to publicly thank Courts (Barbados) Limited for responding to our request to furnish the houses, so that people could see what they would look like while being furnished, so that we could dispel the notion that these houses were so small that people could not come through the front door, unless coming in sideways. Sir, all kinds of things were being put out before the houses were made available to the public. We heard that the houses were so small that they could not have accommodated a number of things, but what we did was to make the models available for viewing. Sir, where we had thousands of people passing

through the Corporation's compound over the course of the last six months when the houses were on display.

Mr. Speaker, there were those people who came because they had heard that it could not be done and they wanted to see, if, in effect, it had been done. There were those who came because they wanted to be able to own a property and wanted to see for themselves what property was being offered to them, and whether they could have hoped to own a home, at the price that we were offering. There were those who came because they were curiosity seekers, wanting something to talk or to gossip about.

Mr. Speaker, we saw single men and single women, women bringing their husbands, men bringing their wives and children. We had to extend the viewing period well beyond 6.00 p.m. We had to open up on weekends and even after closing, people still would visit the compound at 11.00 p.m. to view these models.

Mr. Speaker, the Primary Homes Programme created much curiosity and discussion at the national level and we were glad to be able to excite that kind of national attention and discussion. In fact, it was important that the country should focus on this very important issue of national development and national aspiration. Sir, the reality is that for Barbadians there are two values which remain of utmost importance to them as individuals. The first thing of importance is for them to achieve an education, and parents and grandparents tell their children of the importance of going to school, of learning well, and of using education as an instrument of upward mobility.

The second major aspiration of the average Barbadian is to own his or her own property, to turn his or her own key in a house that belongs to him or to her, or as Roger Ward of the National Housing Corporation has caused us all to say repeatedly: "To own our piece of the rock." Sir, the aspiration to own one's own piece of the rock is capturing the essence of a Barbadian sentiment. Therefore, through this policy instrument, property ownership has suddenly become realisable for a majority of people who were neither being satisfied by the public or by private sector offerings in relation to housing policy.

Mr. Speaker, we indicated that we would have had the model houses available on September 1, 2004, and on September 1, 2004, they were made available. They were fully furnished and displayed to the public what furnituring options and styles were available.

Sir, after the first model house was available on the Corporation's compound, we then went on to give two other options, and in each case we used the private sector. One model house was built by Steve's Building Works, and that

was widely published; a second one-bedroom house was built by Bradlyn's Enterprises; and a third two-bedroom house was built by KPM Building Solutions, Incorporated.

Sir, the time had then come for the National Housing Corporation to show what it was made of, and therefore, its Chief Technical Officer, Henderson Boyce, was given the responsibility of producing the wall models for the Primary Homes Programme for public viewing.
10.50 a.m.

We indicated that those houses would be ready by 1st December. The staff of National Housing Corporation built the houses at Westbury Road within budget, within the time scale offered and the houses which were one-bedroom, two-bedroom and three-bedroom wall houses with very nice styles were available, furnished for the public to view, on December 1 which was the date promised for delivery.

Sir, in giving these houses at these prices, National Housing Corporation was able to defy the public because the call-in programmes were dominated with calls that we would not be able to do it. We were able to produce houses that were attractive, of a high quality and at reasonable prices within the time frame we said we would do it. Sir, this represented a first and new standard to which the National Housing Corporation was seeking to rise.

Sir, we also determine that if we were to truly keep the package affordable that the land prices had to be affordable and so a decision was taken that land prices, under the Primary Homes Programme would range between \$15 000 and \$21 000 and would not exceed these sums. Sir, again we were setting a new industry standard by selling land within this price range because land, in Barbados, normally costs \$7 per square foot.

Mr. Speaker, at the time of the launch of the programme, we determine that there were a number of areas that could be made available some of which are currently in the possession of the Crown, others of which are not, some of which are already in the ownership of the National Housing Corporation and others are not. A number of areas were identified for possible development and inclusion in the Primary Homes Programme. Sir, twenty-three areas have been set aside for primary homes, Arlie Heights in St. Michael, Bridgefield in St. Thomas, the Farm Plantation in St. George, Woodbourne in Christ Church, Kendal in St. John, Phase 1 Church Hill in St. Lucy comprising of eight acres, Work Hall in St. Philip, Six Roads in St. Philip, French Village in St. Peter, Lower Burney in St. Michael, Fordes Road in Christ Church, Date Tree Hill in St. Lucy, St. Ann's in St. Joseph, St. Simons in St. Andrew, Airy Cot in Hillaby, St. Andrew, Forty Acres in St. Thomas, Phase 2 at Church Hill in St. Lucy comprising 16 lots, Rock Field in St. Lucy,

Marchfield in St. Philip, Colleton Plantation in St. Lucy, Hannays in St. Lucy, Hanson Hill in Christ Church and Brighton in St. George.

Sir, when we started the programme 1220 lots were identified at a number of areas across Barbados for the construction of primary homes under the new Primary Homes Programme. Sir, in the interim, since the launch of the programme on September 1, a number of things have happened. We have gone about getting the permission of Town & Country Planning for the development of these lands. We have private sector entities doing the road works and other infrastructural development in order to facilitate the construction of the houses.

We have also received a large number of applications from people who own land but want National Housing Corporation to build for them. Sir, I think this represents a vote of confidence in the institution and an acceptance that the prices at which we are putting houses on the market are fair, reasonable and entirely within the reach of the average Barbadian.

Mr. Speaker, at the time the policy was developed, it was determined that three sets of entrances would be allowed to the programme. Those persons purchasing land from the National Housing Corporation, those who own land but wanted the National Housing Corporation to build for them and those who were tenants of land who had the written permission of the property owner to build on their lands. Where a landowner gave his or her tenants permission to build on their lands, we would construct houses for those tenants.

Sir, I do not think this has been tried before but we also determined as a deliberate policy initiative that we would apply to Town & Country Planning for all three-bedroom units so that all the applications made to Town & Country Planning to construct homes with the Primary Homes Programme would be for three-bedroom units. Sir, whether a one-bedroom or two-bedroom unit was purchased would be immaterial because when the person sought to expand his property later on, that person would not need to put in an application to Town & Country Planning. Sir, none of the expense associated with the further development of the property other than the construction itself would fall to him because all the applications and permission would have been granted prior to him coming into ownership. We believe this would allow people to go to the process of the incremental building and expansion of their property without any significant difficulty.

Sir, last year in October and November, we placed tender notices in the paper seeking the involvement of persons and individuals and companies with the requisite

experience to come into the housing programme. The tenders initially attracted some twenty-two builders and a further forty-six persons who had applied to National Housing Corporation by letters, proposals and other methods have also been approached to glean their interests in the involvement of the Primary Homes Programme. Sir, that would amount to approximately 68 individuals or entities who have approached us with a view to involvement in this programme. Mr. Speaker, one of the challenges for us, if we were going to open the process to as many builders as possible was to guarantee the standard and best industry practices by individuals who are involved in the programme. Therefore, it is important for us as a Government and the National Housing Corporation, as the agency executing the programme, to ensure that it oversees the construction of this programme in such a way that will allow us to guarantee standards and to ensure that the quality that we intend for the consumer and prospective homeowner is not compromised.

11.00 a.m.

Sir, it was determined that those contractors or companies who had the capacity to build a large number of homes would have to indicate to us their Certificate of Incorporation, where it is a company, the number of employees by categories and the structure of the company because there are a lot of one-man operations.

Sir, while these people have competencies, invariably they do not have the capacity to execute what might involve 10 or 15 houses but they could build two or five houses and deliver them within time and budget. Mr. Speaker, National Insurance Scheme and Tax Clearance Certificates, a history of the project successfully completed, the project duration, the project budget and whether they brought in the programme on time and within budget and references from past employers or persons contracting their services and some information to sure financial viability.

Sir, often there are people who have absolutely no resources and who want to execute projects that they do not have the resources to execute and they fall into trouble, not for a lack of knowledge of project execution but for a lack of resources.

Mr. Speaker, for the smaller contractors we require Income Tax Certificates and Value Added Tax Certificates and this would also apply to larger companies if the person was in fact registered and evidence of payment of National Insurance contributions, some evidence of having completed projects and references from employers.

Sir, I pause to make the point that recently I heard all kinds of people represent themselves as builders and all kinds of anonymous builders seeking to make comments on projects on which they were not involved. I do not know if

the reporters who use these anonymous builders ever seek to find out their qualifications and whether they had an opportunity to review the project scope to determine whether the comments that they are making are reasonable. Yet, persons who are supposed to be senior and impartial reporters who should know better put information out to the public that is not substantiated.

Sir, all kinds of people describe themselves as contractors and would purport to comment on that which they have no skill or experience. I will give you an example. If somebody is going to make a criticism of a project executed by a public agency then they should have the courage to give their name, project and construction experience.

Mr. Speaker, I once had a so-called contractor who came to me and indicated a willingness to construct houses for the Primary Homes Programme. The person told me that they have artisans of the upmost skill and gave me a lot of wonderful information about their company. Sir, not taking them on their word, I sought to question them further and at that time after much questioning, I was able to find out that the only thing that this contractor had ever built was a guard wall.

Mr. Speaker, I say this not in jest but entirely in earnest. There are people who walk around purporting that they have skills, offer services, criticise, go to the media and make comments and they are quoted extensively but when you seek to find out what their background qualification and experience is, you can be misled. Part of what we are doing here, with the screening of persons who want to build in the Primary Homes Programme is taking the time to ensure that ... not that we want to be exclusive and stopping people from being involved in the programme. We want to involve as many persons as possible but we are taking the time to ensure that those persons who truly purport to be contractors have the requisite skills and experience to execute the kind of programme which we want.

Sir, ultimately, it is the Government which has to take responsibility for the quality of houses that people get and giving satisfaction to those persons who are the National Housing Corporation's applicants and prospective clients.

Mr. Speaker, as part of the Primary Homes Programme we are going to be executing a component of the programme which has an acronym CASH, Community Aided Self Help. Under CASH programme we are going to be seeing to provide persons with houses in panels, so, rather than getting a completed house, persons would get their houses in panels and they can use individuals, friends, relatives and artisans to erect the house for them. The Seventh Day Adventist Church has a tradition of helping their members to build houses.

Asides

Hon. Mrs. H. E. THOMPSON-McDOWALD: Sir, that is why we are calling it Community Aided Self Help because under the programme we expect the people who will not be able to afford to buy the finished product at the cost given, will still be able to get a house and to build it incrementally under the supervision of the National Housing Corporation. Therefore, in that way, even if their salary is low, they will not be excluded from the programme.

Sir, to date we have approximately 5 000 applicants and I was hoping to give this Honourable House the information because we processed the statistics and have them available up to the end of January or February, which shows the number of applicants, gender, age, salary scale, the number of people who have applied for wooden houses, stone houses and the size houses. Sir, I will try to make that information available because it is indicative of the demand for housing in the market and what is happening in the marketplace.

11.10 a.m.

Sir, much has been made of the fact as to what level of outfitting is involved in the houses. I would wish to make it clear that the prices of the houses we have given to the public which we have advertised, contrary to what is being put out by Honourable Members on the Other Side, include electricity, plumbing and wells. These houses are built according to the National Building Code standards and hurricane straps are included.

I saw, Sir, at one of the housing exhibitions last year, that a private sector person had put out a particular price for a house but when I sought to enquire what that price included, it was shell only. Whereas, the price being put out by the National Housing Corporation includes, cupboards in the kitchen, bathroom completely outfitted with shower stall and all of the sanitary ware, face basin, toilet and completed finished house with full electrical wiring. There is not a single private sector entity that is selling a house at anything near that price.

Sir, as part of their housing thrust and part of the programme, we know that when people build houses, they are a range of goods or services which must complement the house construction. We negotiated with a number of people, whom we are calling preferred partners for the provision of certain goods and services at preferential prices.

In fact, substantial discounts are offered on some of these goods and services over the standard market price. The financial agencies which negotiated the special financial packages are, the Credit Unions, Scotiabank, Bank of Butterfield, Barbados National Bank, Clico and the Barbados Mortgage Finance Company Ltd.

We negotiated special products and it means, Sir, that not only is the prospective purchaser of the house available to access a range of goods and services at preferential or concessionary prices, but that the builders of these houses, the private sector builders are also able to access concessionary rates for the goods and services that they need, and the supplies and materials that they need to put into these houses.

Hence, in addition to the financing packages and I will come back to that, we negotiated prices for concrete products, concessionary prices on doors and windows, and electrical wiring and fittings. We have negotiated with a number of finance institutions. We have negotiated with people who supply furniture and appliances. We have negotiated with the major hardware suppliers in Barbados. We have negotiated with four insurance agencies, and we are carrying the insurance on these buildings with ICB, Equity, Cooperators and Cllico. We negotiated with the suppliers of finishes, trowel plastic and paint, for concessionary rates. We negotiated with the people who supply sanitary ware and plumbing. We negotiated with the people who supply tiles. These are not everyone but, clearly, I do not want to call the whole list but, the list is available at the National Housing Corporation, and it is given to the prospective purchaser. We have even negotiated with one entity for the supply of solar water heaters.

Sir, what we are attempting to do, is not only give the house to the prospective purchaser at a reasonable price, but to ensure that the goods and services which they need, including fencing, they can access at concessionary rates. Therefore, this allows the person a preferred package, as a preferred purchaser. We are calling the persons who subscribe to this programme and are purchasing from us, preferred purchasers and the persons who are providing us with the supplies and materials at concessionary rates, preferred partners. Sir, these are the preferred purchasers and preferred partners of the Primary Homes Programme.

Sir, I said that I would indicate what kinds of financial packages were negotiated, and I indicated who were the financiers. We were able to negotiate with these particular individuals and I start by making the point that NHC will be carrying some of the funding for the Primary Homes Programme. Apart from the NHC, we have negotiated for reduced interest rates on mortgages sourced to facilitate the purchasers of primary homes.

We have negotiated with some of the financial partners, either the reduction or the removal of the payment of legal fees by the purchasers of primary homes. This is a significant step because very frequently, when people purchased houses and they find out that the financing charges for the properties

could be substantial, Sir, these negotiations significantly reduce the financing charges and the legal fees, so that we have reason to be happy.

I would also make the point that not every company will have a reduced fee structure because the packages vary from individual finance institution to individual finance institution. Therefore, it is incumbent on the individual purchaser to check carefully to ensure what package is being offered by each of the financiers, so that they can get what is the most attractive package for them.

We also negotiated for the removal or reduction of negotiation and commitment fees. In relation to land transactions and property transactions, negotiation and commitment fees sometimes represented a rather high cost to the prospective purchases and what we have done therefore, is to negotiate in some instances, either for their removal or for their reduction, so that a number of entities providing finance within the programme will not be charging negotiation or commitment fees.

In fact, Sir, and I said this last week, when we handed over one of the model homes at St. Peter, there is one institution which had never before offered financing in its history in the Caribbean on wooden houses, and they will be doing this for the first time, under this Primary Homes Programme.
11.20 a.m.

Mr. Speaker, one of the challenges we face, given the number of applicants, was the question of how do we go about selecting those persons who would be given houses within the programme. One of the frequent complaints we get is that persons would have applied to the National Housing Corporation several years ago to get access and they are still waiting while other persons who applied after them were short-listed and were able to acquire houses before them. It is almost like men going into the pool of Bethesda. The man in the Bible speaks about the fact that as he goes toward the pool others come and stepped in before him even though he was trying to get in for the longest while. You get that kind of complaint, whereas in relation to the National Housing Corporation what we got was a number of...

Asides.

Hon. Mrs. H. E. THOMPSON-McDOWALD: Mr. Speaker, what we wanted to do was to put in place a transparent selection process and criteria that was just as equitable and would apply to all individuals so that we could reduce the number of allegations of favoritism and so on. In that regard, the first criteria is that persons applying must not already own property. In fact, checks will be made to ensure that persons do not own any property. The applicants must therefore be seeking to own their first home. They must be

citizens of Barbados and resident in Barbados, or permanent residents of Barbados.

Asides.

Hon. Mrs. H. E. THOMPSON-McDOWALD: Sir, some dispute arose over whether returning nationals qualify to buy property under the Primary Homes Programme. In applying this policy, we were seeking to ensure that what is a common practice in the industry in relation to the purchase of land does not happen. There are persons who live outside of Barbados, whether in the United States, Canada or England, who are working for currencies which are valued more than the Barbados dollar who purchase land in Barbados. Research by the Town and Country Planning Department has shown that over 15 000 lots in Barbados are owned by Barbadians living outside of Barbados. These people purchase lands and remain resident over in away, as we would say. The consequence of that is that lands which could be used for property development are often left vacant and overgrown with bush creating security and health hazards for neighbouring properties and sometimes land taxes are unpaid. Insofar as we want to capitalise and have good housing stock, the lands remain vacant rather than being built on.

Mr. Speaker, the thrust of the Primary Homes Programme is to ensure that we do put down, not vacant lots across Barbados, not developed lots so that there are hundreds of vacant lots in developments to which people have no access... If you go into developments in St. Philip and Christ Church which are old developments dating back as many as 20 years...

Sir, I spent my teenage years at the home of my parents in Wanstead Gardens. I believe we moved in, in 1978. I am saying that, Sir, to make the point that even though that was a development that dates back more than 20 years there are still a large number of vacant lots in Wanstead Gardens, Wanstead Heights and the surrounding areas. Many of those lands are owned by people living outside of Barbados. Therefore, the thrust and one of the selection criteria relating to the Primary Homes Programme is that we must ensure that we are putting houses down that people can have access to and to live in rather than just selling lands for the lands to remain vacant or for people to use them as investment opportunities. Mr. Speaker, the National Housing Corporation is not here to provide investment vehicles for people to sell land at a profit and to speculate on land. What we are here to do is to provide the social service of ensuring that people have a house in which to live.

Sir, if the person living outside of Barbados is a contract worker who is normally resident in Barbados, then he or she is equally entitled to buy a property. If he or she has gone away to work on a cruise liner, is working in the

hotel industry overseas, as is now happening more and more, or is involved in the farm labour programme, then that individual qualifies to buy a home under the Primary Homes Programme. They must either own their own land or be a tenant with permission from the landowner to build or they must be willing to buy land from us. Nobody should be excluded.

Ideally, people should have a 10 per cent deposit but if they do not, then access to 100 per cent mortgage financing is available which will allow them to still get into the programme even if they do not have substantial savings or the deposit monies available.

Mr. Speaker, where applicants own their land, it cannot be land that is passed seed to seed but must conform to the requirements of the Property Act. That means that evidence of ownership of the land has to be in writing. Where the person is applying to the CASH programme, they must show that they have somebody, whether it is the church, a neighbour or somebody who is retired from active construction who is willing to build the house for them.

Sir, the final criteria is that they have to be earning \$3 000 per month or less because there is a salary scale. Persons who work for \$3 000 per month or more, especially if they are joining with another individual, would qualify for a mortgage for properties within the different price structures that we are selling.

Sir, the salary scale is a policy which we have to implement with some degree of sensitivity. For instance, we may find a couple with five children whose joint salary is \$3 200 or \$3 500 per month but their disposable income given the demands that they have looking after the children may be less than an individual who may only be working for \$2 000 per month.

11.30 a.m.

Mr. Speaker, we take each case on its own merit. On the application form, we ask individuals to give full disclosure of information, which would allow us to be able to gauge what their true ability would be, to purchase a home within this programme structure.

Mr. Speaker, initially three sets of people were selected to be the symbols of the programme to own the first one-bedroom, two-bedroom, and three-bedroom primary homes. The persons selected were: a couple with children, a woman with children and a single man. They were selected by random means, that is by going into the database and pulling the names of persons who wanted a one-bedroom, a two-bedroom and a three-bedroom house.

Mr. Speaker, the one-bedroom applicant came from St. Peter.

Asides.

Hon. Mrs. H. E. THOMPSON-MCDOWALD: It is very interesting, Sir, because when the Prime Minister found out, he said that few people would have believed it but in fact, the first person selected came from St. Peter. Of course, the number of persons applying for one-bedroom houses were fewer.

The second selection, as fate would have it, came from St. Michael North East, while the third name pulled from the system also came from St. Michael North East. That third person was not allowed in the end because we wanted to get somebody from another area and, therefore, we pulled again and got an applicant from Christ Church. Unfortunately I cannot say from which constituency of Christ Church. Sir, as it turned out, the selection process was a balanced one. We managed to get someone from the north in rural Barbados, from urban Barbados, the St. Michael constituency, and from the Christ Church constituency.

Mr. Speaker, life is interesting. We would say to people that we went by a random process and people would not accept it, but the National Housing Corporation's staff will remember that day when we asked the young ladies with the data banks to send the information, and that is the way that it came out. Sir, I would have loved for somebody from St. James South to have been pulled and perhaps if we were not going by random selection, somebody from St. James South would have been pulled.

Mr. Speaker, I want to indicate that from the large list of 1220 lots that I gave, that a number of them are going to be short-listed. Those that are being short-listed to constitute Phase One of the Programme would be two categories of persons, one category being those persons who own their land, wherever it is located.

Sir, equally we are now using Crown lands at Mount Poyer, St. Lucy; Arlie Heights, St. Michael; Marchfield, St. Philip; Culloden Road, St. Michael; Work Hall, St. Philip; French Village, St. Peter; Six Roads, St. Philip; Fordes Roads, St. Michael; and St. Ann's, St. Joseph. That amounts to 181 lots that are being selected for Phase One of the project.

Mr. Speaker, once all of the infrastructural developments at these multiple sites are completed clearly Culloden Road would not require any infrastructural development but Mount Poyer does we can start house construction. In addition, with infrastructural development

going at several other sites, we expect that we can go to even a faster construction rate.

Mr. Speaker, I wish to make the point that in seeking to put these houses on the market, the National Housing Corporation does not want to compete with the private sector. It is only satisfying its social responsibility to provide affordable housing to as large a number of people as possible, and to satisfy the 2003 Barbados Labour Party Manifesto's commitment, that is to put a roof over every individual's head. Therefore, we are just seeking to satisfy and to execute what is our policy mandate.

Mr. Speaker, we were also concern that the prices of houses on the market were not within the reach of the majority of Barbadians and we felt that given the way capitalist systems operate, where there is a prevailing pricing structure and a high demand for houses, that the price structure will keep rising because of the nature of the demand. We believe that where there are entrants into the marketplace, who could provide adequate competition by reducing their prices or offering a better quality product, as the National Housing Corporation is doing, that other operators in the marketplace will be forced to compete or to make their product more attractive. Therefore, the prospective purchaser will have to be offered a product of a similar quality and of a similar price.

Mr. Speaker, that was the reason for us entering the marketplace. It was not that we see ourselves as a private sector player, it is not that we are trying to put any private sector company out of business, neither is it that we have anything against contractors. It is simply that the demand for housing in Barbados has become so great, that the pricing structure of the products on the market did not bear a reasonable relationship to the production cost. Therefore, we were concerned about bringing that ratio back into alignment or creating a better balance between the pricing of the product and the price for which the product was being sold, over a market demand. Sir, I hope that we are achieving that goal in some regard.

Mr. Speaker, another point I wish to make is that when one considers the range of locations that we are using, I think that what we are going to end up doing would be creating a demographic shift within Barbados, and that has to be a natural consequence of the policy.

Sir, if one looks at how Barbados has moved over the last number of years, there was a time when St. Philip was considered to be rural Barbados. Now more and more people are moving to St. Philip and urban Barbados has become relatively crowded, like that of St. Michael or St. James. In fact, if I were asked to identify locations for the construction

of the Primary Homes Programme across the constituency of St. James South, St. James South is now so highly built up that it would have been difficult for me to find available space, except for one or two lots here and there. It would have been difficult to find large tracks of land for the construction of houses, and this is true all across St. Michael. 11.40 a.m.

It would be difficult to find large tracks of lands for the construction of houses and this is true all across St. Michael. It is also true in urban Barbados and I have written to Members of Parliament who still have lands available in their constituencies and also asked the National Housing Corporation and the Ministry of Housing to identify open parcels of lands in St. Michael that still can be used for housing or to identify those areas in their constituencies in St. Michael where small tracks of land exist where two or three houses could be built.

Sir, sometimes we must not think of building 30, 40 or 50 houses at a time but of small developments that would allow us to infill in various development. For instance, we have discovered that the National Housing Corporation still has a few vacant lots of land in places like the Bayland and Culloden Road. There are parcels of lands that may have been acquired for road acquisition and now that the road development is completed, there are enough parcels left that would allow us to build two or three houses. We are going to try to identify those parcels and infill them. Sir, all the Members of Parliament on Our Side have not received letters but we are asking the National Housing Corporation to identify land.

Mr. Speaker, when I speak of the demographic shift, I want to explain what I mean so that people do not misunderstand me. Sir, because urban Barbados is largely built up and has only space for one or two houses in various locations, we are going to have to look outside of urban Barbados into rural Barbados not at agricultural land but at rab lands and non-productive lands many of which are on the edge of plantations and can be actively used for housing without comprising the agricultural sector.

Sir, these lands are not in sugar nor actively planted at the moment nor can they be cultivated because the absence of adequate topsoil do not lend themselves to agricultural development and those are the lands we are looking for. If you look at the list, areas have been identified in St. George, St. Lucy, St. Peter and several areas have been identified in St. Philip. Sir, there are a large number of areas in rural Barbados where it is going to be more conducive to building multi-house developments than in urban Barbados for lack of adequate space and availability of the land.

Mr. Speaker, as part of the process of getting National

Housing Corporation ready to execute the Primary Homes Programme, one of the things we ensured was that our website www.nhc.gov.bb was brought up-to-date so as to allow people to apply via the website instead of having to take time off work to come into National Housing Corporation to stand in long queues. Sir, you can amend your application, have it updated, find out what projects are in the process of execution or you can make a query of us because we have identified a staff member to respond to queries coming into the National Housing Corporation so that individuals do not feel they are communicating with an organisation which ignores them.

Sir, when we talk about e-commerce and e-government, it is this kind of thrust and initiative which changes the way in which we do business from antiquated to more modern structures utilising modern technology and freeing up productive time. Sir, it frees up the time of the individual who would have to leave work and stand in line. Equally, it means that the staff at the National Housing Corporation does not spend time having to deal with people coming through the door but can deal with application directly online because it is already in the system or deal with other issues of concern to the customer.

Equally, in seeking to create a more responsive institution, it has been critical for us to ensure that e-mails received by National Housing Corporation are responded to otherwise people would feel as if they are not being serviced. Sir, I did not make the point when I was speaking of the criteria for selection of Primary Homes that the applications are numbered, that we are able to tell when they are made and insofar as it is possible, we will do the allocation of Primary Homes on a first-come/first-serve basis so that persons who applied in September in the early days of the launch of the programme are pretty much guaranteed to be amongst the first to be allocated.

Mr. Speaker, I want to make the point that there must still be some flexibility in the system. If someone has a house fire and applied in December, they might have to be pushed to the front of the list if they have no way to go. Equally, if there is a challenge of some sort where somebody is getting put out of his home or has a court order against them, there are several generations of the same family and a child might be subjected to sexual or other abuse and it is critical to remove them from the environment, our social investigation will have to determine where people come on the priority list and to what extent the criteria is strictly applied. We have to have that kind of flexibility if we are to be fair to individuals and help persons who have a genuine need.

Mr. Speaker, there may be a single person without children working for \$2 500 who can afford a two-bedroom house and want to leave her mother's house but we have to

be able within our own analyses and review of applicants to determine that a man, his girlfriend and his two children are in greater need of the two-bedroom house than the single individual who lives with her mother and is not under any immediate or social pressure to move.

Sir, we acknowledge that there is a strong desire on the part of individuals for property ownership and that persons will be applying for houses irrespective of the fact that they are not under social pressure where they live. It is simply a matter of wanting to own a property.

11.50 a.m.

We also have to be able, as we seek to make houses available to help people to realise that dream.

Sir, in consequence of the shortage of land available in St. Michael and urban Barbados, persons who now live in St. Michael and whose preference may be to continue to live in St. Michael may have to move out of St. Michael if they are to achieve their dream of property ownership because we do not have the number of parcels of vacant lands in St. Michael to accommodate all the requests for land in St. Michael.

Mr. Speaker, in order to facilitate all those persons who are poorest, through an arrangement made with a partner, 40 mortgages will be made available free of cost to the property purchaser. Eventually we hope that there would be a greater role of the private sector in the execution of this programme with which we have had some discussions because there are private sector entities and individuals who own lands and who have offered to make those lands available to us for the construction of primary homes. Those lands would be subject to a partnership arrangement. In some instances individuals would bring their lands to the table and National Housing Corporation would provide the infrastructural and other development and allocate the contracts for the house constructions.

Sir, in another instance there was a particular individual who is a builder and who offered to make his land available and do the building. Mr. Speaker, where there is an offer of that sort, the person or entity will have to conform to the general standards and specifications given by National Housing Corporation. We do not want to have houses with a wide variety of varying specifications that we are unable to guarantee or supervise.

In other words, we do not want one set of people building hardwood houses and somebody else building pine housing. The National Housing Corporation's specification is for hardwood houses so all the houses will have to be of

hardwood. If persons are bringing their land and doing the building themselves, they do not have the option of changing the specifications from hardwood to pine. That is the point that I am seeking to make. I do not know if I was articulating it well. However, I think that by giving the explanation, my meaning has become more apparent.

Sir, at the end of September 2004 there were 3 271 applicants to the Primary Homes Programme, having been launched on September 1, there were 1 026 male and 2/45 female applicants. There were 110 applicants under the age of 21; 1 082 between the ages of 22 and 30; 1 207 between the ages of 31 and 40; 653 between the ages of 41 and 50; 147 between the ages of 51 and 60; 40 over the age of 60 and 32 applicants did not give their age for whatever reason.

Mr. Speaker, at that time we noticed from the applications that 71 per cent preferred hardwood houses and there were 2 336 applications for hardwood houses and 982 for wall houses. Significantly at this time, the wall houses had not yet gone on the market and the models were not available for viewing. These ratios changed once the wall houses were put on the market.

Sir, 33 persons had applied for one-bedroom houses; 1 518 for two-bedroom houses; 1 704 for three-bedroom houses and 26 people applied for duplex units. The salary breakdown is as follows: 18.34 per cent of persons worked for under \$1 000.00 monthly; 16.8 per cent worked for between \$1 001 and \$1 499 monthly; 25.16 per cent worked for between \$1 500 and \$1 999 monthly; 19.38 per cent worked for between \$2 000 and \$2 500 monthly and 14.46 per cent work for between \$2 501 and \$3 000 monthly and we still have 4.8 per cent of applicants earning over \$3 000 a month which is above the salary ceiling. As I indicated, we took a determination that these would be reviewed on a case by case basis in order that equity should prevail and nobody could feel that they have reasonably been excluded from the programme or in some way unfair.

Mr. Speaker, one of the decisions that has been made is that the development under the Primary Homes Programme would reflect the mix of houses that are available in the programme. That is, you would not go to any location and find all one-bedroom houses, all wall houses or all wooden houses. In each location where the programme is being carried out, houses that are to be built by the CASH method, we would allow a mix of wooden houses and wall houses of all sizes, so as to allow for these developments to look like the average Barbadian community, where you go into communities and see a mix of housing stock. However, one thing that would be constant is that the standard, quality and styles would be uniform and consistent.

Sir, this is where National Housing Corporation will have to raise its project execution level and have to look for individuals who would act as supervisors under this programme. We have to guarantee that the persons who are building houses by the CASH method and are accessing funding from the National Housing Corporation are reaching the construction stages which they are alleging and that the money is not being borrowed to travel to Puerto Rico for holiday or to send their girlfriend to St. Lucia and things of that sort but people are using the money for the purpose given. That would require vigorous inspection.

Equally, Sir, it will be incumbent on us to provide the type of supervision required to be most stringent because, we have to guarantee that those persons building by the CASH method, Community Aided Self Help, are people who do in fact have the skill to build the houses properly.
12.00 noon

We have seen the newspapers, Sir, a two-storey wall house at a particular location, I believe it was a front page story, where the person was alleging that rain was falling and the house was collapsing, but when one looked at the column which had given way, it had in absolutely no steel. Therefore, even though all of the houses under the CASH programme would be wooden, we must ensure that they are built so that the integrity of them is not compromised and the houses are physically sound and will not fall apart, are not leaking and that joints will be sealed properly and airtight. This is the process of supervision which will have to be very careful.

Sir, in executing the programme ourselves, we have to ensure that our artisans maintain the standard which we did at Westbury Road. Everybody seeing those houses, not only in terms of the speed with which they were constructed and the efficiency, but externally, the styles are very attractive and when you go into the houses, the quality of the finish is excellent. They are attractive houses, well-appointed and well-finished.

Sir, we have to ensure that our artisans maintain those standards. Sometimes, when mass building programmes are pursued as people build quickly, unless there is somebody guaranteeing quality and standard, the quality and building standards can be compromised, as people tend to get slipshod when they opt for haste. We have to guard against that and ensure that we not only build quickly but we build, maintaining quality assurance at every level.

In the past, NHC had complaints where private sector individuals, private sector companies, not just individuals because I would not want it to appear as if I am alleging that only small people or individuals make errors because, clearly, sometimes we have problems with companies where, when NHC outsourced its products for construction

to the private sector, there have been difficulties in respect of the standards and quality. Again, it will be critical therefore for NHC, to be supervising at every level and ensuring that all of those houses being built by the private sector are built according to the very strict specifications and guidelines which NHC is requiring, and that is where one of our greatest challenges is going to come.

Sir, conceptualising the programme is fine. Getting your infrastructural works in place is not the hardest component of it. It may be time consuming because of the number of areas on which we are hoping to build and because there are very few companies involved in large earth works and have the heavy duty equipment to deliver the infrastructural development. I always indicated that one of the greatest challenges we would have, is in getting the infrastructural works done in a timely way, given the demand for property development at this time and the few companies which are involved. I would hope that some Barbadians will get together and come on the market to provide more opportunities for infrastructural development.

There is a lot of work which NHC is planning to do. There is a lot of work planned by the private sector and many applications are in Town Planning with facilities like the Lakes Retirement Village and other large developments in the north, in which many of the owners of heavy duty equipment are themselves involved, other projects may suffer. It is this kind of opportunity and opening in the marketplace that will allow for new entrants to compete, to get equipped and to be able to provide these services which were previously offered by very few companies.

Therefore, as I indicated, over the course of the last few months, not only have we been working on our Town Planning permissions, but getting our infrastructural development done, which has proven to be a tremendous constraint with the volume of work on the market and the few people available to do this work. While the NHC is working on the Primary Homes Programme, we are simultaneously still executing the Joint Venture Programme at areas like Buckeley Meadows in St. George, Coverley in Christ Church, Hoytes and Arch Hall in St. James, Blackmans in St. Joseph, all of which we are also having infrastructural works executed and the demand for the service is being made to the same. I think there are four companies in the country that provide the service. It is the same four companies getting all the work and I really hope that we will see other people getting into this sphere of enterprise and endeavour.

Sir, NHC's capacity to supervise these works and to guarantee quality assurance is going to be the yardstick by which the public is going to judge us. I think there will be two: how many houses we are able to get built and in what time frame – I think we understand that there will be a lag between conceptualisation and construction because we

have to put all the infrastructural works in place – secondly, the quality of houses that are delivered into the market.

We cannot afford to have a situation where people are complaining that the houses have not been up to scratch, they have not been compliant with the specifications that we have outlined that some houses were built to Building Code standards and others were not. We really have to be uniformed in our application of the specifications and the rules. In that context, we have to ensure that we have a quality of supervisory staff, capable of giving the public the quality assurance, and not undermining the confidence in the programme by failing to meet our own standards.

There are other approaches under the programme which are being pursued. We are also in the process of having discussions with large private sector entities who are the owners of lands and can make those lands available to us. This will differ, Sir, from what I spoke about earlier when I mentioned that there are individuals who may have an acre here or five acres there that they themselves cannot afford to develop.
12.10 p.m.

Mr. Speaker, there are people like that in Barbados. Many of them are small black landholders some of whose children have migrated, have moved out of rural Barbados and away from the land and agrarian type of activity, to urban Barbados or who themselves, rather than give the children the land because the children do not necessarily want to live on agricultural land or live in rural Barbados, would prefer to have cash in hand. Sir, they do not have the resources to put in the infrastructural development, light, water, the roadways, curbs and other developments that are prerequisites to construction of this type. Those are the persons whom we have asked to come forward and some have actually made offers to us.

Sir, negotiations now have to take place to determine what the expectations of those individuals are, how much money they hope to realise from the transaction and exactly how we can work with them so that we have a win-win situation with them as the landowners, us as the project implementers and the prospective purchasers who have a legitimate expectation of owning property.

Mr. Speaker, apart from the group, there are entities in Barbados that own large parcels of land that are not in active or productive use. I will not today name these entities with which we have discussions but will disclose that at a later date when the negotiations are much further advance. We very much hope that we would be able to conclude a number of discussions and negotiations with those entities that will come into partnership with us to build houses for our clientele following our specifications.

Sir, that system is already implemented with the joint venture programme where persons build houses using the National Housing Corporation clients' list. The large number of people in our clients' base cannot necessarily be built for quickly by the National Housing Corporation but they can be built for by private sector entities and in that way we would satisfy the demand far more quickly.

Mr. Speaker, the two key components of the project will be that the builders must use our specifications and the National Housing Corporation clients' list.

Mr. Speaker, so far in the implementation of the joint venture programme, we have not had a difficulty with those persons with whom we have concluded negotiations and discussions who will be using our clients' list. In relation to the Primary Homes Programme, we expect that would not be a difficulty either. The criteria has been very clearly established and an allocation process was determined from very early to ensure that there is transparency and equity.

Sir, if we can get some of those individuals and entities to partner with us, then I expect that the number of houses that we will be able to build over the course of the next year will increase significantly and we will go a long way toward satisfying the demand. While there is a high demand for housing, one of the challenges that we have had to face and what we are in the process of doing is cleaning up our database so as to find out what is the real number of people who have applied to the National Housing Corporation for houses.

Sir, over time we would have had some individuals applying for three or four different developments and therefore their names have occurred in the database at several different locations. What we are attempting to do now is to rationalise and reconcile that database so that we know exactly how many applicants there are, whether they are applicants who need to be taken off the list because in the time that they have been waiting they have been satisfied by some entity in the private sector or their financial circumstances have changed and where before they may have wanted to apply for a house of \$125 000 they now need a house that is \$250 000, or it may have been a single woman who may have gotten married or had a promotion at work and so on. That information would allow us to do a very clear policy planning to determine the number of houses, in what price ranges, of what sizes and of what type the market really wants so as to allow us to plan for and adequately provide for what is the real demand.

Mr. Speaker, we are having a situation in Barbados where while our population is growing at less than one per cent, housing demand is far outstripping that because you have a larger number of people than ever before who are working. I believe that it is worth repetition and notice that

the unemployment statistics are at an all time historical low at just over 8 per cent. Sir, part of the consequence of what we have had is that with more and more persons working and more persons having disposable incomes, a larger number of people are wanting to own houses. Therefore, when you see the demand for housing, it is a demand not based necessarily on overcrowding within households but based on economic growth and the disposable income available to individuals.

Sir, it is significant that in 1960 the average household size was 4.03. The projection for 2010 based on present demand is that it would be 2.8. Therefore, you can see how the household size has dropped over time.

Sir, I am sure that Members of Parliament will tell you that when people come to see them at their constituency clinics, those who have clinics, a number of them are living with siblings and their matriarchs in a household but there are also a lot of people, both young and old, who are working who would say to you that they no longer want to live with their mother because their mother does not like their boyfriend and so on.

Sir, you have a demand structure that is based on the fact that there is disposable income available to individuals. In that regard, a large number of people who are now in the labour force and who are able to purchase property are reflected as fueling existing housing demand.

Mr. Speaker, we have evolved this policy in response to the demand in the market. We accept though that the evolution of policy does not itself satisfy demand and that we have to move from conceptualization to implementation. Therefore, the disconnect and the challenge always exist. That is a challenge that we are minded to meet.

Mr. Speaker, here at Drax Hall/Greens, St. George we hope to be able to implement a Primary Homes Programme structure that would see us make a range of solutions available which would allow for lots to facilitate the CASH programme and houses which would be built by the National Housing Corporation either using its own staff or its private sector contractors. A number of lots will be made available for the people themselves to build their own houses incrementally which has longed been part of the cultural approach to house construction in Barbados.

Mr. Speaker, the Honourable Member for St. Lucy constantly speaks about the importance of making lots available for people particularly in rural Barbados who still have more of a tradition of self-help and community help than the people in urban Barbados do. That is part of what we are attempting to do at Drax Hall/Greens, St. George.
12.20 p.m.

Mr. Speaker, because Drax Hall/Greens is an area with many residents, including large numbers of young people, the Honourable Member has made substantial requests that there should be recreational facilities in that area, as there is a dearth of adequate recreational facilities there. Therefore, as part of the overall project execution, part of the purpose for which the lands were acquired and approved by this Parliament were for the construction of such facilities.

Mr. Speaker, as time progresses over the course of this year, we will make more parcels of land available, and as infrastructural development is completed at the various locations that have been identified for the Primary Homes Programme, we will bring more and more of the houses on stream.

Sir, with regards to the symbolic handing-over last Wednesday, those persons who got their homes, there are a number of people who have been identified as persons who will own their one-bedroom, two-bedroom or three-bedroom homes. I believe that we will be tending to complete more quickly some of the parcels of land that are going at Culloden Road and across urban Barbados.

Mr. Speaker, in relation to the houses which were built at Westbury Road, purchasers for those particular units have been identified out of the Applicants' List. I believe that those persons have already been notified that they have been selected to purchase the units, once the showcasing of those models is completed. Sir, very soon the National Housing Corporation will be able to realise the revenues from the construction of those houses, as well as persons who have applied under the Primary Homes Programme will be able to benefit from having the wall units, while three others will benefit from wooden units.

Mr. Speaker, we are only using those persons as symbols but others who have purchased under the Programme will not be identified, as it is normally not the practice of the National Housing Corporation. As this was a new policy, it was thought that we should identify those persons who will be symbols of the Programme and who represent the target market at which we are aiming, those persons being an individual, people with children, couples with children or men whose children live with them. Sir, the definite thrust is to ensure that we satisfy a significant percentage of the housing demand and that we fulfill the Barbados Labour Party's Manifesto mandate of putting a roof over every head. We intend to do so in a way which ensures that the houses are of high quality, that they are attractive and affordable, and that they are available to people in the shortest possible time.

I am much obliged to you.

SUSPENSION

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

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

The question that the sitting be suspended until 1.30 p.m. was put and resolved in the affirmative without division and Mr. SPEAKER suspended the Sitting accordingly.
12.25 p.m.

RESUMPTION

Mr. SPEAKER: This Sitting is resumed. The Honourable Member for St. Lucy.

Mr. D. St. E. KELLMAN: Thank you, Mr. Speaker. Last week, it was the turn of the jet ski boys, this week it is the turn of those persons in Barbados who find themselves in a position where they can buy a chattel house. They pick up the phone and call every Member of Parliament to say that they are fortunate to own a house but cannot find a piece of land. Sir, it is easy to accuse the Opposition of accusing Government wrongfully because they make the point that the policy of Government is working against the masses of people of Barbados.

After last week, if there is one example, it is the speech we heard today in the House of Assembly which has been predicated on the fact that National Housing Corporation has now retained the mantel given to it years ago. The policy we heard today was one I heard from a former Member of this Parliament from St. Michael North, the Honourable Philip Greaves, twenty-five years ago when chattel houses were the main thing in housing development in Barbados. Sir, twenty-five years later, we are back again promoting chattel houses now that we own a cement plant. We understand the importance of having concrete roads but we seem not to understand the importance of having stone houses.

Mr. Speaker, as you move through your constituency you would recognise that some people have moved from chattel to stone and that many people have taken the opportunity to purchase those houses but cannot find a house spot. If Honourable Members in this Parliament do not want house spots for their constituents, they must say so but I will speak for myself, those who are enlightened, who understand the social needs of the masses of people in Barbados and the meaning of being poor and having a right to develop onself.

Sir, it is clear to me that everyone in Barbados is now rich and can borrow a mortgage to buy house and land but

the person who wants to find a house spot, there is no room in the inn for that person. I want to say that I should be left out of that thinking.

I also want to say upfront that the death knell has been created today for the Urban Development Commission and the Rural Development Commission. I once said in this Parliament that Urban Development Commission and Rural Development Commission were able to decrease the inflows of the National Housing Corporation. It is quite obvious that someone, somewhere understood the importance of that statement. I am happy to see that the Minister has declared war on the Urban Development Commission and Rural Development Commission and that the Minister now says that all housing will again be focused on the National Housing Corporation and that she has accepted the charge of the public of Barbados and is putting a stop to any organisation within the Ministry of Housing or any organisation within the Government of Barbados which had a bill for \$28 000 to repair a house but the cost ended up at \$70 000 to repair the house.

The Minister is saying that repairs cannot escalate to \$70 000 anymore because she can deliver a house under that cost. Sir, the Minister says that it is wrong for those agencies to put in bids for \$28 000 and deliver a house at \$70 000 and that you can get a house with utilities and land for that amount.

Sir, all the charges we heard previously, the new P. J. Patterson of the Barbados Labour Party is now in charge and at large and has rightfully taken her position within the Barbados Labour Party. Sir, the Minister has been able to do it, based on a statement which I made. I said that land was going to be the key but the Minister is now saying that land and house is going to be the key. The Minister has now been able to recognise that there is a scarcity of land in Barbados, that there is a great demand for land and that all other Ministers who believe they have offerings cannot match hers. Sir, the Minister said she has land and houses which she will deliver under her mandate.

Sir, I want to congratulate the Honourable Minister of Housing because the more I see this Minister move, the more it reminds me of P. J. Patterson of Jamaica. The Minister has been able to step aside, come back and dominate. It is clear to me that the Minister is working hard and that she understands the importance of Drax Hall to her equation for leadership within the Barbados Labour Party.

Sir, the Minister must understand that air bags on the Other Side...

Mr. SPEAKER: Are you referring to Honourable Members?

Mr. D. St. E. KELLMAN: No, Sir. When I say the other side, I am not referring to anyone in here. I would never say that about anyone in here nor would I say that about the Honourable Member for St. Michael South in here. Sir, I would not disrespect the Chair.

Mr. SPEAKER: Honourable Member for St. Michael South, please control yourself.

Mr. D. St. E. KELLMAN: Mr. Speaker, I want to congratulate the Honourable Member for making two important statements and for using two key words in making those statements, inclusiveness and demographic. It is rather interesting that when you look at the list and the locations, you would see that St. Lucy has the most locations for these house spots. I want the Minister to explain to me the inclusiveness of that decision, the demographics that would come with that particular decision and whether the demographics mean putting more people to the north to see if you can change the philosophy and the way the people think in the north beyond St. Peter. The Prime Minister could not do it for three terms and I want to know whether housing is being used as the tool to interfere with the demographics of what occurs within the constituency of St. Lucy. I want to know what conclusion they have come to if they add the inclusiveness with the demographics. If they have added the inclusiveness to the demographics, I want the Minister to know that she has left out from the list Lamberts, White Hill, the Cottage, Harmony and Jordan.

Sir, the Honourable Member knew of those locations without having to visit any particular site in the constituency. The Minister found those locations in the files of the National Housing Corporation because the Honourable Member for St. George North was taken to those site minus the one at Colleton which has been given to the private sector and where I recommended that persons who live in Six Men's should have been relocated but an upper level housing project was able to go to Colleton. I want to know how the Cottage was more advanced as house lots yet the people of St. Lucy have not been able to get those lots.

Mr. Speaker, it is okay for a Minister to have a policy but the Minister and the officials in the Ministry must understand that there is a particular cultural pattern as it relates to certain people in rural Barbados. I was happy when the Minister admitted that those persons living in rural Barbados have a tendency to want a house spot than land and house. I cannot understand how that statement could have been made in this Assembly, yet I am told that there are approximately seven locations north of St. Peter and the Ministry of Housing and Lands, under National Housing Corporation, would be using those locations for house and land when it is known that if there is any parish in Barbados that would prefer house lots is the parish of

St. Lucy. Mr. Speaker, maybe it has to do with the demographics or the all-inclusiveness of the plan.
1.40 p.m.

Sir, somebody within the Ministry might have included that to include St. Lucy. I want to say that the Minister forgot St. Lucy happens to be Lucy, the only female, and Lucy cannot be bought. I will defend Lucy.

The Honourable Minister made another vital point when she said that based on this policy that National Housing Corporation will be able to get a profit on the house and land. That is nothing new to this Parliament. When we spoke of the vesting of three parcels of land in St. Philip, I accused the Honourable Minister of using that concept to enrich National Housing Corporation and the contractors. I also said that National Housing Corporation was using land to get rich off the masses. It is not by accident that National Housing Corporation believes that they can dictate to the poor people of Barbados but the rich people can build whatever they like. Yet, the masses must beg National Housing Corporation for the right to have a place to live in Barbados.

Mr. Speaker, I am saying that is wrong. It is known that you always create a climate for the masses to progress and which suit their disposable income. However, the masses are now being dictated by this administration. Previously the masses decided where they want housing development but they are now being told that they can have housing development but if you do not like what we are offering they would have to rent. Sir, in Barbados because of the 'CSM' and whatever is coming, a house is not now a one-family thing. A house is now a multi-family house. Previously one family was associated with a house but now in Barbados you do not see one family living in a house. You now see about twenty families living in one house and paying twenty different rents.

I am saying that we have to be very careful in this country. We also have to understand that the masses is not a statistic. They are human beings and they must be treated as human beings. We in the Democratic Labour Party will have to expose what is happening and we will have to offer an alternative plan, which will have to be better because if in the 1970s we were offering chattel houses, it is obvious that in 2005 we would have to be offering something better.

Sir, the last housing project that the Democratic Labour Party provided when they were in office was a stone project at Husbands, St. James and it is a backward step and it is going to cost the country foreign exchange to find the money to purchase the chattel houses when we provide all the necessary resources excluding steel when you speak about stone houses. We have to understand what we are doing and the opportunity cost of this particular project.

Mr. Speaker, it cannot be in the interest of Barbados and the masses. It has to be the cosmetologist at work presenting a pretty picture to give the impression that everything is well and later on when the makeup is being removed you will see the true effect of the face.

Sir, sometimes we have to listen to the experts. I am told that hardwood is not as good as we thought it was. There is something called pest infestation. I am told that especially the wood that is coming into Barbados now...

Asides.

Mr. SPEAKER: Honourable Member, proceed, please.

Mr. D. St. E. KELLMAN: We have to understand that if the concrete has a problem you can easily correct it. Do not be distracted by asides that I can hear and you cannot hear, Sir.

Mr. SPEAKER: You are telling yourself that.

Asides.

Mr. D. St. E. KELLMAN: The Honourable Member for St. James South made the point that these tenants will not have to pay the legal costs and I am very happy to hear that. Sir, 15 years after somebody read the files and has recognised that the legal experts at National Housing Corporation argued against that point, I am happy to hear, 15 years later, that the point is now being accepted.

I hope that the legal experts would not tell the Minister that they are there to work for the National Housing Corporation and not for the masses. Mr. Speaker, previously they said that when it was proposed and I am challenging them to deny it. They said that they were not there to work for the purchasers and that they were there to work for the vendors only.

Sir, I am glad that enlightened policy is now being implemented and I congratulate the Honourable Minister for reading and implementing the policy.

Mr. Speaker, we have to understand that housing can be a social policy but it depends on how it is used. It is clear to me that the way it is being used today it cannot be a social policy. Anybody in Barbados who owns a chattel house and wants to move to a stone house must believe, after hearing the Minister today, that all they could do is what the jet ski boys have to do, burn or dump the house. I am saying that is a waste of resources, that a country like Barbados has to maximise the use of its resources and that it cannot afford to have good chattel houses which someone can use being placed aside, burnt or thrown on the dump.

Sir, I am saying that a person should be able to go to the National Housing Corporation, buy a house spot on which to put that house. The person who buys the house would be able to negotiate a cheaper price than if they went to National Housing Corporation to buy one on their new plan. Mr. Speaker, this is all about reducing the deficit at National Housing Corporation.

Sir, every year National Housing Corporation has to pay the Ministry of Housing and Lands over \$50 million. I want the Honourable Minister to listen to this. I want to know where they get the money to pay for the land. If the Minister wants to deny it let her deny it. The acquisition of all lands come through this Parliament, goes to the Ministry of Housing and Lands and then to National Housing Corporation. I want to know where they are getting the money from to pay for the land.

Hon. Mrs. H. E. THOMPSON-McDOWALD: On a point of order. The Honourable Member is misleading the Honourable House when he said that every year the National Housing Corporation has to pay the Ministry of Housing more than \$50 million for land. The Honourable Member knows that this is not so.

Mr. SPEAKER: Honourable Member, what is the point of order?

Asides.

1.50 p.m.

Mr. D. St. E. KELLMAN: I accept that I am misleading the House. The Honourable Member is telling the House that NHC, is getting the land free because it is vested by the Ministry of Housing and Lands and they do not have to pay for it. This point was known to me a long time. If that is true, Mr. Speaker, how come every year they are getting all of this free land and they do not have to pay a cent for it and we have to put a figure in the Estimates. They are selling lots of land and they are now selling land and house.

Hon. Mrs. H. E. THOMPSON-McDOWALD: Mr. Speaker, on a point of order. I do not know what next the Honourable Member would say but once again, the Honourable Member seeks to mislead the House. The NHC does not get all of its land free. The NHC has to buy land, but it is not true that it pays the Ministry of Housing \$50 million every year. Give the House accurate information and stop misleading the House and by extension the public, that is provided that you have not so misled yourself that you can give accurate information.

Mr. D. St. E. KELLMAN: The Honourable Member said that I mislead myself and I accept that, Sir, but what the Honourable Member needs to tell the House is to produce

the evidence that NHC pays for land, and show me where they pay, because it is the Ministry of Housing and Lands that buys the land.

I am misleading myself but not the Minister and that is why the jet ski boys are waiting to see who is misleading them.

Asides.

Mr. D. St. E. KELLMAN: Mr. Speaker, NHC is in a fortunate position. They get everything they want. They are not only getting land free, but they are getting land that has no cost. They are now making a profit from the houses that are being built in joint ventures, and by separate contractors and all of that, Sir, but yet still, this year after doing so well, we still have to look for a subvention for NHC and I want to know why.

If they are getting everything they want, they have the best housing programmes and the most progressive housing programmes, they are selling units, Sir, and they are keeping the money. They are not giving it to the Ministry of Housing and Lands or the Treasury. I want to know where they are putting this money and what they are using the money for, Sir.

Do you understand that the biggest speculator in Barbados has lots of money? They have all the public units for sale and they will be getting the money for them. They will be getting free money from land. They will also be making profit from houses. We should not have to support them with a deficit. Something is wrong. Whereas NHC is allowed to do all of this, we are hearing people talk about recovery cost, and educational cost. What is happening? NHC can spend as they like and we will subsidise.

We are moving towards a service economy but we want to punish the players within the service economy, even though we are going to use them, so why we are not going to punish NHC.

Mr. Speaker, I am saying that this is one organisation that has been fortunate. Over the years, it has been given a lot of land and privileges. We have to understand that this is an agency where we have to be very careful. It is true that what it is doing today, is the same thing it was set up to do years ago.

It has now gotten back its full mandate and the question has to be asked, is the Honourable Member saying that there is no usage now for UDC or RDC. Is the Honourable Member saying that what the NHC used to do in the 1970s, 1980s and 1990s, they are now about to do? If that is so, Sir, what is the use of having social transformation. Is this a new

pitch to put back the NHC and the Ministry of Housing and Lands, so that social transformation can be a policy and not a ministry? Is that what I am hearing from the Minister today, that after the Estimates, there will be one Ministry short because, the NHC will now be able to go back and do what they do best in the earlier years, and that somebody understood the importance of putting back those projects under the NHC.

Sir, if that is what I am hearing from the Minister, I do not have a problem. The Minister needs to tell the public upfront and not leave a situation where I have to read into the statements coming from the Minister what is actually going to happen years from now or even this particular year.

Sir, I am also saying that the Minister needs to tell the public if the policy is only on house and land and what is the policy for house spots. It cannot come from the mouth of the Minister, who happens to represent a rural constituency and knows that a large number of artisans will be looking for work.

Sir, am I to believe that we are now getting in another situation where and it seems to be a comparison the jet skis operators who previously employed themselves now have to go and work for the hoteliers? The artisans of Barbados will now have to give up that right and go and work for a contractor. Am I to believe that is the new policy and the new shift?

Sir, when you look at one and look at the other, Sir, it looks like a philosophy that I see being practised on the Floor of the House on the Other Side. Am I to believe that the next Minister to speak on their portfolio will be able to remove the masses from being independent employers to be workers again for somebody else?

In less than two weeks, Sir, we have seen two examples where we are being told that it is better to stop working for yourself and go and work for somebody else. I also want to know from the Honourable Member for St. George South, how it is that the Honourable Member has always been in here speaking about the empowerment of the masses and the importance of looking after the bare-footed people in Barbados and how it is better to allow them to build their own houses and the best example that can be practised is now being practised in Drax Hall. Am I to believe that in the latter days of his political life the Honourable Member has changed? I do not know the Honourable Member as one that will change. I honestly believe that the Honourable Member will have to speak on these particular matters.

The Honourable Member will have to justify whether or not agricultural land is being taken up within his constituency to justify the closure of Bulkeley and whether the Honourable Member agrees with this particular policy to

replace agriculture with housing, so as to dampen the impact of the closure of Bulkeley Factory. I do not think, Sir, that something like this will change the Honourable Member.

The Honourable Member has been able to put a particular policy for years and we appreciated that policy. What is also interesting is that I observe that the Honourable Member has accepted joint ventures. Sir, the artisans of St. George are very skillful. Let me say this to you, Sir, some of the best and most advanced artisans came from St. George.

Asides.

Mr. D. St. E. KELLMAN: I thought since the closure of Bulkeley, they had gone. It was in the context of Bulkeley that I was speaking. What other workers could not perfect, it is known that the workers in St. George were able to perfect, using modern technology that was not known to other people.

I want to know, Sir, if that has changed and if those workers are now prepared to be employees of somebody, instead of employing people to perfect their art. I also want to know if that is the legacy which the Honourable Member for St. George South wants to leave, when he leaves this Parliament, where these independent workers would enslaved workers. I know the Honourable Member will defend his constituents on these particular matters.
2.00 p.m.

Sir, when we discussed in this Parliament the vesting of three parcels of land in St. Philip, I was told that Mount Poyer had 34 lots which would have been sold as house lots, now I am hearing that is not happening anymore. Sir, if that is true, can you really expect me to come to this Parliament and listen to anyone and take them seriously.

Sir, I took that advice and went to my constituents and told them that with those 34 lots we would be able to expand Mount Poyer and Harrises. Sir, that village is a small village and we need to have lots in order to expand it. The infrastructure is there and I cannot understand why you would go into Harrises and Mount Poyer and try to develop a new concept to a group of people who have a particular understanding of where they live and where they appreciate, and then those persons cannot get what they want and then they are 'let loose' as if they are cattle to go and graze somewhere else looking for house spots.

Sir, I understand that the National Housing Corporation wants profitability, but they have to understand that there is a social side to the National Housing Corporation and that profit is not all. We have to respect the wishes of persons

living in those particular areas and they must get first call. We cannot come and dictate a particular policy and believe that they have to comply.

Sir, if this particular housing policy continues, something I said previously will turn out to be a fact. Land should not be seen as a negative in this country neither should land cause social unrest in this country. We have to be very careful how we deal with land issues in this country because anybody who understands rural people would tell you that they do not 'make sport' when it comes to land. They might 'make sport' about other things not about land.

Sir, a line mark means something in St. Lucy. Sir, if you look at the land ownership in St. Lucy you would understand that. The people in St. Lucy have an understanding and an appreciation for a line mark and when they are promised a right they expect to have that right and they would fight for that right, so one has to be very careful.

Asides.

Mr. D. St. E. KELLMAN: I do not mind. All of them could sleep. Mr. Speaker, I know the bar tactics where you rest your eyes and you listen. I am not worried because it is the message that I have to deliver and I will deliver it.

Sir, we also have to understand that land is tied in to the programme of the Barbados Labour Party. Sir, the St. Lucy Primary School was built next to the St. Lucy Secondary School after the educational system was used to destroy the St. Lucy Secondary School, and now the educational system is being used to destroy the primary school because of the location to the housing projects and to the secondary school.

Mr. Speaker, I spoke in this House about the location of the primary school to the secondary school. The inclusion and the demographics is now working to destroy the culture of St. Lucy. Some people believe that if you put all together you can achieve the outcome that you want, which is to infiltrate the young ones by bringing in the wrong type into the secondary school to interfere with their minds and then you will get a culture you do not want in a constituency that practise a particular culture. Sir, any housing project that comes around the school must be one to enhance the lives of those youngsters, not to do the negative.

Sir, because my son does not go to school in St. Lucy, it does not mean that I do not have to protect the interest of the children at the St. Lucy Secondary School. The Honourable Member for St. James North knows well of what I speak.

Asides.

Mr. D. St. E. KELLMAN: The Honourable Member might allow Honourable Members on His Side to underwrite him but the Honourable Member will never be underwritten on This Side. There will always be a great appreciation for the Honourable Member on This Side because we understand the ability of the Honourable Member. Honourable Members on the Other Side might not say that but praises will always come from This Side for the Honourable Member.

Sir, St. Lucy is the last parish to be developed. Therefore, we cannot afford to allow people who cannot have the appreciation for St. Lucy to come and destroy those tenets that have been nourished and developed in a particular way. Sir, the demographics and the inclusion is now being used in a concept called housing to try to destroy the moral fabric of that beautiful lady called St. Lucy. Sir, her siblings and her offsprings will have to rise up and protect her interest.

Mr. Speaker, this Government argues that they want to protect the interest of the masses but every week they come to this Parliament with legislation that is contrary to everything they say. Sir, if they talk to the jet skis boys, they will say it. If they talk to those poor people who are renting houses, they will say it. If they talk to those who rent houses, they will say the same thing. If you talk to those who want to rent a house spot they will tell you that the song that is being sung does not match the price that they would like to pay to get a piece of this rock called Barbados.

Sir, it is easier for somebody to come into Barbados and get a piece of the rock than it is for persons who worked hard to develop the fields and industries of Barbados. Sir, what is interesting is that it is easier for poor people to get land from the white plantation owners than it is for them to get from the National Housing Corporation which is supposed to be dominated by a black Parliament.

Sir, we are walking about talking about white people this and white people that without realising that it is the Parliament we have to worry about. Sir, it is easier for the masses of people to get land from the plantation owners than it is for them to get land from the Barbados Labour Party.

I thank you.

Dr. D. C. ESTWICK: Mr. Speaker, it is indeed a pleasure to have the opportunity to speak in this debate because I believe that we are debating an area of which most Barbadians need to pay special interest for the simple reason that the same problems that plagued our great grandmothers, our mothers and our fathers seem to be plaguing their offsprings. If it is the mandate of the National Housing Corporation to provide housing solutions and land solutions in Barbados, then I have some concerns with respect to its

success rate. I am very disappointed because when I look at the mandate of the National Housing Corporation under subprogram 533, its mission statement, as outlined, is to establish housing developments for public purposes; to maintain and repair existing housing estates – and I would have to make the assumption therefore for continuing rentals or for sale – the construction of housing for sale under a commercial programme; continuing capital projects; the continued development of sites and services programme and relocations and development of lots for sale and rental. Mr. Speaker, one of the fundamental concerns that I have is that in today's world, with such sophisticated computer technology and with such highly-trained experts in fiduciary matters, how could the National Housing Corporation be in the state in which it is in. Why it is that the latest financial statement and annual report is for the period 1998/1999? How in Heaven's name can any institution, without having the appropriate ongoing data to allow for effective planning and management of its affairs so that it can execute its mandate as just been outlined, be seven years behind? Sir, if it is seven years behind time, then how in Heaven's name could that institution ever execute that mandate with any sort of efficiency or effectiveness?

2.10 p.m.

Mr. Speaker, what is also of concern to me and looking at the mandate, it is a very far-reaching one. I was not aware that it was this extensive until I looked at the financial statements. It is that I believe that this administration is tying the hands of the National Housing Corporation from executing its mandate. When I look at what the National Housing Corporation has to do in Barbados, I cannot understand how a subvention of \$4 million could get the job done. It would make sense when I look at the allocations in the 2002/2003 Estimates, approximately \$4 million; 2003/2004 Estimates, another \$4 million, and it explains why we had to come back to the Honourable House for over \$3 million, so as to allow the National Housing Corporation to carry out its mandate.

Mr. Speaker, that is either saying that obviously the allocation is too little and that as a result, when I look through the documents carefully, I realise that the National Housing Corporation is forced into significant cost-cutting measures, as well as income generating measures, that moved the institution outside of its required mandate, as dictated in the annual reports.

Mr. Speaker, that is where I believe that either this administration would recognise that they need to put more money into the National Housing Corporation, or that money has to be spent in a better way. Therefore, it is not surprising that the mandate of the National Housing Corporation would have to be expanded and the Corporation would now have to become engaged in much more selling of assets, so as to generate revenue to allow for its continuing function.

Mr. Speaker, what would also concern me is the debt-ridden state of the National Housing Corporation and I wish I had more recent financial data with which to work. Sir, to confirm what I am saying, when I look through the data from the 1998/1999 financial statement, we were operating at a deficit of over \$16 million at that time. In 1999, there were loans of \$9 million, having to be repaid at \$78 000 per month; another loan of \$7 million, to be repaid at 7.75 per cent; another loan of \$10 million, to be repaid at 8.75 per cent; another loan from the Housing Credit Fund of \$2.7 million, to be repaid at 4.5 per cent. There were further borrowings of another \$2 million from the Barbados National Bank, and I have not included the Housing Development Bonds of \$30 million in one instance and in another instance, \$20 million, to be repaid at 7.75 per cent. Sir, there was then a deficit in operations of \$16 million.

Mr. Speaker, if that is the financial predicament that existed at the time, I am concerned how the National Housing Corporation could have embarked on the type of projects at the Warrens site, in that particular set of situation. I would also be concerned about the site at Country Road and about the type of cost over-runs that were associated with that.

Mr. Speaker, why these matters are important is that they compromise the functioning of that institution. If I am wrong, I would wish to have it explained why it is that this Corporation could only manage to fulfil a very small portion of the requirement for housing, as well as for land. This requirement is less than 11 per cent, and that goes back to 1998/1999. Sir, for example, there were 1 170 applications for rental units and only 53 were accommodated. Sir, with regards to the rental of land, there were 844 applications, with only 44 applicants being accommodated.

Mr. Speaker, it is an interesting situation that I recognised. It is called politics. Sir, miraculously when it came close to elections, the numbers had almost quadrupled. Sir, the institution must recognise that its mandate is not to play this type of politics with its resources. Sir, when I look at another broadened mandate which has to do with the General Workers' Loan Fund, in March, 1998, 822 loans were approved, based on the 1998/1999 Financial Statement. Mr. Speaker, just before the 1999 election, there were 1 866 loans approved, an increase of almost 1000.

Mr. SPEAKER: Honourable Member, from where is that information?

Dr. D. C. ESTWICK: The information is in the 26th Annual Report of the National Housing Corporation for the Financial Year, 1998/1999.

Certain remarks made by the Honourable Member for St. Philip West were ordered to be expunged from the records by Mr. SPEAKER.

Asides.

Mr. SPEAKER: As an Honourable Member yourself, that is imputing improper motives on all of us.

Dr. D. C. ESTWICK: Mr. Speaker, I will revisit and recycle the information in another way, that is, if you had only 800 loans being disbursed in the year prior to election in 1998, and coming onto the election, there were 1 866 loans disbursed, then it suggests to me that there was a political business cycle there.

Mr. Speaker, this administration seems to have a housing policy of building slave huts for Barbadians. I visited the building sites on several occasions and have measured those houses and they are not significantly different in size from that of the lone slave hut that exists in Barbados. You would have to be a Lilliputian. Sir, you would need a lilliputian bed, stove and fridge in order to live comfortably.
2.20 p.m.

Mr. Speaker, I want to make the point that it is not the solution but the type of housing solution. I want to see the children of Barbadians in today's world aspire to a housing solution that is bigger than what their mother and father owned.

I also want to go back to the period of 1965 when the Democratic Labour Party, in its wisdom, employed a consultant, Mr. Charles Abraham to look at the development of sites and services in Barbados and to give advice with respect to the Tenantry Control and Development Act. Sir, back then part of the sites and services development component looked at allowing individuals to have self-help development where Barbadians would move from a wooden structure, secured their foundation, build from the back of the house a wall structure and come forward.

It bothers me immensely that someone could accept today that a housing solution for Barbados is a wooden house measuring 420 square feet. I remember revisiting the Census of 1970, 1980 and 1990 and I could see a systematic decline in the wooden housing stock in Barbados and an increase yearly of wall structures in Barbados. Sir, this administration has resided over the reversion of that and it is not something that would aspire Barbadians to have.

Sir, I will stick to my position that this administration seems to be bent on building very small houses for Barbadians that are too expensive. I cannot understand how an Honourable Member could argue that it is a primary house, a starter home and the argument is that the house would be built at \$42 000 minus the land and that the land would cost between \$15 000 and \$21 000.

Mr. Speaker, back in 1977, a White Paper on Housing was laid in this Honourable Chamber and 36 000 people were working for \$200 weekly and it is not significantly much more now. Sir, 37 000 people were working for between \$200 and \$300 weekly. Sir, 54 per cent of Barbadians were earning less than \$300. In this Honourable Chamber when the Green Paper on the Elderly was laid, 81 per cent of Barbadians were earning less than \$3 100.

Sir, if one adds toiletries, light bill, water bill, telephone bill, food bill and all the other requirements for active daily living it means that these houses are significantly expensive. It bothers me that for the last ten years, we had an administration that sat idly by and allowed Barbadians to be burdened with significantly higher than necessary housing cost.

The reason why I say this is because I want to revisit the programme of the private sector investors. I argued that it had to be an immoral position for any administration whose responsibility is to provide the lowest and best possible housing solution to have taken any lands of Government and allow it to be used as private sector interest to go to a bank to borrow money on a long lease and then come and build houses for poor people.

Mr. Speaker, it would mean that the final price would be more expensive than if Government acquired the lands itself and built the houses itself. Sir Government could even subcontract the project and allow an institution to manage and execute quality control. Sir, all of a sudden, I hear of this miracle solution after ten years of doing nothing.

Mr. Speaker, if it is such a fantastic solution, then this administration has a lot to explain to Barbadians why they did not do anything for the last ten years.

Mr. Speaker, can you imagine a home of 440 square feet built out of stone at \$60 000 and then you have to include land. Sir, you know what is the catch? If this administration engages in a joint venture arrangement with a private sector interest and while building the home there may be unforeseen cost overrun like, for example, no one can tell you how deep a well has to be dug or what type of foundation will be found or what situation you may encounter.

Therefore, I want to find out under such circumstances who will pay the additional cost. Is it going to be the Government or the private sector interest? Mr. Speaker, I really need to understand these things and who will carry the additional loan.

Mr. Speaker, I also want to find out whether the National Housing Corporation falls under the usual umbrella laws in Barbados of landlord and tenant. I may be using the terminology wrong but please forgive me, as I am not a lawyer. I want to understand if it is moral and decent that you are renting from the National Housing Corporation and that you can come home one afternoon and find your house lock. Sir, your underwear, toothbrush, soap and bath towel are locked in that house. Mr. Speaker, something has to be wrong with that because in normal practices, the landlord must go through a procedure to get a court order so, why is it that Government can lock you out of the house?

Sir, these things concern me because the institution has a mandate as expressed in the annual report and it cannot be that.
2.30 p.m.

Sir, as far as I am concerned, building houses that are too small and expensive ... Sir, if this administration is serious about reducing the cost of building then they should remove the Value Added Tax off building material for the individual, they should allow for some kind of tax write-off with respect of the construction of the house and other input.

I also want to say to the National Housing Corporation that they must find a way to allow individuals not to remain in perpetual poverty. It bothers me immensely when I drive through Six Roads and parts of The Pine and see people living in homes where nothing has been done with these homes for 'donkey' years. I am concerned that unless there is a mechanism that allows the National Housing Corporation to manage improvements for those persons to pull themselves up, even if people purchase the houses and the National Housing Corporation manages the materials, supplies and other controls, but you cannot have your citizens living in perpetual poverty for forty years. That cannot be what it is about.

Mr. Speaker, in winding up I want to say that I believe that the National Housing Corporation is broadening its mandate beyond their original mandate because the subvention given to the National Housing Corporation is insufficient. I also believe that the National Housing Corporation is being put under significant pressure because it must look for cost-cutting elements and income-generating elements. I believe that the National Housing Corporation is

stretched significantly with respect to its debt that needs to be dealt with and because of that it may very well be building the best houses that can be built but that does not mean that is what we must aspire to have in Barbados.

Sir, I do not want to see Barbadians revisit wooden houses when we were on track to have houses in Barbados being transformed into stone houses. I would like to see Barbadians go back to being thrifty where the inputs of sights and services and opportunity costs are put in place to advance themselves by building their own homes. I do not believe that it is the mandate of Government. Let the Government put the mechanisms in place.

Finally, I believe that the National Housing Corporation has to do whatever is required. There may be some clients that are very delinquent but it is very important that Barbadians are treated with dignity and respect. As a result of that, I think that a policy has to be put in place where I think that a better approach must be used with respect to evicting people from National Housing Corporation rental units. I think that it must be wrong for a little boy or girl to return home to discover that his/her home is locked, that must be morally wrong and indecent. Mr. Speaker, as a result of that I want to plea with the powers that be to look into these matters in the interest of the people of this country.

Thank you very much, Sir.

Mr. SPEAKER: The Honourable Member for St. Michael North West.

Mr. C. A. MASCOLL: Mr. Speaker, I join this debate because I notice that the Minister of Housing, as usual, attempted to 'pompasette'. Sir, when I look at the Estimates of this year I see that the National Housing Corporation, as was stated by the Honourable Member for St. Philip West, got a \$4.2 million subvention or grant from Government but when you listen to the Minister over the last few months you would believe that the National Housing Corporation has a 'moboton' of money to spend on developing housing in Barbados. In May, \$4.2 million were made available to the National Housing Corporation.

Sir, as stated, the National Housing Corporation has been in a deficit for several years and the deficit has been increasing over the last five years. Sir, only within the last few weeks a Supplementary for \$3.4 million was granted to the National Housing Corporation to cover sinking fund and interest payments as well as infrastructural development and the construction of detached terrace units and quaduplex at Barbarees Hill, St. Michael.

I made the point about the National Housing Corporation because the remit of the National Housing

Corporation has already been outlined but the major component is that its functions would include housing development for public purposes, maintenance of housing estates and the construction of houses for sale.

Mr. Speaker, sometime last year the Minister of Housing in a public relation stunt identified that a 500 square-foot house could be built for \$50 000. We were able to visit the house at the National Housing Corporation site at Country Road. It was a very small unit and no one was clear whether it included foundation or the extent to which the National Housing Corporation would be providing a total house for Barbadians. We were told that it was now possible to build for at least \$100 per square foot.

Sir, this became almost a television show. It was published in the *Nation* and *Caribbean Broadcasting Corporation* carried it. I wonder what has happened to this project because I want Barbadians to note that since last year, in this country, there has been a major increase in the cost of living, not as measured by any index from the Barbados Statistical Service. Sir, I am tired criticising that. Sir, since last year there has been a significant increase in oil prices in Barbados, reflected in the cost of electricity and electricity can be shown to reflect that increase and it had been major. Mr. Speaker, since last year there had been significant increases in food costs. Sir, at the first quarter of this year water rates have gone up substantially in Barbados almost every utility has increased in cost. I am suggesting, Mr. Speaker, that when the housing programme was conceptualised, it would not have taken into consideration, the significant increase in cost of several areas of living in Barbados.

2.40 p.m.

More important and specific to housing, steel has increased significantly in the last year. The cost of cement which became almost a national debate and discussion would have increased in cost significantly in Barbados, causing us to reflect on whether the cement plant is passing on benefits to Barbadians or whether it is giving benefits to consumers within the region.

There was a major investigation into this matter with respect to the cost of cement. There have been increases, except I suppose for some immigrant workers, in the cost of labour in the construction sector. The long and short of all of that, Mr. Speaker, is that the overall cost of living, particularly utilities, food and construction cost have all increased in Barbados. As I said, I do not mind the Barbados Statistical Service which, in fact, in its index would survey a carpenter in Government to determine whether or not the cost of a carpenter has gone up. Sir, when you do a survey and include in your index a carpenter who works in the MTW

who only gets an increase in wage or salary with the civil servants, how could that reflect the increase cost of labour to any person involved in construction in Barbados?

Mr. Speaker, I can examine and explain that index which has become almost irrelevant in the post-VAT era of Barbados, because it does not adequately cover services. I do not use the cost of living index anymore. The Trade Union should query why it appears that prices have hardly been moving, with respect to the official index that we use.

Sir, I ask these question of the NHC. If the NHC is given only \$4.2 million in any year, and a substantial portion of it goes towards interest costs and other such costs, how really is the NHC going to execute the programme outlined by the Minister? Is the NHC a broker in this operation? Sir, it has, in fact, now to contract the services of private individuals. Will it be using the NHC lands? I suspect it will be. Sir, in this entire event that has now become almost theatrical with the Minister being the main star, what really is in it for the NHC? How is the NHC going to truly affect or put in place, this particular programme?

They do not have the resources to do it, they have to contract private individuals. Is the NHC therefore going to get its share from the sale of the particular house? Since the objective here is to provide houses for low income earners, what really would be the margin of benefit to the National Housing Corporation, if any? I cannot see how any individual or firm could build a house for \$45 000 and make any substantial profit or gain on it, because it cannot happen.

Therefore, we can anticipate that in this entire process, the NHC does not stand to benefit substantially from this project so they will continue to accumulate deficits. The reason why there has to be a revisit at the UDC with respect to the provision of contracts, is because you cannot take an average individual and give him or her a house costing \$45 000 and expect...

Asides.

Mr. C. A. MASCOLL: I am now explaining, Mr. Speaker, why houses costing only \$45 000 cannot, in anyway benefit the individual contractor, because the margin of benefit or profit can be only minimal within the context of house building.

Mr. SPEAKER: Your point could still be made clear by saying NHC, instead of the UDC.

Mr. C. A. MASCOLL: It is the same thing. The point is, Mr. Speaker, that there cannot be much benefit from the building of such a house.

Therefore, Mr. Speaker, I wish to say that we need to be given in this Parliament, the real facts pertaining to this proposed project by the National Housing Corporation. Sir, not the facts that are looking to win political favour or get mileage among the populace of Barbados, but the facts pertaining to the project. How will the project, being proposed by the Minister, be truly executed, in terms of this low income housing provision? Where would the funds come from, given that there has only been a \$4.2 million grant to the National Housing Corporation? What is the National Housing Corporation expecting to gain from this project? How will it gain from this project, by way of improving the financial status at the National Housing Corporation? How is the Minister planning to move from the conceptualisation stage to the implementation stage? These have not been explained.

Asides.

Mr. C. A. MASCOLL: Mr. Speaker, I am just saying that even within the context of this debate, which was supposed to be about the provision of housing at Drax Hall, St. George, we were treated this morning to an entire exposition on the National Housing Corporation, the Ministry of Housing, and what housing is in Barbados for 2½ hours, without any real explanation as to how the specific project being suggested will be implemented, but that is the nature of the Honourable Minister.

The nature of the Honourable Minister, as I said, is clear. Whenever an opportunity is available, you 'pompasette' but at the end of the day...

Asides.

Mr. C. A. MASCOLL: You do not like that word.

Mr. SPEAKER: You could say it another way.

Mr. C. A. MASCOLL: Whenever the Minister has an opportunity to parade, she does that extremely well in these Chambers.

Sir, let me get even deeper into this whole analysis here because, as I said, the NHC has a remit that goes beyond housing development. We were supposed to be involved in the repairs of housing estates.

Again, I look at the policy of the National Housing Corporation and I am bewildered as to how you can speak to the matter of building houses for \$50 000 at today's prices, in today's world and in an environment in which we are supposed to be high cost. Yet, in an attempt to empower Barbadians living in housing estates, you can impose prices of the magnitude that have been imposed on the national housing units across the estates in Barbados, which were,

built as far back as the 1960s, and in some instances are close to 40 years. The NHC is seeking to impose an initial cost of \$50 000 on those 40-year old units but now, you can build a 'brand-new' house for \$50 000.

2.50 p.m.

Mr. Speaker, there is nothing you could do with the lands that are already occupied by housing estates across the length and breath of Barbados. I would have thought that the National Housing Corporation would see its remit as one of empowering low income Barbadians, and would therefore provide an opportunity for them to own their own homes more so than trying to recover or recoup income from such an exercise. Sir, that is what it has turned out to be and the people across the length and breath of the estates continue to complain about the cost that is being imposed on them by the National Housing Corporation.

Sir, no one is talking about whether a unit is worth the investment. We on This Side have encouraged persons living in those units to invest in them especially for their offsprings. However, Government, having put the investment in as far back as the 1960s, should not now be seeking to recover any gain on those units which would have been built for less than \$7 000.

Mr. Speaker, while seeking to empower or to give opportunity to low income earners to own homes there is also good reason to give established renters the opportunity to own their homes at very minimal cost, but that is not being done. What we get are all kinds of contrive talk about a rebate of \$5 000. You cannot reduce the original price by \$5 000 and tell the individual you are giving a rebate, that is not a rebate. When repairs are to be done, the renter still has to look for cash to carry out the repairs that have to be done. Sir, to talk about giving a rebate is nonsense because a rebate is a give back of cash when a purchase is incurred. If they want to, they can further reduce the discount or increase the discount, but they should not tell people that they are giving them a \$5 000 rebate, that is madness.

Sir, several of the units are in need of repairs. Sir, there is now a case of classic advertising on the radio stating that you do not have to wait for the National Housing Corporation to do any rebate, that what you do is to go and secure your mortgage to purchase the unit. The impression being given is that you should ignore the fact that the Government has promised to do the repairs before the purchase of the units and that you should go ahead and secure your loans for when that time comes. Sir, I cannot stop a private sector individual from doing such.

Sir, I think tenants have already recognised that once they make the down payment on the unit the responsibility to

repair now become that of the tenant and is no longer that of the National Housing Corporation. As you make or enter into an arrangement to purchase, it removes the responsibility from the National Housing Corporation for repairs. Sir, nobody is stopping the National Housing Corporation from explaining themselves with respect to these units.

Mr. Speaker, all we are saying is that those units would have been built 40 years ago and the National Housing Corporation should not now be imposing a current year price on them, then to seek to discount, then to give a rebate and then to reduce it to a level that is still not affordable to the average tenant. I make that point because given the existing rent, any mortgage that is over \$25 000 for any of these units would mean a higher monthly commitment to the financial institutions than it does to the National Housing Corporation at this current time. Sir, in some instances it increases the cost of living to the individual even though we understand that there would be some benefit by way of ownership some time down the road.

Mr. Speaker, I attended a session where I recognise that there were some institutions waiting to purchase.

Asides.

Mr. C. A. MASCOLL: My thing is that if enough of them default, then one fellow could have an entire complex and a condominium by extension. Therefore, we must be careful that in the anxiety that is being shown whether or not there may not be something undergirding this whole thing because even the cost of the land in Deacons Farm, I understand, may exceed the value of everything else down the road. So 20 years from now when the National Housing Corporation units in the Farm are no longer in a state that may be livable, those institutions that have the mortgages may be able to step in and then the land value to them becomes the cream.

Sir, I am projecting myself down the road. I am not too concerned because I know that even in simple circumstances when average Barbadians seek to access loans they have to go through all kinds of strictures in order to get access to a loan. Therefore, when I see financial institutions so willing to participate in the process of empowerment to allow small people to own...

Sir, even though the record of arrears within the housing areas may not be the best, there is anxiety on the part of the financial institutions to get involved. I therefore have to step back and ask the question, are these institutions really interested in empowering average Barbadians or do the institutions see an opportunity for themselves some time in the future. Sir, the truth is, I believe the latter.

Hon. Mrs. H. E. THOMPSON-McDOWALD: On a point of order. The Honourable Member is misleading the House if the suggestion is that the financial institutions want to do anything other than provide mortgage facilities. The reality is that mortgage default in the lower income group is between two and three per cent in Barbados. In any event it does not exceed four per cent so the likelihood of the land or the properties going back to the mortgage companies as a result of default is against historical evidence. They have not got a benefit in land, they have to sell anyway.

Mr. C. A. MASCOLL: That kind of information may appear to be solid but it is not. Therefore, when I hear talk about mortgage default being two and three per cent, I understand that within the context of the existing market. However, I do not see how, in a completely new environment and product where there is particular evidence of a group that is being castigated by the National Housing Corporation for not paying rents and who are in arrears, why would any institution believe that they desire to pay on a monthly basis would now differ. Are we therefore saying that only because the National Housing Corporation or the Government has ownership over these units that persons are not now willing to pay and that once they go and secure a mortgage from a private institution that they would be willing to pay.

Sir, that therefore means that Government needs to look at several other things and to retreat from several other things in the economy because what is being admitted here is that a group that the National Housing Corporation has been lambasting over the last several years for not paying rents on a monthly basis is now going to be capable and willing to pay financial institutions a higher mortgage than they were willing to pay in rents to the National Housing Corporation. That is what is being said by the Honourable Member for St. James South.

3.00 p.m.

Hon. Mrs. H. E. THOMPSON-McDOWALD: Mr. Speaker, on a point of order. In framing his argument in that way, the Honourable Member is misleading this Honourable House. The reality is that while these people may owe us rent, they still pay their Barbados Light and Power bills, their Courts (Barbados) Limited bills, their Satellite TV bills, their cellular phones, and all the other expenses. Therefore, what we have is a culture where people are not paying Government institutions but where the private sector agencies are being paid.

Mr. Speaker, in any event, the argument by the Honourable Member militates against the pride of the average Barbadian, whether rich or poor, to own their own home and to hold onto it, except in the most extreme circumstances. Therefore, the Honourable Member is not

giving credit to the ability or desire of Barbadians to pay for or to own their homes.

Mr. C. A. MASCOLL: Mr. Speaker, it therefore explains why the \$50 million bonds raised under a previous minister, which were supposed to be used to build low-income housing in Barbados, were used to build a VAT Office at Warrens, and the intention was that \$1 million in rent per year would have been raised from the VAT Office and that after 20 years, that \$20 million would have then be used to provide low-income houses for Barbadians.

Sir, what has to be said here is that the VAT Office, which is now seven or eight years behind schedule, will be a Government-owned office, which will be rented out. Therefore, if Barbadians are unwilling to pay Government, what is the difference between the average Barbadian and the commercial entities that rent from the Government. In fact, the evidence is even clearer in the National Housing Corporation's data, where it can be seen that commercial properties owe the National Housing Corporation more money than private individuals across Barbados. But nobody runs down the commercial properties owners but yet the average man in the Farm Housing Area, the Pine Housing Area, and the Gall Hill Housing Area is being chased down. When one checks the reality, the commercial properties owned by Government have been owed substantial rents across the length and breadth of Barbados and nobody in the National Housing Corporation has sought to recover or to recoup those funds.

Sir, we can now hear that a Government is willing to take \$50 million in bonds which was raised for low-income housing and is investing that money in commercial property, with the expectation that those persons renting the commercial property would be better payers of rent than the average Barbadian. Sir, the evidence is not there, neither is it clear but that is what happens in Barbados. Once one is in business or you are 'big', you are given all kinds of concessions and reliefs, but once you live at the lower end of the market, you can anticipate that pressure will follow.

Sir, when the issue of electricity and water was talked about, one cannot live without electricity or without water and, therefore, if one is in a state of difficulty, that person is not going to allow his or her water or electricity to be turned off. Therefore, the choice is that he or she would not pay the rent. Therefore, let it not be said that suddenly Barbadians who had been accused of not paying their rents or their mortgages, would become excellent payers.

Sir, that is what is being said on That Side but nobody is certain about that. I have my suspicions about the financial institutions because units which are 40 years old will, in no time, become fairly good for investment portfolio of these commercial entities because it is a long-haul situation. Therefore, in 20 years' time, 60-year old units, if not

properly maintained, can be recovered, then the same financial institutions would turn around and own lands for much more than the initial mortgages which they gave out to the low-income Barbadians.

Mr. Speaker, I end my speech on that. I thank you.

Hon. G. A. CLARKE: Mr. Speaker, I enter this debate, not to criticise the Opposition because they have already criticised themselves, but to put the record straight.

Mr. Speaker, there is and has always been a major divide between the two Parties whenever it comes to housing debate. Sir, I must say that from the outset, this major divide can be found in two pieces of legislation in the Laws of Barbados, one being the Tenancies Control Act, Cap. 239, which came into being in 1965, when plantations could not increase their rents for tenants and where the landlords could not evict tenants from the land. Sir, the major point is that the tenant would have remained a tenant for life, he could not have owned the property. The other piece of legislation pertains to the 1981 Tenancies Freehold Purchase Act, in which we gave Barbadians the right to own their properties.

Sir, since the passage of these two pieces of legislation, there has been a major divide between these two political Parties. Sir, where the Democratic Labour Party continually makes the point that they want people to remain as renters perpetually, we are saying that we prefer Barbadians to become owners of properties.

Mr. Speaker, during the period of the Democratic Labour Party, they never pushed the Tenancies Freehold Purchase Act. In fact, we know too well what they did in 1990. The 1990 Freehold Purchase (Amendment) Act saw the Democratic Labour Party reversing the situation that we did in 1981, where two households were given the right to purchase land. Instead the Democratic Labour Party raised it to five households and persons lost their right to purchase their land. Therefore, when the Democratic Labour Party comes here to tell us about the price of land being too high, this is the main point to note.

Mr. Speaker, even though we have allowed the tenants to purchase their units, the Honourable Leader of the Opposition is saying that the value of those units are too high and that there should be a cash rebate. Sir, this is the first time that we are hearing this. When countries such as Britain and the United States of America, were giving tenants rebates, those rebates were not given in cash. When we looked at how we were going to give tenants the right to purchase their properties, we recognised that we would give them a rebate, based on the 25 per cent of the full value of the property, along with other rebates that they were

supposed to receive. The \$5 000 rebate that the Honourable Member is speaking of would be in lieu of repairs. It does not mean that everybody would get \$5 000.
3.10 p.m.

The \$5 000 of which he speaks is in lieu of repairs but it does not mean that everyone will get it. Mr. Speaker, on This Side, we believe it was the equitable thing to do and people are able to purchase low-income properties at low terms.

Sir, when one looks at the Democratic Labour Party in 1993, persons in arrears could not purchase the units whereas this Government is allowing people to add the arrears to the cost of the house. Mr. Speaker, we have found that the present policy is giving households the opportunity to buy their properties.

Mr. C. A. MASCOLL: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. If I wanted to purchase a unit from the National Housing Corporation and I was in arrears, I only had to borrow money and pay off the arrears. Sir, it is the same thing. Mr. Speaker, is he suggesting that if I were in arrears that I would be disqualified from purchasing the unit when I need only to pay off the arrears and purchase the unit.

Hon. G. A. CLARKE: Sir, it is not the same thing. The Honourable Member asked who will lend people money if they have no history of credit. Mr. Speaker, we are now allowing the tenant to take forward the arrears. Sir, they can get a loan for that amount because the property is their asset.

The Leader of the Opposition has opened up himself to a wide range of criticism. He wants to know the value of the houses but we know that houses appreciate in value.

Mr. C. A. MASCOLL: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. In a Government unit where the tenant is paying rent and a disabled National Housing Corporation is incapable of making repairs, you cannot say that the units will appreciate. It is not a private home where over the years the person would maintain it and keep it in a proper state. Sir, it is a Government unit where the landlord would not have been in a position for seven years to make such repairs and upgrade the property. Sir, next twenty years, the houses in the Farm Housing Area would be worth nothing.

Hon. G. A. CLARKE: Mr. Speaker, I want to move forward because the Leader of the Opposition made the same point last elections and lost it and he will always lose the point. Mr. Speaker, this Resolution is important because it gives poor people the opportunity to own a part of the country. It also gives those

persons in Greens, Drax Hall and St. Judes the opportunity to have a playing field. Sir, like other developments planned by the Barbados Labour Party, it was done in such a way that communities will benefit and we have been doing this from 1994.

Mr. Speaker, one must understand that when the Democratic Labour Party left office in 1994, the National Housing Corporation was totally in shambles. I must emphasise that when one looked at the National Housing Corporation in 1994, one found a dilapidated corporation with low staff morale but today there are new headquarters.

Asides.

Hon. G. A. CLARKE: Sir, the Leader of the Opposition is criticising the new headquarters at Country Road. He said that the workers have no right to have new headquarters. Sir, I am giving way to the Honourable Member for St. Michael North West to clarify his position.

Mr. SPEAKER: Honourable Member, I think you could agree with me that you could attempt to answer everything said today but you are moving away from the Resolution before the House.

Hon. G. A. CLARKE: Mr. Speaker, the National Housing Corporation not only provided loans for the masses of people but if one looks at the loan portfolio, one finds that the Democratic Labour Party lent 13 loans in 1993 whereas this administration has shown that within ten years we have lent millions of dollars to poor people to help them to rebuild, repair and own their property. Sir, this is what the mandate of the Government is all about.

Mr. Speaker, when the Leader of the Opposition criticise the National Housing Corporation, he is criticising an institution that has helped thousands of Barbadians across the country.

Asides.

Hon. G. A. CLARKE: Sir, the Honourable Member for St. John should not talk because in 1994 he had a housing estate in Gall Hill which was put on the back burner by his Party but the Barbados Labour Party developed it to such an extent that Gall Hill is now classified as a suburban community. Sir, the National Housing Corporation has continued over the last ten years to provide programmes to help Barbados.

Sir, it is not new for the Opposition to criticise the construction of wooden houses because the National Housing Corporation has always built wall and wooden houses and to say that the National Housing Corporation is only building wooden houses is a false premise. The

National Housing Corporation is continuing to provide a joint-venture programme for the middle income as well as lower income. It is providing opportunities across Barbados for hundreds of Barbadians. The Democratic Labour Party and Leader of the Opposition should look at the programme of the National Housing Corporation before they say it is only providing wooden houses. The National Housing Corporation continues to provide loans at 6 per cent, whereas under the Democratic Labour Party administration the interest rate was 9 per cent. Sir, when one calculates a loan that is at 9 per cent against 6 per cent one would see how the poor people of this country can benefit. The Opposition must speak to this.

3.20 p.m.

Sir, this administration has also increased the age to be eligible for a mortgage from 60 to 65. We have done all these things to help Barbadians and we must say to the Opposition that we have a proud record.

Sir, when the Opposition spoke about only providing \$4 million to the National Housing Corporation ... Sir, when we came into office we had a few acres of land which was left by the Democratic Labour Party administration. We took a policy initiative and the decision that for the first part of our term in office we would buy land and develop a land bank. Over the years we have acquired a land bank to the extent where hundreds of acres were left in the land bank to provide low-income housing.

Mr. Speaker, we continued to acquire land and were able to sell land at less than \$7 a square foot, keeping the cost of land at reasonable rates for the majority of Barbadians. We were able to develop over 2 000 house spots in that period of time and we are continuing to develop another 1 200 under the CASH programme. The question is, what do we give to National Housing Corporation? It is true that the Government has given the National Housing Corporation a subvention of \$4 million annually over the last four years but when one looks at what the Government has done, they have provided free land for the National Housing Corporation. The Government provided the land so that the National Housing Corporation can develop the land. They developed the land at \$4 a square foot and if there is efficiency in the National Housing Corporation they should be able to make a profit on the land.

Sir, we know that sometimes the National Housing Corporation has no control when the land is going to be developed because the National Housing Corporation development has to go through the system like any normal developer. However, by providing the land and the Government pays the interest on the \$50 million housing bond that was given to the National Housing Corporation

under Settlement 2000. The Ministry of Finance continues to service the loan.

Sir, to say that the National Housing Corporation got only \$4 million is not true. The Government helps National Housing Corporation to provide the programme to help Barbadians.

I believe that this Government will continue to help National Housing Corporation to help first-time homeowners. It was not the same under the Democratic Labour Party. Under the Democratic Labour Party supporters of the Democratic Labour Party got acres of land to develop for themselves, thereby making substantial profits. That is a fact and I do not want to call any names. We know that 1994 we put a policy in place that first-time homeowners will benefit from National Housing Corporation. Even though the National Housing Corporation continues to carry a deficit of \$60 million, it is still providing a valuable service. The National Housing Corporation accounts are always above board and you can afford to check what they are doing with the money.

Mr. C. A. MASCOLL: On a point of order. Again, the Honourable Member for St. George North is misleading the House. We have established that the last National Housing Corporation report laid in Parliament is for 1998/1999. Therefore, the Honourable Member is misleading this Parliament because we need to have more recent annual reports. It is not fair to say that we should know what it contains and that the information is above board.

Hon. G. A. CLARKE: The Leader of the Opposition is always seeking and checking for facts. I am sure that he knows that the accounts of the National Housing Corporation are up-to-date as best as they can be.

Asides.

Hon. G. A. CLARKE: The size of the house is being questioned. I am sure that the Honourable Member for St. John would agree with me that he inherited a situation where the size of the house was given before 1994 in his constituency. There were building wooden houses that were 480 and 520 square feet and we continued that policy. There would always be a question of the size of the houses. We have seen many small houses in the West Terrace area and recently I visited that area and many of those houses have been renovated to become mansions. Sir, people do not take the Opposition seriously when they talk about the size of the houses.

Mr. Speaker, I believe that the National Housing Corporation has provided a valuable service and will continue under the Barbados Labour Party's exciting

programme. I also believe that we need to support the programme of the Minister.

Sir, when you look at the Primary Homes Programme you will see a new exciting programme, that once put in place, and there are efficiency and commitment to the programme, it will take off and house the hundreds of persons who are now seeking to own their property in the National Housing Corporation programme.

I see a good and exciting programme being executed by an agency that has helped thousands of Barbadians to own their homes.

I thank you.

Mr. SPEAKER: The Honourable Member for St. Philip North.

Mr. M. A. LASHLEY: Mr. Speaker, I would like to remind the Honourable Member for St. George North of a statement that he made in St. George when he said the millions of dollars that were spent on GEMS could have provided some low-income houses.

Asides.

Hon. G. A. CLARKE: On a point of order. I never made that statement and it should be withdrawn.

Mr. M. A. LASHLEY: Mr. Speaker, I want to say that he was at church so he said the truth. If the Honourable Member is saying to this Honourable Member that he was at church and that the statement that he made then was a lie, well I leave him to the Lord.

Sir, I listen to his report and he tried to suggest that there was a good report for this Government in relation to housing and we expected that evidence would have been led to confirm what he was trying to put forward that there was a throng of good report for this Government in relation to housing.
3.30 p.m.

Sir, this Government, since 1994, came into office and they have evidence that there was a demand for affordable houses, especially among the low income workers. Sir, we examined the evidence they had over the years, and we even examined the Green Paper on Housing. I want to refer to page 29 of that document and the evidence provided was that in the year 1990, there were some 9 649 physically challenged persons in Barbados. It went on, basically, Mr. Speaker, to confirm that half of the physically challenged population is elderly. It then went on further in conclusion and said in a general sense, that the special needs

of the disabled are not being addressed and access to housing is restricted.

I want to say that even today when the Minister of Housing, my friend on the Other Side made her presentation, I cannot recall one sentence or paragraph describing, setting out or formulating a policy, Sir, for the physically challenged person in this society. There was nothing to suggest to that special group that there will be taken care of, but I want to go on. When we look, Sir, at their report for 2003...

Asides.

Mr. M. A. LASHLEY: This is the evidence which you provided. This is a report for this Government from 2003 for five years, Sir.

Sir, in 1990, we had 9 649 physically challenged persons in Barbados but, their report stated that over the five years, 75 physically challenged persons have been provided with ramps and adapted facilities to improve mobility in their homes. This is 75 persons out of, I think that has been increased now to about 10 000, so that is the proud record for which the Honourable Member for St. George North is putting up a defence.

If you calculate that, Sir, it will come to 15 persons a year. I have heard nothing from the Minister of Housing in relation to formulating a policy. We heard all this talk about a show of houses that they are putting on, but in none of that, is there any form of consideration for a policy for the disabled. If the Honourable Member for St. George North still wants to defend it, he can get up now and defend it, but it goes further.

Sir, I want to submit, respectfully, even with respect to the elderly poor in this country, and once again, with your respectful permission, I want to draw again on the Green Paper on Housing.

Asides.

Mr. SPEAKER: Order please. Please continue to be your orderly self and do not be sidetracked by anything.

Mr. M. A. LASHLEY: Sir, I will put it to the Honourable Member for St. George North that even in relation to the Green Paper and building houses for the elderly, they parade up and down that they have two agencies, the Rural Development Commission (RDC) and Urban Development Commission (UDC).

Sir, in their report, in relation to building houses for the elderly in 2003, for five years again they said that they only built 195 houses for elderly persons in this country in five

years. When they talk about reports and record, Sir, the thing speaks for itself, we lawyers say, *res ipsa loquitur*.

Asides.

Mr. M. A. LASHLEY: Sir, even their record in housing... In 1994 promises were made again. They said to us that we would provide legislation for housing in this country. We will enact a building code. It came from the then Minister's mouth. He said so about 50 times on the outside and 12 times in here. Since 1994, again respectfully, Sir, if I look at their 1994 Manifesto, at page 27, it said that they will establish a building code, introduce a building societies Act and it was not done.

Sir, when we speak of the legislative framework for housing and we heard talk again, in relation to the legislative framework about compulsory home insurance. We have heard talk about a rent restriction Act.

Sir, the physically challenged persons have been crying out for houses in this country. They have made a contribution to this country and they have a right to affordable housing and they should have been included in this showcase that the Honourable Member for St. James South has been alluding to, Sir.

I want to submit respectfully, Sir, that when we examine the National Housing Corporation, like the Honourable Member for St. Philip West, I am still getting complaints about the National Housing Corporation.
3.40 p.m.

Sir, the Opposition does not condone people who do not pay their rent. However, the National Housing Corporation believes that they could give somebody a notice today and within a couple of days they can place locks on their houses and put them out of their houses. Sir, there is one instance in which a person who was paying rent missed one month's payment because they became ill and lost their job and all they wanted from the National Housing Corporation was a sympathetic ear so that the principles of natural justice would have been adhered to, but nothing so was done. They placed locks on the doors and the person could not even get access to their medication, their clothing or other personal belongings. Sir, that is the face of the National Housing Corporation.

Hon. Mrs. H. E. THOMPSON-McDOWALD: On a point of order. The Honourable Member, as is his custom, seeks to mislead the House and the country. The reality is that the National Housing Corporation is really unfair to itself in relation to rental arrears because of the latitude it gives to people who owe rents. I cannot tell you, Sir, that there is not one single case that is an aberration to the normal practice. The reality is that very often when the National Housing Corporation seeks to exclude people from their houses, it is

when they have been given repeated warnings, brought into the National Housing Corporation repeatedly, written letters and pleaded with to make some contribution towards their arrears. Invariably, they only seek to exclude people as their last resort when they investigate the circumstances and find that the tenants are working and the tenants have made commitments to pay and repeatedly refused to pay.

Sir, the principles of natural justice do not apply when you owe rent. You have an obligation as a tenant to pay your rent. The National Housing Corporation is very careful to extend as much sympathy, empathy and kindness to people in straitened circumstances. Invariably, where people are elderly, unemployed or there are women with large families, even when there are substantial arrears the National Housing Corporation does not exclude them.

Mr. SPEAKER: Proceed please.

Mr. M. A. LASHLEY: Mr. Speaker, I can speak from knowledge. I am verily informed that in that particular case the person only owed a month's rent when they became ill, yet they put locks on the house and gave the person walking papers.

Asides.

Mr. SPEAKER: Order please. Honourable Members please, as I listened to the debate, I realise it would have to be the fault of the presiding officer, that is myself, because earlier today I allowed the Leader of this motion to take this debate to all points of the earth and I accept the responsibility for that but it is even going further now. However, Honourable Members one of the things that I have noticed here is that when an Honourable Member gives his or her word, other Honourable Members never seems to want to take that. A point was made by the Honourable Member for St. Philip North and an explanation was given by the Honourable Minister. I think that we can take that and move on. That is no point for this House to become disruptive on. Let us move on, please.

The Honourable Member for St. Philip North, could you move on please.

Mr. M. A. LASHLEY: Sir, I stand by my submission.

Mr. SPEAKER: Yes, but move on, please.

Asides.

Mr. SPEAKER: Order, please. Let us move on please.

Mr. M. A. LASHLEY: Mr. Speaker, I want to move to the sale of rental units. Sir, the Democratic Labour Party produced a policy in relation to the sale of Government units.

We submitted that we would allow tenants on Government estates who have been living and paying rent for 20, 30 or 40 years to own these houses with the payment of a small fee for his or her title deed. That is our position in relation to the sale of National Housing Corporation units.

Sir, in other areas, the Pine Housing Area and the Wildey Housing Area, there are complaints that persons are waiting to make the down payment but they are requesting the National Housing Corporation to move fast in relation to the repairs before they pay their deposit. Sir, they are asking them to make the down payment, but they are not moving swiftly in relation to the repairs.

Sir, I am saying that the tenants must be given an ear in relation to their concerns. However, the National Housing Corporation with their mandate to provide houses for the poor are not listening to the tenants.

Sir, in conclusion I respectfully hope that when the building code is enacted, it was promised over ten years now, that it would be a framework that would protect persons from contractors who obviously engage in unscrupulous practices and build houses with inferior materials. Therefore, by process of that building code, we would have full and frank disclosures of any private contractor or contractors who build any project to assist the poor in this country.

Sir, this Government has failed.

Hon. Mrs. H. E. THOMPSON-McDOWALD: The Honourable Member is misleading the House and seeking to tarnish people by innuendo, implication and suggestion. If the Honourable Member has a point to make he needs to make the point.

Mr. SPEAKER: That is not a point of order, please.

Mr. M. A. LASHLEY: Mr. Speaker, I did not tarnish anybody's reputation.

Mr. SPEAKER: You were concluding, Sir, have you finished.

Mr. M. A. LASHLEY: I want to conclude that this Government has failed because the disabled, the low income worker, and the physically challenged are asking for housing and this Government is not providing any for them.

I thank you.
3.50 p.m.

Mr. R. St. C. TOPPIN: Mr. Speaker, I rise to make my contribution to this debate. I think we have to acknowledge at the very outset that housing is certainly the major social problem facing this country today. At the same time, having made that acknowledgment, we must also acknowledge that the problems we face today in housing, fall almost squarely at the fault of the Democratic Labour Party.

Mr. Speaker, the facts are, and the Honourable Member for St. Philip North likes to refer to figures and I hope he would be able to digest the ones I will refer to shortly, that during the Democratic Labour Party's tenure between 1986 and 1994, their record in the area of housing is dismal, shameful and very disgraceful.

Mr. Speaker, at a time when there was overwhelming demand for housing in Barbados...

Mr. D. St. E. KELLMAN: On a point of order. The Honourable Member is deliberately misleading this Honourable House because the Honourable Member knew the focus was on the provision of house lots and that the Government at the time had involved individuals in building houses. The Honourable Member also knows that houses were built in St. Philip and that it is not by accidents that those units were the first one that were sold by this present Government.

Mr. R. St. C. TOPPIN: Mr. Speaker, I cannot understand how the emphasis could have been on house spots when they reversed the Tenantry Freehold Purchase Act.

Mr. Speaker, the fact is that during the Democratic Labour Party's tenure in this country, they were able to boast of satisfying the massive and monumental demand for housing, but have provided a mere 53 houses in one part of Barbados, over an eight-year period.

Asides.

Mr. D. St. E. KELLMAN: On a point of order. The Honourable Member is misleading the House by giving the impression that the only houses that were built during the period of the Democratic Labour Party, were 53 houses. I am, therefore, challenging the Honourable Member to produce the evidence.

Mr. R. St. C. TOPPIN: Mr. Speaker, I am stating, not as an impression but as a matter of fact, that the Democratic Labour Party built 53 housing units in the area of Church Village, St. Philip.

Asides.

Mr. R. St. C. TOPPIN: This was done at a time when the Democratic Labour Party had available a Housing Credit Fund, a General Workers' Loan Scheme, and the Barbados Mortgage Finance Limited.

Sir, under the Housing Credit Fund in the year 1990/1991, 55 mortgages were provided. In 1991/1992, 30 mortgages were provided. In 1992/1993, 60 mortgages were provided. In 1993/1994, 8 mortgages were provided, bringing this to a total of 153 mortgages over a four-year period, to assist poor people and to build houses in Barbados. In 1999/2000, there were 162 mortgages provided. In 2000/2001, there were 228 mortgages provided. In 2001/2002, there were 183 mortgages and in 2002/2003, there were 126 mortgages provided.

Mr. C. A. MASCOLL: On a point of order. Mr. Speaker, I have to rise here because the Honourable Member for St. Michael North is giving the impression that during the period of the Democratic Labour Party's reign between 1986 and 1994, that houses were not provided.

Sir, in response to the generous 1986 incomes tax concessions, That Side...

Mr. SPEAKER: Honourable Member, please.

Mr. C. A. MASCOLL: No, hold on, Mr. Speaker. What are you telling me at all.

Mr. SPEAKER: Honourable Member, please control yourself. Your point of order must relate to the speech that was just made. Please proceed.

Mr. C. A. MASCOLL: Mr. Speaker, the Honourable Member for St. Michael North is saying that during the period 1986 to 1994, there were only a few houses built in Barbados. I am saying that, in fact, because of the 1986 concessions, the mortgage interest deductions, the big houses that were built in Shop Hill, in Edghill and all about Barbados, as a consequence of Democratic Labour Party policy where the Democratic Labour Party spent a whole range of money. In fact, in 1987/1988, the income tax concessions were of the magnitude of \$25 million which, in fact, translated into substantial house-building in Barbados between 1986 and 1991. That has not been surpassed by any administration before and since, as a result of the Democratic Labour Party's policy.

Asides.

Mr. R. St. C. TOPPIN: Mr. Speaker, I am glad to see that the Honourable Leader of the Opposition is now defending the amount of assistance they had provided to the wealthy in this country, while completely neglecting the poor people of Barbados.

Mr. D. St. E. KELLMAN: On a point of order. Mr. Speaker, the Honourable Member is deliberately misleading this Honourable House. The Honourable Member knows that in Husbands Development, St. James, the figures quoted by him were much greater than at any one point in time. In addition to that, the Honourable Member is aware of the fact...

Asides.

Mr. D. St. E. KELLMAN: The Husbands Development, St. James... I can go to Cane Garden, Simmons Land, and Valery. The Honourable Member knows better and the point is that in dealing with development, that as a point of policy, it also has to deal with the number of houses built by individuals.

Mr. SPEAKER: You have made your point, Honourable Member.

Mr. R. St. C. TOPPIN: Mr. Speaker, whenever I speak, it seems as though I am touching a very raw nerve in the Democratic Labour Party. If Honourable Members do not walk out of this Chamber while cursing me, they get up to interrupt me.

Asides.

Mr. SPEAKER: Honourable Members, please.

Mr. R. St. C. TOPPIN: Mr. Speaker, I am going to go to the General Workers' Loan Scheme. The Democratic Labour Party said that they were going to provide loans and assistance for poor people but the figures show that between 1986 and 1994, under them, that Scheme provided 821 loans alone.

Mr. C. A. MASCOLL: On a point of order. Mr. Speaker, this has to be clarified because for too long the Honourable Member has been using this angle to convey wrong messages to Barbadians. In fact, this is the development plan for this Government.

Mr. SPEAKER: Honourable Member, are you on a point of order?

Mr. C. A. MASCOLL: Mr. Speaker, I am on a point of order with respect to a statement made by the Honourable Member for St. Michael North because he is misleading this Honourable House. Sir, I quote from page 111, Chapter 6, Housing and Lands:

"For much of the period 1988 to 1993, the Housing sector has been meeting between 70 per cent and 80 per cent of its annual estimated need for 3 000 to 3 680 units..."

Asides.

4.00 p.m.

Mr. R. St. C. TOPPIN: Mr. Speaker, for the benefit of the Honourable Member for St. Michael North West, I am talking about the work that the Government of the Democratic Labour Party was doing to help assist poor people in Barbados with housing. The General Workers' Loan Scheme between 1986 and 1996 provided only 821 loans at a total value of \$14 million.

Mr. Speaker, between 1994 and today, that same loan scheme under the Barbados Labour Party, to assist poor people, have provided some 3 986 loans to a value of \$50 million, five times the amount that the Democratic Labour Party provided when they were in Government.

Mr. Speaker, the Barbados Mortgage Finance Company Limited which caters to the low-income market, under the Democratic Labour Party in 1992, lent 89 loans, in 1993 they lent 123 loans, in 1994 they lent 69 loans....

Mr. D. St. E. KELLMAN: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. He is giving the impression that the only way someone can get money to build a house is to borrow it. The Honourable Member is admitting that under the Democratic Labour Party members of the public had disposal income to buy houses but that under the Barbados Labour Party they must borrow.

Mr. SPEAKER: No point of order.

Mr. R. St. C. TOPPIN: Mr. Speaker, over the three-year period, the Barbados Mortgage Finance Company Limited lent 281...

Mr. C. A. MASCOLL: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. In the year which the Honourable Member referred to, 2 300 units were built. Sir, information from the Government Electrical Department and the 1990 Census indicates that approximately 2 300 units were completed annually over 1998 to 1993. Sir, there was not need to have houses from Government because Barbadians had money.

Mr. R. St. C. TOPPIN: Mr. Speaker, it is astounding that only 281 loans were made in three years but in the year 2000 some 368 loans were made by Barbados Mortgage Finance Company Limited as compared to 281 over a three-year period under the Democratic Labour Party.

Mr. Speaker, the figure clearly shows that the Democratic Labour Party, at a time when it was allowing institutions like CARSICOT and the St. Joseph Hospital to milch the Government, was not able to provide any housing

for the poor people in Barbados. This Government has completely reversed the trend with the provision of housing for Barbadians.

Sir, the Democratic Labour Party has no morale or other authority to say anything negative about the performance of Government in the area of housing.

Mr. Speaker, I want it to be known that the Government intends to continue to ensure that the housing needs of this country are seriously addressed.

Mr. Speaker, the reality is that we inherited the Government in 1994 to find that there was a waiting list of thousands of applicants because the Democratic Labour Party built only 53 houses in eight years so we started at a serious disadvantage.

Mr. D. St. E. KELLMAN: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. The Honourable Member is saying that the Democratic Labour Party had no money and that there was a waiting list. This Honourable Member is also admitting that the list has increased yet the Democratic Labour Party is not in power ten years after.

Mr. SPEAKER: No point of order.

Mr. R. St. C. TOPPIN: Mr. Speaker, we have people today in 2005 who need a housing unit because over the years they had to be added to a list of 5 000 people who were waiting for housing from 1994. Sir, with the best will in the world, only a magician would be able to solve a problem of that magnitude in a short period of time. We cannot solve the problem because the Democratic Labour Party left us a serious problem with which we have to cope but Government is doing its utmost best.

Mr. Speaker, my constituency has a large number of Government's housing units. I am able to see first-hand some of the problems that tenants encounter. I think that there is no difficulty either at the level of Minister or management in terms of the policy aspects of housing but there are still some National Housing Corporation personnel who, in my view, are still not showing a sufficient humane face towards some of the tenants who live in the units of the National Housing Corporation.

Mr. Speaker, I see people weekly whether I am canvassing or in my constituency office who come with cases of eviction. I do not approach National Housing Corporation with every case brought to me by a constituent

because some people come with unreasonable cases and right away I tell them that I cannot assist. I also enquire whether they have gone to the National Housing Corporation to make arrangements to settle the arrears which they admit that they owe. To those people who have not gone, I advise them to go to the National Housing Corporation, make an arrangement and then come back to me again.

Sir, there are cases when the facts are related that I am at a loss to understand the problem. Mr. Speaker, my philosophical position is that I believe housing to be a fundamental human right. Therefore, only in extreme circumstances do I accept that an individual should be evicted from a housing unit.

Sir, some of the cases which people brought to me have boggled my mind as to how it would have reached the stage that someone in those circumstances could receive a notice of eviction.

Sir, only recently, a pensioner for nine years in ill health who was hospitalised was sent a notice of eviction. Immediately, on learning this, I spoke to the General Manager at the National Housing Corporation and to his credit, he immediately acknowledged that the wrong information had been received since it was a case which the Welfare Department should be monitoring.

Sir, estate wardens have to be more on the ball with what is happening in their constituency because a pensioner should never face eviction in any circumstances whatsoever.

Asides.

Mr. R. St. C. TOPPIN: I said that some National Housing Corporation personnel are not showing a sufficient humane face ... because an estate warden should never have taken that case into the National Housing Corporation. There are times when the tenant is communicating with an accountant who would just be seeing the bottom line. The provision of housing is not just about the bottom line. We are talking about, as I said earlier, fundamental human rights and people have to be treated in a certain way. I believe that only in the extreme case should any person be deprived of their right to be housed by a country.
4.10 p.m.

Mr. Speaker, I also want to take the opportunity to ask what is the status of the sale of the National Housing Corporation units. I want to know how far the process has advanced. A number of people have indicated to me that they have received letters and they have responded saying that they intend to purchase and some have made down payments but the process has not gone beyond that in a large number of cases. This situation has some people in a state of suspense as to where they stand and it places me, as

their representative, in a very difficult position in terms of how to advise them on certain matters, for example, the issue of repairs.

Sir, there are some tenants who have shown me cases in their units where there is need for repairs to be completed. This is, perhaps, where the National Housing Corporation brings some of the problems that it currently faces on itself because there are a lot of little things that matter which are left outstanding for too long in some of these housing units.

Mr. Speaker, for example, when the roofs were changed from asbestos and sealed in Eden Lodge there are a number of cases where work has not been completed. There is one case where the house at the end of the block, an opening was left between the wall and the new roof and as a result insects walked in and out as well as the rains came through the opening. The tenant made numerous complaints to the depot but did not get any satisfaction. This is where persons would have made requests from the year 2003 and still these matters are outstanding so in some respects the National Housing Corporation has brought some of the criticism on itself by not dealing with some of these little matters that would irritate people.

Mr. Speaker, in terms of repairs, I am at a loss sometimes as to what to say. I know that there is a stated policy that if repairs are to be made to the housing units, if there are not made, on the sale of the unit the cost of the repairs will be deducted from the purchase price. That is stated policy up to \$5 000. I am not sure if to tell them to wait and let it be deducted and do not pursue the matter as aggressively because you are going to get it back when the sale is finalised, or if they should pursue it now.

The fact of the matter is that no one will want to continue to live in a house with an opening, a gash, between the top of the wall and the roof until the sale of the unit is completed, that would be asking a lot of someone to do that.

I still believe that the National Housing Corporation has taken a position that the units are going to be sold and they would deal with it as a matter of mathematical adjustments at the completion but I believe that the National Housing Corporation would have to look seriously at effecting the repairs now because it is sometimes quite uncomfortable for people to endure some of the conditions that they are currently enduring in these units. I see them and these issues are raised with me on a daily basis.

Mr. Speaker, I am one of those persons who hold steadfast to the view that in any constituency where development is going to take place and lots are going to be made available for housing, I make no apologies that the Parliamentary Representative for that constituency has to get

a majority of those house spots or houses. That has to be the case especially in a constituency like St. Michael North where there is no superabundance of land. We do not have the amount of land available like St. Lucy and St. George. In St. Michael North you may happen to come across an area that can be divided and provide about 20 house spots. The people in St. Michael North have been deprived of getting spots for a long time and a number of them still need house spots. Mr. Speaker, when they realise that development is coming on stream and there be X number of house spots, they come to me with a very reasonable and legitimate expectation that they are going to receive a majority of those house spots. I am, therefore, through you asking the Honourable Minister of Housing to hear the pleas of the constituents of St. Michael North.

Sir, it also makes good sense because if you are thinking in terms of harmonious relationships between people who will take up residence in a certain part of a constituency, people who live around a set of newly created lots, finding that they wanted lots for some time and seeing outsiders, as they would call them, come in take up all the lots. Sir, they are not going to take very kindly and receive warmly people who they would see as intruding their space and it is not going to augur for any serious and harmonious relationship between those who come in and those who were there before.

Sir, no Parliamentary Representative would expect to get all the spots in any area, that would be unreasonable and I will never ask for any such thing. We in St. Michael North are glad to hear that lots will become available in Airlie Height but there is an expectation in St. Michael North, because of the large number of requests being made to me, that a majority of those lots will go to the constituents of St. Michael North. Sir, I am totally of that position.

Mr. Speaker, I want to lend my support to this Resolution before Parliament and I am indebted to you, Sir.

Mr. SPEAKER: The Honourable Member for St. Thomas.

Mr. SPEAKER: Honourable Members, I would suspend this House if I get any behaviour like what we had a few minutes ago. I am asking you ... I will suspend the House and I will start by suspending a few Members, please. The Honourable Member for St. Thomas.

Hon. Miss C. Y. FORDE: Thank you very much, Mr. Speaker. I am grateful for that opportunity especially when we recognise that today is International Women's Day. We need to remember the women in various countries in the world but in Barbados we must remember our women and give them the respect that is due to them.

Mr. Speaker, I want at the outset to express my warm support for this Resolution. I know that it will be heated because my favourite expressions are, Rome was not built in a day and that we must not forget the bridges we have crossed. I want to go back to the early 1990s, in light of what was said by some of the Honourable Members on the Other Side, when house rent in a structural adjustment was to have been raised, bus fare, water rates, fees for the university were to be paid by the parents of students, salaries were cut, workers were sent home...

Mr. SPEAKER: Honourable Member, please. What has this got to do with the Resolution before the Honourable House?

Hon. Miss C. Y. FORDE: Mr. Speaker, all of that was mentioned by the Honourable Members on the Other Side and I wanted to say that the backlog that the Barbados Labour Party had to work with is as a result of this.

Mr. SPEAKER: I do not want to limit Honourable Members in their time but surely I do have some control to get this debate back in order. I am suggesting to the Honourable Members who have to speak now, that they focus more on housing and the Resolution that is before the House, please.

Hon. Miss C. Y. FORDE: Mr. Speaker, I will move on because there are many important things that I want to say. 4.20 p.m.

Sir, I learnt quite a few things from listening to the debate today, but I still believe that the people of Barbados having given the Barbados Labour Party the mandate to look after their needs, that the Barbados Labour Party has the ultimate responsibility of ensuring that the social needs of the people are met and that includes housing.

Many on the Other Side, Mr. Speaker, speak about their support and their warmth for the poor working class people. We had an Honourable Member in here from St. Michael East, more than a decade ago, who always spoke on that premise, the poor black people. We are all in here as the result of the poor black people, the middle class people, the rich people and all other Barbadians, because at the end of the day, they are all taxpayers whose needs must be met. We are now focusing on their housing needs.

Mr. Speaker, I am going to go back to the past because that is the only way I know I can go forward so please forgive me. I suspect, Sir, that most Honourable Members in this Chamber like me, were raised in chattel houses. It was the norm. Most of us were at the same level. There might be one or two who may have been a cut above the rest, but we are here together. We are representing the people's

interest in here, whether we came from wall structures, chattel houses or slave huts.

The social mobility of successive Governments, meaning Barbados Labour Party and Democratic Labour Party, has put us in a position where we have been empowered and have been able to climb that social ladder making adjustments to our properties, our homes, and ensuring that we bring along people with us.

I have a problem, Mr. Speaker, when we seem to want to forget our history as Barbadians. Sir, I am sure it happens in the other Caribbean countries, where people build from the back and they come forward.

I know of a front-house and a shed-roof and a little kitchen in the yard but thank God today, most Barbadians have risen above that but we must not forget the ones that are still at that level. Hence, the role of the National Housing Corporation and the involvement of Government and the private sector as well, to help to satisfy the needs of Barbadians.

Mr. Speaker, when I was 18 or 20 years old, I had ambitions. I wanted to own a property but I did not have the spending power. Today, however, because of the prosperity the Barbados Labour Party has brought to these shores, young people are leaving home from 18 years old and over, because they want to own a piece of the rock and there is absolutely nothing wrong with that, Sir.

Therefore, when the Honourable Member for St. Michael North West spoke about people going and buying houses in Edge Hill and Shop Hill and so on, it is a pity that he did not join them. I would have welcomed him in the constituency of St. Thomas. At least, Mr. Speaker, he would have done a little better than the Honourable Member for St. Lucy who lives in St. Thomas but does not have the gall to want to even register in the parish. I do not know what he is hiding from but I am going to get to that in a minute.

Asides.

Hon. Miss C. Y. FORDE: Mr. Speaker, there were agencies at the time when our parents built two, three and four-bedroom houses from the back and came forward and the only agency that they owed would have been, forgive me for calling the name, the Cotton Factory, or one of those lumber companies that you would pay down a \$1 000 and they would give you \$2 000 in credit, they belonged to the Bright Star Lodge, or to the Civic and when they got their 'turn' at Christmas time, they put it towards the house repairs. Those were the only agencies. We were always people who worked hard to earn what we have. Therefore, this project will help Barbadians who are at the level that I

mentioned earlier, when they get their starter homes to build from the back, add on and go forward, so that at the end of the day, we can see the production of villages.

Sir, we have seen this concept with the starter houses at Husbands when people saw them and laughed at them, and wanted to know how you are going to get in there with furniture. People have been able to knock out walls, redecorate, reorganise and build on top, and now, they have wonderful apartments to help to make the monthly mortgage payments. I love that kind of enterprise.

The community efforts, Mr. Speaker, on Saturday and Sunday mornings, the carpenters and masons came into the village and they helped each other. This is what the Primary Homes Project is also about. There are persons who have spots and they want to build their houses, and people in the community will come and assist with the building because agencies have been put in place to facilitate such.

Mr. Speaker, we grew up in these little chattel houses and we have made the best citizens that you will want to imagine. We are worthy citizens. Nobody reminds us because there is nothing wrong with having been raised in a chattel house. The Honourable Members on the Other Side are trying to lower rate, tear down and to pull down the whole concept.

There is nothing more aesthetically pleasing than a chattel house that is well-painted and has all the nice trimmings. Of course, as I said, you can knock out walls, partitions and expand to suit yourself to accommodate you and your family and, sometimes, your guests. Mr. Speaker, when I see the greenheart and purpleheart houses, where people are now putting a foundation out of wall for the downstairs, and the upstairs out of wood, they are the most beautiful houses you could want. They keep you warm when you are in them.

I can speak about them, Mr. Speaker, because I had the privilege in 1979 to build myself a chattel house. I lived in it more than 20 years. It is still in existence. It would need a little repair here and there now, but I never had to do the excessive repairs that people had to do, and, therefore, there are some ideas that I would want to add at the end of my speech, so that Barbadians understand that there is nothing wrong to be raised in a chattel house or to buy a chattel house and to expand it to suit your own needs, as long as the facilities are available, so the waterborne toilet that is included is pertinent to lifting the health standards or the pride of our people, because that is what they want. When they are ready, they will shape, cut, turn and twist it to suit their own benefits, so that it will then look like the house of

the Honourable Member for St. Lucy who lives in my constituency. There is absolutely nothing wrong with the whole concept.

Mr. Speaker, the Honourable Member for St. Philip West surprised me. I am disappointed in the comments he made. I was amazed because he said that the houses the Government is building are like slave huts. He spoke about publicity stunts that the Ministry of Housing is putting forward for the primary home promotion.

I feel, Mr. Speaker, that the Honourable Member for St. Philip West should not be putting out that slave mentality that he may have been conjuring up in his mind all the time, and making poor people feel that if they buy a chattel house through the National Housing Corporation that they are less than human beings. It is a wrong concept that bothers the mind of an ordinary person.

I rub shoulders with ordinary people every day. I am proud for the privilege that I have not lost the common touch and I believe that if people in Barbados were listening to the Honourable Member for St. Philip West and they are living in chattel houses in St. Philip West, they should not give him a single vote. I will judge him by the comments he made in here today to determine that their houses are slave huts.

Mr. SPEAKER: Please Honourable Member, there is no need to go down that line. The Honourable Member made it clear that he had made that reference in terms of the size. No imputation, please. He is still an Honourable Member.

Hon. Miss C. Y. FORDE: Mr. Speaker, that is what I heard. I did not even hear the correction because he was shouting so loudly that I could not hear, and that is the problem all the time.
4.30 p.m.

Mr. Speaker, I am ashamed of the slave mentality that many people are driving into the minds of our young people to make them feel that they are less than human beings because they may not have been born with a gold spoon in their mouths. They have the privilege, through the same university education that this Government will continue to pay for them, to climb the social ladder and to make a contribution to Barbados because they are the future leaders of this country. When we are long gone, they are the ones who are going to go forward whether or not they are born in a chattel house.

Mr. Speaker, the Honourable Members on the Other Side should tell the people of Barbados that they are also calling the National Housing Corporation on a daily basis asking for a house for their people who have applied for a

house through the Primary Homes Project. They should be ashamed to come in here and speak about that project in such negative terms. They have heard the Honourable Member for St. James South say that approximately 5 000 people have applied for homes through this project, so would not that send a message to them that people want to be able to live within their means and to purchase a primary house to be able to advance themselves in this country. Mr. Speaker, that is the point they should be cognizant of.

Mr. Speaker, almost 5 000 people have applied for a house through this Primary Home Project, I do not care if they have to go through on a side to get in, because as far as I am aware the housing units are no bigger, and if they get access they have an opportunity to expand according to their pockets and the saving they have, so why should we tear down something that is good and forget the bridge we cross when we know it worked well for us. Mr. Speaker, I am one of the people who when something is good I will hail it and when it is bad I will criticise it and stand by my word, but I am not going to criticise for criticising sake.

Mr. Speaker, I will move on to another idea. Mr. Speaker, the Barbados Labour Party has a record because we believe that our people should have a better life. The Honourable Member for St. Michael North spoke about it.

Mr. Speaker, when the Tenancies Freehold Purchase Act was introduced in this Chamber the Democratic Labour Party was the biggest opposer. Mr. Speaker, today I can go into villages all across Barbados in which the construction of houses were started from the back and came forward, and I want to focus on the ones in St. Thomas. In Hopewell, Vacluse, Canefield, Spring Farm and a number of other areas in St. Thomas one can see some of the biggest bungalows. These are houses that started from the back and came forward. Those plantation lots were purchased at ten cents per square foot through the Tenancies Freehold Purchase Act.

Mr. Speaker, as I speak, there are many people in the parish of St. Thomas who are living on private tenancies who have made advances to purchase those lots. This Government has made provision for them to purchase the lots at \$2.50 per square foot and Government will subsidise the rest. If that is not an effort that has been put in place to empower Barbadians, then I want the Honourable Members on the Other Side to tell me what more empowerment they can speak of.

Mr. Speaker, the Barbados Labour Party has a track record; introduction of the hundred per cent mortgages of \$125 000 and under; no land tax payments; extended loans repayment terms from 20 years in the past to 40 years now; reduced interest rates from 9 per cent to six per cent on loans from the National Housing Corporation for first time

home owners; the increased maximum age for loan applicants from 60 to 65 years; the restoration of income concessions which were taken away from Barbadians for house repairs, renovations and acquisition of solar water heaters up to \$600 per annum; the injection of millions of dollars into the Housing Credit Fund and the issuance of \$15 million in housing bonds to finance Settlement 2000.

Mr. Speaker, the whole thrust to award ownership by a Barbados Labour Party must be commended. Everyone wants to own a piece of the rock and should be given that privilege, but systems have to be put in place so that people will qualify. The Honourable Member for St. James South outlined every specific role and every specific area of it.

Mr. Speaker, we all know that prices in the construction arena have skyrocketed over the years. This has put ownership of properties out of the reach of some individuals. Therefore, I believe that the Primary Homes Project would help to give these individuals that start, which is all some people want.

Mr. Speaker, I have a difficulty with persons who go forward to have these large mortgages and then their salaries are only enough to pay the mortgage and they cannot satisfy their personal needs or that of the children. I believe that this Primary Homes Project gives people a chance to get a mortgage and at the same time to be able to pay the children school fees and bus fares and to be able to live a quality life. These individuals as they save through their meeting turn and when they get their income tax returns should be able to use them wisely so that they can expand their property.

Mr. Speaker, I have seen this in some of the projects that have not only been done by the National Housing Corporation but by the private sector as well. I believe that there is a need for more supervision of these houses when they are under construction. We have some 'storm carpenters' and 'storm masons', many of whom would not have passed any test during Hurricane Janet because the quality of their workmanship is so poor. Some of them choose materials that are inappropriate or inadequate.

Mr. Speaker, I want to send a caution to those persons who will be part of this whole exercise to ensure that the poor people of Barbados who will benefit by this project will get the highest quality materials, quality workmanship and quality service for their money. Individuals should get homes that would last 15 and 20 years before they have to do anything with them. There should also be proper termite treatment of the foundation as well as the property. The builders should comply with the building code and more companies should get involved in the project when it comes to the insurance of these houses.

Mr. Speaker, I also would want to call for recreational facilities in every development that is being set up which is going to contain more than 30 houses because the youth and the aged must get an opportunity to be able to recreate on a daily basis. I have learnt that this is a policy of the Town and Country Planning Department.

Mr. Speaker, I also want to raise another matter when it comes to the constituency of St. Thomas. I do not have any housing units in my constituency, they have all been transferred to the constituency of St. James Central. Sir, the people of St. Thomas, because of the culture in the communities where they live, want to be able to have access to house lots. Therefore, I am verbally requesting here, even though I have put it in writing, for sites and services in the parish of St. Thomas so that the people in Canefield can buy the lots and expand their homes and their children can buy lots as well because Canefield is a close-knit family unit. There are also lots in Spring Farm, Arthur Seat, Forty Acres and a number of other communities. Mr. Speaker, I am only asking for one at a time. I acknowledge that Government has to concentrate on a number of other communities. I am not a selfish person, but I too would want to get the development of sites and services in any one of those communities because my people need house lots as well.

Mr. Speaker, the people in Allen View, Bryan's Road, Sturges and certain sections of the Welchman Hall area have been put on hold for construction because Harrison's Cave must be expanded. Therefore, the people in those areas are not allowed to build any new structures. Therefore, Mr. Speaker, you would appreciate that my call for sites and services would help to facilitate the needs of some of those people. Some of them have eviction notices and some of them have to remove the structures they have put up without proper Town Planning permission. I also need these sites and services to help those young couples who want to go on their own as well as the disabled in the community who for whatever reason are not able to access their own lots.

Mr. Speaker, I want to highly commend the Minister of Housing, Lands and the Environment and her staff for the initiative in this primary homes project.
4.40 p.m.

Mr. Speaker, as has been outlined by the Honourable Member for St. James South, I know that there have been many lending agencies such as the credit unions coming on board, along with the business houses, that have been making available furniture and the different things. I am happy that the initiative has been put in place, so that Barbadians can benefit.

Sir, I must say that I have young relatives and friends in my constituency who are heavily relying on this

programme. It is a very popular thing and I believe that if we 'wet' people's appetite, that we must satisfy them with good quality service.

Mr. Speaker, I oppose the statement made by the Honourable Member for St. Lucy. I do not know if he made it in passing, neither would I want to 'dig up the dead' but the Honourable Member spoke about having access to these spots in Mount Poyer, St. Lucy for his people only. Sir, I believe that when we are building communities that we should give first-hand opportunities to the people who live there but that in any event, there is no way that every spot can go to a local constituent. Sir, if that had been done in Welches, the Honourable Member would not be living in St. Thomas. Therefore, I strongly object to the Honourable Member's point about having undesirables moving into communities.

Asides.

Mr. SPEAKER: Are you trying to say something?

Hon. Miss C. Y. FORDE: I believe that individuals should be properly embraced when they move into these communities and that is one of the reasons why I have Cane Garden Park, with more than 65 new houses, where people are forming their own neighbourhood watch. The residents in Edge Hill Heights and Shop Hill are doing the same, along with the residents in St. George North who have moved in, in large numbers. Sir, that is going to continue all over Barbados. Sir, we cannot look at people and assume their character. We must not have these communities being closed communities, neither must we discriminate against persons. Sir, we have embraced the Honourable Member for St. Lucy and want him to feel comfortable in the parish of St. Thomas. Therefore, we would want the Honourable Member to support this venture because, at the end of the day, the major focus is that the people of Barbados must benefit from the Primary Homes Programme, or from any other housing project that will come to these shores.

Mr. Speaker, I again wish to publicly thank all members from the National Housing Corporation. I am not known to them for calling and asking them to assist people with their rent arrears. That is not my style. They know me because if I have any residents who are faced with eviction notices, I have to ask questions. I sometimes call the Chief Housing Planner, who is extremely efficient, when people in my constituency have notices of eviction serve on them, or when a landlord wants to raise the rent from \$100 per year to \$100 per month. Sir, that is the kind of guidance that the people want, so that advantage would not be taken of them.

Mr. Speaker, I want to thank you and all Barbadians and want them to know that I grew up in a chattel house and it has not caused me to be ugly or disrespectful in any way. Instead, it has caused many of us to be the worthwhile citizens who have come through the ranks, to become the leaders of Barbados. I want them to know that whether they live in a chattel house, a wall house or a slave hut, that they are someone of importance, and that this Primary Homes Programme will empower them.

I thank you, Mr. Speaker.

Mr. R. L. SEALY: Mr. Speaker, the Honourable Member who has just taken her seat sounded a lot like an Honourable Member on This Side, the Honourable Member for St. Lucy, who has been making a case for house spots to be given to Barbadians, particularly those from rural Barbados, where the community spirit allows for them to develop their homes over a period of time. Sir, I think that is a point which we cannot nullify in this debate.

We heard that while being the Government, the Democratic Labour Party had only built 53 units at Church Village, St. Philip. Sir, that might be true but that does not allow for the other houses that were developed at Simmons Land, Valery, Cane Garden, Husbands and the other parts of Barbados. It does not take that into account, neither does it take into account the larger point which the Honourable Member for St. Thomas was getting at, which is that during the Democratic Labour Party's time in Government, particularly in the late 1980s, there was a veritable building boom in Barbados, where there were both private sector and individual development of houses.

Sir, there was a building boom that was driven by activities in places such as Ruby, St. Philip and Kingsland, Christ Church. Sir, if the Barbados Labour Party is serious about dealing with the housing problem in Barbados, the National Housing Corporation cannot solve that housing problem because it is too vast and cannot be solved by them only. Therefore, when senior members are talking about the fact that one Party has done 50 units, while the other has done 100, *et cetera*, the fact is that is still less than 1 per cent of the housing need of this country. Therefore, if this Government is serious about housing, it must create an enabling environment so that what happened previously under the Democratic Labour Party can perhaps happen again on a larger scale, and we will all be happy about that.

Mr. Speaker, therefore, for the Barbados Labour Party to go on *ad nauseam* about how much units the National Housing Corporation has done, let us create the environment and work with the private sector to create an effective housing programme. I am not necessarily talking about the joint-venture programme where vast quantities of land are

put into the hands of certain 'blue-eyed' developers for them to make a 'killing', I am talking about enabling the environment.

Mr. Speaker, the Honourable Member for St. Thomas probably did not realise the point which she was driving at, about the fact that Barbadians can develop themselves. Sir, even if we were to look at the question of how many units that have been built by the National Housing Corporation in the last 10 years, would these be that much to deal with the demand?

Mr. Speaker, the idea that the timber structure is a viable option of a primary home for Barbadians in 2005, is, to my mind, a little backward in thinking and I agree with the Honourable Member for St. Philip West in that respect. I do not understand the point in saying that you grew up in a chattel house. Where are you living now? Are you still living in a chattel house? People look forward to a progressive idea of moving into a wall house, and there is nothing wrong with that.

4.50 p.m.

Mr. Speaker, I am suggesting that the National Housing Corporation, rather than coming up with an idea of chattel housing to get a quick solution to dealing with a fundamental problem, has to look at the true drivers of cost of housing in Barbados and make good sturdy, proper, primary homes a reality for Barbadians.

Sir, am I to understand that Tom Adams who Honourable Members on the Other Side lauded as one of the great Prime Ministers of Barbados, brought the Cement Plant to Barbados only for hotels and big houses. Should we shut down the Cement Plant because chattel houses are wonderful, have such character and are beautiful because people were raised in them and nothing happened to them.

Sir, there is nothing wrong with having a nice masonry structure that has the architectural elements of a chattel house.

Hon. Miss H. E. THOMPSON-McDOWALD: Mr. Speaker, on a point of order. The Honourable Member is misleading the House. Sir, implicit in the presentation of the Honourable Member is that the Primary Homes Programme only revolves around chattel houses. I made it clear during my presentation that there are wall houses and that there are three model houses on show at Westbury, a one-bedroom, two-bedroom and a three-bedroom model. There are three options, those who want wood can have wood and those who want wall can have wall. It is misleading to suggest to the public that the only option is wooden houses.

Mr. R. L. SEALY: Mr. Speaker, I never said it was the only option. I am merely suggesting that those elements

which the Honourable Member for St. James South and the Honourable Member for St. Thomas spoke about that you can possess in a chattel house relative to aesthetics and character can still be embraced in a stone house. Sir, you would still be faithful to the local Barbadian aesthetics but you can still see some progress.

Mr. Speaker, I was in St. Vincent which is supposed to be less developed than us on business and the Ministry of Housing has imported cement from Barbados and is building stone houses for low-income Vincentians. They are actually employing some very creative and progressive methods in terms of the actual construction. They are building the roof on the floor and then putting it into place. Mr. Speaker, I am suggesting that we are moving backwards on that point.

Sir, the size of the house is another legitimate point which I have made in this Chamber before. We cannot simply construct smaller homes and suggest that Barbadians should take less than twenty years after the construction of the Cement Plant and other housing development when the Barbados Labour Party was in Government previously. They must accept that we are moving backwards in that respect but it calls for just a little more thinking, to embrace the private sector in a more meaningful way and to look for genuine alternatives at providing people with a sustainable solution to dealing with the problem of housing.

Mr. Speaker, I totally embrace the words of the Minister when she spoke about ensuring that contractors who will be executing these homes be selected on the basis of merit and ensuring that they possess all the necessary skills to execute the job. We must confess that the idea of overrun is not a foreign concept to the Minister of Housing, Lands and the Environment or for the current Government of Barbados so we wait to see the outcome.

We look forward to ensuring that we are selective and that the contractors will execute the work competently, will be chosen transparently and do what they are supposed to do.

I was concerned when the former Minister of Housing said that the National Housing Corporation is doing the best it can when he produced a financial statement from 1998. Sir, the National Housing Corporation, an entity charged with ensuring that affordable housing is provided for Barbadians which is required to report to this Parliament by law but the report is seven years past due. Mr. Speaker, this further supports my point that the National Housing Corporation is not capable of dealing with this housing problem. They can perhaps provide some leadership on the issue but it has to be done by wider Barbados as well.

Mr. Speaker, before I take my seat, I want to say that I am happy for the Honourable Member for St. George South

who was glad to see that the Drax Hall acquisition is taking place. In this whole debate everyone seems to have forgotten that Drax Hall is central to this Resolution. Certainly, the Honourable Member for St. George South would be happy because he often makes the point that he has not had a single house spot in his constituency in twenty-five years.

The Honourable Member said that in the first term of the Government they acquired land in St. George South and that nothing has as yet happened. I do not know if Drax Hall would fall into that category as well. Certainly, I would say that the constituency where he grew up happens to be the constituency that I represent, St. Michael South Central.

Sir, in my constituency, I have not had a single house spot either. I have not been in Parliament for twenty-five years but I hope that when I am in here for twenty-years, I would not have to say the same thing that the Honourable Member for St. George South is saying today.

Mr. Speaker, I have to make a plea for the housing situation in St. Michael South Central. Like your constituency, Mr. Speaker, it is highly urbanised, so spots are far and few in between. We have a situation where the need is just as strong. I heard the Honourable Member for St. Michael North spoke about priority in terms of development taking place within constituencies, but Mr. Speaker, in your case, in St. Michael Central and in my case, in St. Michael South Central, that may mean all of two or three spots because of how limited the spots are and the likely development that can take place.

Sir, I want us to be compassionate and recognise that there is a peculiar problem where urban Barbados is concerned. I am glad to hear that some of the Members of Parliament from St. Michael have been written but the Honourable Member for St. Michael North West and myself have not yet been written. I gather that the Honourable Member for St. Michael East has also not been written. Perhaps our letters are in the last batch going to the Post Office but we look forward to receiving them. I certainly want to be embraced in the efforts of the National Housing Corporation at dealing with the peculiar problem of urban Barbados.

Mr. Speaker, I must specifically speak to the Stuart's Lodge situation at Tweedside Road. I understand that the units will be available for rental and I still believe there is a need for that. There is a large focus presently on conveying the units to longtime tenants and I am very happy for them. I believe that the National Housing Corporation would recognise that there are still Barbadians who would wish to

enjoy those subsidised rental rates for a few years where they can gather themselves, accumulate the deposit and then make their move to acquire their own property. I would only want to say I hope that this financial year we would see some movement there and those units would finally be constructed at Stuart's Lodge. I have spoken about it already. A lovely billboard was erected around April or May 2003. It is a very striking billboard and if you drive through Tweedside Road you cannot help but notice it. I was told that this billboard helped to get me in here but I am sure that it helped other people get in here. At any rate it has since started to dryrot. There was a splash on the billboard about Stuart's Lodge and the new units but nothing has happened yet.
5.00 p.m.

Sir, you could understand the difficulty that I would have as the Member of Parliament when people come to me and all I can tell them is the next financial year because this is what I have been told when I enquired. I think that it is time when we have something more definitive because I am afraid that I am coming around to the thinking that, perhaps, the issue of the allocation of Government resources need to be looked at.

I know the Honourable Member for St. Lucy has some very radical views on the whole Estimates process being done on the basis of constituencies. While I do not know that can be done in its entirety, we may have to look at that partially considering that we do not have local Government in Barbados *et cetera*.

I am only saying that based on my experience, it seems that where housing is concerned in particular and where the National Housing Corporation's efforts are concerned, where St. Michael South East is concerned we have seen very little.

Sir, I recognise that it is not a constituency that has historically supported the Barbados Labour Party but even during the aberration when it was represented by someone from the Barbados Labour Party nothing really happened in the constituency. I know that it is a plea that everyone would make but I feel fortified in making my plea because the lack of attention that the constituency has historically received from the National Housing Corporation.

Mr. Speaker, I endorse any effort that is trying to bring affordable housing to Barbadians but I think that the Government would recognise that it has been a little misguided, perhaps, and I hope that they would take the comments made from This Side in the spirit in which they are offered. It is nice to know that 11 years into the life of the Government that they have finally decided to do something for ordinary Barbadians to deal with what the Honourable Member for St. James South said. The Honourable Member said that is the second most important

aspiration of the average Barbadian and I hope that it does not take another 11 years to come to fruition.

Sir, in that period it is not fair to say that they did nothing to housing because we had the Port St. Charles Bill, the Careenage Redevelopment Bill and the Special Development Areas legislation. It did things but for whom. There was the change in the Zone 1 in Bennetts. We have had things happening but it is time now for a national effort to see that something is done for average Barbadians.

Sir, recognising that urban Barbados, the St. Michael constituencies, and you will agree with me on this, have some peculiar needs and constraints that the National Housing Corporation and the Ministry officials must keep in mind. I hope that those comments would be taken on board and we could get something moving to deal with this most vexing problem in our country.

I thank you.

Mr. SPEAKER: The Honourable Member for Christ Church East.

Hon. R. R. FARLEY: Thank you very much, Mr. Speaker. I rise to support this Resolution, the type of which we have done here on a number of occasions, a Resolution to approve, according to section 5 of the Crown Lands Vesting and Disposal Act, of the vesting of lands in the National Housing Corporation.

Sir, the matter before us has caused me to reflect on the role of the Government in this matter of providing housing for people. Indeed, what we as a Parliament are doing today is really a very fundamental aspect of the form of governance that we have chosen. As essentially a social democratic State, we use the power of Parliament to ensure that we do a transfer, a transfer of land historically from large landowners but land which in most part is entirely vacant and it does not transform itself beyond the act of Government purchasing or otherwise acquiring the land.

There has to be actual work done to make this land into land for housing and the Government's approach to providing housing for people is quite simple. We run on two parallel tracks. There is the track of direct involvement in the provision of housing mainly through the National Housing Corporation. We also, in terms of new housing, facilitate the relocation of residents either to facilitate other national development or in condition of hardship in relation to orders of the court to movement.

Sir, we also have been facilitating private and personal investment. Indeed, this Party has a very proud record as far as that aspect of empowerment of our people and facilitating private investment. It really came over as comical to hear the last Honourable Member speak about the need to empower the private sector. As a matter of fact, the private sector is

very much empowered to be involved in the business of housing. This Party has been very successful in ensuring that by way of strong State involvement, we are able to effect the outcome in the market and we are able not only to directly provide housing for lower income persons but because people have a choice, they are able to turn to Government as a source of supply for housing that private providers who are seeking to participate in that market niche are forced to lower their prices. Sir, this is a very fundamental act that we are performing. Mr. Speaker, there are many countries in the world where their Parliaments are not used for this kind of empowerment, where the disenfranchised are left to the wolves of the marketplace. We, therefore, are not engaged in a routine action.

Asides

Hon. R. R. FARLEY: Mr. Speaker, this area at Drax Hall also represents another important aspect of the Government's approach to housing. We have made a deliberate policy decision that we would seek to strengthen existing communities by way of expansion and that much of the development that occurs in rural Barbados and sponsored by the Government is done adjacent to existing communities. For example, areas like Woodland that is over 100 years old. Roads are being put into that area that never had roads going back to the days of slavery and as part of that, this Parliament has approved the acquisition of land to strengthen and consolidate the development.

5.10 p.m.

Sir, those are the practical approaches which this Government has used to empower rural Barbados especially. Other Honourable Members have spoken about the Tenancies legislation, and the subsidising of the purchasing of lots in urban tenancies, so I will not go over that ground.

Sir, before I get into the substance of my presentation, I want to deal with a matter on which the Honourable Member for St. Michael North West might have misled the house in his enthusiasm. He suggested that at page 111 of this document, which is a document of this House, was a document of this Administration. This is not so, but a 1993-2000 Development Plan... It is adorned by the portrait of one Lloyd Erskine Sandiford, not of This Side, who in his Preface to the document, set out this as being his Party's proposals.

Sir, going on with the section on housing, the Honourable Member declined to go on just a little further into the document. It said that the decline in the post-1989 performance of the sector results partly from the effects of the institution of tight monetary policy, including the upward adjustment of mortgage interest rates, as efforts were made to stabilise the economy.

It goes on further to say that while there was an easing of credit restrictions in 1992, particularly as they relate to the housing sector, increase unemployment and job insecurity partially contributed to the reduction in effective demand for housing.

The Honourable Member also did not go on to state further that, in terms of the plans of the Government of the day, the objectives at page 112 to 113, they indicated at No. 6 of their objectives. "... providing a minimum of public sector rental units which are constructed in small clusters and offered at their economic rental rate."

The document he is talking about, Sir, is a Democratic Labour Party Development Plan which speaks to providing a *minimum* of public sector rental units and putting them out at *their economic rental rate*. This is just to set the record clear for the Honourable Member for St. Michael North West who is, unfortunately, not in his seat at this time.

Sir, this Government over the past ten years, has used the instrument of the State, in this case, the National Housing Corporation, to effectively intervene in the housing market, especially as it relates to the provision of housing for first time homeowners and low income persons.

Sir, the National Housing Corporation is the largest single property developer for residential properties in Barbados. We sometimes take these things for granted. We complain when they have problems and so on, but the National Housing Corporation over the last ten years has developed approximately 600 acres of property. This is taking it from the stage where this land at Drax Hall is at present, which is open land, and doing the surveying, drainage, and putting in roads, electricity, water and telephone.

Sir, I am advised that in the land development business, development costs are in the region of \$15 000 per lot. Sir, for the type of development that the National Housing Corporation is doing, you can get approximately ten lots per acre. According to my calculation, they would have invested some \$9 million in infrastructure alone, to develop these 6 000 lots to be made available to Barbadians.

Bear this in mind, Sir, as a property developer, the National Housing Corporation is required to put this money in, before it could even contemplate getting one cent, and this is important. Sir, for the particular market niche, the first time homeowners and persons on lower incomes, there is no long line of private sector people waiting to service this market.

The private sector is very busy. There is a building boom going on, Sir. Indeed, the Honourable Member for St. Michael South Central was urging that we do something to get the private sector moving. I do not know what line of engineering he is in, and if he is not involved in any of these housing developments that are going on, Sir.

Asides.

Hon. R. R. FARLEY: He is a specialist, so he does not do small houses, he is a top engineer.

I know, Sir, that by way of private investment, for residential accommodation, just around the constituency of Christ Church East alone, there are Salem Heights now available for sale in Charnocks, Platinum Heights just east of Callenders in Christ Church, Southern Heights recently developed, and going into an expansion phase, and some Condominiums in Silver Sands. There is a range of private investments and this is replicated across Barbados.

It is clear, Sir, that the Government's policy of restoring mortgage interest, house repairs and water saving devices, as deductions against the Income Tax payable for income earners in Barbados has helped. It is clear that Government's reform and the revitalisation of the financial sector, incentives to encourage savings has provided a larger pool of funds from which private individuals and firms can draw. It is clear, Sir, that the Government's record on creating employment has created a base of confidence which has allowed private citizens to go forward with their housing demands and firms to respond.

The Government, Sir, is not satisfied to leave this all to private developers. We are happy for what they are doing. They are in the high end, the middle end and some even in the low end, such as the development just east of Six Roads, where the Honourable Member for St. John will often pass.

Again, Sir, there was a wonderful development in Chapel, Church Village a few years ago. Those are private sector initiatives. There was a beautiful one nestled, just under Mount Hill in St. George, and we do have some private investment in this area.

I want, Sir, to commend the Minister of Housing and the National Housing Corporation for the continued, very clear focus of the National Housing Corporation, as a major property developer in Barbados. In fact, their property developments of recent time include, Country Park. Unfortunately, it has not added to the pool for new tenants because it was largely for the relocation of persons affected by the Bridgetown bypass road, but it goes to show the quality of the work and the capability of the National Housing Corporation.

Sir, for many years, Lower Burney was just wasted land. It stopped producing canes many years ago. Many people passing Two Mile Hill do not even still know where Lower Burney is, but I have gone there, Sir. It is a well-designed and laid out development. In fact, Sir, that entire area from Lower Burney, which starts almost from as far down as TriMart, Haggatt Hall and going up to St. Davids, is ripe for development. It is only constrained by the fact that the Kingsland Estates Limited has litigation over these for many years.
5.20 p.m.

Mr. Speaker, there are many such areas in Barbados which are ripe for development and which, subject to the clearing of one or two obstacles, may also fall under the expert developers hands of the National Housing Corporation.

Sir, I want to recognise the National Housing Corporation for that role. I need to recognise them as well for the role they are playing in the airport relocation project. Sir, the National Housing Corporation has been able to transform Fairy Valley into what would now be a very appealing area due to the work which has been done not just on the physical layout of the lots but on the actual construction of the houses. Unfortunately, this is not a project on which they would turn a profit.

Sir, the National Housing Corporation must continue to play this strong role as a property developer to be a hedge against private sector forces because if the National Housing Corporation were to sell the properties that it develops, even in this low income market at their true economic value, the Corporation would be awash with money, but the client class that we are trying to serve would not be able to afford them, even with respect to the Primary Homes Programme.

Sir, the National Housing Corporation is catering to a specific market but there are private sector companies that are offering houses of similar size but at a higher cost, that is a fact. Sir, while we as a Government would insist that the National Housing Corporation be run along commercial lines, we do not have the expectation that they make a phenomenal return on its investment. That is how, in a social democratic State, Government intervention is able to effect the market without at the same time going too far on the other extreme and getting into a matter of disrespect for private ownership rights and things of that nature.

Sir, as the National Housing Corporation pursues its role as a property developer, I am hoping that it focuses heavily on the area of sites and services. I support the Primary Homes Programme, it is wonderful. However, I guess I have a rural bias. Mr. Speaker, I am from that point in time and that place in geography where we know what it

feels like to join with friends and neighbours once we have the lot and to cooperate and collaborate with everything from clearing the lot to digging the foundation, or if you are not at that fancy level yet, just laying down some blocks and to framing out the house and putting it up.

Sir, it was a joy of my heart last year to be in attendance on Sunday mornings in Parish Land from as early as nine o'clock to assist with such projects. The fellows would say, " 'Fars' we are working on this house, you must past by." Sir, when the fellows would have already put in three hours work there was pigtail and rice and beverages designed to enhance the spirit of the volunteers.

Asides.

Hon. R. R. FARLEY: The work was plenty and the labourers were even more plentiful.

Sir, the bottom line is that that community spirit of voluntarism is still very much there. Therefore, what the National Housing Corporation must not do is to run counter to the culture of Barbados. Sir, we must offer alternatives. Yes, there are those persons who neither have the talent or the network to allow them to do that community volunteering business, so we will build houses for them to buy. However, there are many persons who are in a position and for whom it makes great economic sense.

Sir, people who are in non-salary jobs cannot get a job letter to go to the bank, but they are able to pursue their craft and their work to maintain themselves and their family. They might be a vendor, a fisherman or a self-employed carpenter who is able to get on with their business. Those persons were able using the model of self-help, once they got access to the land, to use their cash for the purchase of materials. Sir, even though the banks might not take them on as far as a 20-year mortgage is concerned, the hardware stores would give them some short-term credit and they were able to forego the cost of labour by using that network of friends, so they were not at any disadvantage as compared to a salary worker by way of access to housing.

Sir, we must always remember that there will be people out there who, while they are able to service the cost of building a house over time, will never be in a position to meet the stringent requirements of our financial institutions with respect to property ownership and acquisition.

Sir, I therefore want to urge the National Housing Corporation to continue to support that strong Barbadian culture which is very much there, which would allow people to have access to lands so that they would be able to undertake their own building.

Sir, within a quarter mile of that Drax Hall\Greens project is a private sector development, Rolling Hills at Bye Mills. The geographic juxtaposition of these two projects speaks volumes about the housing policy that the Government has pursued. It has pursued the policy for facilitating private sector development to cater to whatever aspect of the market they cater to. However, Sir, the Government will not resile from its responsibility to directly intervene in the market to make sure that our poor people are prevented from being poor.

Sir, I therefore want to commend the Minister for bringing this Resolution to this House, to commend the efforts of the National Housing Corporation as a major property developer in this country and to urge them as they proceed on that particular aspect of their mandate, not to interrupt a culture which has a long history and which is deeply rooted in our psyche and which would allow for the informal sector in terms of the earning characteristics of Barbadians to also be able to own a piece of the rock.

Mr. Speaker, I thank you.

SUSPENSION OF SITTING

Hon. Dame Billie MILLER: Mr. Speaker, I beg to move that this Sitting be suspended until 5.40 p.m. today.

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

The question that the Sitting do now suspend until 5.40 p.m. today was put and resolved in the affirmative without division and Mr. SPEAKER suspended the Sitting accordingly.
5.30 p.m.

RESUMPTION

Mr. SPEAKER: This House is resumed. The Honourable Member for St. Michael East.

Mr. T. A. PRESCOD: Mr. Speaker, I want to make what I would describe as a micro intervention into this debate. Sir, there are a few concerns outside of the periphery of St. Michael East, but I will focus mainly on the concerns of that constituency which I represent. I am very concerned about how this policy relates to my people in Licorish Village, Martinique, My Lord's Hill and those other areas. Sir, while I need to have a macro focus on a national issue, I need to have my constituency as a microcosm of my national concerns and I feel I have to focus my attention in that limited way.

Mr. Speaker, credit must be given to both administrations over the years, for bringing a number of progressive pieces of legislation and policies to this Honourable Chamber and for administering them in a

manner that focuses, in a general sense, on the concerns of the impoverished in our society. Sir, this goes back to the historic period of demarcation of black self-government. I love to make reference to the early 1930s and 1950s.

Sir, when we look at the consistency and the trends of black self-government, we have seen them, with all mistakes, we have to give credit to both dispensations for putting correct policies and pieces of legislation in place. For example, the Tenancies Freehold Purchase Act, from its evolutionary stages up to the last amendment; the Transfer of Titles, which is an effort to put land into the hands of ordinary people; the Land for the Landless Programme, which relates to the concerns of those persons who had no land, and some who still do not have any; and the concerns of homelessness. Sir, these consistencies and trends have their genesis and did not begin with one Government only, all Governments have done what they can so far, to remain consistent to this particular trend.

Sir, that gives me the impression that there was a kind of logic in that trajectory that brings us to the point where we are today, in attempting to rescue persons who were deprived and obstructed from ever owning land in this country.

Sir, there is a Greek thinker who seeks to define the best type of Government that we can have, and in a book called "The History of Greece", this Greek thinker said:

"The best Government is that which desires to make the people happy, and know how to make the people happy."

Mr. Speaker, any Government in this country that does not focus its attention on the concerns and sensitivities of the ordinary people, is a Government that will be judged harshly by history.

Mr. Speaker, I think that when we look back at the role which colonial governments have played in debarring ordinary people from owning land in this country, then black self-government representatives must understand what is their role in terms of providing land for the landless and homes for the homeless in this society.

There must be strong groundings in a housing policy and not a reaction to immediate conditions. If people do not pay rent, then one could conclude that a rental policy is not the correct policy, that it is a reaction which is not steeped in examining what is the cause that we are seeking to address. Homelessness is a fundamental cause which we have to address. It is not about housing only, housing is like a solution but homelessness is a social ill in this society that we have to address. Homelessness is that part of society where, generations after generations, no one can lay claim to succession rights of property in the system. Homelessness is

where in a country we have witnessed the destruction of kinship from the time of coming off the African land and, therefore, we have a responsibility of putting those kinships back together.

Mr. Speaker, if, in our social policy, we preach the importance of preserving communities and how important communities are for national and social harmony, how can we pursue a policy, unless it is unavoidable, that splits up the family unit, because of the congestion of people moving towards the urban communities? Sir, in most countries across the world, because of economic opportunities, there is a demographic movement of people from what people used to described as 'backwardness', and coming to the pretty lights of the City of Bridgetown, Washington, New York City and London.

Mr. Speaker, you will notice that in the history of urban communities, there is a constant movement of people from rural communities into urban communities because of economic opportunities being made available to them. There is then a concentration of all the commercial institutions in the urban communities. Therefore, movement is natural. Sir, the only solution to defusing the congestion in those areas, is to provide a new urban community, and that happens in some countries.

Sir, what do we do in a society where people who worked on the plantations, who wanted to buy land when they had money by working in Panama but the criminal administration of the time had denied them the right to purchase land? What is our responsibility? How do we respond to a people who has never owned land? There are generations after generations of black people in this country who have never owned land. Therefore, when we begin to talk about the noble idea of owning a piece of the rock, if it is to be transformed beyond a poetic declaration into reality, we have to ask a very pertinent question, how real is the idea. Can we produce land for those who want land, with gullies and roads? Are we saying that there are people who would want to give up land ownership, unless we introduce a socialist policy? We do not want to follow the Mc Garvey model. How are you doing to do it? Sir, if we cannot do it, how are we going to address the problems in urban communities?

Sir, 60 per cent or more of the population live in urban communities. This is an important social issue which demands the attention of an entire administration, sitting and spending time based on a high level of consensus, discussing this social problem.

5.50 p.m.

This is why I say that a Government must know how to make its people happy. If it does not know how to make

its people happy with housing, it will not only pay a price in history but also pay a political price.

Mr. Speaker, in my constituency, I have serious land and housing problems and the policy must address that. When there is land available some times foundation cannot be found. We have land in Zone 1 stretching from Norman Niles Roundabout, through Licorish Village, through Belle Gully, into Station Hill which is the constituency of His Honour the Speaker but we have social problems. How do we address those problems? Should we just use austerity measures to disrupt social relationships without taking into consideration the people who live in clustered houses with eight and nine people.

Mr. Speaker, in your constituency, there are more than 34 people living in a unit in Deanes Village. Sir, they need housing because they are not animals or uncivilised persons. They have to 'shack-up' in four by four units in order to survive. What is the housing policy of the Government for urban Barbados? This is the question that I want the Government to answer.

Have we abandoned our responsibilities of providing houses for those who cannot provide for themselves? Is it true that we can make available to everybody in Barbados a piece of the rock for sale. Sir, I meet people at the steps of the House of Assembly on Tuesday and so does the Minister of Social Transformation and they want housing. They can hardly pay rent so how would they qualify for a loan. Is the loan going to be free of interest and penalties? Are commitment fees going to be removed from the loan? What does commitment fee means to them and what commitment can they make? Sir, these are pertinent questions that must be answered.

Sir, we are divorcing ourselves from reality because a large percentage of the applicants at the National Housing Corporation cannot purchase a unit in Barbados, the Caribbean or Latin America because they have no money. I am concerned with those people at the lowest end of the socio-economic ladder.

Mr. Speaker, I am not going to get into what I consider to be poetic euphemism about whether I should change the classification from low-income housing to primary housing because it does not make sense to me. You are asking me for a poetic licence to give legitimacy to something that has no real meaning in relation to addressing the social concern that is fundamental in this debate. Mr. Speaker, You cannot speak about primary housing because you are only speaking about the first step in housing. We have to go a little further and allow the term to describe what type of housing we are talking about because primary housing could be for the rich or poor. It is a loose term used by some sociologists that does not make any sense in relation to

reality. If you cloud and mask your focus, then the danger in that is that you lose the propensity to be sensitive to the concerns of people who suffer and are in need of housing in the society.

Sir, when we go back as far as the *Stockdam Reports* in the 1940s and the report from the Moyne Commission, the social issue of homelessness, landlessness and poor amenities across the City of Bridgetown were some of the main causes that led to the social disorder that exists within the system.

The Urban Development Commission as a new configuration caters most of the time to persons who already possess a house. Sir, 90 per cent of the persons who get houses from Urban Development Commission replaces one that is dilapidated or repaired. Sir, it does not give houses to families who do not have homes. In a partial sense, the Urban Development Commission addresses bad housing but not homelessness.

We still have the problem of many families across Barbados living in one-bedroom units and calling them houses because they want to give themselves a sense of pride. Sir, they live in these units with mature males and females sometimes clustered in the same room and if they are not properly disciplined, the chances of all types of incestuous relationship can emerge. Then we begin to ask question about why there is a major increase in child abuse in the system.

Mr. Speaker, if we cultivate an environment that leads to child abuse, then why should you be puzzled if you are sensible or intelligent? You have to try to create an atmosphere that is civil and touches not just on housing as a problem in isolation of other social problems but only part of the social problem that gives life to all types of degenerative and criminal behaviour within the society.

Sir, in addressing the housing needs, you must attach crime to it. You must ask sociological questions and see how it relates to that. A few men who live in chattel houses escaped the social ills but many people did not because bad housing is a reflection of poverty and poverty impacts on education. We can point to a small percentage of persons who escape these small chattel houses, the model that emerged off the plantation that we now want to preserve as something indigenous.

Mr. Speaker, the chattel house was supposed to be a mobile unit in case you were run off the land by the plantation manager. It was built out of certain social and economic circumstances. It was built with bolts at the side so that it could be easily dismantled and put on a truck early on Sunday mornings before other people open their windows and saw what was inside the house.

Sir, this is the history of the chattel house that we want to flaunt and preserve for the tourists. Sir, the chattel house had wood ants and large white belly rats in the ceiling so any time a black man gets money, he refuses to live anymore in a chattel house because pine and greenheart have an estimated life of 20 years and then he is in poverty again. When you had good wood, you could have a house for ten years made out of treated pine but nowadays Sir, the experience at the Urban Development Commission, I do not know what is the experience at National Housing Corporation, is that in less than two years the doors shackle out and the material on the houses depreciates rapidly. These are concerns when you talk about housing that you have to seriously address.

6.00 p.m.

Sir, the poetic declaration serves its purpose for public relation purposes but you must come to grips with reality as a political dispensation if you are going to address the needs of the people. Do not mind how much you market it, sell it or how harmonious and melodious it sounds the reality is it will stand the test of time if it bears no fruit in relation to reality. That is what I am concerned about.

Mr. Speaker, I want to make another point. I have to feel this way about this, not because I do not respect our ability or capability but I am not going to stifle my conscience and fool myself that what I am saying has anything to do with not respecting Party policy or any individual. This is a serious matter and sometimes political Parties do not understand how serious these social problems are until you have to walk the streets during the elections and discover how serious there are.

Sir, when the back raise was offered in the last General Elections of having the houses free against paying some small sum of money, we then recognised how important it is to cater to the needs of the poor in the housing estates. I do not want to be going down in the records of history reacting to conditions of that kind and allowing those things to direct me in terms of what I believe ought to be the policy of any dispensation. I will give both dispensations the credit for attempts to do good in addressing these problems but I am concerned now and where we are in history.

I need a definitive position on the Government's position in relation to rental units in this policy. If it cannot be answered indoor, it has to be answered in here because when I come in here, I represent the constituency of St. Michael East under the Barbados Labour Party's banner but my first commitment is to poor people and ordinary working class people. I support the party's position as long as it caters to working-class people.

Sir, whether I suffer the consequences of it in the ballot box or in the Party, it means nothing to me. I sold potatoes

already. I had a degree and I put potatoes in a Suzuki van and sold potatoes. It is nothing new because I wanted money and I did not want to sell dope and I understand that we have to be serious about our politics. We should not come in here and go through a lot of rituals every day talking pretty on a point of order, knowing all the Standing Orders of Parliament and then we are not representing the people who sent us in here to represent their interest.

I have to be concerned when for three years or more I have six units on the hill in St. Barnabas. I asked questions inside and outside of Parliament and got one answer in an intra-party caucus and when I got outside a phone call changed that. I have to be concerned about that. This is not a 'mock man' representing St. Michael East. There are six units in St. Barnabas and when I drive across every day it is like having somebody flaunt something in my face and making a mockery of me as a representative. Sir, all I can see is a watchman turning on the lights in these units at night.

Sir, I do not know what is happening. This is a waste of taxpayers' money if it has no utility value in relation to people who are suffering.

Asides.

Mr. T. A. PRESCOD: That is the question, whether is it put by the Opposition's Side or me. Are these houses going to be for rent? I was told that the houses will be rented after making representation on behalf of the people. The first time they were for rent. The second time, at the apex of the institution I heard that they were for rent and then all of a sudden I heard that three were for rent and three for sale. What kind of 'mock-man' policy is this? What kind of policy is that? A junior officer at the National Housing Corporation telephoned me and told me, after I heard it from one of the highest bodies that the units are for rent, that three are for rent and three are for sale. That is his concept of equity.

Mr. Speaker, up to now I have not had it for lease, rent, free or for sale. I am still, as Parliamentary Representative, playing the subordinate role like a mendicant, begging on behalf of my people to give me these units. I am not going to entertain that from anybody. I must have a clear position on that.

Sir, the other problem is, I have lands in Licorish Village, when I put the case to the people, the people being my judge, what they choose to do with me as a representative, that is their right to do it but I know that I am going to do what I believe I ought to do.

Mr. Speaker, we are going to have some serious problems in the Belle area because I am not going to sit back and be told ... Last year when I came back here, I went to

the Party's Annual Conference and I was given the assurance that in one month there will be producing a social survey. One would be about the geology, social methodology and a lot of complex things that hurt my head but I try to understand them because I asked a friend what they meant. At the end of the day I got nothing from them.

Sir, I want to make it clear. I am not a contentious man but if I believe that it is right for the Opposition it has to be right for those on This Side as well. I stand by that judgement. I do not allow anybody to persuade me to speak. I know that the Opposition was saying that I was promised something and that I was gagged. Do I look like a man that is gagged?

Mr. SPEAKER: Honourable Member, not at all.

Asides.

Mr. T. A. PRESCOD: Sir, the people of St. Michael East must be represented. If we have limited lands in the urban communities, could we not entertain innovative ideas of how we can use those lands to their optimum? If we have 4 000 square feet, you can grant permission for a wealthy man to build a half million or a million dollar house with two or three stories. What is so difficult for us to have a construction that goes vertically? Tell me what is the logical reason for us that we could go all over the world and see those kinds of structure, is there a problem with the soil? What is it that prohibits us from constructing houses in that manner?

Sir, we have lands that we cannot build on. What is so difficult to put a sewerage system in place that caters to the people who sacrifice their children, mothers, grandmothers and their sweat and tear in trying to build this country? Why can we not spend money to put in a sewerage plant and why can we only find one limited myopic solution in a contemporary time when science and technology are at the level that they are at? Why we cannot have a sewerage system like the City of Bridgetown, the South Coast and the West Coast, coming out of St. Michael East and St. Michael Central, all those who are within the Zone 1 area. There are hundreds of poor people who gave their lives very early in history on the Belle Estate, Lower Estate and Waterford Estate, three major estates in that area and Hothersal Turning. Why can we not spend money that way?
6.10 p.m.

The same way we can borrow money to build for the disposal of the sewerage on the South Coast, why we cannot borrow money and have the same system inland, catering to the needs of the poor people who are broke and cannot put in septic tanks, grease traps or any of those things.

Sir, why do we sit and use economic calculations about cost effectiveness, when it comes to poor people? You

understand these terms when it comes to poor people and you feel they are useful indicators then, but now all of a sudden when you are dealing with housing, you do not want to have low income housing, you want primary housing.

I want to deal with people who do not have any housing and who at present are living on family land in the Belle. Their offsprings now have to go and look for land somewhere else, because there is a policy that states that anybody who lives in the Zone 1 area cannot do this or that. You have enough land to put three or four more houses, but you cannot build on it simply because Governments from time to time, do not understand the urgency, as it relates to those people. This is why I ask how do you deal with the problems of the community spirit, and keeping the community together. How do you deal with the problem of kinship, the blood relations of those people, when you have a policy, even if it is not ill-intended, that scatters the family across the land? Whatever motivates it seems to have some similarity to the manner in which the colonial powers that preceded black self-governments behaved, because they did not want us to own much land. They felt that we should own a maximum of one acre and that was limited to a few. The expansion in landownership came because of the changes in Government's policy from time to time. You cannot meet the immediate or the long-term needs in a small State like this, unless you continue to put rental units, as part of the Government's policy.

We are too silent on that and I want to make this very clear, I am not supportive – and I am not going to hide it – of any Government who takes bulldozers... I do not care where the policy came from, I have never been part of the apartheid system. I am not going to support any Government who uses the symbol of a bulldozer to push down the houses of poor people. I am not supporting that foolishness.

Sir, when a poor man gets a few pieces of plywood and an old house that was dismantled because somebody else can do better and he builds on land, we have to find a more humane approach to deal with those problems. This is not a case of opposing Government, this relates to my social conscience. If the Opposition feels that way, well then, no problem but I also feel that we can handle it better. I think we made a big mistake when we went...

Asides.

Mr. T. A. PRESCOD: I am talking about using bulldozers to push down houses. I am saying that we can find a different approach to deal with those problems.

I am also opposed, Sir, to any Government who believes that you have to send CBC to show workmen on camera. Somebody coordinated the whole thing, when three or four institutions can meet at the same place at the same

time on the same day, so that when the man takes the screw driver and the chisel...

Asides.

Mr. T. A. PRESCOD: When you go to the Pine Housing Area where the poor people live, because poor people owe rent. Sir, nobody is condoning people who are indebted. People who are indebted should pay, and all types of means should be used but not means that are perceived as distasteful like that, where somebody goes with a pliers, a screwdriver and a chisel and all of a sudden, a CBC man can get there simultaneously, so that when you arrive, CBC arrives, the man puts up the camera and shoots at a man with a screwdriver and a pliers taking off the lock on House No. 42, belonging to Miss Joseph or whomever.

Sir, that is a serious indictment on a Government if you continue that way. If it is a mistake, let it be a mistake but it should not be pursued as part of Government's policy. If it is not part of our position to behave in that manner, then you have a duty to the people who elect you, to let them know that it was not the policy of the National Housing Corporation. I know the National Housing Corporation has some 'hard-headed' individuals.

Hon. Miss H. E. THOMPSON-McDOWALD: Mr. Speaker, on a point of order. The Honourable Member is misleading the House, insofar as he seeks to give the impression that where locks are changed in a stringent effort to collect rents that there is a coordinated media event.

The NHC does not call the media. Invariably, when these activities take place in districts, the householders themselves and people living in the districts call the media and not the NHC. We do coordinate it, and we do not attempt to embarrass people in that way. We simply seek to use stringent methods to get rent, when all other methods have failed. The Honourable Member for St. Michael East can disagree with the methodology.

Mr. SPEAKER: The Honourable Member for St. Michael East, could you conclude, please.

Mr. T. A. PRESCOD: Sir, I want to say that the draconian measures are in harmony with some of the mouthings of officers at the NHC, who talk tough and militant on these issues, and show great insensitivity and indifference to these things.

In my view whether clearly expressed or inferred, it was very clear to me that the officer enjoyed some pleasure, witnessing and observing these things happening on the national television screen. I heard it and I am sorry I did not record it and ask you if you could give me the privilege of the House to play it back for you.

Sir, I want to say that in formulating a policy that is modern and humane, I believe that the Government has the responsibility to take the views of all Honourable Members of this House. I am not trying to sing in harmony, I am trying to sing within the interest of the people whom I represent. I hope all the time that the dispensation to which I belong could feel some sense of comfort, as they listen to me expatiate on these simple matters.

Thank you very much.
6.20 p.m.

Hon. Miss M. A. MOTTLEY: Mr. Speaker, I rise to participate in this debate. I do not intend to keep the House long, but I do believe that I have a duty to speak especially after my friend, the Honourable Member for St. Michael East spoke, who may have set things, for those who would want to exploit them for political value, out of context.

The reality is that this Government has had a strong and aggressive housing programme over the course of the last decade. We have seen a situation moved from 1994 where not only was there a dearth of public housing but in circumstances where 24 per cent unemployment obtained in a country and hence the majority of people in Barbados were unable to afford housing, to a situation now where people can now get access to affordable housing. In fact, the announcement made over the weekend that unemployment in Barbados now stands at 8.7 per cent tells a whole story. It is a story, Mr. Speaker, that has meant that there has been a greater demand for housing in this country.

Mr. Speaker, let us begin to examine the sociology of our development over the course of the last ten years. There is no doubt that this Government has been able through thousands of loans, either through the General Workers' Housing Credit Fund or through the Barbados Mortgage Finance Company Limited, through the reduction of the threshold to which persons are eligible for loans; through the lengthening of the time for the repayment of loans; through the reduction of the interest payable and the availability for hundred per cent mortgages for the first time; to meet a substantial demand of the housing programme.

Mr. Speaker, the reality is that a person, who would otherwise for the reason of them not working or for the reason that lifestyle attitudes have changed, may now want to live alone. Sir, Barbados is developing the profile more and more of a developed country where people are less and less willing to remain in their households with their extended family as they were 10, 20 or 30 years ago. As a result, there is no doubt that there is an exponential increase for the demand of housing. There is also no doubt that there are unique features in relation to urban housing which this Government has had to confront.

Sir, I am not sure why the Honourable Member for St. Michael East feels that this Government does not have a proposal for expanding rental units for the people who are most disadvantaged. Mr. Speaker, I have served a St. Michael constituency longer than even him. The majority of people in my constituency understands and have consistently said to me that they want to own their own property. They may not be able to pay large amounts monthly but they want to own their own property.

Mr. Speaker, I have stoutly resisted the placement of public housing in my constituency because I believe that the signal factor in removing people out of poverty is the ability to allow them to own their own housing. At the same time, Mr. Speaker, I recognise that there are people who can only afford to rent at a particular juncture in time because of their family circumstances or their individual circumstances. Mr. Speaker, as a Member of this Cabinet I have strongly fought for this Government to continue to retain a policy not only of rental of housing units but rental of long leases of land to allow people to be able to meet their individual needs.

Asides.

Hon. Miss M. A. MOTTLEY: I understand the Honourable Member for St. Michael East has concerns. If I saw those six units in my constituency empty every day I would be agitated too, and I accept that. Therefore, I trust and hope that matter would be resolved as a matter of urgency. I understand that he has concerns as well with the Belle because I am the person, who with the Prime Minister was walking with him in Licorish Village. Apart from the Belle, as he correctly said, Mr. Speaker, and as you are well aware, the situation comes all the way out to you in Station Hill and Deanes Village and to me in aspects of Codrington Road, Codrington Hill and Lewis Gap. The Ministry of Housing, Lands and the Environment has had to help me resite and to provide lots for those persons who have come since 1970, most of them in the last few years, who cannot get water. So to suggest that nothing is going on would be to mislead the public.

Mr. Speaker, up to last Wednesday, the Prime Minister chaired a meeting involving the Ministry of Health, the Barbados Water Authority and a number of other Ministers, unfortunately, I was in court and could not be there, speaking to the need for Barbados to have new technological solutions to treat to this very urgent problem confronting the residents of eastern and northern St. Michael as a result of the proximity of their living accommodation to the Codrington and the Belle wells.

Mr. Speaker, you know that I would back you 150 per cent as well as my friend, the Honourable Member for St. Michael East, because equally my constituency is affected in part. However, what we cannot do is to so give

the impression that it is a matter that relates purely to the whim and fancy, and therefore it is not central to the Government's programme, when we know that we had a meeting as recent as last Wednesday, or to ignore the fact that this Government led the effort of placing the issue of new technological solutions for the first time on the table in terms of the development of Government policy for over 30 years. Mr. Speaker, we have to get it right because all of us in here can be affected, not to mention the future of our children.

Mr. Speaker, I do believe and I therefore do understand the anxiety expressed by the Honourable Member for St. Michael East. I may not agree with how he put it over, because I think that he took some of it out of context. However, I understand the anxiety because it is a hard thing when you are representing people particularly in a constituency that is viewed to be marginal, party or no party, and you have to speak. That is the reality of our existence in representational politics in this country, but let us not mix it up.

Mr. Speaker, I do not know what he was referring to in relation to bulldozers, but if it was the public bath in St. Philip, the Honourable Member for St. Philip North like me, being called to the Bar in this country would not agree. Sir, any area that is the source of the destruction of social capital, particularly for his constituents with whom I met four years ago, when they complained about bullets going across the front yard of the St. Philip Primary School, would understand that these are not matters for politicians but are operational matters both for the town planning agencies as well as for the Police.

Mr. Speaker, we have to be careful. We have a responsibility to govern this country for the future not necessarily for us in here or this Government because the standards which we bring down and the institutions which we attack are the very same ones that are going to be required to keep this country functioning at a certain level. Mr. Speaker, I do not agree that we should treat people roughly when they are being evicted because they are human beings but at the end of the day, let us recognise that there are also intransigent problems in relation to people making promises and not fulfilling them. That is why the further away politicians stay from it, the better it would be.
6.30 p.m.

Mr. Speaker, may God bless Mr. Errol Barrow because I think he has done a great deal for this country, but from the time that he made that comment that the people in the Farm Housing Area should not pay rent for their housing units, it has become a culture that has engulfed this country. It has become a culture where persons believe that they can

get everything for free, but the only people who would suffer would be the children and grandchildren of the people of today. Sir, nothing is capable of being sustained forever unless something is done to build or to maintain it.

Mr. Speaker, I have just finished reading the 2005 Budget from Botswana and the similarities are truly striking, in terms of some of the issues that they are facing, as a middle-income country like us. Sir, a Government has to invest heavily in order to make services available to poor people and to poorer people in this country who would not otherwise benefit, but when we start to believe that we can continue at the same level, without an assertive effort to get the hardcore 13 per cent who still live below the poverty line in this country, we will not be able to sustain the quality of life that we have for the future.

Mr. Speaker, I say to you that a mix of policies must continue to be the characteristic of the Ministry of Housing, Lands and the Environment. If the Honourable Member for St. Michael East feels that the housing units in St. Barnabas should have been distributed, I agree with him, but let us not do it in a way that seeks to drive divisions between the officers of the National Housing Corporation, some of whom are doing their job, some of whom I have had private altercations with, in defence of some of my constituents. But you cannot publicly tear down institutions and expect that people would respect them tomorrow.

Sir, that is a very simple message that I want to bring here today and also to clarify that I would have a difficulty if this Government were to ever remove a rental option from its housing mix in the St. Michael population. Mr. Speaker, I am sure you would have a difficulty too in your constituency. That is not the platform upon which we were elected and that is not the platform upon which we will govern. Therefore, lest that there be any confusion about that, let me clear the air now and let it stand.

Mr. Speaker, I believe that the Honourable Minister is trying her best to treat to an issue that has been caused through issues of demographics, lifestyle changes, our own success in reducing unemployment in this country and increasing disposable income.

Mr. Speaker, another 7 000 people came off the tax roll in January. If these people are not paying taxes anymore, they are going to find ways of investing that money and, therefore, a person who before might have accommodated a miserable mother, father or grandmother, would find that being placed in a situation where that person can have a 100 per cent mortgage and having more money in their pockets by not having to pay taxes, is going to be less tolerant and would want to own their own home.

Mr. Speaker, that is the reality of the sociological changes that we are facing in this country. I want to challenge all Honourable Members and others, to recognise that we need to have a basic common consensus because by far the biggest problem facing us is the issue of land shortage, to meet this expanding need that behaves as if the population was not 250 000 but indeed I venture to suggest, three times the size, because of the economic empowerment and lifestyle changes.

Mr. Speaker, it is a problem that, in my view, is going to bedevil every government for the next 20 years because they are fundamental issues. That is why the technological solution of which the Honourable Member for St. Michael East spoke, is so critical. That is why we are going to have to decide how best to use land in urban areas. That is why we are going to have to decide how best we are going to mix the land with agriculture in terms of its usage. That is why we are going to have to come up with sustainable environmental policies that treat to these issues.

Mr. Speaker, this is not a partisan debate about the allocation of houses, or whether or not there is a rental policy. It is a debate that has carried us to the fundamentals of our social and economic developments, because of the linkages between the capital markets, the financial institutions, and the collateral for houses.

Sir, most people go into small businesses, using their house as collateral to get the money to start the business. Therefore, if we talk about sustainable poverty reduction, then we must see the use of housing as one of the main strategies that a Government employs, to reduce poverty and in a country such as ours where there has been restrictive access to capital and where there is not a large amount of people inheriting capital in this country.

Mr. Speaker, I see the Honourable Leader of the Opposition smiling because the Honourable Member knows that much of this is true because people put up their houses as collateral in order to get the finance to start. Therefore, while there will always be a policy for rental of land and of units, we must do our best to give people the same option that is exercised by virtually every Honourable Member. Sir, every Honourable Member virtually owns his or her own house.

Asides.

Hon. Miss M. A. MOTTLEY: The banks do not allow the majority of people in Africa to own it. The bank does not allow the majority of people in Latin America to own it.

Mr. Speaker, the reality is that we are fortunate that 50 or 60 years ago, such mechanisms known as the title suit were developed, to allow us to collateralise what we had to

do in order to get access to funding. Sir, in the St. George Valley, in Christ Church, St. Philip and elsewhere, there were a number of small black independent people who had land in the 19th Century, who had passed the land by what is known as seed to seed. Barbados is one of the few countries in the Commonwealth that has developed a legal mechanism, fictitious though it is, to allow people to use that land to access capital, to be able to improve their housing, or to have access to money to start businesses.

Sir, throughout Africa and Latin America.... Indeed, the book I am reading now by Hernando De Soto, he is the prime proponent of it. It is said that throughout these continents in the developed world, they have been unable to find a way of translating *de facto* possession of land as a means by which to propel individuals out of poverty, because they had no basis within which to access the capitalist financial institutions.

Mr. Speaker, it is not perfect here but we are by far, ahead of those in the developing world but that of itself is not something to make us please. Therefore, what I suggest is that while we recognise that for the foreseeable future, until poverty is eliminated from these shores, the Government must have a rental mix as part of its policy, but that we must always still do whatever is within our power to encourage Barbadians to do what each one of us who populates this Honourable House does, that is to own his or her own home. Therefore, if it is good enough for us, it must be good enough for them.

Sir, the reality is that it may have to do with tweaking the terms. A person may not be able to pay \$600 per month but if the Government is providing the units or the rental spot, nothing should stop that person from lengthening the repayment of the mortgage and taking \$300 or \$400 per month, to ensure that whatever is the percentage, that it has to be paid.
6.40 p.m.

Nothing stops us from lengthening the repayment of the mortgage and taking \$400 monthly and ensuring that a percentage of that money is taken out for maintenance and ownership. If you say that half of what you pay can go towards ownership of the land in the same way that a financial institution would give a mortgage, I can understand that but we have a hardcore 13 per cent of poverty to remove in this country, many of us have got on the train and are on the way out but some are still behind and we have a duty to help them.

Sir, by the same token, we have to recognise that we are only 166 square miles whichever way we look at it. If 166 square miles satisfied the housing demand of ten years ago, it is unable to satisfy the housing demand of a

population where unemployment is as low as 8.7 per cent which is lower than France, Germany and almost as low as the United States of America.

It is unable to satisfy the housing demand of a country where thousands continue to come off the tax role and where there is reversed tax credit for those at the lowest end such that they can use that to help acquire housing.

It is unable to sustain a housing demand where there is a philosophy of individualism and where the tolerance exhibited by our parents and grandparents are no longer evident when there is strife in a household.

Sir, not even in political parties do people want to stay in the same building when there is an argument furthermore people in the same house.

Mr. Speaker, I do not want to detain the House much longer because I did not intend to speak long in this debate. I tried to come in to refocus the issue that would bind both Parties and the country as to the fundamental issues that we have to face with those demographic changes, with those economic improvements and with the sociology of change that will attach itself to housing in Barbados bearing in mind that we know what previous generations did not know in relation to the precarious nature of the state of our environment.

Therefore, the decisions which we take now have to take into account our duty to preserve the environment in such a way that does not militate against the eventual demise of this country which we love.

Mr. Speaker, I beg to support the Resolution which has gone much further than Drax Hall. Perhaps, it is symbolic, because Drax Hall is at the centre of Barbados and this debate has now come to the centre of the development of Barbados.

I am obliged to you, Sir.

Mr. SPEAKER: the Honourable Member for Christ Church East Central.

Mr. R. D. JONES: Mr. Speaker, after listening to the debate, I thought I should just put in my two cents worth relative to this issue. One saw the exponential expansion of this debate and to some extent the tone set earlier in the date as the Honourable Minister spoke to the issue.

Sir, to some extent we are in a dilemma relative to the issues which have arisen out of what one might easily consider a simple matter. The issue of housing can never be considered a simple matter because it occupies one of those

spaces in the hierarchy of needs of human beings. Therefore, when we speak of food, behind that is the issue of shelter.

Mr. Speaker, let us not deny that as we speak and get into cross challenges in the debate that somewhere at the basis of our philosophy is the notion of seeking to provide shelter for the citizens of Barbados. Some might have done it a little better than others at the particular juncture when they were in power and some might now be struggling to find meaning and purpose with the varying solutions which they seek to bring to the people of Barbados. Sir, the Primary Housing Programme may be determined as one of those struggles to find shelter for the people of Barbados.

Mr. Speaker, if these types of ideas and policies can be structured in a way without seeking to gain partisan/ political advantage, then we might not have the kind of debate which ensues in this House from time to time. From my vantage point, I recognise that housing is a serious social issue which demands the concerted and deliberate effort of all good thinkers in this country as a means of seeking to solve the problem among the masses of people in Barbados. Sir, regardless of how many houses are built by Government or how many houses are built by private sector entities, there remains a substantial need for housing in Barbados. One simply has to look at the kind of statistics as provided by the National Housing Corporation and the demand which is placed on that entity alone, to recognise that this issue is extremely acute.

Therefore, how can we as a Parliament and as people of Barbados seek to bring to all of those persons who seek shelter, for the myriad reasons that they seek shelter, either because of clustered households; either because of social upliftment and social mobility; either because of frustration; for whatever reason, how can we meet those demands without causing other social problems and issues. I believe that as we frame the debate, as we frame this issue, that we have to move to the centre relative to this.

Mr. Speaker, some time, I hope soon, the Democratic Labour Party would form the Government of this country and the Democratic Labour Party itself would be faced with the challenge of seeking to provide meaningful housing solutions for the people of Barbados. I believe that if we had spoken on This Side, we would have questioned the size of the units under the Primary Housing Programme but, let us understand that it comes from a particular philosophical base, steeped in the history and culture of Barbados, steeped in a position where we have always said that we want to move our people from the minute or the small to the larger housing units. Therefore, when the representative for St. Philip West, spoke to the issue of the very cloistered, tightly constructed units, it was not in a tone to disparage the efforts from my reading of his phrasing and his language but to

suggest that at this juncture, 2005, that we should at least be looking for greater elbow space for our people.

I recognise the point as made by the Honourable Member for St. Michael North East that Barbados is still 166 square miles and even though sometimes you may venture to coastline and look under two metres of water and see land, the land will take millions of years before it emerges and we are, therefore, still constrained by 166 square miles.

Sir, I am glad that the Honourable Member for St. Michael East has recognised a statement made by me in this Parliament before that if we recognise the constraints of land, we have to go up a bit. Barbadians love to travel and they have gone to places where they live ten stories high without any trouble. They get access to transport and they move to their places of work and recreation. There must not be any difficulty now as greater demands are placed on land for agriculture, recreation and housing, at least we moved up a bit and we put the legislation in place, if it is not already in place, which would recognise the space and privacy of those who occupy those particular dwelling houses or spaces. 6.50 p.m.

It is important that we start to think in that vein. I heard talk about duplexes and quadruplexes and that is one aspect of a solution as well but there is a multiplicity of other solutions which we as a people and Parliament must put in place to seriously address the problem and the problem is acute.

I do not want to be the one who publicly beat up on the National Housing Corporation but if I am known to throw a blow it is because that blow thrown is well-deserved. There are persons, as stated by the Representative of St. Michael East, who for some reason treat poor people in Barbados with extreme disrespect that is mind boggling. If we in this Parliament allow the continuation of that level of behaviour among those who are down-pressed, down-trodden and who sit on the periphery of Barbadian life, then we are not worth our salt or elevation to this most Honourable House. Therefore, I have to speak to such an issue as raised by the Honourable Member for St. Michael East.

Sir, persons do not necessarily come to you as a Parliamentary Representative because they want to lie on any civil servant or any public servant. They do not do that. They come because of the burden that they carry in their souls from the treatment that it meted out to them by persons who should know better and from persons who use language from their haughty pedestal to keep the struggling poor people of Barbados on the ground and under their feet. I have already said that in this Parliament, and the records would show, that those persons should be best removed and placed in a situation where paper is their only challenge and not blood and flesh people that they have to interface with.

Sir, there are some excellent employees of the National Housing Corporation and I want to underscore that point. They are persons who try to turn stone into bread but they must recognise their limitations because they do not have the power of Christ but still they struggle and, therefore, they are applauded for their efforts. Sir, as stated on This Side earlier, they kneed dough and, therefore they need something to help it to rise. They need more resources and they need to be able to manage those resources in an effective way so that they are able to satisfy a significant portion of their mandate.

Mr. Speaker, one of the sad things is, as we move to the notion of Public Sector Reform and response, I believe that most Parliamentarians are not treated with respect by some of these people. They do not respond to one piece of correspondence or query. I had the experience and I have given up writing to them. Sometime soon we will march, of course with the appropriate permission of those who are in charge because they do not respond to one letter, note or call and you are routed into oblivion. That is what happens and, therefore, when we sit in here and we think that we are lords and masters of anyone who works in National Housing Corporation we are 'making sport'.

Sir, I had the experience so I know what I am talking about. Maybe, I might be the only one that they do not like or the Representative of Christ Church East Central may be. If they do not, I plead guilty. I might have harmed one in some action, commission or omission, but let me say that I am not aware of that but if I have harmed anyone, my sincerest apologies to them and I beg them on behalf of the people who come to them daily, call them, people that we all represent to forgive me and give them the kind of service that they deserve and the kind of service that the citizens of this country deserve.

Sir, some months ago there was a fire in Wotton and I want to compliment National Housing Corporation for its initial response. I was somewhere in the constituency of the Minister of Housing doing a little deed for one of her constituents when I got the call and I hustled to the location of that fire. One of the housing units was ablaze, the Fire Service responded, the young men of the area responded by moving through flame and smoke and removed some of the furniture in the house. A truck was provided by National Housing Corporation to move some of the furniture and it was a brilliant responsive behaviour by an agency of the State and I compliment them. This is ten months since the fire and beyond that response and galvanising to action, nothing has been done to the unit.

Sir, the occupants of the unit struggled for shelter and eventually they found some shelter. The unit was a unit where not one cent was owing in rent but it stands in the heart of that Wotton community with nothing being done to it.

The former Minister and the Representative for St. George North in an aside asked quizzically, but doesn't the insurance pay for those things? Sir, I was told that they do and I would hope that they would have met their commitment and once they have met their commitment, that unit should have been repaired.

I am, therefore, appealing now to the former Minister of Housing to speak to the current Minister of Housing, because I might be unable to, and if perchance there is a lack of communication between the two of them, I am asking my Representative for Christ Church South, the Honourable Minister of Health, who has a responsibility to represent me through thick and thin to speak to his colleague and ask her to speak to all of those concerned for the remediation of this matter and act with some alacrity relative to it. Sir, if the current Minister of Social Transformation, and one of my constituents, wants to add his voice to that, then he can reach now from the position which he occupies on the Backbench to the Frontbench and ask for some help and assistance on behalf of my constituents. These are simple appeals and I do not really believe that as policy makers, we should be getting up on the Floor of the House and beg, cajole, beseech and fall on our knees because there are people who will not do their work and we condone it every day.

7.00 p.m.

I know that the Minister of Social Transformation will hang his head in shame and his colleague, whom I am told might soon take over, should also hang his head in shame because this is not how it was to be done. We have to be more responsive, caring and give more heart and soul to what we do on behalf of our people. Those who stand in our way as we seek to perform those tasks, Mr. Speaker, must be removed, lest they be trampled. We cannot go to the homes of people, knock on their doors and windows, meet them in the street and say that we want to be their representatives and then we are constrained or tied, Sir, from carrying out our legitimate roles and functions. It challenges us to do something about those who do that.

There is a culture of vulturism relative to housing units, as soon as they become available. If someone dies in a housing unit in Wotton, Silver Hill or Gall Hill, before one of the reputable undertakers can remove the body, there is someone from the NHC, telling you to pass the keys. The experience is there, frightening and degrading. These are things that happen on this rock. It is terrible and we cannot condone it, Sir.

Mr. Speaker, I know there are persons, friends of many who have lined up, in order to get access to a unit. They will call and tell you that there is a unit available, can they get it but, of course, you know that as the Representative for Christ

Church East Central, I cannot give them because people have been already chosen to occupy. Sir, even if there are one or two persons who are still resident in that house, because they were not the persons paying the rent, some difficulties arise as to if they should remain in occupation of that house.

This says to me that the devil is amiss, when we can find ourselves reduced to such a level. All of this is perpetuated by some persons, who occupy positions of power at the National Housing Corporation. Therefore, the Minister of Housing who has direct legislative responsibility for the National Housing Corporation must, as soon as possible, convene a meeting with all of the persons who work at NHC. She should start first with the leadership and management of the National Housing Corporation and throw the gauntlet down that the Honourable Member demands because she has heard from her colleagues in Parliament, not only from the Opposition, but from her colleagues on the Other Side that there are levels of mistreatment by persons who occupy certain positions within the NHC. She should also demand, not beg because the Honourable Minister is in charge, that certain responsible and respectful behaviours are meted out to all those who seek assistance as citizens of Barbados.

As I told you, Mr. Speaker, I did not intend to speak because I thought that the presentations of my colleagues were excellent, and brilliant. I, as a teacher, do not necessarily give anybody 50 per cent, 60 per cent and 70 per cent. I am like you, Mr. Speaker, charged with almost a deliberate focus to urge you to even respond even better by reducing your marks. This is not stealing or taking away from them.

Mr. SPEAKER: This is assuming that you have some marks.

Asides.

Mr. R. D. JONES: In this case, Mr. Speaker, I am the one who is giving the marks and let me say that I want to compliment my colleagues for the excellent presentation on this issue and demonstrating to the Government that, even though there might be what you might call, noises, we are all really on the same page relative to the solving of almost a deep entrenched social issue. Therefore, let us work together in seeking to, at least, alleviate the pressing problems of housing.

Sir, as the area at Drax Hall is vested in the NHC, we can have serious development taking place in the heartland of possibly one of the most productive agricultural areas in Barbados, but be constrained that we do not move all or a lot more of our land out of agriculture and into housing.

Thank you, Mr. Speaker.

Mr. R. D. MARSHALL: Mr. Speaker, I rise to make a contribution in this debate before this Chamber. First let me say that I want to congratulate the Honourable Minister for her performance so far, in the Ministry of Housing, Lands and the Environment.

Mr. Speaker, the Minister's heart is in the right place. She has an interest in the development of poor people. She was not born with a gold spoon in her mouth. She worked hard and carried herself in a position in this country and she is bent on helping up those who are in need of help. Mr. Speaker, I will do everything that I can to support her, in the success of her Ministry and housing of the people in this country.

Mr. Speaker, there are large numbers of people in this country who are in need of housing, from all strata of society. I am a representative of the people of a working class area, mainly in St. Michael West Central, I have to fight for those people, and even people beyond St. Michael West Central.
7.10 p.m.

Mr. Speaker, I am in position where I am very often on the road and because of my nature people from the lower income bracket approach me, even when I go into the gas station whether they be the workers or people going to the gas station to buy something, asking me questions about housing and house spots. Mr. Speaker, that is why I can stand in this House tonight and say that I have to look out and do anything that I can in the interest of these people.

Mr. Speaker, the Honourable Member for St. Michael North East mentioned that more and more people in the country are working at this time, the unemployment figure will show that. Sir, when people are working, one of the first things they think about is having a little roof over their head. Sir, more and more young people are starting families at an early age and they want to go out and live on their own. They approach you on a daily basis asking you for a Government unit.

Mr. Speaker, I always try to explain to these people that Government will never be in a position to build enough units for rental purposes. Therefore, I try to encourage them to ask someone to rent them a little piece of land, it does not have to be in St. Michael, it could be in any other part of the country and if they could get permission to rent a piece of land from someone, I can try hard and send them in the right direction where they will be able to secure a little loan. Mr. Speaker, I always tell people that they do not have to be living in my constituency for me to tell them that.

Sir, when I walk down Broad Street on a daily basis, it is the same thing. If I do not have a call card in my pocket I will write my name and telephone number on a piece of paper and give it to them because although I am the

representative of St. Michael West Central, I still have to represent the people of Barbados. I cannot tell people to call the Ministry of Housing, Lands and the Environment or the Minister, I do not operate that way. I am an elected representative of the people of this country and I cannot send people away. I do not think that I should do that and I will not do that.

Mr. Speaker, there is not enough land space in St. Michael for house spots and sites and services. Most of the houses situated in St. Michael are in close proximity to each other, also the majority of people in St. Michael are related in some way, if not a cousin, an uncle, a brother or in-laws. Mr. Speaker, I know many people in your constituency. I am a product of that constituency and by extension you too, Mr. Speaker. I have met so many people in the constituency of St. Michael West Central who have relatives living in your constituency. This happens all over St. Michael. Everybody is everybody's relative and everybody is always asking for a house spot, a rental unit or something for each other.

Mr. Speaker, because of the new boundary arrangements, part of the St. Michael North constituency, the Gazettes Housing Area, that was represented by the sitting Honourable Member for St. Michael North, now comes under the constituency of St. Michael West Central.

Asides.

Mr. R. D. MARSHALL: He is saying *sotto voce*, quite ably so, but I cannot say that, Sir, but I am begging him hard to get some garbage trucks down by me.

Mr. Speaker, I have been trying very hard. I am approached on a daily basis by people who live in these units about help in having their units repaired. Mr. Speaker, these are people who can prove that they are paying their rent. I believe that if you are renting a unit from someone and you are paying your rent and the house is in need of repairs, the landlord, and if the landlord happens to be the National Housing Corporation, should repair and do all kinds of maintenance to these units.

Sir, I have been representing the area for almost two years and I am still getting complaints. When I canvassed the area in May of 2003, I had those complaints and I am still getting them. I made representation to the National Housing Corporation on behalf of these people, but to date they cannot get anything done.

Mr. Speaker, I am begging the National Housing Corporation to come forward and do some repairs to these units for these people. These are not people who are in arrears with their rents. These are people who pay their rent on a monthly basis. Therefore, on their behalf I am appealing tonight to the National Housing Corporation to make some

kind of effort and honour their obligation to the tenants in the National Housing Corporation units.

Mr. Speaker, through you, I am going to ask the Minister to look into the situation for me at what is known as the Gazettes Great House in that area. Before the last general election, as a sitting member of the Cabinet of Barbados, I remember distinctly that a paper was brought to Cabinet by the then Minister of Housing, Lands and the Environment about an acquisition at that same Gazettes Great House. The acquisition was brought because of me. I am the representative and at that time I was the Minister of Public Works and Transport. I knew that the owners wanted to sell the land. I spoke to the owners. I spoke to the members of the Methodist Church. I spoke to the Reverend at the church. I spoke to the attorneys. I spoke to everybody concerned. I was the one who was instrumental in getting the National Housing Corporation and the owners of the land to come together in order to push that land. That land was purchased for sites and services so that the people would be able to purchase the lots.

Mr. Speaker, at that time I was told that there were going to be about 70 or 80 house spots, but after the surveying was done, the numbers were reduced. The same great house was to be retained in its present condition at that time. The Minister of Social Transformation spoke to me about having it maintained and put in use as a community building. Mr. Speaker, since then there was a fire and the building was burnt to the ground. At that time I spoke to the General Manager of the National Housing Corporation and I understood from them that they might be in position to have some additional spots in there for the people.

Mr. Speaker, I was asked to submit a list of prospective purchasers and I submitted the names of persons desirous of obtaining a house lot or a house in the area because I understood that they were going to build a number of houses for sale and the remaining lots would be sold to people to erect their own dwelling. Mr. Speaker, some members in the constituency of St. Michael West Central have shown an interest and their names were submitted to the National Housing Corporation. At that time, many of them were interviewed. To date, many of those people whose names have been submitted to the National Housing Corporation, have not heard anything. When I call I can hear that changes have taken place and that certain people would not get any units, *et cetera*.

7.20 p.m.

Sir, I know of a situation, which I think is unfair, where one person in the constituency was able to get two house spots in the same area for members of the same household, because of his close association with members of the National Housing Corporation, especially at a time when those persons did not qualify because they were not considered to be low income earners.

Mr. Speaker, I now sit on the Backbench in this Parliament but I still have my obligations to the constituents of St. Michael West Central and, therefore, I have to answer to them.

Mr. Speaker, I represent the constituency of St. Michael West Central and I believe that where any decision is to be made concerning housing for the people of St. Michael West Central that I should know something about it. Sir, the Urban Development Commission do the same thing; things happen in the constituency and sometimes I am the last person to know of them, and it is downright disrespectful to the sitting Honourable Member of Parliament. Sir, I came here like anybody else and not in a box cart. I have faced the polls like anybody else and until such time as the people of St. Michael West Central say nay, I will have to say yeah on their behalf.

Mr. Speaker, I saw in some information sent to me that the Gazette Great House will be a part of the programme for housing in Barbados and I would ask the Honourable Minister to look into the situation that now exists at Gazettes. I am upset when these things could be happening in the constituency that I represent and I am the last person to know what is going on in my constituency.

Mr. Speaker, I want to say that the National Housing Corporation and the Urban Development Commission are both Statutory Boards and that they will both have some degree of politics in them, but I believe that in order to remove some of the red tape and some of the long waiting periods in getting things done, that some kind of private sector teeth has to go into those entities. I believe that in the same way that the private sector operates and manages its business, that Government should look at implementing some of those methods, to speed up the process of doing things. At the same time, it will remove some of the ugly doings that happen in these processes.

Mr. Speaker, I will support the Resolution that is before this Honourable House. Sir, as I said when I first started, I believe that the Honourable Minister is doing her work and that her heart is in the right place. I therefore, believe that she will come out victoriously.

I thank you.

SUSPENSION

Hon. Miss M. A. MOTTLEY: Mr. Speaker, I beg to move that this Sitting be suspended until 8.15 p.m.

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

The question that the Sitting be suspended until 8.15 p.m. was put and resolved in the affirmative without division

and Mr. SPEAKER suspended the Sitting accordingly.
7.25 p.m.

RESUMPTION

Mr. SPEAKER: This Sitting is resumed.

The Honourable Member for St. Philip South.

Hon. A. P. WOOD: Mr. Speaker, the hour is rather late and I must admit that this morning I did not expect that the Resolution which deals with the acquisition of a parcel of land at Drax Hall Green in the parish of St. George would have taken so long.

Sir, I listened attentively to the Honourable Member for St. James South who expounded and explained the Primary Home Programme and I was pleased that there is a plan which, once executed with some alacrity should see the programme reaching the parish of St. Philip.

Sir, on my way from the funeral this afternoon, I listened to the debate and the Honourable Member from St. Michael South Central was on his feet and with his usual exuberance as it related to his time in this House, he spoke as a true person of the Opposition. As I got closer to Parliament, I was framing in mind how I should intervene in the debate. I thought I would use my limited time to make contact with some of the things the Honourable Member said.

Sir, especially for those Honourable Members who have come to Parliament recently, I think we have a duty to point out to them their faults and how they need to use the information in a factual way so as to make better sense of what they want to say as they seek to make contributions to the debate. The Honourable Member from St. Michael South Central said he recognises that the National Housing Corporation cannot do it alone. Sir, he is correct that the issue at hand is a big one, that the demand for housing solutions in Barbados is excessive and Honourable Members on Both Sides have spoken in recognition of that fact.

Sir, if you listen to him carefully, he was seeking to give the impression that the Government has not create an enabling enough environment for the private sector activity to flourish in the area of providing housing solutions.

Mr. Speaker, in my considered opinion...
8.20 p.m.

Sir, in my considered opinion, the economic conditions in recent times have been such that any enlightened Government recognising that there is an excessive demand for housing in this country should create the enabling environment for the private sector to intervene and provide many of those badly needed solutions. I will go on record

as saying that between the period 1994 to 2004 and the latter part of that ten-year span, apart from probably a year or two when we met an economic downturn, that the economic conditions and environment were such that the private sector's contribution to housing development in this country was probably unmatched in any other stage in our history.

Mr. Speaker, I can speak for St. Philip alone, not about the projects that have been completed in the early part of the 1994 to 2004 period but as we speak there are numerous private sector led projects in St. Philip alone. As a matter of fact, I have not had the good fortune like some of the Honourable Members on This Side to have benefited in the constituency that I represent from a housing development that is led by National Housing Corporation. That is why I have a duty to speak now that I am seeing some light at the end of the tunnel in respect of National Housing Corporation bringing housing development to the constituency of St. Philip South and, indeed, the parish of St. Philip.

Sir, I am going to name a few of them to make a lie of what the Honourable Member for St. Philip South Central said about there being a lack of Government's effort in providing an enabling environment for the private sector to continue to contribute in this regard.

Sir, the areas are Breezy Hill, located off Church Village, St. Philip West, one section is completed and another section has started; Shewsbury Gardens, that project is led by Ideal Homes; at Windward Gardens, the expansion continues; Manderley Gardens, on the outskirts of my constituency; Rices Gardens; Emerald Park, Six Cross Roads, is led by Eastern Land Development and there are 545 houses being planned. The first component is nearing completion and shortly keys should be handed to quite a few new house owners in this country. Sir, these projects are private sector led and I am only referring to one parish.

Sir, the Barbados Workers' Union is planning another 'roll-out' of their housing project at Mangrove and it is private sector led. I am speaking about St. Philip alone, so, one can understand if this is replicated across Barbados that the private sector previously has not been involved in providing housing solutions for Barbadians but they will be looking to continue within the joint venture programme and on their own because of the enabling environment that has been created.

Sir, could you imagine a financial system that is awashed with liquidity and there is vibrancy in the mortgage market? Sir, thanks to the RBTT Barbados Limited and their direct involvement in our local financial sector, we have seen a vibrancy in the mortgage market. We have seen the banks jockeying for position and the rates on mortgages have plummeted to 6 per cent.

Sir, what has come along with that? We have seen private sector led activity where people have taken the opportunity to expand their homes. When my friends come from overseas, they want to know what has happened to Barbados. Barbadians are accessing mortgages and some of them are refinancing their mortgages and improving their homes. Others are joining the property owning class in Barbados and this is a private sector led activity.

Sir, I do not know where the Honourable Member for St. Michael South Central is living. Maybe, that sort of activity is taking place in his constituency. However, he said that he does not have a lot of room for new housing solutions in his constituency but he probably does not visit the right places in the country. He needs to go to St. Philip and enjoy the scenery and see that there is tremendous building activity in the area of housing taking place or he can ask his friend the Honourable Member for St. Philip North about it because he knows that what I am speaking about is correct.

Mr. Speaker, the Honourable Member is not tuned with what is happening in the area of providing housing solutions in Barbados. Some would argue that he is not in tune with other developments in Barbados but I can speak for what is happening in the housing sector in Barbados.

Sir, notwithstanding the impetus that has been given by the private sector in the area of housing, there is still a role for the National Housing Corporation in the provision of housing solutions in Barbados. I am going to use a few minutes to explain what I mean. Sir, the Opposition speaks about the Government getting too involved in the provision of housing and this came from the Honourable Member for St. Michael South Central. They questioned the build-up of the land bank and they said that the housing solutions are costing too much, so, they questioned the cost of housing and the Government's involvement through acquiring lands to put into the land bank and use those lands in order to provide housing solutions at affordable rates.

Mr. Speaker, sometimes you hear the Opposition say to leave the things to market forces and that the Government should concentrate on doing something else, they should set the policy framework and create an enabling environment for the private sector to continue. Sir, they are saying that you leave it to the market forces but the cost of the housing solutions are going through the roof.

Sir, we are saying that the State has a responsibility in its attempt to provide housing solutions at affordable rates to continue in a very direct manner so as to ensure that the cost of providing these solutions are not out of the reach of Barbadians. Sir, the Opposition wants to give the impression that they are championing the cause of the same people that would be left out of participation in the market if all of it is being left to the private sector.

Sir, the Government intervened so that the lower and middle income earners could benefit from the provision of this type of service and activity at affordable rates.

We have a situation in Barbados, even in those developments in St. Philip that the private sector is leading, even when the houses should be for lower income earners, when you check the price of those solutions and you get the cost component for the land and you get the cost of the structure, you will realise that the land alone per square foot, would be well in excess of a similar solution provided by the National Housing Corporation for the same target group. 8.30 p.m.

I want to state that I am proud to be part of this administration that is finding a way to keep the cost of land for middle and low income earners very affordable. In some cases, it is still \$7 per square foot, and in special programmes of this Government which your constituents will be benefiting from, we are selling land at \$2.50 per square foot. Sir, tell me if there is any private sector led development in Barbados, where you can get land at such affordable rates. This is one of the reasons why somebody has to continue, in a direct way, to provide housing solutions in Barbados.

The Honourable Member for St. Michael South Central also said that the Government's focus now is misdirected, and that seeking to provide wooden structures is a backward step and there should be concentration on masonry structures. He even sought to make a joke about the future of the Arawak Cement Plant in Barbados with the current approach taken by the Government. I heard that on my way down and I like to listen to you all – not always in here – so that I can frame a nice little speech when my time comes around.

Sir, are we jeopardising the future of the Arawak Cement Plant, that entity which Tom Adams brought to Barbados back then? If any of you listened to the Managing Director of the Arawak Cement Plant in recent times, you would have heard when he spoke about the performance of the entity, stating just the opposite. He said that, based on what is happening with the size of the building boom and the activity in the housing sector that, not only the Arawak Cement Plant has been performing well and seeking to expand but, the lumber companies of Barbados have also been performing well.

Are you suggesting that if we go to the other extreme and there is this full concentration on masonry structures, are you suggesting that the Lumber Companies close? If you do not want any solutions in form of wooden structures, do you want to shut down the lumber companies in Barbados? If that is your suggestion and the implications of what you are saying, you do not have my support.

Mr. R. L. SEALY: Mr. Speaker, on a point of elucidation, if the Honourable Member would give way. He said he listened to the speech in the car. I did speak about the use of timber members for aesthetic purposes. Therefore, if you still have use of timber for other purposes, I cannot be suggesting that all of the lumber companies would shut down. I am just saying that to elucidate. I know he is waxing warm but the point is nonsensical.

Hon. A. P. WOOD: Mr. Speaker, if he only wants to use the timber for aesthetic purposes, he is suggesting that most of the lumber companies should be shut down and you use a little back-door operation to dispense the little timber for aesthetic purposes, he is probably suggesting that.

Sir, I want to give this House the benefit of my recent experience, since the Honourable Member for St. James South has been so eloquently promoting the Primary Homes Programme. I want to dissociate and distance myself from the experience of the Honourable Member for St. Michael South Central. I know from where I sit in St. Philip that my constituents who are at the lower end of the socio-economic ladder, want to participate in the Primary Homes Programme.

They like the idea of the Government providing the houses at those affordable prices. They like the idea, even more, of the Government providing options for them to own the wall houses as first time owners, and providing options where they could own the wooden houses, once the material is of a very sturdy form. Sir, that has been my experience.

Mr. Speaker, I have been accumulating a list. It is very lengthy and I have been encouraging all of them to go to the National Housing Corporation and get themselves entered in the record. Sir, no amount of negative advice coming from the Other Side about there is no future for wooden structures, would prevent my constituents from wanting to own a property. Sir, like most of the others who can afford to own these elaborate structures, they want housing and the Honourable Member for St. James South is trying her best to ensure that the cost of those solutions, inclusive of land is very affordable.

Mr. Speaker, I want to revisit a matter that was of some concern to me and I am very happy that this enlightened administration was able to deal with it. It is an aspect of a reign of terror that was unleashed on some of my constituents back in the early 1990s. We should not have been surprised because in this 1993 to 2000 Development Plan, the philosophy of the Democratic Labour Party, during that period when we had the economic downturn and they had to introduce the austerity programme, the philosophy of the Democratic Labour Party at the time, was to the disadvantage of a section of my constituents, where a member of the Democratic Labour Party at the time, 'Rambo' Blackman, had to intervene for his constituents.

He told them that his party was being very unfair to them and not to pay the National Housing Corporation a single cent in rent.

Sir, this is what I am talking about and at page 111 of this document, *A Development Plan 1993-2000*, it says in Chapter 6, page 111 that the involvement of the public sector will be focussed mainly on the special needs of the lower income group. At the same time, the conditions under which the targeted households benefit, will also change to include an increased level of cost recovery, consistent with the varying levels of income and affordability within the group.

Sir, in 1991 to 1992 in Rices Development, this philosophy saw them charging economic rents to some low income people, who were living on that land for many years, before the Government took it over. When the Government took it over, one would have thought that the Government would have given them an ease, in respect of the charges for the rental of that land. When it was owned privately, economic rents were not charged at the time but when the Government took it over, they charged them economic rents. I would never forget.

8.40 p.m.

Mr. Speaker, they created a situation of an anomaly where a section of Barbadians renting lands from the National Housing Corporation were paying four times the standard subsidised rate that existed elsewhere, and Harold Blackman intervened and told his constituents not to pay them one red cent and many of them did not pay. I do not condone that sort of behaviour.

Mr. Speaker, when I took over in 1999 – admittedly it took me a couple years – I rendered advice to the National Housing Corporation that the injustice that continued for so many years, which was introduced at the time of economic downturn and was part of the austerity measures should be rolled back. I said that the Barbados Labour Party had taken the economy out of that slump and that we were on a path of prosperity and continued growth and the economic conditions would have changed shortly after we took over and by the same reasoning advanced to introduce the measure, they should have rolled it back because the economic conditions had changed and there was no need to forge ahead with any austerity programme.

Mr. Speaker, I live to see the day that the advice I rendered to National Housing Corporation was adhered to. Sir, I did all the calculations. I had anomalies in Rices Development relative to Six Roads, Rices Development relative to Gemswick and Rices Development relative to the small number of lots they had in the Crane. I had the information and I calculated for the National Housing

Corporation the extent of the overcharging from the date the landlord/tenant relationship started back in 1991 and in 1992.

Asides.

Hon. A. P. WOOD: We said that every person in Rices Development who continued to rent should be charged rates similar to what existed as the standard subsidised rates elsewhere. Sir, what the Democratic Labour Party did to them was to charge them economic rent sometimes four times as much as the standard rate. Sir, it took me a little while and month after month after month I had to update the figures until they finally agree with me that the folk should be treated in the same way. All of them got some fairly massive credits, Mr. Speaker, so much so that when the offer to purchase came they were able to use the credits to offset the sale price for the land.

Mr. Speaker, the Government was even more kind to them and offered them \$100 per year as a credit for all rents paid up to 25 years, but of course they were not living there for the 25 years, so they got the agreements reversed to the start of the tenant/landlord relationship and they got the \$100 credit for the number of years they lived there.

Mr. SPEAKER: The Honourable Member has one minute to conclude.

Hon. A. P. WOOD: Mr. Speaker. I want to close by thanking the Honourable Member for St. James South and the officials of the National Housing Corporation who would have seen it fit to bring Government-led housing programmes to the parish of St. Philip. I know that they are busy trying to bring all the outstanding issues to account in respect of the project at Rices which is targeting middle income earners. The Honourable Member for St. James South gave me an undertaking that the lower income people in the parish of St. Philip who badly need housing solutions, some of whom cannot be accommodated within the private sector led projects because of the higher cost, would be looked after. The areas identified are Marchfield, Workhall and Six Roads.

Mr. Speaker, we therefore need to give the Minister and the staff of the National Housing Corporation our full support for what they are doing in respect of the entire programme at the National Housing Corporation so that this necessary and highly desirable thing, the provision of a housing solution, can reach more and more Barbadians.

I thank you.

Mr. SPEAKER: Honourable Member before we proceed there is another item on the Order Paper for tonight and I would suggest that you be very brief. We must have some consideration for the staff. Surely, we were not expecting that we would go so long tonight.

The Honourable Member for St. James South will now wrap up.

Hon. Mrs. H. E. THOMPSON-McDOWALD: I wish to thank you, Mr. Speaker, for the opportunity to wind up and to thank the Honourable Member for St. Michael South who gave way to me to allow me to wind up at this time. I do not think that when we began at 10.00 a.m. today that any of us anticipated that we would still be debating this item, and there have been wide-ranging comments.

Mr. Speaker, in winding up I would just wish to respond to some of the issues raised by speakers during the course of the day. The Honourable Member for Christ Church East Central raised some concerns about a challenge with some fire victims in his constituency. I give a commitment to following up on it since I am not aware of the details of the matter of which he spoke. Equally, the Honourable Member for St. Michael West Central raised issues about Grazettes. Again I would have to follow up on that matter. As I understand it, the allocations for Grazettes were made long before I became the Minister and I really do not know what the issue relative to that area is at this time. The Honourable Member for Christ Church East Central also raised the issue of service and the fact that he is not entirely happy with the service given by the National Housing Corporation and the fact that people fail to return telephone calls and to respond to letters.

Sir, since becoming Minister of Housing, Lands and the Environment, I have tried very hard to develop a more service-oriented and client-oriented culture to insist that we return telephone calls and that we reply to every letter. In fact, I believe that Honourable Members on Both Sides of the Chamber, with a very few exceptions, could truthfully say that every time they have written to me about a matter relating to their constituency or about somebody for whom they are making some sort of intervention that I have replied to them in very short order. Sir, where I have not been in a position to give an immediate response, I acknowledge receipt of the letter or if the response is delayed I apologise for it. I believe that if we are serving the public, as we indeed are, that we are to be mindful of their concerns and of the concerns raised by their representatives.

However, Sir, challenges with the service and the service culture are not peculiar to the National Housing Corporation, they exist across all Government agencies whether central Government or satellite corporations. The fact that throughout the Government service people complain about the way they are treated by fellow Barbadians when they seek to access the goods or the services available by that particular entity, is one of the challenges which public sector reform needs to address more vigorously.

8.50 p.m.

Mr. Speaker, the Honourable Member started by making the point that there was no profit to be made and, therefore, in the Primary Homes Programme, people would not have been interested. Sir, the reality is that 22 entities and individuals had expressed an interest when the first advertisement went out for the Primary Homes Programme, knowing what the pricing structure was and what they would be required to build at. In fact, if these persons and entities did not believe that they could have built these houses and made a profit, they would not have applied. If they thought that building these houses would have pushed them out of business, they would not have expressed an interest. They would have continued to build for the prices available in the private sector.

Sir, that represents a massive interest in the programme and since then a larger number of persons have even been considered because outside of the process of tendering, persons have written to indicate an interest and to express a willingness to become involved. Sir, these are people with considerable experience, companies of some experience in the industry and other groups of persons have gotten together and asked for the opportunity.

Mr. Speaker, in addition, the Honourable Member also raised the point that in the Estimates, only \$4.2 million were allocated to the National Housing Corporation. Sir, the figure for the Primary Homes Programme would not be fully reflected in the Estimates. I have made the point at the launching of the programme, though I concede I did not make it today, that we had accessed approximately \$75 million in loan funding to carry out infrastructural and other developments, and to be used as seed capital to get the project underway, as well as to use in-house for our own onward lending for the public.

Sir, we recognised that there is a core of people who will not be happy or comfortable going to the financial institutions, whose rules and application criteria for screening applicants are far more stringent than those of the National Housing Corporation's. In particular there are artisans and small business people who will not be favoured by the formal banking system but who over time have been given the opportunities for loan and other facilities at the National Housing Corporation and have honoured their obligations to pay. Therefore, there is funding available outside of the \$4.2 million, which is reflected in the National Housing Corporation Estimates for the 2005/2006 period. Therefore, we will not be constrained by that figure of \$4.2 million but would have access to a wider pool of funds which will allow us to implement the programme.

Mr. Speaker, outside of the monies needed for infrastructural development, please remember that persons will access their own loans and will pay directly to us, to be passed onto the builders, so that we do not have to have

monies to build every house that will be constructed under the programme.

Mr. Speaker, there has been much discussion about housing policy and the philosophy under which housing policy is rooted. I believe that Government has a responsibility to carry a safety net to make housing affordable for those persons whose economic status is such that they will not be able to afford to buy housing. Sir, irrespective to what mechanisms are put in place, there is going to be a certain cohort of the population who will have challenges by it.

Mr. Speaker, we are, therefore, hoping that it is those persons for whom we can provide rental in the terraced units and who over time would be able to buy at concessionary prices. Sir, the reality is that a culture, for whatever reason, now permeates the tenants of Government rental units so that 70 per cent of them are now in arrears, which is an unacceptably high percentage of arrears for any entity to be running. While the National Housing Corporation is not a profit-making enterprise and while we accept our social responsibility to provide housing at both the rental and sale levels, the reality is that we need to use the monies available from the rental pool to execute repairs.

Mr. Speaker, while Honourable Members express frustration about the lack of maintenance and the lack of adequate repairs being carried out on units, the reality is that with 70 per cent of our tenants being in arrears, it is very difficult to have the kind of ongoing maintenance and repair programme, which is necessary for the Government's 4 200 units.

Mr. Speaker, therefore, while it is true that a tenant at a particular location might not be in arrears, it does not mean that if he or she applies, given our overall fiscal position, that we are in a position to do the repairs. Sir, despite that we still do our utmost to carry out repairs wherever resources are available. In fact, during the course of the Estimates coming next week, I will be able to give further details on the level of repairs that have been executed over time.

Mr. Speaker, I make the point that as a Government – and I speak not of a Barbados Labour Party Government or a Democratic Labour Party Opposition because sooner or later, every Opposition eventually becomes Government – we have to ask ourselves what sort of housing culture are we nurturing. Is what we are telling our citizens acceptable or not? Sir, I am hearing too many speeches that have an implicit undercurrent that suggest to people that it is alright for them not to pay rent. I feel we need to break that culture, especially because it cannot be pleaded in the current economic environment, with unemployment figures down to 8.7 per cent, that a lot of the people who live in units are unemployed.

Mr. Speaker, there is no correlation between the rental arrears and unemployment. In fact, when one checks the units, one would find that many of those persons are employed, some as civil servants, some in regular good-paying jobs and who are in a position to pay but who run the highest level of arrears. We see instances where several generations live in a house, where the majority of them are working, and still they are not paying rent. Sir, as a Government, we cannot encourage that, we need to collect rents where rents are due.

Mr. Speaker, we cannot apologise for pursuing a policy of rental collection but at the same time, I would be the first person to concede that a human and humane face has to attend the policy application. In fact, I heard one of the Honourable Members for one of the constituencies of St. Philip, giving a story about a person not being in arrears. Sir, I had the experience of a person whom I know well, coming to me and complaining about how the National Housing Corporation was unfairing them and were trying to put them out of a unit. When I enquired of that person if they had owed any rent, it was only after repeated cross-examinations that I was told that they had owed a small amount of money but had insisted that they were going to pay that money. I promised them that if they paid the money, I would investigate on their behalf.

Sir, when I made enquiries on that person's behalf, it was found that they had never paid any money in rent since occupying their unit. Mr. Speaker, I see this all the time. There are people who are working, who have access to money, who will request housing. I have seen a woman bringing six little children, who were not hers, and coming to the National Housing Corporation saying that she was homeless and desperately needed housing. When everybody felt sorry for her and she was accommodated in a unit, it was then discovered that none of the children had belonged to her.

9.00 p.m.

Sir, we see a high degree of trickery and manipulation of the system. I can tell you of people who have been assisted with units who are in good and comfortable jobs who will pay for their units the first two months and afterwards forget that they have an obligation to pay the rent. We have a culture that is being endemic and we have to deal with them.

We are encouraging one class of persons to believe they can get everything free whereas middle class people are paying the tax burden to carry all the benefits of the society and when their mortgages are due, they get called in by the bank if they do not pay. Yet people are refusing to pay rents which are highly subsidised, which have not been increased for twenty years. This is not fair to the Government that wants to provide a high quality service and be a responsible landlord. Sir, the reality is that we need our resources if we

are to be effective in our responsibility as the landlord of the Crown.

Mr. Speaker, I wish to thank the Honourable Member for St. Michael North East for her mature, well-reasoned, well-articulated speech which gave clear policy positions and spoke broadly to the issues.

Sir, in relation to what is happening with the land in Zone 1, the Honourable Member indicated that only last week the Prime Minister and several Ministers, agencies of Government were treated to a presentation by the Barbados Water Authority on solution for Zone 1 and difficult areas with which we are now grappling but these agencies do not necessarily admit to an immediate solution.

I was also present at a meeting of the Planning and Priority Committee when the Prime Minister, the Honourable Member for St. Peter mandated the Town & Country Planning to look at the existing zoning policy to see if there were new modern technology and engineering techniques which would allow us to have a more liberal zoning policy or one that is less restrictive and would allow more liberal construction and maintenance.

Sir, when I came to the Ministry of Housing, I saw a need and a niche which I formulated a policy to fill. The fact that there has been 5 000 applicants to date in a six-month period, suggest to me that the need for which this policy was evaluated is very much there and that people are responding to it as a positive and possible option to realise their aspiration.

I regret that it has not found favour with the Honourable Member for St. Michael East. The Honourable Member for St. Michael East is a consultant in the Ministry of Social Transformation and I would imagine he is comfortably paid for his position. Sir, proper housing is an instrument by which people can be socially transformed and I have never seen any policy recommendation, report, evaluation, paper or information emanating from him on social policy. I would be glad if he had a difficulty with the housing policy I have enunciated to say so but not as criticism because they have not put a single individual in a house in Barbados. Sir, I would be happy to hear from him what his recommendations are for housing Barbadians.

Aside.

Hon. Mrs. H. E. THOMPSON-McDOWALD: I sent my Personal Assistant. The unit that was damaged most, three generations of a family lost everything at one fell-swoop and there were women in that household pregnant with the fourth generation of the family.

Sir, I understand what it is to go to homes where there are ten or twelve occupants of two and three bedrooms. I have also seen houses where there have twenty occupants of

two and three bedrooms, where people sleep on the floor and have all kinds of living arrangements. Sir, I passionately want to change that. I want to be able to see a change in the housing stock in Barbados.

Honourable Members on the Other Side spoke about the size of the unit. Mr. Speaker, everybody wants a big house but what I am offering people through the Primary Homes Programme is the opportunity to own their house and then expand it to suit them in whatever way they want. I believe it is a viable policy and can have benefits for all of us. We will be starting in St. Lucy and at least the Honourable Member for St. Lucy would be able to say that he was called and asked to make some recommendations on whom he would want to see being housed at St. Lucy. Despite the criticism coming from the Honourable Members on the Other Side, they should be saying that they have constituents whom they would like to see being housed. Sir, all Barbadians will benefit from the programme.
9.10 p.m.

We have indicated that the programme is being applied without any kind of political bias and the allocations are being made largely on a first come first serve basis and consideration for those persons who own their own lands.

I have also given an indication that we are building all across Barbados in a range of constituencies and parishes. I reiterate that I believe that there are options available for urban Barbados. For example, at Airlie Heights we are going to be building duplex units to maximise the land resources. I share the view of the Honourable Member for St. Michael East that we can do multi-storey housing solutions in urban Barbados where land is a far more scarce resource than it is in rural Barbados.

Sir, today I know that I have been wide in my presentation at the beginning but this is the first opportunity since the launch of the Primary Homes Programme in September that we have had an opportunity to discuss housing in this Parliament or to look at the Primary Homes Programme in its entirety. I felt that it is an important housing initiative that I needed to speak on expansively so that it would be on the records of this Chamber what this Government has attempted to do for a majority of poor Barbadians to satisfy the high housing demand.

I am particularly pleased that the Honourable Member for St. George South will benefit from this Primary Homes project in his constituency and that he would be able to offer these housing solutions to a number of loyal and hardworking rural citizens. Sir, I would wish to commend the Primary Homes Programme to all the Honourable Members of this Honourable House, whatever reservations that we may have, because of the potential good that it can do.

Mr. Speaker, with these words, I beg that this Resolution be now passed.

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

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

On the motion of Hon. Miss M. A. MOTTLEY seconded by Hon. R. R. FARLEY, the House resolved itself into Committee of Supply, Mr. R. D. MARSHALL in the Chair.

COMMITTEE OF SUPPLY

Mr. CHAIRMAN: This Honourable House is now in Committee of Supply.

ORDER NO. 5 – RESOLUTION TO GRANT
THE SUM OF \$8 143 393 FROM THE
CONSOLIDATED FUND AND TO PLACE IT AT
THE DISPOSAL OF
THE GOVERNMENT TO SUPPLEMENT THE
ESTIMATES 2004-2005 AS SHOWN IN THE
SUPPLEMENTARY ESTIMATES NO. 13,
2004-2005 WHICH FORM THE
SCHEDULE TO THE
RESOLUTION

HEAD 17 – OMBUDSMAN – \$10 320.00

Mr. CHAIRMAN: The Honourable Member for St. Michael North East.

Hon. Miss M. A. MOTTLEY: Mr. Chairman, this is a simple matter to cover utility bills for the rest of the financial year and I beg to move that this Head stand part.

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

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

HEAD 28 – MINISTRY OF HOME AFFAIRS
– \$4 576 364.00

Mr. CHAIRMAN: The Honourable Member for St. Michael North East.

Hon. Miss M. A. MOTTLEY: Sir, I know that the hour is late and I will just give a brief introduction unless Honourable Members want me to be more expansive. The amount of \$4 576 364 that is being requested is to allow the Government to carry out fully the recovery effort that is

necessary since Hurricane Ivan passed our shores last year. The initial number of reports after the hurricane was 711 reported cases of damage to buildings, houses, roads, trees and utility poles. After an evaluation this number was reduced to 602 and further decreased thereafter once we started to indicate that there was a protocol for how we would treat to the issues, that number 602 was reduced to 531, which is the figure that the Government is dealing with.

Sir, we tried in the Ministry, with the approval of Cabinet, to set out a situation where there are four levels of damage. Level 1: No significant damage, where the structure is usable and can be occupied, repairs are minimal. In other words where some shingles are blown off the roof's covering has loosened, windows broken or doors fallen. Level 2: Minor damage, where the structure is usable and can be occupied after urgent temporary measures are taken. For example, a piece of the roof may be missing or windows or doors blown off. Level 3: Major damage, where the structure is not usable and cannot be occupied until after the repairs are made. For example, the roof covering is blown off exposing the entire interior of the structure and in addition walls are damaged and windows and doors being o f f . Level 4: Destroyed and this is self-explanatory. Sir, we found that there were 147 Level 1 houses; 211 Level 2 houses; 130 Level 3 houses and 43 Level 4 houses.

Sir, as a result of that, categorisation which we have implemented and hoped to be used and also to be reflected in the legislation which we hope would come this year for the new Barbados Emergency Management Agency.

The Ministry recommended, and Cabinet agreed, that the Government will not repair properties that are rented. In other words, where the person living in the property is not the owner because it was felt that if a person is deriving income from property, that they have the wherewithal to be able to fix their own property and that we would not repair property where the person was the owner of more than one property. Once again, because the person clearly has the wherewithal to be able to treat to the repairs because they have a property from which income comes even if that is not the property that they are living in.

Sir, further, that working persons whose properties are insured must make use of the insurance coverage. I do not think that there can be any debate over that. Further, for working persons who did not have insurance coverage that we would make available loan facilities. As you know, there has been a loan facility utilised at the Barbados National Bank, although I regret to say that as usual with anything to do with Government, persons have not been as diligent in the repayment of the funds. We hope that more efforts could be made for those who have borrowed previously to repay because that fund must work as a revolving fund to help

other working people who for some reason or the other may have had a property damaged that was not insured.
9.20 p.m.

We would not repair commercial properties. Once again, it is self-evident that commercial properties invariably should carry insurance, and if they are not insured, there is still income coming in and, further, effectively that we would stand responsibility for person who were incapable of repairing their own houses, such as pensioners, people below the poverty line and people whom the Welfare Department could certify for us, were in need of that kind of assistance.

Sir, also persons who were indigent, physically challenged in one way or the other, are the kinds of persons whom the Government would stand full responsibility for, as we seek to execute these programmes.

As I said, it is hoped that these criteria will be represented in legislation later this year. In any event, it has been the guiding principle, which has allowed us to be able to move. As a result of the socioeconomic and technical assessments done in relation to those 531 cases that I referred to, the following details are now available to the House. Two hundred and four cases should not qualify for any form of assistance. One hundred and thirty cases should be considered for loans and 188 cases should be considered for public assistance.

Mr. Chairman, this in large measure explains why we are now here almost some five months after the event, because we had to rely both on independent verification of physical damage, as well as the appropriate categorisation by the Ministry of Public Works and the National Housing Corporation working together with CERO. We also had to rely on the Ministry of Social Transformation, in particular the Welfare Department and other Social Workers, who would have been drafted in, to be able to do the extensive work, not only during the working day but on many evenings and weekends to put the Government in the position to be able to treat to the genuine cases in a way that we would wish to do.

Sir, and I want to place on record, as I ask for this Supplementary, the Government's deep gratitude to the workers in the Ministry of Public Works, the National Housing Corporation and all of the social workers, mainly from the Ministry of Social Transformation. I believe that some came from the Ministry of Health and the Ministry of Education, who would have assisted in allowing us to be able to go through this massive amount of detail and to come to this conclusion.

Honourable Members are already aware that some of the most critical cases, we have in fact dealt with and people have benefited. I want to use this opportunity to thank my Parliamentary Secretary, Reverend Joseph Atherley. I was away during Hurricane Ivan, although I was caught in the other Hurricane up North, and Reverend Atherley, along with the members of the Ministry of Home Affairs, in

particular CERO, acted valiantly in ensuring that normalcy could be returned as soon as possible, and that we could assure the Barbadian public that the Government would stand by its obligations, in relation to certainly any incident of loss of life, and to mitigate the loss of property and damage to property that may have been occasioned by reason of the hurricane.

I also want to thank three entities which came immediately after the hurricane to offer some form of public assistance which was added to CERO's \$100 000 Contingency Vote in This Year's Estimates, Chefette Restaurants Limited, Barbados Red Cross Society, the Peter Moore Trust and the Spanish Red Cross and the Arawak Cement Plant, all of whom donated funds to allow us to meet the urgent needs in the aftermath of the hurricane.

The houses which have to be done will be executed by the various agencies. There are some 17 houses that have been fully completed. There are just under 100 houses that have been started but not yet fully completed. As I indicated, the Government would accept full responsibility for 188 cases. We are just below half way, in relation to the work which has to be done for those whom we would fully accept responsibility.

There will have to be some recapitalisation of that Revolving Fund and we have to work out the exact details with the Barbados National Bank. These are criteria that we hope also to be able to advertise before the next hurricane season, such that people can put their own business in order. If you are working, understand that the primary responsibility for your house is yours. If you are incapable of meeting that obligation, and the Welfare Department can verify that, then the Government will assist you.

Sir, for the benefit of the House, I am told that of the 188 houses, 25 were Level 1, 70 were Level 2, 59 were Level 3 and 34 were Level 4. The houses which the Government is standing the responsibility for, range across the entire four categories. The Officers have done excellent work in doing the cost assessments to allow us to be reasonably accurate in what we have to spend.

It is anticipated that the average cost for the damage to the Level 1 houses is \$9 902. The average cost for the Level 2 houses is \$19 204. The average cost for the Level 3 houses is \$31 409. The average cost for the Level 4 houses is \$35 272 to rebuild the full house.

In the circumstances, Mr. Chairman, as I ask for these funds to allow us to be able to finish the job which we started, I want to thank the Ministry of Home Affairs in particular, the CERO Department and the consultant, Mr. Roy Ward who has been working with them, the Barbados Defence Force, the Ministry of Public Works, the Ministry of Social Transformation, the National Housing Corporation,

all of whom have really come together to put us in this position, where we can graciously and without contention, meet those needs.

I know that Honourable Members in here had problems in the past with previous disasters. I really hope that this system will allow us to meet these needs now in a seamless way that does not take away the dignity of people. I trust and hope as well that we recognise that we have to go through this kind of independent investigation, because in some instances, we found people who were working, trying to suggest to the Officers that they were not working, in order to benefit from the Government repairs. In other instances, we saw people putting forward just a pensioner as living in a house, when in truth and in fact, three or four other able-bodied persons were living in the house.

It is unfortunate that we have come to this stage now, where you have to go and do this kind of independent verification, separate from the statements that people give you, if we are to ensure that the taxpayers' money is to be used in an efficient manner.

Mr. Chairman, I beg to move that this Head do now stand part.

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

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

HEAD 48 – MINISTRY OF HOUSING, LANDS AND THE ENVIRONMENT IN THE AMOUNT OF \$3 556 709

Hon. Mrs. H. E. THOMPSON-McDOWALD: Mr. Chairman, the sum needed is to fulfill the Government's obligations for the lease and outgoings, in relation to the UN House. When that property was built and the terms and conditions under which it would be occupied by various UN agencies negotiated, there were certain obligations that the Government had to fulfill but the full extent of the obligations were not fully detailed and there were some things that were still being negotiated.
9.30 p.m.

The matter has now been resolved and this is what the sum is requested for. This is a matter that could not be avoided, even though it is coming late in the financial year.

I beg to move that Head 48 stand part.

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

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

On the motion of Hon. Miss M. A. MOTTLEY, seconded by Hon. R. R. FARLEY, Mr. CHAIRMAN reported to His Honour the SPEAKER the passing of one Money Resolution in Committee of Supply and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Hon. Miss M. A. MOTTLEY, seconded by Hon. R. R. FARLEY, the Resolution was read a first and second time and agreed to.

ADJOURNMENT

Hon. Miss M. A. MOTTLEY: Mr. Speaker, this brings us to the end of Government Business for today after a very long day. As I move the adjournment for Monday, March 14, 2005 at 10.00 a.m. I would like to remind Honourable Members that the business of the week would be as usual. We would meet on Monday from 10.00 a.m. and on Tuesday and Wednesday from 9.30 a.m. and we will go until 7.00 p.m. or 7.30 p.m. on those days.

Sir, because of Cabinet, it is likely that we will not start until 2.00 p.m. on Thursday and we will go until 10.00 p.m. On Friday we will revert to 9.30 a.m. and, as we all know, the Guillotine comes down at 6.00 p.m.

Sir, it is expected that we will do any urgent business after the Estimates. The reason for that is that the House will go on the Easter recess on Friday until April 12, 2005 because the following week will be Easter and the Senate has to be given the opportunity to debate the Appropriation Bill. Therefore, I am giving Honourable Members advance notice so that they can plan their business.

Sir, I want to remind Honourable Members that the House will start at 10.00 a.m. on Monday and on each succeeding day it will start at 9.30 a.m. We will only suspend on Monday, so Honourable Members need to be on time because there is no grace period as there is normally, and we will need to have a quorum from the exact minute of 9.30 a.m.

Mr. Speaker, I therefore beg to move that this House do now adjourn until Monday, March 14, 2005 at 10.00 a.m. in the morning.

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

The question that the House do now adjourn until Monday, March 14, 2005 at 10.00 a.m. was put and resolved in the affirmative without division and Mr. SPEAKER adjourned the House accordingly.
9.35 p.m.

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