
THE

House of Assembly Debates

(UNOFFICIAL REPORT)

PARLIAMENT 2018 – 2022

HOUSE OF ASSEMBLY

Tuesday, June 2, 2020

Pursuant to the adjournment, the House of Assembly met at 10.00 a.m. on Tuesday, June 02, 2020.

PRESENT

His Honour A. E. HOLDER, B.Sc. (Hons.) MSW, LL.B. (Hons.) L.E.C. (Speaker)

His Honour G. A. CLARKE, J.P., B.Sc., Dip. Ed. (Deputy Speaker)

Hon. G. W. PAYNE, Q.C., M.P. (Minister of Housing, Lands and Rural Development)

Hon. R. St.C. TOPPIN, LL.B. (Hons.) (Minister of International Business and Industry)

Hon. Miss M. A. MOTTLEY, Q.C., LL.B. (Prime Minister, Minister of Finance, Economic Affairs and Investment, Minister of National Security and the Civil Service)

Hon. Miss C. Y. FORDE, J.P., L.C.P., (Minister of People Empowerment and Elder Affairs)

Hon. D. D. MARSHALL, Q.C., LL.B. (Hons.), L.E.C.,

(Attorney-General and Minister of Legal Affairs)

Hon. T. A. PRESCOD, B.A., (Minister of Environment and

National Beautification)

Hon. K. D. SYMMONDS, B.A., LL.B., M.P. (Minister of

Tourism and International Transport)

Lt. Col. the Hon. J. D. BOSTIC, MVO, B.A. (Hons.) (Minister of Health and Wellness)

Hon. E. G. HINKSON, LL.B (Hons.) L.E.C., LL.M (Minister of Home Affairs)

Hon. D. G. SUTHERLAND, B.Sc., M.Sc., M.B.A (Dist.)

(Minister of Small Business, Entrepreneurship and Commerce)

Hon. Miss S. J. O. BRADSHAW, LL.B. (Hons.), L.E.C.,

(Minister of Education, Technological and Vocational Training) (Leader of Government Business)

Bishop J. J. S. ATHERLEY, J.P., B.A., B.Sc., PgD. (Leader

of the Opposition)

Dr. the Hon. W. F. DUGUID, J.P., B.S.S., F.D.S.,

F.D.R.C.S., M.Min. (Minister of Transport, Works and Maintenance)

Hon. W. A. ABRAHAM, LL.B. (Minister of Energy and Water

Resources)

Hon. Ms. C. S. V. HUSBANDS, B.A. (Hons.), M.sc. (Minister

in the Ministry of Foreign Trade)

Mr. R. A. THORNE, Q.C. LL.B., L.E.C., Dip. Theology

Hon. I. A. WEIR, M.B.A. (Minister of Agriculture and Food

Security)

Hon. A. R. FORDE, RPh. (Minister of Youth and Community

Empowerment)

Hon. C. McD. GRIFFITH, B.Sc. (Minister in the Ministry

of Housing, Lands and Rural Development)

Hon. P. R. PHILLIPS, (Minister in the Ministry of

Transport, Works and Maintenance)

Hon. J. A. KING, BSS (Minister of the Creative Economy,

Culture and Sports)

Mr. G. P. I. GOODING-EDGHILL

Hon. C. E. JORDAN, B.Sc. (Hons.) (Minister of Labour and

Social Partnership Relations)

Dr. S. E. BROWNE, M.B.B.S. (Chairman of Committees)

Hon. K. D. M. HUMPHREY, B.Sc., M.Sc., M.P.A.
(Minister
of Maritime Affairs and the Blue Economy)
Hon. R. R. STRAUGHN, B.Sc., M.Sc. M.P.
(Minister in the
Ministry of Finance)
Hon. Miss M. K-A. CADDLE, B.A., M.Sc.
(Minister in the
Ministry of Economic Affairs)
Mr. N. G. H. ROWE, (Parliamentary Secretary in the
Ministry of People Empowerment and Elder Affairs)
Prayers were taken by Rev. Father Mark Harewood.

Mr. SPEAKER: Good morning Honourable Members, this Sitting of the House is now in session.

MINUTES

Mr. SPEAKER: The Minutes of the Meeting held on Friday, April 24, 2020 to be deferred.

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I beg to move that those minutes be deferred.

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

ANNOUNCEMENTS BY YOUR HONOUR THE SPEAKER

Mr. SPEAKER: The report of the Auditor General for the year 2019.

MESSAGES FROM HER EXCELLENCY THE GOVERNOR-GENERAL

PETITIONS

PAPERS

Mr. SPEAKER: Honourable Leader of Government Business.

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I am commanded to lay the Annual Reports and Audited Financial Statements of the Grantley Adams International Airport Inc. for the years ended March 31, 2017 to March 31, 2018. I am also commanded to lay the Audited Financial Statements of the Barbados Water Authority for the years ended March 31, 2015 to March 31, 2017. I am also commanded to lay the Report of the Judicial Appointments Committee April 2019 to January 2020.

GOVERNMENT NOTICES

PRIVATE MEMBER'S NOTICES

NOTICES OF QUESTIONS

REPORTS FROM SELECT COMMITTEES

FIRST READING OF BILLS

Mr. SPEAKER: Honourable Leader of Government Business.

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I beg to give notice of the first reading of the Income Tax (Amendment) (No. 2) Bill, 2020.

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

Hon. D. D. MARSHALL: I beg to second that.

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I beg to give notice of the first reading of the Supreme Court of Judicature (Amendment) Bill, 2020.

Hon. D. D. MARSHALL: I beg to second that.

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

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I beg to give notice of the first reading of the Stamp Duty (Amendment) Bill, 2020.

Hon. D. D. MARSHALL: I beg to second that.

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

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I beg to give notice of the first reading of the Registration of Judgements (Amendment) Bill, 2020.

Hon. D. D. MARSHALL: I beg to second that.

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

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker I beg to give notice of the first reading of the Catastrophe Fund Bill, 2020.

Hon. D. D. MARSHALL: I beg to second that.

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

STATEMENTS BY MINISTERS

CONGRATULATORY AND/OR OBITUARY SPEECHES

PERSONAL EXPLANATIONS

MOTIONS FOR LEAVE OF ABSENCE

ORAL REPLIES TO QUESTIONS

NOTICES FOR MOTIONS FOR THE ADJOURNMENT OF

THE HOUSE ON MATTERS OF URGENT PUBLIC IMPORTANCE

ORDERS OF THE DAY

SUSPENSION OF STANDING ORDERS

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker, I beg to move the suspension of Standing Orders Nos. 6, 16, 18, 20, 42(5), 43 and 44 be suspended for the remainder of this day's Sitting.

Hon. D. D. MARSHALL: I beg to second that.

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

GOVERNMENT BUSINESS

Mr. SPEAKER: Government Business is now the Order of the day.

ORDER NO. 19 – IN THE NAME OF THE HONOURABLE ATTORNEY GENERAL AND MINISTER OF LEGAL AFFAIRS TO MOVE THE SECOND READING OF THE STAMP DUTY (AMENDMENT) BILL, 2020

Mr. SPEAKER: Honourable Member for St. Joseph.

Hon. D. D. MARSHALL: Mr. Speaker, there is another Bill on the Order Paper which is connected to this one and I therefore would like to ask if we could have a cognate debate. The two matters are inextricably intertwined. These are Orders No. 19 and No. 20.

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

Hon. D. D. MARSHALL: Thank you very much Mr. Speaker. I do not propose to detain the Chamber for a long time in relation to these two matters. By way of history Sir, we have a court system that in many respects has not made it effectively into the 21st century and there are a number of things that are readily embraced by the courts and by the practitioners of law in other jurisdictions that we have been somewhat slow to embrace. Mr. Speaker, we believe that there are opportunities for us to achieve far greater efficiencies in the Judicial System than we currently have. Now, Sir you might ask what does this have to do with the Stamp Duty or the Registration of Judgements Act. One of our administrations significant initiatives Mr. Speaker, is the establishment of a regime for electronic filing of court documents. Mr. Speaker I believe that the average Barbadian who has had any dealings with most court cases would be aware of the procedure involving affidavits, where you have to go to your lawyer and get the affidavit prepared. The legal clerk will then walk with you over to the registry, you wait at the registry until a legal assistant becomes available then they put a Bible in your hand, you take the oath, and you sign that document. Sir, you then go on your way but the document then goes back to the particular lawyer's office until time for filing. That often requires another trek to the registry to present the actual physical document for filing. Sir, in our modern era, in other jurisdictions documents are filed electronically. I am sure Sir, that as a person who has practised before the Caribbean Court of Justice, you would immediately admit that nobody goes to a registry to have something sign then send it down to the Caribbean Court of Justice for filing, all of the filing of the court document is done online. Yes Sir, while the Caribbean Court of Justice has its seat in Trinidad and we have a distance of hundred and something plus miles separating us there is absolutely no reason why within our own jurisdiction we should be reluctant to embrace the concept of electronic filing. Now, Sir, last year, we made amendments to the Evidence Act to allow the taking of oaths by attorneys in their offices, so we actually began this process some months ago. For some time you have not needed to go to the registry to get documents to state affidavits anymore, you can do it in a lawyer's office, but the next step is the step of filing the document. Now, sir, the platform for e-filing is pretty much complete but upon filing certain documents, you are required to pay stamp duty. In the normal course of things when you have to purchase what we used to call a writ that is now a claim form, you would actually have to affix a physical stamp onto that particular form. There are a whole set of things Sir, that filing requires you to put on revenue stamps. It becomes impractical to have a system of filing things online while retaining the anachronistic practice of moistening a stamp sticking it on to an original document and then submitting it. This amendment Sir, now permits the stamp duty to be affixed to the document electronically that is all it does. It is allowing the registry to have a system of affixing the stamp duty of the document

electronically. Now, Sir, you can argue that we can just get rid of the stamp duty altogether, but I suspect that the Revenue Authority in Barbados would be disinclined to give up yet another source of revenue that is perhaps a discussion for another time. So long Sir, as we have a requirement that stamp duty is paid then we will always have the challenge unless we, amend the Stamp Duty Act. This amendment is a very simple one as I said it allows revenue stamps to be affixed to the document electronically.

Now, this perhaps opens a broader discussion that is not appropriate for today, but revenue stamps are attached to these stamp duties that are paid. We have a Stamp Duty Act that is why we are amending it now and physical stamps are attached to a whole set of documents. For the longest time Sir, you could have gone to the Treasury pay the stamp duty and the treasury would just put a little one stamp on it and say duty paid and write in the amount of stamp duty that you have paid without actually affixing any revenue stamps. So, this is the completion of a circle or of a cycle, and it facilitates the legal system of Barbados moving swiftly towards a system of electronic filing. Sir this will, I believe not only create efficiencies but help to reduce the cost of transactions. Now it is not to say that the stamp duty is no longer paid, it is paid. Anytime you make a system make efficient minimise the amount of time that legal clerks have to go over to the registry and stand in line to file documents and so on then you allow the system to function more effectively, speedily and that will always have an impact on the cost equation. The other element, Sir is the Registration of Judgments.

Registrations of Judgments: When a person gets a judgement, you complete a form and you file it, pay the filing fee and you get judgment register.

It is a paper-based process that does not really facilitate searching to see if judgments, are registered against you and this too, we can do more effectively. This amendment to the Registration of Judgments Act will now allow the registrar of the Supreme Court to maintain an electronic register of judgments. So, what is it that we are doing? We are trying to bring the administration of justice and at the same time the practice of law into a modern era. We are not reinventing the wheel all of these are things that are done and embrace by jurisdictions across the world. We regularly complain about the delays that are attendant with the judicial system, and while these amendments will not solve those problems, they will certainly allow for even the judges to work more effectively. One of the last cases I did that we concluded not long before the last general election was a case, which had thousands upon thousands of documentary evidence, hundreds of pages of affidavits. Sir, when we look at the volume of documents that were in this case it took about seven boxes, Sir. There is a special name for those boxes, what do you call them again? Not biscuit

boxes there is a special name for them, special boxes that you use in the offices, about seven or eight boxes of evidence and argument. Now, Sir, a judge has to read every single one of those, and you would say to the judge carry home the file but that is the file, with those seven boxes of documentary evidence that in effect becomes the file. How does a system effectively dispense justice when you have such a large bulk of paper to deal with? You know the irony, Sir, is that those seven boxes make up the Court's file. It stands to reason that the claimant's attorney will have the same seven boxes and the defendant's attorney will have the same seven boxes that must be about 12 trees that would have been cut down and converted to paper in one case. Then once we go the route of e-filing, a judge will not have to contend with trying to put seven boxes into the back of a vehicle to carry them home. All the documentation of a court case once we go towards e-filing will be on a memory stick.

Sir, it does not take rocket science to recognise that this is an initiative that should be embraced by everyone not just for environmental purposes, but convenience, efficiency and for speed of carrying out your activity. In this financial year, I think we have sufficient money to issue most of the judges with new powerful laptops. Our High Court has been long outfitted to handle technology and, therefore, we just have to put those last few things in place so that the delivery of justice could be brought into a modern era. Sir, I concede that the technology is just one side of things and is still used by frail human beings.

In another debate, I hope that we will have an opportunity to talk about the changes we have made to the judicial system. Certainly, the Report of the Judicial Selection Committee is laid and that is a reminder to the Chamber that in the last year, we appointed additional judges to the High Court. We have outfitted the High Court with additional courtrooms. We have done more to transform the practice of the administration of justice in the last two years than, perhaps, anybody in the 20 years before it. These things now have to be given an opportunity to yield fruit but we can fail if we do not grasp the opportunity to do those small things.

I do not believe that there is anything more that I can add on this occasion. The system for E-filing was paid for in the last financial year and we are now just completing the legislative things that will allow it to work. There is no point in having an E-filing system which then still requires you to involve in the archaic

practice of licking a stamp, placing it onto a document and scanning it. We have gone to E-Cabinet. I do not know the last day I have signed a piece of paper because for the most part, the things that I sign are all done electronically.

Those are the directions that the technology has taken us in and we must not refuse or fail to cease the opportunity because of any timidity that we may have. In fact, I believe that it is an irony that we are debating this issue in the time of COVID-19 because the last thing we want is for people to have to go over to the Registry without face masks. The point I am making is that every opportunity you have to minimize human contact is an opportunity to help eliminate the spread of COVID-19. E-filing is happening at a time when our system needs it most. A lot of the Public Servants that you engage with in the Registry are certainly welcoming people but we have reached a point where human contact is not what it used to be. Therefore, implementing this system fully will go a long way towards allowing people to work remotely and even the payments for the filing of documents will be done electronically by EZ Pay.

This works for revenue because it means the payments are made and immediately received. The accounting is all sorted but no one will have to stand at the cashier anymore with a cheque or cash to pay to file documents. The entire thing is going to be seamlessly, Sir. Therefore, I commend both of these amendments to the Chamber. I reiterate that they are not the solution to the delays in the administration of justice but they will certainly go a long way towards helping to make the system more efficient. It is not only affidavits in cases that will be filed electronically and we will ensure that probate matters or anything which requires a judicial or Registrar's intervention will be done in an electronic medium.

LS-5

I welcome these initiatives. I am confident that over time we will begin to see a system that is working more efficiently and at this point in time a system that is safer for all of us as we carry out our day to day activities.

Mr. Speaker, I am obliged to you. I beg to move that that this Bill be now read a second time.

Hon Ms. C. S. V. HUSBANDS: I beg to second that.

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

On the motion of Hon. D. D. MARSHALL, seconded by the Hon. K. D. M. HUMPHREY, the House resolved itself into Committee, Dr. S. E. BROWNE in the Chair.

COMMITTEE

Madam CHAIRMAN: This House is now in Committee.

Clauses 1- 4 were called and passed.

LS-6

On the motion of Hon. D. D. MARSHALL, seconded by the Hon. Miss C. Y. FORDE, Madam CHAIRMAN reported to the His Honour the SPEAKER the passing of one Bill in Committee and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Hon. D. D. MARSHALL, seconded by the Hon. Miss C. Y. FORDE, the Bill was read a third time. Passed and cited as the Stamp Duty (Amendment) Act, 2020.

REGISTRATION OF JUDGMENTS (AMENDMENT) BILL, 2020

Mr. SPEAKER: THE Honourable Attorney-General, you have the Floor.

Hon. D. D. MARSHALL: Mr. Speaker, Sir, I beg to move that this Bill be now read a second time.

Hon. Miss C. Y. FORDE: Mr. Speaker, I beg to second that, Sir.

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

On the motion of Hon. D. D. MARSHALL, seconded by Hon. K.D.M. HUMPHREY, the House resolved itself into Committee. Dr. S. E. BROWNE, Chairman of Committees, in the Chair.

Madam CHAIRMAN: This Honourable House is now in Committee.

COMMITTEE

Clauses 1 - 2, inclusive, were called and passed.

On the motion of Hon. D. D. MARSHALL, seconded by Hon. Miss C. Y. FORDE, Madam CHAIR reported to His Honour the SPEAKER the passing of one Bill in Committee and His Honour the SPEAKER resumed the Chair and reported accordingly.

On the motion of Hon. D. D. MARSHALL, seconded by Hon. Miss C. Y. FORDE, the Bill was read a third time and passed and cited as the Registration of Judgments (Amendment) Act, 2020.

ORDER NO. 16 – CATASTROPHE FUND BILL, 2020

Mr. SPEAKER: The Honourable Member for Christ Church East Central, you have the Floor.

Hon. R. R. STRAUGHN: Mr. Speaker, Sir, I rise to introduce this Bill before this Parliament, certainly in extraordinary circumstance facing not just Barbados but certainly the world over. Mr. Speaker, Sir, before I get into the details, let me take this opportunity to provide to provide some context, clearly, for the country as to why we are making these particular amendments, and certainly to the Catastrophe Fund. As a matter of fact, Sir, we are repealing the Catastrophe Fund Bill as currently constituted and reintroducing a completely new piece of legislation. Mr. Speaker, Sir, through you, for absolute clarity, let me indicate or remind citizens as to the genesis as to how the Catastrophe Fund was set up in the first instance. As you are aware, Sir, in 2007, under a previous Barbados Labour Party Administration, this Bill was introduced, the purpose which was designed to respond to a catastrophe caused by a natural disaster, and as was contemplated at that time natural disasters meant earthquakes, hurricanes, fires and other hazards with which we are pretty familiar that happen to countries. The Intent of the Catastrophe Bill at that time was to provide financial assistance to those persons for whom might not have been at the time have had insurance to be able to rely on and to allow for persons with home values of approximately less than \$150 000 [for them] to be able to receive, in the event of a catastrophe impacting Barbados, relief from the Fund. Sir, that Fund was initially set up and was financed initially from moneys put in by the Government but certainly as we are all aware, once you are employed or self-employed contributions of 0.1 per cent of your insurable earnings, since inception, would have contributed to developing that Fund. The truth is, Sir, the Fund has developed over the years and has now reached a point where there is a sizeable amount of moneys in that Fund, approximately \$50-something million at the moment.

However, Sir, (and let me just give a little more perspective because you would recall, Sir, that just before we came to office there was talk -- and this is approximately 2½ years ago -- about abolishing the Catastrophe Fund) as you are well-aware, the economic circumstances facing this country prior to us taking office, there was some contemplation by the previous Administration that they were going to abolish the Catastrophe Fund and use those moneys at that time to be able to help finance Government's operations. As a party in Opposition we rightly said then that it was the proper use for those funds because you would have left persons exposed in the event that a catastrophe or something were to strike Barbados and would have had a significant impact certainly not only on the economy but also on the livelihoods of Barbadians. Sir, we still believe that that was the right argument to make at that time.

Mr. Speaker, Sir, now having come to office (and this is very important because context, Sir, is critical...) I have heard on the call-in programmes and on social media

all kinds of things, but the reality is that when we came to office, one of the first things that we did was to announce a comprehensive debt restructuring for this country. Sir, in successfully executing that debt restructuring we included in the new Bonds that were issued a Natural Disaster Clause. You would recognise, Sir, that in so doing we felt that it was important that if a natural disaster were to impact Barbados, that rather than to have a disorderly default with respect to debt, that it made sense to ensure that the country and the Government would have the space to be able to respond and to rebuild the country as required. Sir, this was in the context of seeing what happened in Dominica, what happened in the Bahamas, certainly just last year, and all of the other tropical storms because we recognised that we have been seeing a significant increase in the number of Category 5 hurricanes coming through the region. Therefore, we designed the debt restructuring to put us in a position that if Barbados happened to be impacted [upon] significantly by a tropical storm, a hurricane, what-have-you, that created mass devastation in the country, that rather than having to be forced to continue to service debt, we could use the debt payments to actually rebuild the economy faster.

Mr. Speaker, Sir, now having done that and it is important to understand the principle behind that, because when St. Kitts, in the early 2000s, had their first hurricane, they borrowed to rebuild, and as they were rebuilding, two years later, in the midst of trying to come back, the second hurricane hit and we saw what happened to St. Kitts in terms of its ability to, one, first maintain payments of the first loan, but then having to go back to the market again in the midst of the hurricane to be able then to obviously borrow again. Therefore, St. Kitts in the first decade of the 21st century would have gone through quite a turbulent period, economically, because of those two hurricanes that would have impacted St. Kitts significantly. We saw the trajectory with respect to St. Kitts debt profile. Having come to office faced with significant financial troubles, we recognised that we needed to ensure that we gave Barbados the best opportunity to be able to build back in environment and give ourselves enough room to be capable of coming out and recovering much faster, without necessarily compromising the overall debt situation, because you do not want to be in a situation where you have to choose between saving lives and paying debt. Therefore, the introduction of the Natural Disaster Clauses in our debt instruments, provides an opportunity where for two years we will be able to suspend certainly the principle payments and we would capitalise the interest such that any debt payments that would fall within that two-year period would be suspended giving the Government access to those resources to be able to help fast track the recovery effort outside of any other activity that we may be able to do.

Sir, in that context, notwithstanding the fact that the Catastrophe Fund is still ongoing and it is also important,

and we must admit that certainly just at the end of last year when we concluded the external debt, in the contemplation of the Natural Disaster Clause Sir at that stage, we never envisage a global pandemic that would cripple the World economy, such that we would see no commercial air traffic coming into the country in the way that we know, in the region that we know. However, it is something that we will have to review for future debt issuance. Sir, the reality is that this global pandemic is perhaps the most natural disaster that has ever happened to mankind. Whilst in our original contemplation, we focused solely on the risk that we saw every year, Sir and you know yesterday was the start of the hurricane season, and it is instructive that the first tropical storm name was Arthur, but what is more important we already had two tropical storms before, reaching landfall before the start of the official hurricane season. As the forecast for this season to be much more active than we have before, it is important that we take stock of the resources that we do have. As we seek to respond to the pandemic, we the Government has been conscious of the fact that we had to ensure that the country is prepared with respect to the hurricane season, because Sir we know that somewhere along the line there will be some tropical storm or hurricane may not just impact Barbados but may impact one of our neighbouring countries at the very time where we are all truly vulnerable, because we have all experienced a significant reduction in activity this year, and therefore our ability to respond and help each other would be even more critical at this stage, because in this season we really have to ensure that not just that as Barbadians we are prepared, but we really have to help others to become as prepared as possible because we rely on them, they rely on us and I think that in this environment we have to be very, very conscious of that reality.

However, having said that Sir, the restructured bonds would provide in any given year on average and I want to just provide the prospective as to when we start to repay after the initial four-year grace period. When we start to repay our debt in full, which means both principle and interest, on average, you would be talking about almost a billion dollars every year potentially, with respect to relief that we could use in the event that there was a natural disaster. We are not asking for a natural disaster to strike Barbados, that is not what we are saying. We are giving ourselves through the structure that we have set up, access to those monies that can be used to help rebuild Barbados if there is a natural disaster of the nature that we are normally associated with in our minds to be able to help jumpstart the economy and move forward.

The Catastrophe Fund at its current size of about \$50 million plus, in the scheme of things relatively speaking is minuscule compared to the amount of money that we will have available to us in the event that there is a natural disaster. I want to make clear to the country through you

Sir, that what we are doing here today is not in any way to disadvantage any person in the country, it is not in any way to take away from the fact that we will still continue to build the Catastrophe Fund and for the very reasons that we are making these amendments today is because we need now to ensure Sir that as much as possible, that as many businesses can survive in this country that will continue to employ persons especially in an environment where we have up until last Friday, 42 797 claims for unemployment. Sir, if you appreciate that our workforce is on average about 145 000 people, then Barbadians would come to understand, whilst today is not the discussion for BOSS, Barbadians will now have to come to understand why it is we have to reengineer what we have in order to ensure that those almost 43 000 claims for unemployment, that we can get as many of those persons back to some form of work as soon as possible so that we can create some new balance for economic activity over the next nine to 12 months, because it is important for the functioning of our society and Sir if nothing else, when certain persons use to speak about Barbados is more than the economy it is a society, then you would truly understand that in a context Sir of 43 000 claims for unemployment, that there is really little difference between the two. Therefore, what we are seeking to do Sir, despite all of the calls to say no to this and no to that, the reality is Sir, our job as the Government is to respond and to be innovative to the times and we doing conscious that those persons who now find themselves unemployed, not because of anything that anybody in this room or in this country would have done. However, complete external circumstances as meant that effectively once we have remained open to the World, while the World is pretty much close. Barbados now has to navigate its way through a very critical time and the way that we respond to ensure that we can have as much domestic activity Sir, is absolutely critical in order to ensure that we can maintain a level of social stability that we have all become accustomed to and that we all value.

We do not come to these decisions lightly. Sir, we are the Government. The people elected us two years ago to make decisions on their behalf, but in making those decisions on their behalf Sir, we have gone the length and breadth of the country as we did when we were in Opposition and we have continued to do it in Government to actively engage the people through their various representatives and the people themselves, to ensure that we explain what it is we are doing, why we are doing. While at some stage, some people may agree some people may disagree with what the decisions are, but the reality is that we have to move forward with absolute singular purpose. Our mission, Sir is to ensure that as many people can keep their heads above water in this country at a very critical time where the government finds itself under tremendous pressure.

The revenues and the timing too of the impact of Covid-19 have meant that we have not been able to generate enough surpluses early enough in the financial year that at least would help to move forward. We are effectively in a position where we have to manage this process through and be as clear to the public as we can whilst asking people to recognise that those almost 43 000 claims for unemployment, Sir it is a situation that is quite extraordinary. There is pressure on the National Insurance because you would appreciate that with 43 000 claims for unemployment that means that there are 43 000 potentially fewer persons who are contributing who were ordinarily making contributions to the National Insurance Scheme (NIS). If you could imagine Sir, the unemployment fund obviously would be under pressure. Therefore, the government of Barbados has a fiduciary responsibility to provide the appropriate funds to be able to pay those persons their unemployment once it becomes due. Therefore, it is not an easy experience certainly for those persons having to adjust, as the government, we have to respond to the very immediate needs of persons. We have already put critical measures in place to deal with that and therefore, I say to Barbadians through you, Sir, that yes, the next few months, the year will be tough. We have crafted the response that is as inclusive as it can be in the circumstances. Whilst, I know that some people may wish to criticise and all that they are free to criticise but at the end of the day our mission is to ensure that ordinary Barbadians can keep their head above water. They mirror the way that that can happen and therefore we want to be in a position to help accelerate and ensure that people can have some measure of choice. It may not be the wide set of choices that you would have under normal circumstances, but at least you have an opportunity to be able to move forward. That is part of the reason why we are here today with respect to this Bill.

Now, I say all of that to say that if we have a catastrophe fund with monies in it. We have on the one hand businesses that in an environment like Covid-19 where now because of uncertainty and it is important to understand that in this environment the human psyche changes and people then start focusing on survival. An economy cannot run on survival because whilst we have seen over the last two months more activity at supermarkets than perhaps we probably would see under normal circumstances, the reality is that what people are purchasing would have been purchased in a supermarket. I am not making any excuses for anybody, but this is just the reality. The margins based on the products that are being purchased in the supermarket would have been, for the most part, allowing people to survive. Those items are not generally the items that will make money for the enterprise it costs to provide those things. Therefore, whilst we see a lot of activity at supermarkets that does not translate necessarily into supermarkets making money. I am making that point to say broadly speaking that unless we get people

to a stage in this country where they are comfortable about their future, that we can see a slight shift in expansion from essentials to some other optional type of expenditure that allows other people to earn money, then we will find ourselves in a situation where the economy/ society will have some real friction. The reality is that our response in terms of building out a response to this real catastrophe called Covid-19 is rooted in getting as many people no matter what profession they are engaged in to be earning, which means we have to re-orient ourselves slightly away from that. I accept Sir, that in the short-term people have to survive and that survival is rooted in the incomes they have coming into the household such that they can make those decisions. We, cannot stay marking time, the country cannot just simply mark time. We have to provide opportunities for as many businesses, as much business activity outside of that essential expenditure in order for us to be able to move forward.

Therefore, I want to at this stage, I know that the Member for the City has been at work tirelessly 24 hours and his staff, within the Ministry of Health and Wellness have been at work to ensure that we get the containment right. We have seen throughout the last few weeks, a reopening of certain aspects of the economy to match the reality with respect to the medical response. Whilst I am happy that on the way here I saw a lot of traffic on the road because that means they will get, unfortunately, some fuel tax but the reality is unless we get the economy starting to turn again and it means every aspect and this is a very serious consideration. Unless we get things turning again beyond just the essential expenditures that we were making over the last two months, then it means that we will not have had the opportunity to ensure that we maintain that social stability that we all value in this country. So, it is critical how we use what we have now with that in mind knowing that what we are seeing happening in the North has the potential to delay our recovery and the recovery in the Region.

Sir, I make no bones about it, we all know that the first Tuesday in November will mark a significant day in the management of this whole thing. The reality is that the Caribbean and Barbados by extension relying on tourism, relying on flows, we also do business up and down the region, in a previous life, I used to do some consulting up and down the region and as most Barbadian companies and individuals do. Therefore, unless we find a way, and yes some, of it can be done remotely, which is fine but the reality of the situation is that we all know, if we are honest with ourselves. If you go to London, Parris, New York, Berlin, Los Angeles, any of the major metropolitan cities, the thing that drives the economies of those cities, tourism. People going and coming, is what keeps those economies ticking over and we are no different. Therefore, until such time as they can get themselves organised, then we have to ensure that we work together domestically, as well as with

our regional partners to create as much activity for ourselves until the remainder of the world figures out how to handle their affairs.

November is a critical marker with respect to how the entire world will move forward out of this. However, we cannot wait until November; this is reality. Therefore, part of our response is to ensure that we can re-engineer what we have to provide our businesses to first survive and come out the back-end of the next 9 to 12 months ready to take on the world again. First, we have to get these businesses to a point they can survive. We have announced a number of measures already that are already in train. We want to do more but we can only do more if we get the economy ticking over, such that we get flows just not of revenue but cash flows going through businesses that can pay their workers, even though businesses have to make operational adjustments with respect to what they are doing.

It is the flows that are important to keeping businesses alive and in responding to that is part of why we have come to the Chamber with respect to the Catastrophe Fund. It is important to note that in Clause 2 of the Bill, we have introduced a new definition of “catastrophe” which I will read for not only the benefit of Members in the Chamber but also for the listening public. It reads as follows:

“catastrophe” means an event, whether natural or not, that has a significant, adverse impact on the economy or a part of the economy including

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a) a fire, an earthquake, a storm, a hurricane, a storm surge, a sea surge, flooding, lightning or another force of nature;

b) a pandemic;

c) a breach of cybersecurity; and

d) an act of terrorism;

The broadening of this definition now takes into account anything that is perceived to have a significant impact on the national economy would be covered with respect to bringing some relief from the Catastrophe Fund. Therefore, it is important that we recognize that in the Twenty-first Century whilst focusing on a pandemic at the moment, there are other events that could potentially impact us which we sought to cover in the Act in the event any of these things may have an impact on Barbados going forward. It is critical from that definition’s point of view that we cover ourselves, so that we know what would have access with respect to this.

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We have indicated also that not only will we keep the original contemplation with respect to those persons who formerly would not have had insurance coverage, we have indicated as well that the qualifying businesses as set out in the Schedule would now be able to have access to the monies from the Catastrophe Fund to keep them afloat. The truth is that these are extraordinary circumstances. Sir, let me say that this does not in any way crowd out any of the actions that are being taken by the private financial institutions with respect to the provision of cash flow. The reality of the circumstance is that in this kind of environment Government has to play a much larger role but we have to do so in as smart a way as possible.

We are seeking to do that by being able to ensure that we can respond to two specific instances using the monies from the Catastrophe Fund. I will speak about that a bit further. However, the reality is that we have to use what we have and do so in a creative way, in order to ensure that we can get as much business activity which helps to reduce as much as possible the 43 000 claims for unemployment we have seen so far. The truth is, it is going to be extraordinary because even as we reopen, we have seen already companies having to take decisions because in an environment where there is no income, it is almost impossible to maintain the kind of expenditure that it would ordinarily be committed to.

Therefore, businesses have had to take decisions operationally, in terms of the way forward. Therefore, it is important that as we reopen responsibly and doing so in phases, we can do as much e-commerce as possible because it helps to focus on delivering the service, as opposed to having to deal with persons face-to-face. This would potentially help to reduce costs of operations. I urge the entire business community that this is the time to get into the Twenty-first Century, with respect to your practices. The things that we have been accustomed doing actually costed us a lot more to do and if we were in a position to re-examine our processes in the same way Government has been doing for each department and Ministry related to how we deliver services to the public, business people now have to do the same type of analysis in order to help reduce the cost of their operations.

Having said that, we have a responsibility as a Government to ensure that we get as far as possible the balance with respect to being able to have enough economic activity taking place as we can to lift and keep everyone going forward. The environment is challenging. This is just one part of our response to that very challenging environment and we are not going throw up our hands and say we cannot get it done. We are going to keep working day and night as we have all been working

certainly since May 25, 2018. I have heard calls in certain places as it relates to the size of

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the Cabinet. The truth is that the country has to judge the Government on the basis of its performance, Sir.

In this environment, if we do not have many hands lifting, then we will find ourselves with almost one-third of the workforce out of work. I cannot imagine how we can move forward if we do not have as many hands at the table to help lift this load. Therefore, it is important that the country focuses on what is required to get everybody out of this hole rather than on focusing on who they think should be tossed aside. It is important to understand that the Government's response is to keep every single Barbadian household afloat during this time, so that we can all come out of this together. The reality is that it is going to be difficult and we have crafted responses to allow us at least a little space to respond to the increased demand for Government services, as you can appreciate would happen at this time.

Mr. Speaker, Sir, Clause (3) gives the background as to how the Fund was set up before.

“Purpose of Fund”

(4) The purpose of the Fund is to provide financial aid to eligible persons and qualifying businesses in need of such aid as a result of a catastrophe (as redefined before.) “Claim for financial aid” (5) a person described in the First Schedule. (a) may, in the circumstances described in that Schedule, make a claim for financial aid under this Act; and (b) shall, where he desires to make such a claim, apply to the relevant Committee in such form as the Committee may approve.”

You would note that the First Schedule is pretty much the same as the previous one in the context of the persons who would get relief in terms of what was contemplated under the scenario of natural disasters causing physical damage to the country.

“Committees”

Clause 6 (1), and this is where we have made some changes because in the previous contemplation where it was purely about physical damage to the economy and that assessment, we have decided that we would create two committees, one that would focus on the physical catastrophes and one that would focus on the economic catastrophes which are outlined in the Second Schedule, and I will come to that a little later.

“Management of the Fund

7(2) The National Insurance Board shall be responsible for the management and investment of the Fund, (which we all know, and as to what is set out there.)

“Accounts

8.(1) speaks to the accounting function in terms of the Director of National Insurance having the responsibility for keeping the proper accounts of the Fund and recording, obviously, any specific transactions thereto. “Reports 9 (1) speaks to Reports (which is standard.) “Laying of Reports (10) The Minister shall not later than four weeks after receiving the reports and statements submitted under Section 9, lay the reports and statements in Parliament.” “Offences

11(1) speaks to the offences with respect to persons who may seek to obtain financial aid under false pretenses, or giving incomplete information with respect to that.

“Regulations

(12) The Minister may make regulations;

(a) providing for the management and investment of the Fund; (b) providing for the manner in which claims may be made; and

(c), generally for the proper administration of this Act.”

“Amendment of Schedule

13(1) The Minister may by Order amend the First, Second and Third Schedules;

“Repeal

14. The Catastrophe Fund Act, Cap. 39D is repealed.

Mr. Speaker, Sir, let me just go to the First Schedule which speaks to the destruction of homes by a catastrophe which, as I said, the previous contemplation or the existing contemplation under the Catastrophe Fund Act and therefore nothing has changed with respect to the fact that if there were a hurricane, fire, earthquake or any of [such catastrophe] that persons can still claim financial aid from the Fund in this manner and so therefore nothing has changed with respect to that. So that the original intent for the Catastrophe Fund still remains for those persons who may experience property damage or destruction of property with respect to a natural disaster. Sir, for clarity it says an owner of a chattel house valued at not more than \$150 000 who occupies the house and who earns less than \$25 000 annually is from April 1, 2008, (actually) entitled to a grant in such an amount as may be determined by the Physical Catastrophe Committee. It goes on, Sir, to speak to whether the house is constructed of wood and brick, and a whole set

of other things are there, Sir. So that nothing has changed with respect to that.

What we have changed, Sir, it at Clause (2) of the First Schedule and it relates now to the disruption of business by a pandemic and related containment measures. Therefore, Sir, this is where we are now making provision for (as we have already announced and indicated that there are two things). There are self-employed persons who have been making contributions to the National Insurance Scheme and in these circumstances.... Sir, if persons have had to be laid off, as employees they would have gone to the National Insurance Scheme and in fact would receive unemployment benefits. Now, Sir, under normal circumstances as a self-employed persons, as you know you make your contributions to pensions and sickness and obviously in the scheme of things (for lack of a better phase) as a self-employed person you can determine when you work or not and therefore you would not have access to unemployment in the same way as an employee would, and therefore what is contemplated here as the business owner or as the self-employed person, having made contributions to the National Insurance Fund is that the pandemic would have obviously created a situation where your business would have been impacted [upon] and while you may have two or three employees who you may have had to lay off, there is no income coming into the business, while those employees would have applied to the National Insurance Scheme because as a self-employed person you would have been paying contributions on behalf of those employees and those employees would get unemployment benefit, while there would particularly be nothing for that self-employed person as a result of loss of activity, there is no ability to make any money. Therefore, we have crafted a business interruption benefit for self-employed persons, taking into account the fact that those persons [while being] self-employed, not being able to earn in a pandemic, this benefit would now be there for them as a temporary benefit, because as you can see we are now reopening the economy and therefore it is to take cognizant of the fact that that is the case with respect to self-employed persons.

Mr. Speaker, Sir, it is important to appreciate and we want at this stage to continue to urge all Barbadians of a couple of things: (1), do not assume that people... Sir, I say this without any malice. It is the responsibility of every citizen to check and verify that any statutory obligations that are being taken from your salary, that they are actually being deposited at the appropriate institutions. Over the course of the last few weeks, as I have been doing tax clinics online, I have had to ask persons participating if they could confirm that the money that was shown at the Barbados Revenue Authority in their account was actually earned by them. The reality is that we have all taken things from granted that once the payroll slip is done, that you receive that pay slip, that the money goes to the bank and all of that, we all take it for granted, but the reality is that

we all have to take just a little time to verify that if somebody has taken moneys from my pay and says that it has into the Barbados Revenue Authority or the National Insurance Scheme, it is really still that person's responsibility to verify and check that it is so, because it is at these very times when people may be expecting to receive a benefit [for them] only to realise that no moneys were being deposited into their account for some time. I think it is important that employers and employees be responsible in managing this going forward. Therefore, employees cannot simply absolve themselves of the responsibility of [not] checking periodically to ensure that their accounts are up to date. I know that there is a process for compliance with the National Insurance Scheme and I know that certainly it is not in keeping with good labour relations practice to deduct moneys from people's pay and not pay it either into the National Insurance Scheme or the Barbados Revenue Authority with respect to those things.

Mr. Speaker, Sir, it is something that is important that we recognise as a society we have a responsibility to each other, [that] we have a responsibility to ourselves, but I want to urge those self-employed persons, as well as those employers who would have submitted the schedules but not necessarily the moneys, that while we understand that in this environment where we want to maintain as much jobs as possible, that we have to find a workable solution that allows for people's contributions to be made, for businesses to be compliant and that we can get as many self-employed people compliant with their National Insurance Scheme contributions, such that if any of this is to ever happen again, people would be clear as to what it is they would be eligible for. I will get into that a little further.

However, Sir, at Clause 2 in the First Schedule, it speaks to the disruption of business by a pandemic and related containment measures. It says, "(1) A person who (a) is registered under the Value Added Tax Act, Cap. 87; (b) pays value added tax; (c) and can show that his cash flow has been severely disrupted by a pandemic and the measures taken to contain the pandemic, is entitled to claim financial aid in such amount and on such terms as is determined by the Economic Catastrophes Committee. (2) A self-employed person who makes national insurance contributions and who can show that his cash flow has been severely disrupted by a pandemic and the measures taken to contain the pandemic, is entitled to claim financial aid in such amount and on such terms as is determined by the Economic Catastrophes Committee." Sir that is important in the context of what we are seeking to do, because as you would be aware Sir, we have establish a VAT Loan Fund which is to help to finance those businesses who are registered for VAT and therefore allowing them the capacity to borrow from the Catastrophe Fund as administered by the Barbados Revenue Authority, an interest free loan, because Sir as you would appreciate in

this environment we want to keep as many businesses open, but the loan has to be paid back over the course of a year. Let me just assure the public through you Sir, that what is contemplated here with respect to the businesses that may benefit from this, is the repayment of whatever it is you borrow from the fund over the course of a year. Once it is interest free, because Sir you would appreciate that we have built up a Catastrophe Fund and therefore we are not taking the money and just giving it away. We have put some measures in place to improve the cash flow for businesses outside of any other mechanism that they employ either from the bank, finance house of whatever to be able to ensure that we can keep as many businesses afloat as possible.

Now, once it is not here, I would remind the Chamber that we have also for a number of small businesses provided through Fund Access, the ability to have some wage support for up to five employees of \$500 a month for three months, which allow them to be able to keep their employees employed, therefore that is something that the Government will undertake through Fund Access. All we are saying is that we are trying to have a multipronged approach to being able to respond in this way, because as I said Sir, we need to get as much activity and much flow in economy as possible so that we can move forward with a little more certainty. Sir that is why it is important that we reengineer what we have. The monies coming from the Catastrophe Fund that persons may access will be paid back, and therefore replenish the fund, whilst the rest of us will still continue to pay the 0.1 per cent of insurable earnings towards the fund on a monthly basis who are still employed. Sir, this is not in any way for us to be seen as just taking the money. As I heard someone said that the Government is giving money to corporate entities and all kinds of other irresponsible statements. Sir, if you would take the time to read you would appreciate what the Government is trying to do. Because, once one can interpret things as you want, facts are the facts. It is an interest free loan from the Catastrophe Fund, administered through the BRA from this Committee, to allow for greater cash flow for businesses that can keep as many businesses going as possible, so that we can get as many of those 43 000 claims for unemployment down. This is in conjunction to a whole host of other things that the Government will be contemplating in order to move everybody forward. When people get up and say that the Government is giving away money to corporate interest, it is grossly false, and some people in this Chamber knows that it is grossly false, but allows people to go out there and say to the public that the Government is giving away money to corporate interest.

Having said that Sir, we will continue to focus on what is required to create stability for this country. Sir there will come a time when we have the discussion about BOSS, and when it comes to that Sir, we will reiterate the same thing, because some people cannot see what is in

front of them. The Government's responsibility is to ignore those cries, focus on channeling and getting everybody focused on what the solution is and this Government will continue to work and engage the stakeholders, those who are impacted to be able to ensure that we get the right response. Because, I can guarantee you Sir that every public servant either has some family, friend, church associate, or neighbour that is one of those 43 000 claims for unemployment and it is still going up. Therefore, in the context of trying to save Barbados and maintain a social compact between your friend, family, neighbour or the person you go to church with, we are all in this together, and if we are not in it together and allowing the Government to be creative, in responding to the circumstance, because other people have different ways of doing things, well that is their thing. Because we know Sir what the recommendations were to this Government about sending home 5 000, 6 000, and 7 000 people. We have said no that we will continue to look and spend the time focusing on how we can solve the problems rather than literally throwing people under the bus, because they cannot think beyond what somebody puts in front of them at any given time. However, that is a subject for another debate Sir.

The Second Schedule speaks to the Committees and I just want to go through that very quickly, because the two Committees being constituted. Clause 1 says, "The Physical Catastrophes Committee shall comprise

(a) ex officio

(i) the Chief Executive Officer, Financial Services Commission or his nominee;

(ii) the Director, National Insurance or his nominee;

(iii) the Chief Fire Officer or his nominee; and

(iv) the Director, Department of Emergency Management or his nominee; and

(b) two persons appointed by the Minister by instrument in writing.

Now the reason for the composition here Sir, is because obviously in the event of a natural disaster where there will have to be assessment of damage and those kinds of things which is pretty much of a general insurance nature, loss provision and those kinds of things Sir for physical assessments, is the reason why the composition of the Committee is the way it is there in that context, and the Financial Services Commission provides the backstop by way of the loss adjustment and that general insurance component.

Committee No. 2 which speaks broad economic Catastrophe Committee, which we are contemplating for addressing these kinds of circumstances. The Clause says, “The Economic Catastrophes Committee shall comprise

(a) ex officio

(i) the Revenue Commissioner, Barbados Revenue Authority or his nominee;

(ii) the Director, National Insurance or his nominee;

(iii) the Permanent Secretary, Ministry of Finance, Economic Affairs and Investment or his nominee; and

(iv) the Permanent Secretary, Ministry of Small Business, Entrepreneurship and Commerce or his nominee; and

(b) 2 persons appointed by the Minister by instrument in writing

The truth is we are doing this because as we have said from the beginning, Sir, once the circumstances will befall us, we want to ensure that we have the legal framework up and running. So that the things that we are doing that there is no long lag between when we say we want to implement something as we had to do facing this pandemic and having the legislative framework to be able to have the authority to do it. So we have crafted this second Committee to focus on that because truth told, Sir, as was in the previous Bill the Chief Fire Officer really would not be appropriately deployed for assessing claims of a business nature or the Director of the Department of Emergency Management. Therefore, again you have to comprise these Committees if you like to be able to deal with the particular problems that come to hand. That is important you know there is that old saying “square pegs in round hole”, I am not saying that the Chief Fire Officer is a square peg, I am just saying that his peg is to deal with the physical disasters and the damage that will come in that assessment whilst for this purpose of the economic catastrophes that we have people that will have the expertise and focus on that. Therefore, it is important that we create the Committees that are fit for purpose such that they can get on with the work.

The truth is Sir, this is important, because given that they will be no relief from debt because of the pandemic, our ability to put some monies into the system creatively at the very time that our physical circumstances are a little uncertain. A little uncertain only in the context that with the halt of tourism and other related activity and whilst we know that in the scheme of things in terms of how our taxes are generated. Given that we all know that tourism for example and just by way of example, we all know that from inception tourism always had half the Value Added

Tax (VAT) rate, therefore, would not necessarily contribute by way of Value Added Tax (VAT) revenue the same as the rest of the economy but the point is it is still a part of the economy. We knew that the structure of a number of these tourism entities in terms of the concessions that were given never really paid in terms of a whole lot to corporation tax. The reality is that a whole set of income tax on behalf of the workers will come into the treasury and obviously the workers spending in the economy will then add to Value Added Tax (VAT) coming back into the country. Therefore, the reality is, depending on where you look, the impact in terms of cessation of tourism and related activities would have an impact on revenue. Our ability now to ensure that the rest of the economy can continue is critical and therefore with those types of conditions it is important that we get as much going as quickly as possible in the economy such that we can get the country moving forward it is instructive, Sir.

I just want to indicate that the persons who will benefit from this they can go to the Barbados Revenue Authority website “www.bra.gov.bb” and they can complete the form and the form can be sent to loan fund at “bra.gov.bb”. Of course, naturally you would have to provide some kind of financial statements income year 2018-19 inclusive of cash flow statements. The truth is Sir, any business that is operating would have to have cash flow statements. I mean, I do not know how you would be operating if you do not know your cash flow, so these are things that should not be onerous on a business that is registered for Value Added Tax (VAT) because you should have your cash flows there to show how you have been impacted by the pandemic. As I said Sir, the interest free loan is repayable over 12 months in equal monthly installments and will be commencing no later than November 29th. Therefore, our push to get activity now is to get the economy in a stage where people then can potentially start paying back as we get things unfolding, this is critical so that we can get as much monies back into the economy. I just want to indicate that on top of these things, we have been accelerating the payment of those refunds, which will go back, and I will speak to that a little later.

Now Sir, as it relates to the self-employed persons in terms of the business interruption benefit let me just indicate that the period for consideration is 2019. Therefore, self-employed persons would have had to make payments in 2019 and let me just clarify further, self-employed persons must have paid contributions for at least 2 quarters of 2019. Those payments would have had to been made by April 27th, so what we are talking about here is that for persons when the pandemic hit and I know normally, and just by way of explanation, self-employed persons normally would pay on a quarterly basis, the 15th of the month. So unlike employees where you get monthly deductions, they normally would pay a quarters worth of

contributions at any given time so four times a year. So, once you have made two quarters for 2019 payments, you should be fine. Self-employed persons who have registered with the National Insurance Office after the second quarter of 2019, must have paid contributions for at least one quarter of 2019 by April 27th and that obviously would have gone already. Persons in receipt of any form of pension from the National Insurance Scheme obviously would not be eligible for the thing, so they are a couple of things. There are persons who maybe, which persons have made representation to me personally on it, pensioners who are working, they are self-employed. Of course, if you are self-employed technically in the context that you are working in that type of arrangement but if you are already a pensioner, you are not making any further contribution to the fund. Therefore, if you are not making any further contribution to the fund, you are not technically self-employed, you just happen to be working pretty much on the side in that arrangement. So, for those persons who are already getting pension who maybe working in a self-employed capacity obviously you would not have been making any further contributions to the national insurance Fund. It says here Sir, if you go to the National Insurance Scheme website, you will get further details on it “[www.nis.gov.bb](<http://www.nis.gov.bb>)” and the form can be downloaded from there and once you complete it, you can scan it and email it back to “<selfemployed.queries@bginis.gov.bb>”. Sir, I urge all businesses, all self-employed persons. Between the National Insurance Scheme and the Barbados Revenue Authority, I know Sir, they are under pressure and I want to say at this point, I know that it has been an extraordinary effort to respond to those almost 43 000 claims for unemployment. I can say to the public that the staff at the National Insurance Scheme has been working to try to ensure that they can respond as quickly as possible. The reality is Sir, and I take this opportunity again for both the Barbados Revenue Authority and the National Insurance Scheme to encourage persons to submit their bank or credit union information so that the payments can be made directly into your commercial bank or credit union account because this helps to speed up the process.

Could you imagine us trying to print 43 000 cheques every three weeks? The time it takes to print, put the cheques in the envelopes and the postman to deliver it, is time consuming. Therefore, I urge everybody to kindly submit their commercial bank or credit union information in order to allow for this process to be as seamless as possible given the circumstances. If we all do that, we help to diminish a lot of the anxiety that is out there. I say to the staff of BRA and NIS that has been pushing to respond to people’s needs to continue to do the work you are doing. I know people are complaining about calling the offices and reaching no one. I understand the stress that we are all under and I ask the public’s patience because it is a trying time for everybody. I know that they are working to

respond to people and while the level of response to calls is not the best, I do know that the staff of both institutions have been working to process those refunds and claims. Let us not forget that there are other claims on the NIS also. I beg the country’s patience while we have given more resources to the NIS to manage this, it is really an extraordinary effort for them to respond. I do have the telephone numbers. I know that we have been able to pay out of those 43 000 claims approximately 25 000 persons already.

Therefore, I encourage all employers to continue to ensure they provide the information for their staff. I ask the persons that are claiming unemployment benefits to provide their commercial bank or credit union information to allow not just the NIS but BRA to process these things as quickly as possible. If we can do that, then it can allay some of the fears people may have which I know in these circumstances will be significant and, therefore, allow us a level of efficiency in a process of responding to the needs of ordinary Barbadians. In a nutshell, this outlines how we have re-engineered the purpose of the Catastrophe Fund to respond to extraordinary set of circumstances that continues to face Barbados.

We will continue to monitor and evaluate every policy that we have implemented to assess its impact certainly on the response. This will continue to be a work in progress and we want to commit to the country to continue to provide feedback. Sir, you would recognize that the Government has been consulting and listening. Therefore, where there are improvements to be made we will make them to ensure we continue to respond to people. I genuinely say to Barbadians that to continue to communicate with your Government; we are listening. We want to continue to hear from you and work on the behalf of ordinary citizens. Sir, with those few words I beg to move that this Bill be read a second time.

Hon. Miss C. Y. FORDE: I beg to second that.

Bishop J. J. S. ATHERLEY: Thank you, Mr. Speaker. I shall endeavour to be as brief as is practicable. It is a habit I must redouble efforts to adopt because as you would know, church services are only allowed for one hour. Therefore, I have to get into the habit of speaking not overly long. I must make my presentations and sermons shorter, perhaps to the benefit of the congregation some might suggest. I might want to begin where the Honourable Member for Christ Church East Central began because I would want to be guided by him today. It began with context and I would like to speak briefly with reference to context. The shock of COVID-19 has been so sudden and severe that perhaps many are inclined to forget that before its impact, the decimation of the tourism sector and the negative impact upon the economy that the economy of Barbados was already under serious stress. Government has

made claim frequently and loudly to a boast that there have been addressing the macro fundamentals of the Barbadian economy. We are boasting of 20 weeks of foreign reserves, making references to the fact we have addressed our debt profile and that the ratio to Gross Domestic Product (GDP) is coming down significantly so.

We have been managing situations with reference to the primary surplus that we are aiming to achieve and carrying. We have been trying to boost revenues and reduce expenditure. Therefore, Government's boast has been with reference to some level of success at the macroeconomic level before COVID-19. The other side of the story is that prior to COVID-19 and perhaps now more so, people in Barbados have been struggling. Businesses have been floundering before COVID-19. Bridgetown was closing down before COVID-19. Business people were crying before COVID-19. Default rates on loans were increasing prior to COVID-19 and households were suffering.

You are one of those Members of Parliament who is often on the ground but I do not know necessarily in St. Michael Central, but often on the ground. Therefore, you are absolutely familiar with what is going on out there. As you know, households are under serious stress and many crying mothers are finding it very challenging to even feed their children or to give them lunch money. I am simply saying that prior to COVID-19, our situation was bad. After two years under this Administration it was still bad. Macro levels fundamentals may have addressed by various means but on the ground where it matters, in the households across St. Michael West, St. Michael Central, urban Barbados into rural Barbados, individuals were facing serious stresses and businesses were floundering. It was reflecting a great number of vacancies in terms of unoccupied buildings formerly housing businesses in Barbados. This is before COVID-19. I say that just to balance our reflection in context because yes, COVID-19 has brought added stresses which must be addressed but there were stresses in the Barbadian economy prior to COVID-19 and periods of economic management of the current Administration. I say that to suggest that what Barbados faces is the need to address the pre-COVID-19 situation as well as the current situation brought on by COVID-19 pandemic. The pre-COVID-19 economic situation in Barbados, the pre-COVID-19 social stresses brought upon people (households) in Barbados, they need to be addressed. Where they have been compounded, understandably so, by COVID-19, the attempt to address them is to be appreciated.

My specific issue before us is to deal with this Catastrophe Fund. In very simple terms I understand that Government wants to make a gross of \$50-odd million in a Catastrophe Fund set up for specific purpose, to ameliorate the circumstances of an element in the business

community. Therefore, the coast is being made through this Fund to facilitate business survivability and to ensure that the unemployment numbers can be reined in as far as possible; the businesses impacted by COVID-19 will be getting some assistance but that assistance comes to them in the form of a loan, interest-free loan and stress, to be repaid in a year. That assistance comes to them via this mechanism but through also a course for a Catastrophe Fund set up to ameliorate the impact of natural disaster.

Asides.

Bishop J. J. S. ATHERLEY: I would never stand here and say it is imprudent or improper for any Government to try to assist businesses which have been so impacted, as many have in Barbados. I will never stand to say it is either imprudent or improper. What I do have a problem with is where it is being done. I do not believe that the justification offered by spokespersons for the Government as to whether a recourse should be made to the Catastrophe Fund in this instance is acceptable. I can only tell you how I feel. You may differ with me on that. I am not saying do not try to support businesses. I am not saying do not try to cushion employment, [not] to keep people in jobs, [not to keep] these businesses afloat because the unemployment numbers are growing around us. They were growing before COVID-19, they are growing at a more alarming and faster pace and rate, understandably now, so I support any attempt to help businesses to stay afloat, to assist Barbadians people, to keep the economy growing, to keep Government revenues coming in. I do support all that but I am not too sure that the way to do it properly and prudently includes what I see as a raid on a Catastrophe Fund [that was] set up for a specific purposes. The justification given here is that Government has negotiated and "escape clause" vis-à-vis its debt restructuring arrangements.

Dr. the Hon. W. F. DUGUID: On a point of order.

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

Dr. the Hon. W. F. DUGUID: Mr. Speaker, Sir, as much as I like to give the Honourable Member certain latitude, I could not, in all decency, allow the Honourable Member to suggest that the Government is mounting some sort of raid on the Catastrophe Fund. Mr. Speaker, Sir, the pandemic that we are facing is a catastrophe of the world. There is no suggestion that it is something that is simple, it is not only a health crisis, it is a significant economic crisis, and if we have a fund [that was] set up there to protect the people of the country, in a catastrophe of which we are in, then we have to be prepared to access it. It is not a "raid" and for the Honourable Member to suggest that it is a "raid" of some sort is clearly misleading the Honourable House

and I will ask that that kind of language be struck from the record. I thank you.

Mr. SPEAKER: Please continue, Honourable Member.

Bishop J. J. S. ATHERLEY: Mr. Speaker, Sir, I am surprised the Honourable Member is so “blue”. I do not support the approach or a “raid” on the Catastrophe Fund and the justification used as a premise for that. Mr. Speaker, Sir, if I may be allowed to repeat that.

Now, the money is paid from the Catastrophe Fund to businesses that have filed VAT returns, I think it was said in 2019 or something like that. You are talking therefore of certain levels of business operations in Barbados. Why not facilitate the loan from the same VAT payments if current existing legislation arrangement made around that, why not change those arrangements? I repeat the question: If money is to be had to prop up businesses because of the impact of COVID-19, and it was to go to businesses who have been filing VAT returns, (and properly so and on time), who are in good standing in the VAT efforts, why not facilitate funding for the exercise from moneys derived from VAT payments? Now, that I would want to think is a reasonable question. If there is some legislative arrangement which prohibits that, why not change the legislation in order to facilitate the same?

Mr. Speaker, Sir, now you are doing this in a context where in recent times we have seen (we have seen) waivers of VAT owed to Government approved. Matters like that have come before this very chamber, so you waved VAT payments, et cetera, for businesses, but we come and pay the money from the Catastrophe Fund to facilitate loans to businesses. Therefore, my question is: Can moneys derived through payment of VAT not be used to achieve the same purpose? And if there are any legislation mechanisms which prohibit that, why can those mechanisms not be changed? But we have waivers of multiple millions of dollars on VAT payments owed to Government. It is public knowledge that there are businesses in Barbados that right now owe Government a lot of VAT. Some may suggest, rather than “raid” the Catastrophe Fund, collect the VAT that has been long outstanding to Government and owed by those who are known to Government. My role here is to put the other side of a story, whether it is appreciated and valued or not by the other side present in here. However, my role here is to put the other side of a story, and Mr. Speaker that is all I am attempting to do.

I understand that the National Insurance Scheme is under stress with the rising level of claims which is 43 000 and counting we have heard this day. This is one third of the workforce we have heard this very day. I understand the need, therefore to my every effort, it is moral thing to do, it is a management thing to do, it is the right thing to

do, I understand the need to prop up any legitimate business that can afford to employ Barbadians and take some of the pressure off the National Insurance Scheme. I do not decry that initiative to save the negative impact on the National Insurance Funds. I do not decry the initiative to keep businesses afloat or to employ Barbadians. I am simply questioning the mechanism which being used to achieve that aim. Perhaps alternatively other approaches could be taken to achieve the same result.

Mr. Speaker, the justification given is that there is \$1 billion which because of the negotiated escape clause in the restructuring arrangements, would be available to the Government of Barbados, which is a lot of money, and that that debt payment could be deferred for over a period of two years and therefore monies would be available. Mr. Speaker, I do not know that that \$1 billion is immediately necessarily available to the Government at a time when we need it. That \$1 billion earned by Barbados over time. You may very well have a situation where disaster strikes and it is of such a magnitude that you are faced with a situation where you neither have VAT and you neither have the money in the Catastrophe Fund. That is a thing to be considered. The element of immediacy, the element of urgency. Mr. Speaker, if the whole of Bush Hall, Yard Gap, near your constituency or the whole of Savannah Road and Park Road is wiped out by some natural disaster impact, you want to know that you are first available immediately and urgently so to the Government to help with the response. You cannot talk about monies that you are likely to have over a period of time. You have to make reference to the urgent moment and to the immediate moment. Therefore, we have to be careful what we do. We have payments to be made on your debt. Those payments are structured according to certain timelines. You do not know when disaster necessarily will strike. You may have paid up on your debts yesterday and last week and disaster strikes this week, you have not the money for your debt payment and you have not the money from your Catastrophe Fund. In layman terms that is where I am coming from, that is a concern which I think I need to express in this place.

Now, it may offend the ears of some if I express it, but I have to do so and in clear terms because there is always the other side to the story or the other portion of the story that is not being told or perhaps not being considered.

Now, these issues have arisen in the past. What is the measure that triggers activation of this escape clause with reference to a system? What is a threshold that has been reached in terms of intensity or measure relative to a system before that clause is triggered. We can be impacted by systems that do not necessarily meet that threshold, but the outflow, the impact, the damage can be such that the financial need in terms of the response that has to be made is enormous. I am simply saying, this escape clause and we

really ought to be giving all of these details, must have some threshold that triggers it in terms of the intensity of a measure relative to the impact of whatever natural disaster event it is upon Barbados. What if we are impacted by something of a lesser intensity or a measure which does not quite meet that threshold, yet the resulting damage is such that it calls for enormous amount of funds in terms of responding to the event. That is where I am coming from Mr. Speaker. The damage could of such serious enormity that we do not have the capacity to respond depending on when the event occurs.

Now, if those are not legitimate concerns, I am sure that the Honourable Member for Christ Church East Central, when he speaks again in timing, or the Honourable Member for St. James North, who I expect will speak on this matter would tell me.

Mr. Speaker, I have a few questions I will want to raise in the interest of Barbadians. Are you seeing reports from the National Insurance Scheme with respect to the operations in the Catastrophe Fund? I think under the legislation from what I read, those reports are supposed to be coming in with a certain measured frequency and should to the attention of Parliament and the public. I know in the past, in fact currently, we have issues with reporting coming out of the National Insurance Department with respect to other funds. However, this one is managed by the National Insurance Scheme as well. I just want to know if we are actually seeing the reports as to how the Catastrophe Fund is being managed. As far as I know, a scope for investment of those fund et cetera. I do not hear anybody speaking to those matters and perhaps this debate today allows either the Honourable Member who last spoke or the one who I imagine will next speak could possibly address that for us.

Now, there is a requirement laid at the doorstep of insurance companies in Barbados if it still obtains, that there is a Catastrophe Reserve Fund on a certain volume to be held by insurance companies in Barbados. I do not hear these matters being spoken to and that is another question. What is the level of compliance with respect to the Catastrophe Reserve Funds, which insurance companies are obligated to hold in the event of a massive natural disaster impact and for which they have some liability in terms of responding. I do not ask the question just to use words, I ask a question because I think Parliament must concern itself about these things and the public of Barbados needs to be informed and aware of and about these things.

Mr. Speaker, I remember not too long ago, we had in relative terms a major incident, tragedy in Arch Cot, Britton's Hill and there was so much attention given to the matter at that time. I remember a sense of compassion, empathy, the national interest in the matter was high, Government responded with its full force. I know much of

that it was embroiled in legal issues subsequently. Mr. Speaker, I have not heard anything to date as to whether full settlement was ever given with respect to that matter. I mention that in this context one, some of the relatives come out of St. Michael West but beyond that, we have a situation in Barbados where sometimes and often so judgments are render, liability is incurred based on those judgements but there is no enthusiastic and early follow through situation like that are just left to lie, people suffer. It would have to be admitted that government and I do not speak of the Barbados Labour Party government or former Democratic Labour Party government, I speak of Government as an institution. We would have to admit that even Governments in Barbados has been guilty of that when they have owed monies to people and judgments had been rendered and payment is not followed through on. I wonder how much of that exists out there in the insurance community and so I do not raise that question lightly but I raise a serious matter in hope that the Minister who next speaks can respond to "a" what level of compliance or noncompliance, if any is there at the level of insurance companies with respect to that disaster reserve catastrophe reserve requirement if it still exists, which I would imagine that it does.

I was doing some reading ... the former Administration put a lot of store in recourse to something called the Caribbean Risk Insurance Facility (CRIF) and relied on recourse to that situation where there was some natural disaster impact on Barbados, made recourse to that and benefitted to some relative extent from fund through Caribbean Risk Insurance Facility (CRIF). My reading research suggested that that is not altogether a prudent substantially practical way to approach that matter for the reason that though Caribbean Risk Insurance Facility (CRIF) carries a low threshold in terms of what triggers a response from them financially, the response often in financial terms is relatively small compared to the damage that one may have incurred as a nation. Dominica has had that experience though they suffered billions over 1 billion dollars of damage and got about 20 million dollars through such a fund. I think it was being prudently suggested to the former Administration that they move away from that to the extent that they can and build up this catastrophe fund, and I know the current administration in office when it appeared or occurred to them that the former administration made a raid on the catastrophe fund this administration now in office when then in opposition reared against it. I am just asking if we are still reliant to any extent and Caribbean Risk Insurance Facility (CRIF), I do not know I am asking Minister of Home Affairs, the Honourable Member of St. James North would be aware of those things.

Now Government has committed itself to a roof repairs program, you see Covid-19 has come and a lot of things have been left in our wake falling behind and the

danger is that they may be forgotten. Perhaps when he speaks the Honourable Member for St. James North and by this time he must know that he must speak, I will imagine he would update us somewhat as to where we are with reference to this matter of the roof repairs programme. It is also commitment to an insurance regime with reference to chattel, these things we cannot let drift and we cannot forget. Barbados existed before Covid-19 and God willing by his mercies we will be here post Covid-19 and these things must not be left eternally unaddressed, and I hope my Honourable friend can speak to some of these matters when he stands.

Mr. Speaker, I still have to get into the habit of being brief because church is now only one hour, I have to learn the art. I simply say, I do not oppose businesses being facilitated by government because businesses must be kept afloat if the economy is to be kept afloat people must be employed, if household must be kept afloat. I do not oppose that, I just question the prudence of this way of doing it when perhaps other alternatives could be considered why raid the catastrophe fund to facilitate people who pay Value Added Tax (VAT) to give them a Value Added Tax (VAT) related loan even though it would be interest free that is all I am saying. It seems to me that we can do this another way because I am fearful that we may find ourselves in a situation which we do not now see that we neither have the monies we think we will have when the time comes and we do not have the catastrophe fund at the same time. If you want the alternatives when Parliament adjourns today come two floors down and sit with me. I thank you, Mr. Speaker, and I did give an option by the way.

Mr. SPEAKER: Honourable member for St. James North.

Hon. E. G. HINKSON: Thank you, Mr. Speaker. The Honourable Leader of the Opposition has essentially called me out to speak, I think that this is quite clear this amendment or rather new Catastrophe Fund Act that is being brought for the approval of Parliament today. The previous Act, in fact, is a 2007 Act, which would have been piloted through this Parliament. In fact, when the Honourable Leader of the Opposition was part of the administration of today and in fact, he was a previous junior Minister in the Ministry of Home Affairs and the Attorney General to the now Honourable Prime Minister. So, he would have been instrumental in piloting and having this Act passed through Parliament a fantastic Act, Sir. A creative Act, which, in fact, by its definition of catastrophe sought to give financial aid to persons who would have been victims of fire and hurricanes and earthquakes. Of course, since then, we have had many, we have had Thomas, which would have passed through and many persons under the last administration still now the roof have not been repaired that is the frank reality. So, it is not

any Act that any right thinking person who loves and cares about Barbados would oppose. What we are seeking to do today is to widen the definition of catastrophe to include, for example, pandemic.

Again, there is no one in the world that can deny, all seven billion people are going through this pandemic. This is a war but the only thing there is no bullets flying. This is war such as the First World War which I did not experience. Some in Parliament I respect their maturity and advance seniority. They would have been born. I am corrected, Sir. No one has experienced that war. I heard my father speak about it and this is the similar kind of reaction because it is a pandemic that has direct repercussions on the economy. A Government has to make choices. This is what a Government is about and those who are criticizing the widening of the philosophy of activation of a Catastrophe Fund, just as they criticise the tremendous initiative of the Barbados Optional Savings Scheme (BOSS) are as usual not offering any alternative.

The Leader of the Opposition is making it seem that it is either that the Government goes after persons and companies who owe VAT, as his Opposition Senator spoke about yesterday. The Member seems to be following rather than leading, in terms of agreement. It is not that you have dissections in how we address this pandemic that whether you go after who owes VAT or you deal with it this way. You have to fight this war on all fronts. Sir, this is the point, so I do not know why The Honourable Member as experienced as he is and being part of the last Administration which brilliantly devised this concept and we are now looking to expand it to keep as many people in Barbados afloat.

All 30 of us has been in our constituencies. I was in my constituency up to yesterday morning. It is bad. St. James North which is the constituency I have a pleasure to represent in the middle of a tourist belt, every household has effectively suffered many persons who have lost jobs. Sir, in this new Act we are now saying that self-employed people who have paid NIS will be able to access this fund. They do not have to show they are registered with the VAT Office. As you know we have an informal economy.

There are a lot of people, self-employed people, working on the beaches. The Honourable Member for St. James South will tell you that self-employment and small business is part of an engine of growth for any economy. In some cases, it is the major part of the economy. They are the kind of people we are seeking to protect, still give a way forward and a survival mode for when we come out of this pandemic. You cannot laugh this off for opposition and criticism sake. As I said, the Honourable Member as a true former Member of this Government whose signature is attached to the people's Manifesto of 2018, I do not expect him to fall into the same category of persons who were

comprehensively rejected at the polls last election losing all 30 seats by massive majority.

Do not get into that kind of tangle and company, Sir. We have to rise above that as Members of this Parliament. The Insurance Fund of which the Honourable Member has asked questions is something that we are still a part of as a Government. We pay our premiums under that insurance fund and in 2018 when Storm Kirk passed through Barbados, we were able to access insurance from that. If I remember correctly, it was about \$6 million based on our membership of that fund and the payment of the premium. It is not something that this Government would certainly agree with the Honourable Opposition Leader that we should not be part of.

We cannot be on one hand calling on people as we do to insure their private properties but say that there is a Caribbean Community (CARICOM) Risk Insurance Facility, CARICOM being the second most vulnerable region in the world to natural disasters, and not partake in it, Sir. I do not think that is consistent with common sense or wisdom. The fundamental basis of the initial 2017 Act remains, in terms of persons who are affected by fire and hurricane, and helping the most vulnerable people in this event, of course. People who own chattel houses not valued at more than \$150 000 and whose income of less than \$25 000 annually will still continue to access grants under this fund.

It is not that it is being done away with. The perception given by those who oppose for opposing sake that this is now going to facilitate big business and rich people, we are still talking about people with chattel houses valued less than \$150 000 and earning less than \$25 000 annually of which many are constituents of the Opposition Leader who still benefits from what we are doing here today. Therefore, I do not understand the Opposition to this. As I said, I hope that this is not a case that the Honourable Leader is looking to be led by his Honourable Opposition Senator who drew attention to the fact yesterday that there is no succession plan in the People's Party for Democracy and Development (PDP). We have bigger issues to worry about as a country.

Bishop J. J. S ATHERLEY: On a point of order. The Honourable Member for St. James North must not so blatantly mislead yourself and this Honourable House. The Honourable Senator of whom he refers, spoke to a trade union and not a party called PDP. He should be honest about that one.

Hon. E. G. HINKSON: Sir, in wrapping up because I do not think I need to convince the people of Barbados that what we are doing here is within their total interest. I know the Honourable Member for Christ Church East Central who presented would also speak to this. Again, we need to

rid the minds of those objectives and certainly it must never be in the minds of right thinking Barbadians that this Government has been party to writing off big businesses' VAT in registered judgments.

Sir, I mean, I have been a member of this Cabinet, a privilege for the last two years and I do not know of any case of any registered judgments against any companies that owed VAT have been written off by this Government, this Cabinet, this Parliament, Sir. So again to give the impression that that has been done, quite frankly is not within the spirit of Parliament where veracity must always have pride of place. Sir, I am in full support of this Act which is before this Parliament, it gives greater breathing space. We cannot deal with what would happen if there is a storm which is not of hurricane force and therefore we cannot access those funds. Sir, Government cannot operate in that manner; a Government that is fighting a war, a Government that is fighting the greatest global health problem in a century, [one] now combined with a comprehensive global economic situation. And even worse than that 100 years ago, because the economy of the world, as we all know and as the Honourable Member who presented and the Honourable Member for St. Michael South Central would know better than all of us perhaps in here, the world is so intertwined in terms of its economy and its trade that a sneeze in china affects Barbados; that we do not have the choice to say, look, just deal with it in this way but not this way. Instead, we have to deal with it in all aspects, and this has been an extremely creative way devised by those who are mandated with the decision-making authority to come up with the solutions for the survival of our people. This is an extremely creative way to widen the Catastrophe Fund to include those who are affected in other ways than through traditional natural disasters, because what we are going through is just as much even more of a catastrophe than any natural disaster. I am obliged to you, Sir.

Mr. SPEAKER: THE Honourable Member for St. George North, you have the Floor.

His Hon. G. A. CLARKE: Mr. Speaker, Sir, I shall observe the COVID-19 rules because I believe that at this time we need to devise COVID-19 rules so that Members can really stick to the script and can speak for no more than two or three minutes and therefore I will speak today for three minutes on this exercise.

Mr. Speaker, Sir, since 1997 this Bill was passed by the last Barbados Labour Party Administration but nobody since 1997 was able to access a single cent of this fund. And under the previous Democratic Labour Party they could not bring the regulations in place and therefore persons could not at all access these funds. I hope at this juncture, because there is a new Bill before us, where we are not only giving to physical structures, persons having

problems of earthquakes and so on, because this year alone I believe we had more than 30 fires across Barbados and many persons have suffered because they would have lost their homes but cannot access any of these funds. The intention was (because I was around in 1997 when we drafted this Bill) to help persons who had fires and all types of natural disasters and no insurance. But I am glad to see that the Government has put in place a new section where businesses and persons who are now unemployed because of the epidemic or pandemic or whatever it is called. I would like to see, though, that Government puts in place a regulation whereby persons can access these funds in quick order. In some countries (and I refer to some developed countries where businesses suffer) where you have a structure in place and the businesses are named so that you have categories of service businesses and others, for example, construction, et cetera. I would love to see the types of businesses, for example, legal, medical, service industries, et cetera, listed into categories where you look at each business profile and give them according to what they might have been receiving for maybe one or two years. I know that in Toronto that all lawyers, doctors and so on who had problems would get their money upfront; in three days businesses who had to lay off their staff (and I am aware in Barbados that some legal and medical firms had to downsize). There are many persons in Barbados who could not pay their staff. There are many apartment owners where their tenants cannot pay and so I would want to find out from the Minister whether these persons are also included because I saw in the newspaper where a number of landlords were evicting their tenants because those tenants could not pay and so I would want to find out if these persons are entitled to grants or loans. I note that the Government is also planning to provide loans at no interest, which is a good thing. In terms of grants we need to specify what percentage of person's revenue, what percentage of profits or losses that they would get. So I hope that the committee that is put in place would do some of these things to ensure that businesses survive.

Mr. Speaker, Sir, I am aware that there are many young people and maybe not-so-young persons who have gone back to work but who have not taken a cut [in salary/wages] and that some of them would this week be now sent home. There are a number of persons who cannot make it from day to day and therefore this Catastrophe Fund is a good fund and I would hope that it could be implemented as soon as possible because these are really rough days. I am obliged to you, Sir.

Mr. SPEAKER: The Honourable Member for St. James South, you have the Floor.

Hon. Ms. C. S. V. HUSBANDS: Mr. Speaker, Sir, I want to congratulate the Honourable for Christ Church East Central for the excellent speech the Honourable Member made in introducing the Bill and sharing with the country

the importance of the Catastrophe Fund. I have to say that when we spoke about the fact that Government has sought to use innovative ways, I really wanted to applaud very loudly because in truth and fact, this Government especially the Economic Team under the leadership of the Honourable Member for St. Michael North East has come up with a number of innovative approaches for managing the crises facing Barbados, that have enabled this country to be able to survive extremely difficult circumstances.

Mr. Speaker, Sir, this Government, in all the history of Barbados has faced more crises than any other Government coming to office, to govern this country; that in two years it has faced eight crises, any one of which could have put the economy completely under. We came in and found the foreign reserves low; we had a fiscal deficit and an enormous debt that we could not manage; sewerage was on the street; the water system was on the brink of collapse; the infrastructure was in bad shape. We are talking about road, schools. The hospital. The buses. Then we had the fact that we had to honour our commitment to convert our corporation tax levels which saw the drop of our corporation tax from 25 per cent down to five per cent, which has an impact on Government revenues. Then to top it off in 2020 Mr Speaker, we have the COVID pandemic. To tell you the truth Mr. Speaker, I have heard people say this, I cannot imagine what would have happened to this country faced with these crises had this Government not been in charge of the reins of this country, I could not imagine the last Government tackling this. Because, here comes COVID after the very hard work of our economic team to be able to craft a number of initiatives to help us restructure our debt, to help us do things to assist the civil servants by a salary increase, to be able to put more in terms of welfare, more support and then to try to restructure taxes so that it is spread out a little more and that everybody carried some load. After we had set the scene for positive growth to take place in 2020, here come the COVID pandemic and we are suddenly faced with \$450 million short in our revenue as was shared by the Honourable Member for Christ Church East Central, 43 000 persons registering as unemployed, unprecedented. The bottom of tourism just dropped out from under us, so that the foreign exchange we were hoping to earn, what taxi people were hoping to be able to make some money in this season that would take them through until the next season begins, all of that was gone.

In St. James South, I have a number of young women who have worked at these hotels, who suddenly found themselves at home with no money, with children to feed and not knowing where to turn. Taxi drivers, as I said who were looking forward to a great season now have difficulty not only putting food on the table but in danger of losing their taxis. Businesses are struggling as they found it difficult to be able to put hands on cash to keep afloat while we were on a lockdown.

Mr. Speaker, three things were needed urgently to be able to restore Barbados and to be able to safeguard the wellbeing of our people. In a situation like this, the top priority is how are we going to keep our businesses afloat so that they are valuable so that they can continue to provide the jobs, they can continue to earn or save foreign exchange, pay NIS and taxes. That is one of the most important things that must happen. How are we going to keep our businesses large and small afloat? Why is this important? Because their viability will allow for employment to take place which will help to soak up the 43 000 people who are now unemployed. Those jobs are important because it allows people to eat, pay bills, pay taxes and contribute to the NIS so that the health of the economy is able to be restored and to allow Barbados to move forward and to be able prosper.

Without the recovery of jobs, without the survival of businesses, Government would be then placed in a severe crunch. They will have to see how they are going to reduce their expenditure and how they are going to increase their revenues so that they can plug that \$450 million drop that they have in their earnings.

Now our future hangs on this being able to be achieved. The innovative programs that this Government has come up with, and not only innovative, but the care in programmes. Let me outline a few. We topped up welfare, recognising that people were unable to make ends meet with prices rising and more people at home not working, so welfare is topped up by 40 per cent. The provision of \$600 for three months. Every month \$600 for three months to families without income. \$1 500 for the self-employed people who pay NIS. The Government also spent a lot of money in relation to giving back VAT and income tax returns.

Mr. Speaker, what we are discussing today is another such step in the innovative programme for the restoration of Barbados and that is the Catastrophe Fund. I know that the Honourable Member for St. Michael West expressed concern about why it was taken from the Catastrophe Fund to provide for the economic catastrophe that now faces all of our businesses in Barbados. However, Sir, I know the Honourable Member for Christ Church East Central will handle that and deal with that in his wrap up. Suffice it to say that the effective and creative use of that Catastrophe Fund given the fact that we had already provided for a catastrophe by the clauses that were included as was shared by the Honourable Member would take care of any catastrophe that we have. Therefore, what positive use then can be made of this Catastrophe Fund designed by Government for the health of our businesses? First of all, I believe that as long as it is able to keep businesses afloat, we stand a better chance of when the recovery come internationally that we have the businesses necessary to

grab that economic growth and convert it into good use for Barbados.

However, I want to put a warning. COVID-19 actually presence an opportunity for pushing a major reset button. To those businesses who are going to apply to the Catastrophe Fund, to be able to get resources to stay alive, it is necessary not just to take the money and run, but rather there is a need for a new national consciousness about how they go about doing their day to day business, that they must now focus on doing business in such a way as to promote the common good, so as to generate the economic energy that is needed for the recovery of our economy out of this dust. What do I mean by that? Businesses who are looking to benefit from that fund should recognise that part of their survival depends on other businesses being able to employ people and therefore people having the disposable income to come and spend with them. Therefore, when they are spending, when a purchasing manager is making decisions about where he is going to take goods and services from, when a general manager is making decisions about who will be his suppliers. It is imperative that these businesses focus on borrowing local first, that the look at the products that are made in Barbados, the services that are offered in Barbados, that by helping every other business to get back on its feet, they are actually creating the economic growth that will allow for further prosperity of their own businesses, because the more people who are working, the more people who are spending, the more that business will benefit because the economy is thriving and it is recovering. That new national consciousness must be there.

Along with that national consciousness there must also be a pivot, a pivot that recognises that look, and it was said well by the Honourable for Christ Church East Central that we have to not only look to our own wellbeing, we have to be conscious of the wellbeing in the region, that the Organisation of Eastern Caribbean States (OECS), our CARICOM neighbours are important to our survival. When we analyse trade within the region it is recognised that Barbados is one of the Countries that does extremely well from the Caribbean Single Market and Economy (CSME). Our economy benefits to the tune of over 300 million dollars because of our capacity to sell goods and services into the Organisation of Eastern Caribbean States (OECS) and into CARICOM in general. Therefore, where goods or services are not available in Barbados businesses as a part of their pivot to support economic growth should then look to the Region to find their suppliers. Now, this may mean shifting the consumer from certain goods to other brands, but it is not impossible. If we as citizens, consumers and businesses together recognise that we have a common destiny and recognise that if we are able to support each other throughout this Covid-19 era, we are going to create the conditions for our survival. Believe me, nobody is coming to rescue us; we must rescue ourselves

and therefore it is very important that we support each other in the region.

Sir, I just want to end by saying, I know today that there are discussions going on seeking to assist the public sector to appreciate or understand the value of the Barbados Optional Saving Scheme (BOSS) programme. I consider that program to be a “Boss” move it is innovative and brilliant. If Barbadians can understand what it means and participate where they can and where they cannot recognise that the way it is structured it is designed to be able to provide the opportunity for more jobs to be created in this economy and I look forward to the opportunity to speak to it when it comes before this Chamber. I want to say to Barbadians it will take more than the innovation of this government to get us out from where we are. It is going to require that every citizen, consumer, businessperson does what is within their power to help our economy grow. If we consciously spend our money in ways that helps other businesses to grow, we will be setting the road for our success. So, I want to encourage everyone to stay the course do what you need to do to make Barbados a wonderful country again in which our young people can look forward to a future and prosperity. I am obliged to you, Mr. Speaker.

Mr. SPEAKER: Honourable Member for St. Michael South Central.

Hon. M. K - A. CADDLE: Thank you, Mr. Speaker, I will be brief, I believe. I rise in support of the Bill before this House because I believe that it demonstrates the extent to which this Barbados Labour Party Administration has had to be innovative and also has had to take stock and make use of all of the tools at our disposal. I am disturbed though by some of the utterances of the Member for St. Michael West, the Honourable Leader of the Opposition, while I am disturbed, I should perhaps not be surprised. I do recall statements earlier being made that suggested to me that the Honourable Member would be seeking to use the unfortunate circumstances created by this pandemic to suggest that this Government would not be equal to the task of response. The utterances that I am referring to were earlier made suggesting that once we feel the full impact of Covid-19 that this administration should not seek to blame any economic downturn on the pandemic, which to me defies reason and logic because it is not a question of blame. It is a question of transparency and honesty being able to understand the nature of the impact, being able to understand the modern world has not seen anything of this kind before.

Now, with reference to the issue of how we decide or how we make provisions for the response to a disaster. The Honourable Leader of the Opposition in his googling, I take it because I google and found the same article that he referred to. I believe that it was CDEMA that regional

CARICOM that is responsible for helping organise the region to be able to adequately respond to a disaster was cautioning that the Caribbean Risk Insurance Facility (CRIF) is not a sufficient instrument for response to a disaster. It does not mean that countries should not continue to subscribe to the Caribbean Risk Insurance Facility (CRIF), but this Barbados Labour Party Administration has gone on record as saying that we are well aware that the Caribbean Risk Insurance Facility (CRIF) is not a sufficient instrument. I believe the Honourable Member for St. Michael North East, the Honourable Prime Minister, refer to it essentially as a credit union, so that you can only benefit from what you are able to put in. The fact is that as a region that is most affected by the impact of climate change, the global community cannot expect islands like Barbados including Islands in the pacific to be the ones who are responsible for also coming up wholly with the solution when we see the worst impacts of that climate change. So, it is no revelation to this Chamber or to Barbados that the Caribbean Risk Insurance Facility (CRIF) is not a sufficient instrument, we are happy that it exists. We are also happy that the parametric triggers are not just about a major hurricane or a major weather event, but there are also things like extreme rainfall and so on. The fact is that we have already made this statement publicly, it is the reason that not just Barbados but the entire International community has sought to come up with new kinds of instruments.

Right now, Mr. Speaker, we are in the process of finalising arrangements to be a part of and have access to the Inter-American Development Bank contingent credit facility. Let me say a little bit about this contingent credit facility because I believe that once this Chamber and Barbadians understand what it is that it would also shed some light on the extent to which the notion that we should not include a pandemic in the catastrophe fund response is nonsense. If ever there was something that was a catastrophe it is the Covid-19 pandemic. The international community has responded by taking all its similar instruments and expending them to include pandemics. So it is not only Barbados that is realising that, in fact, things like Covid-19 are by definition unforeseen shocks. There are disasters there are catastrophes the government of Barbados did not make that up they whole world is shifting to reflect that understanding. As a matter of fact, the contingent credit facility of the Inter- American Development Bank (IDB) was created very recently just for natural disaster. At the time it was created for only natural disaster, the government of Barbados started a negotiation, to be included in what would be a rapidly disbursing fund after a natural disaster.

When it hits, the country would be able to bypass the regular processes and immediately have access to liquidity. The climate resilience issue, disaster preparedness and response issue is two-fold. We have to build-in resilience

beforehand but then, we also have to make sure that we have access to cash after the fact. I do take the point of the Honourable Member for St. Michael West that, yes, the Credit Facility (CRIF) was not enough. However, the contingent credit facility for natural disasters has two modalities as it stands now and adds to further modalities.

The first modality is financial disasters which allows countries to access US\$300 million or two per cent of the country's GDP, or whichever is less. This is the response to the notion that the CRIF is not enough. Yes, the CRIF is not enough and that is the reason why Barbados will now have access to this new facility, rapid disbursement and giving us access to liquidity, so that the kinds of things people need such as medicine, clean-up, ensuring we have business continuity and people's lives can continue, that is what these resources are made available for. I go further. Based on discussions with its growing members, especially Barbados I dare say, there was a second modality added.

The first modality covered only earthquakes, hurricanes and extreme flooding but the second modality based on agitation and advocacy from this region and Barbados, now includes storms, tsunamis and droughts. Why does it include drought? Drought is something that

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is an effect of climate change and while it is not necessarily related to a single event the effects can be just as disastrous and catastrophic. We are living it now in Barbados. We see that we are all effected. Farmers or anyone who has to rely on the predictability of water supply is now affected by the fact that we are in extreme drought conditions.

The experts say this is, perhaps, the worst drought that Barbados has ever seen. It is agitation by Barbados that allowed entities and international financial institutions like the Inter-American Development Bank (IDB) to include this as a parametric trigger. However, they want to go further. Were it to the IDB and others, they would want to include also slow and onset events like beach erosion. Again, they feel based on representation made by us as tourism-dependent economies that even they though this is not based on an extreme level event, it is one of those creeping impacts of climate change and should be considered as a parametric trigger in instruments such as this.

Mr. Speaker, I want to say that when COVID-19 began to affect the economies in the region, the IDB based on discussion with its members added two further modalities. One was a COVID-19 modality only for this pandemic to allow countries to have very quick access to liquidity in response to the catastrophe. They are calling it a catastrophe. It is not just Barbados that is calling it a catastrophe. They also went further. They included a

modality for health risks. This is what they are calling it. They have not even said pandemic because more and more, the world is realizing that it is not just about natural disasters but they are so many ways in which the people and the economies of countries can be exposed to an unforeseen shock that was not in anyone's control.

I hope that outline gives some assistance to the Honourable Member for St. Michael West to understand the definition of "catastrophe". You do not have to google it or look into a dictionary. You only have to look around to see how it is impacting people in real life. I would tell you that the first day that I went walking around in St. Michael South Central after we started to really feel the effects of the pandemic here, I happened upon some people "liming" outside a shop and there were many of them. Each person gave me the story of where they were working, the fact they were currently unemployed, how many persons in their household who were also unemployed, how many live in their household and how many of them are with children who have to go to school.

The fact is that the impact was immediate, deep and wide. You do not have to google it to know that this is the definition of a catastrophe. Perhaps, if the Honourable Member walked around in St. Michael West as much as his soon-to-be replacement does, he would understand the definition of a catastrophe. Also, I want to make reference to another false notion that is represented by the intervention of the Honourable Member of St. Michael West. This is the notion that while the Government of Barbados has been able to respond rapidly to the pandemic, it is not also continuing to execute and implement its transformational agenda; that is a falsehood.

I remember going on record to say that in the response to the idea that all of our measures should be relief measures, there was this discussion that a Government should only focus on relief at this time. I said that we will focus on relief but we are not going to lose sight of the compact that we made with the people of Barbados to deliver transformation to this country because it is a compact and promise that is 10 years needed. A decade prior to 2018, this country had not seen any hint or effort to try to transform people's lives in a real way and that this BLP Administration would not let go of or lose sight of that compact we made with the people of Barbados.

This notion that the Roof Rebuilding Programme and other transformational programmes that we began, that we are somehow letting go because of a pandemic, this BLP Administration can walk, chew gum, "skin cuffs" and climb trees. It is not one or the other. It might be true of the breadfruit party, golden apple party and the others, but it is not true of this Administration, Mr. Speaker. We responded rapidly with the programmes that the

Honourable Member for Christ Church East Central outlined with support from the Member of St. James South.

We are continuing to also execute Government's transformational agenda. The Roofs Programme we had spoken to the country about is continuing its execution. With the help of the Green Climate Fund, we are setting up in the Ministry of Economic Affairs and Investment a small body of experts with grant resources with grant resources from the Green Climate Fund, because the Green Climate Fund has seen the project, believing it as transformational, and has agreed to give us the grant funding to take it forward. But within that, what the Ministry of Housing, Lands and Rural Development has always been able to do is to receive proposals for climate resilient housing, including roofs, so that we can make sure that this model of housing that we ultimately agree on nationally is the one that we will give priority to and is the blueprint for how we built resilience in the country. The Roof Replacement Programme is continuing with the support of the Urban Development Commission and other responsible agencies in the country. We know, as we have seen in the past days and weeks, that often security and safety of housing stocks are often related to issue of land tenure. These are often related to all kinds of issues that we have to work through with Barbadians to help people regularise and make whole whatever their particular status is in terms of the land on which they occupy or the home they occupy. We understand that is a process and that it was one from which we do not shirk. But the truth is that these are often multifaceted issues that have to be worked through, and we have said that in this third decade of the 21st century, that we cannot ignore the fact that there are certain things that have to be human rights, and that to the extent that they are basic social human rights, that there is a basic social floor below which nobody should fall, but we also have to make sure that there are not these kinds of structural barriers to people being able to access water, secure physical living conditions, secure homes, secure roofs, et cetera, and we continue on that agenda, Sir. but I want to say that perhaps what people are now seeing for the first time in many years is a Government that understands what an Instrument is, what a tool is, what are the options at its disposal, and how to make use of them in conversation with the people of Barbados. We have not tried to hide and do anything. There is not anything that anybody would discover four, five or seven years later, or when you try and go dig and finally get the data from a particular agency. This is one of the most consultative and inclusive Government I have certainly seen in my lifetime in this country. and so, I hope that that short intervention has shed some light more than we could on the kinds of things that this Government is doing as part of entire ecosystem of disaster and catastrophe response, to be able give the people of Barbados the assurance that we are not just planning for now, but that we are planning for the future, [that] we are planning for coming generations of Barbadians and that

together with the people of this country, "we got this." I am obliged to you, Sir.

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

Dr. S. E. BROWNE: Mr. Speaker, Sir, I am going to be short as usual. First of all, I want to thank the Honourable for Christ Church East Central for his great presentation. I would also like at this time to thank the Honourable Member for St. Michael South Central who made it come alive for me. I think many members of the country would be pleased with what the Honourable Member had to say about the inclusiveness of the Catastrophe Fund.

Mr. Speaker, Sir, at this point I want to bring it down now to my constituency level. I am one who believes in total access and repair, rather than waiting on an emergency situation to happen. While I do appreciate the Catastrophe Fund (I am in great support of It. it is well needed and instituted by now) I am appealing to the relevant ministry to have a look at the list that we would have sent in regarding house repairs. Right now I have constituents in the Honourable Member for St. Philip North where I could stay at the front and look through the house where I can see the backyard. I need this to be done urgently. They are now in the hurricane season and I would wish not to [have] to wait the Catastrophe Fund to have to look at things like this. The house insurance is an area that I would like to see. I do not know how to do it, extend it to the full section of our communities. The truth is, a lot of us cannot afford house insurance, whether wall or wood. I am not sure how we can negotiate with insurance companies. I am not sure what we can do but it deserves another look at. As part of the Disaster Management Team I would like to use this opportunity to bring up, in the words of the Honourable Member for St. Philip North -- I was told by the Honourable Member for Christ Church West that we had enough -- but the truth is that we have not, and I would want to use this opportunity to push a little bit for the so-called private roads. There are a number of so-called private roads in St. Philip North that are currently used by many public people and it on the books of legislation that we are not allowed (correct me if I am wrong) to repair these roads. I think it is grossly unfair. I have houses with ten or twenty people living in one street. I can name at least three in the St. Philip North where there have been fighting with successive Government to have a little help with the roads. I am appealing at this point: Ruby, Langrove, Sandford, there are many of them. There is also an area in Fortesque. There have been many calls and some work. Fortesque is an area where there is one entrance. Definitely the Catastrophe Fund would come in there. There is only one entrance to a community that houses several thousand people. I need that looked at as well.

Now, that Honourable Member for St. James North spoke I now have the opportunity (and I was hoping that the Honourable Member would bring up something with respect to the hurricane shelters) so St. Philip now has four Category 1 hurricane shelters, one being public, that is, Hilda Skeene Primary School. I had a look at it and I am noting that there are more or less in a cluster; in other words, members of almost three quarters of St. Philip would find it almost difficult to get to these areas. There service more the Six Roads area in that vicinity; in other words, we have Blades Hill, Three Houses, Bayfield, I can name quite a few, Thickets, Parish Land, Vineyard, all of whom cannot get to any of these Category 1 shelters if something were to happen so that it is going to be worthwhile putting some funding into fixing maybe a couple of these schools or churches to get them up to scratch. I am happy to see that the self-employed persons are being included in this, what I would say though I that I think a lot of private workers/self-employed workers have been hearing the radio advertisements on television about paying National Insurance Scheme contributions, which is fantastic, but I do not think that many of them have realised that it is limited in terms of what they get at the end of it. In other words, I think the benefits need to be extended to sick leave. Self-employed people do get sick and I do not know if it was a glitch at the National Insurance Scheme but self-employed people do get ill. They get ill and they need our support. I was smart enough or got enough advice that I needed to register myself as an employee of my business but there are many people such as fishermen, maids, other people claim as being self-employed and they get sick, and nothing is coming in to support them during that sickness that could be insurance. After two days as long as months depending on what is happening and they do pay? As I said I would be short, I want to use this opportunity to thank from the bottom of my heart the Sandy Land Children's Trust. Without them, life would be a lot harder. I was able to say this through them. A couple of them so far of my community despite the negativity that, she is not the Opposition, what are they now? The now defunct Democratic Labour Party Government had to say and brought in things like racism and so on, when I know for a fact that they would have benefit from the Sandy Trust. I want to say thank you. I want to say thank you for the vouchers. Mothers are now able to buy baby milk for themselves.

I am going to put in a pitch here towards the Honourable Member for Christ Church East Central. I know he heard it before, with respect to doing something about the costing of sanitary items obviously for women. I support it, I have been hearing several members of the community complain about VAT on some of these items. If you are unclear of what I am saying, sanitary pads and tampons those kinds of things. Yes, Honourable Member, they are necessary and we need to do something about the costing. Right now a lot of people are coming out of

COVID that really cannot afford it and really cannot do without it. Have a look at that. I do not know if the Sandy Lane voucher would suffice for that because it is a children's charity. However, these are common basic things that we need to address, regardless to how petty it might sound, we need to address those.

I just want to say a few words with respect to the renters, people that rent and were unable to pay because of COVID, or even longer. I had the experience of some renters who just choose not to pay, they know their rights, and they know that you cannot put them out and everything. However, they are some that are suffering right now on the brink of being expelled out of their rented homes. I do not know what can be done, I think we need to have a backup plan with respect to things like this, with respect to disaster, with respect to people being put out of their homes. If every constituency or parish can have an area where there can be a backup. I mean you do not want to leave houses empty forever, but can be used for an emergency situation, housing necessity, that kind of thing. While I am staying mindful that landlords still have to pay their land taxes and utility bills, but the Government needs to come in where necessary to help out some of these people that are on the brink of being put out.

That being said, I promised to short as usual and I have come to the end of my speech. Thank you very much.

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

Hon. R. R. STRAUGHN: Thank you Mr. Speaker and I wish to thank all Honourable Members who contributed to this debate and it is an important one certainly in the circumstances. I will just respond to a few questions raised just to provide absolute clarity for the Chamber and certainly for the country.

When COVID hit and I think as the Honourable Member for St. Michael South Central clearly articulated, it was absolutely immediate and the harsh reality is that businesses and employees came to almost an abrupt halt with respect to incomes, salaries, wages or whatever you call it Sir. Representation was made to us with respect to the suspension of some of the statutory obligations, which includes National Insurance payments on behalf of the workers to improve cash flow, some businesses wanted to suspend VAT to Government, and obviously all kinds of things in response to what clearly was the extraordinary circumstance. We had to certainly look and consider everything that was put to us given that we do operate on the basis of consultation. Obviously, given the anticipated reduction in revenue to Government and considering that a time that once everything had been withdrawn from businesses and individuals by way of income and cash to businesses as well as salaries to workers, Government's

response had to be ramped up. We cannot ramp up our response to people if there was a suspension of payments of any type to Government, because then we would not have the cash flow be able to respond. We had to respond to people fairly, and therefore what the Honourable Member for St. Michael West indicated about whether or not we could use the VAT fund to loan back to the persons, Sir would really just open a wider gap in Government's fiscal position and therefore would imperil the Government's ability to respond. We looked at the use of the Catastrophe Fund as the Member for St. Michael South Central said, we had a tool, and instrument available to us to use and we are using it. Therefore, we came to the Chamber here today to give the legal authority to be able to do that as you can appreciate, because it is an extraordinary circumstance. The truth is Sir, this instrument will only be used in the context of a pandemic or some national catastrophe that obviously impacts a wide cross section of people. Those businesses will continue to pay VAT into Government which now has to service a whole set of other needs, would just imperil the cash flow for Government and our ability to respond. We indicated to them that we could not at this stage consider any deferral with respect to commitments, whether it is National Insurance or what have you, even though there are a few elements in other parts of the programs directly that can do that. However, as it relates to Government's cash flow we were not in a position to do that.

Sir, permit me, in response to the Honourable Member's question about the Natural Disaster Clause. Just to read from the Debt Holder's Bill that we would have debated in the Chamber on April 30, of last year, with respect to debt restructuring. I would just read the clause and respond to the Honourable Member.

Natural Disaster Clause

"The Exchange Instruments to be issued to individuals as part of the GoB's exchange offer will include a clause that would offer both creditors and the Government some protection against future debt distress caused by a major natural disaster."

This 'natural disaster' clause would allow for the capitalisation of interest and the deferral of scheduled amortisations falling due over a two-year period following the occurrence of a major natural disaster. The trigger for a natural disaster 'event' would be a payout to the Government above a predetermined threshold by the Caribbean Catastrophe Risk Insurance Facility (CRIF), under the Government's catastrophe insurance policy.

Full details will be provided in the offer letters to holders of the Affected Debt.

Sir, we included the Natural Disaster Clause...I was looking on my iPad for I know that last year we increased

the coverage that we ended the insurance policy with respect to CCRIF to be able to ensure that we have as comprehensive as possible a response. As the Member for St. Michael South Central indicated, we all know that CCRIF, like the Catastrophe Fund, is not enough in the event of a major disaster therefore that is part of the reason why we included that Natural Disaster Clause in the bonds to give us that space to be able to respond. When Tropical Storm Kirk passed, was it last year or year before?

Asides.

Hon. R. R. STRAUGHN: When Tropical Storm Kirk passed, the Member for St. James North indicated that we received a payout from CRIF of just over about almost \$6 million in that respect. That was related to the flooding that we would have experienced at that particular time, and therefore the trigger with respect to being able to suspend your bonds are built into the bond structure, so that if there is major disruption caused by a natural disaster, we would know. Sir, it will not be a discussion about whether Barbados has been impacted or what the severity is.

The reality of the situation is that we are using the tools that are available to us to create the space that we require to respond to people's needs, and we will continue to do that. Whatever legal framework is required to allow the government to faithfully execute on behalf of the people, we will come to this Chamber virtually or whatever form that we need to come to discuss these things to be able to ensure that we can do the people's business. So, I hope that has clarified for the Honourable Member the natural disaster clause.

Sir, just let me say quickly as it relates to the write off in relation to the Value Added Tax. Sir, you would recall that the Value Added Tax was first introduced in 1987. We came to office at a time when the Barbados Revenue Authority (BRA) was transitioned from the old systems into the new Tax Administrative Management Information systems (TAMIS) in relation to the taking of the balances forward. Therefore, we wrote off all the taxes that were due and owing prior to 2000 from an accounting perspective, so as not to bring those into the balances with respect to the Barbados Revenue Authority. So, any suggestion that somehow or the other we wrote off Value Added Tax for big businesses for some nefarious purpose that we were we were getting into as imputed by the Honourable Member for St. Michael West has no basis in truth or fact. Therefore, to recognise that with a number of entities or persons who have been since deceased it made no sense holding on to liabilities that you have no capacity to collect. I will leave that there for what it is.

Sir, in effect the catastrophe fund represents for those persons whose incomes are below 25 000. Pretty much represent that insurance type policy from a general

insurance perspective given that everybody when they work are paid their National Insurance contributions would contribute to 0.1 per cent of the insurable earnings. The initial intent was to provide that given the difficulty some persons were having with respect to insurance, especially for Chattel houses at the time. It is critical that one, we assure the public that will continue, we will work and have been working with the insurance companies, which I know provide coverage for chattel houses as well. Therefore, it is something that people just need to be able to recognise is important. No matter what we see here whether it is the catastrophe fund, the natural disaster clauses, the government using other means or other resources that we have to look at the solution from a multi-prong approach because you can never depend on any single thing to be able to respond to a circumstance. Let me just for clarity and the benefit just say to the public through you, Sir, as we have introduced the business cessation benefit for a self-employed person.

I am just going to go through very quickly what are, in fact, the benefits that self-employed people already are entitled to once they make contributions to the National Insurance Scheme. Any person can go on the National Insurance Scheme (NIS) website “nis.gov.bb” and see it laid out very clearly. All persons who make contributions as self-employed persons would benefit from, the sickness benefits, maternity benefit and grant. I know that once we settle on the issues related to paternity that would be included there, funeral grants, the invalidity pension, old age contributory pension or grant, as well as survivors’ benefit. The only difference between this, well not government employees, but private-sector employees would obviously be the unemployment benefit. That is the only difference between that and what other persons would have. So, self-employed persons making their contributions are entitled to these suite of benefits. Therefore, I encourage all self-employed persons to get themselves right because getting yourself right allows us, the government to policy decisions in the circumstances.

Sir, the reality of it as you know, we have had to because of the circumstances, provide through the household survivor program \$600 to households where there is no income, no pension, no person working, no person self-employed, no person having any income for that matter. The reality is that with the business cessation grant in place now and as we expect the economy to open back, the reality is we want to signal to people that if you are indeed self-employed that you have to make yourself right with the National Insurance scheme, which allows the government to make policy decisions. If you are not going to benefit from the business cessation grant as a self-employed person, then you will be under the conditions with respect to the \$600 for the household. The reality is that you cannot want something and not contribute to it as everybody else is doing. Therefore, I urge all self-

employed persons to get themselves right as it relates to the National Insurance as well as with the Barbados Revenue Authority (BRA). In this matter, it is critically important it allows the government to make policy decisions based on the circumstances. Therefore, you must be compliant with the obligations that are on you as a citizen in the country for us to be able to move forward and settle.

Sir, I am proud to bring this piece of legislation here today to allow the Government to move forward within the context of the law. Even though, I know that we have made decisions in the past in the spirit of responding to people, we have a greater responsibility to ensure that we can bring the society along. This is one aspect as I said of our response to Covid-19 and the Ministry of Finance as well as the other ministries involve will bring the appropriate legislation to ensure that we are always on the right side in terms of the law with respect to the execution on behalf of the people of Barbados. Sir, with those few words I am obliged to you.

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

Hon. K. A. HUMPHREY: I beg to second that.

The question was put before the House and resolve in the affirmative without division.

Hon. R. R. STRAUGHN: Mr. Speaker, I beg to move that you do now leave the chair and the House resolve itself into Committee for further consideration of this Bill.

Hon. K. A. HUMPHREY: I second that.

The question was put before the House and resolve in the affirmative without division.

COMMITTEE

MADAM CHAIRMAN: This House is now in Committee.

Clauses 1-5 inclusive were called and passed.

Clauses 6 - 10 inclusive were called and passed.

Clauses 11 -14 inclusive were called and passed.

SCHEDULE

Hon. R. R. STRAUGHN: Madam Chairman, I beg that the first schedule be the schedule to the Bill.

Hon. K. A. HUMPHREY: I beg to second that, Madam Chairman.

The question was put before the Committee and resolve in the affirmative without division.

On the motion of Hon. R. R. STRAUGHN, seconded by the Hon. K. D. M. HUMPHREY, Madam CHAIRMAN reported to the His Honour the SPEAKER the passing of one Bill in Committee and Mr. SPEAKER resumed the Chair and reported accordingly.

On the separate motions of Hon. R. R. STRAUGHN, seconded by the Hon. K. D. M. HUMPHREY, the Bill was read a third time Passed and cited as the Catastrophe Fund Act, 2020.

LS-2

SUSPENSION OF SITTING

Hon. Miss S. J. O. BRADHSAW: Mr. Speaker, I beg to move that this House be now suspended until 3.15 p.m.

Hon. K. D. M. HUMPHREY: I beg to second that.

The question that the House be suspended until 3.15 p.m. was put and resolved in the affirmative and Mr. SPEAKER suspended the Sitting accordingly.

ORDER NO. 14 – PLANNING AND DEVELOPMENT (AMENDMENT) BILL, 2020

Mr. SPEAKER: The Honourable Member for St. Michael South Central, you have the Floor.

Hon. Miss M. K - A. CADDLE: Mr. Speaker, Sir, this Government in 2019 would have brought to this Parliament a Planning and Development Bill that sought to do many things. Indeed, I would consider it among the most in-depth, far-reaching and ambitious legislation that this Administration has brought to date, and that is very stiff competition, Sir. But what the Planning and Development Act, 2019, sought to do was to really reorient how we consider physical planning and development in this country. Now, just to give a small bit of the context, for those who may not recall, one of the perennial complaints with respect to competitiveness and doing business in Barbados has to have been (and in some measure, although less so continues to be in some way) the issue of the speed of investment and development based on the response of the Town and Country Planning Department and its related agencies. That was the backdrop against which in July/July, 2018, a few short weeks after coming to service as a Government, we began the process of extensive consultation with stakeholders to look at where the 53-year-old Act had gaps, where it could be strengthened and what we needed to do in order to make it more responsive to the needs of Barbadians, the business community, foreign investors and the kinds of investment that we were

hoping to attract, and so we had a series of consultations with Barbadians, we spent a lot of time working on a revised Planning and Development Act, 2019. That did a few things, including removing the power of a single individual, the Chief Town Planner, to have the kind of sweeping (in some cases) almost discretionary power to make certain decisions on applications. We placed that structure with a Planning and Development Board and a series of sub-committees. The Chief Town Planner is replaced by a Director of Planning and Development Department. These are some of the changes that that Act brought into force.

Mr. Speaker, Sir, as it now stands the Act (or as passed, I should say) also seeks to attach specific timelines to certain kinds of applications, because in order for investment to be effective, in order for it to really drive growth, one thing it has to be and one thing the environment has to be is predictable and so we wanted to make sure that when someone submits an application to the Planning and Development Department [that] they have a reasonable expectation of when they should have a response. We said that the largest kind of applications, the most in-depth kind of applications (those that require an Environmental Impact Assessment Study) should take no more than 12 weeks to be decided. Mr. Speaker, Sir, I will tell you that that is a tall order, but [that] we were not afraid of challenging ourselves in that way because we are, we were then and we remain committed now, to making sure that we meet that challenge and that we meet those targets.

Mr. Speaker, Sir, one of the other things that the Act seeks to do and empowers us to be able to do is to change our orientation from strictly enforcement, to really being able to facilitate development. So it is not just that we are regulators (which we are, which role we take very seriously) but we believe then and continue to believe now (and these new amendments that I will introduce are further to that position) that agencies such as the Planning and Development Department have to be able to encourage investment in a way that is sustainable and that does not do harm to the people of the country, to the natural environment, and to the other social justice targets and principles that we hold true. So one of the things that Act introduced was the idea of a conditional approval or a provisional refusal; it meant that just saying no to an application as presented, what we would do [would be] to say to the applicant [that] we cannot approve the application as was presented, but were the applicant to make certain changes in keeping with perhaps some of the requirements of the Barbados Water Authority, the Coastal Zone Management Unit or other partners, that we would [then] be willing to approve that application.

Mr. Speaker, Sir, another introduction has to do with the pre-consultation, so [that] what often happens is that a developer/applicant might have an idea for a development

and they want a certain sense of comfort that if they proceed they can have a reasonable expectation of an approval or at least [that] they know what they can expect. Now, it means that you bring the idea of a pre-consultation firmly into the process, because what we do not want is something that seems to be just a casual prior conversation. A casual prior conversation, quite frankly, Mr. Speaker, Sir, is apt to get you into trouble. You want to bring any discussion that you would have had with an applicant into the process to make it an official part of the process, in order to make sure that you maintain the regulatory function of the agency, because the Planning and Development Department has a very serious responsibility to the public, to make sure that developments do no harm, so [that] you need to maintain that role and that transparency, but we believe that it is a fair ask of any applicant, someone who is building a home or someone who is putting up a major development, to want to have an understanding of what is or [what] is not required, or what would or would not be acceptable and so a pre-consultation is something that we also introduced so that we could give some guidance within the resources available, so we would not be able to give too much guidance to the detail plans themselves, (the applicant has to take responsibility for that) but to give some guidance to what would be acceptable under the legislation, and so these are the kinds of things that that new legislation was able to bring into force in 2019, last year.

Now, at the time when the original Act was passed there were certain steps that had to be taken in order to give the legislation its full force and to really bring it into “the ease of doing business space” that we wanted. Now, it is no secret in Barbados that the issue of the ease of doing business is one that is very topical and even as we continue to work through a lot of the social economic issues and challenges that the country faces, it is a recurring point. Really, that there are some structural issues in the way that the public and the private sector facilitate or do not facilitate well enough business in Barbados. For that, as I have said in this Chamber before, we went to the World Bank, the people who designed and administered the instrument, the Doing Business Report, the Doing Business Index, it is their report, it is their measurement, and we said to them, okay, so you are the people that make this determination, so what we would like you to do is to provide some technical assistance to tell us what is it that we can do to be able to improve not just ranking, not just the number from 129 out of a 190 countries, but to be able to in a way that is substantial, improve and affect the lives of Barbadian people by improving the doing business environment and the competitiveness environment in the country. They come on and had some consultations with the range of ministries and departments and agencies that are responsible, everyone from the Office of the Attorney General, to the Ministry of Commerce, to the Ministry of International Business and Industry and really almost every

Government department or agency that had some responsibility for the information that you see in that report. That report covers everything from starting business, so it includes CAIPO and that work that we have to do and reforming that side of things. However, it also includes importantly, the issue of construction permits and building starts and dealing with insolvency and a range of issues. The World Bank came out with what they call a Reform Note. The Reform Note is really roadmap for how a country can start to improve that number that rank in the Doing Business Index.

Now, I have to say that, that is not just an artificial number that is not just an artificial rank. We know how these indices are and we know that if other countries move quickly that we would fall even if we had stood still, we know the dynamics of these kinds of measures. However, the fact is that this report is one of things that countries look at, this report is one of the things that banks, international financial institutions, that investors in other countries in other jurisdictions look at when they are trying to make a decision about whether they should come and invest in a country. People do not just move as a business, people move as whole people, people move as people who want to know how easy it would be to get a road fix, how quickly does a country move in terms of responding to infrastructure issues, how quickly does a country move in terms of responding to immigration issues, and so, people look to see what is the general environment in the country for getting things done. That is essentially what it measures. Hence, the Reform Note provided us with some of that information. However, I have to say importantly that we are not just relying on the World Bank to tell us what we need to improve, because we as Barbadians who live and work here, living our lives here every day, we also know that there are things that are not on that report that we need to improve. Hence, what we did, was we put together a Doing Business Sub-Committee of Cabinet, chaired by the Honourable Member for St. Michael North East, the Honourable Prime Minister and that Sub-Committee is really tasked with coming up with what are the changes you are going to make in your Ministry, in your departments and agencies to make sure that we meet the targets that we have set. We have met many times. Each Ministry has an action plan, but we went further Sir. We also put together, what we call a Doing Business Committee of none state actors. I wanted to use the term none state actors because it is not just about the private sector. It is not just the private sector that does business, we all do, and so, we wanted to make sure that we had the formal private sector but that we also have other people who are users, who can say to us, well this is my experience of doing X or doing Y, of sending an application here, or trying to deal with BRA, or trying to deal with CAIPO. We wanted to make sure that we had other perspectives and not just the Government’s side.

The way that we have done this work so far, is that the Reform Note has chapters that deal with each of the different parts of the Doing Business Report. There are colleagues in the private sector who are tasked with working with each Ministry that is responsible for those chapters. For example, the chapter that I happen to be responsible for in my Ministry is the one that has to do with getting a construction permit, which is the reason that I am on my feet in this Chamber today. There are other chapters that other colleagues are working on. The reason we did it that way is because sometimes it becomes easy for us to sit down together in a big room and talk about all of the various things that we find broken. That part is actually easy. What is slightly more difficult, is to sit in a group with people who challenge us, with who have ideas that we perhaps have not thought about before to sit down and write line by line, what are the actionable solutions and to get those done in a timely way. That is what these two Committees working together have been doing over the past weeks and are now from this week starting to scale up action from this Friday to get together and look at those various issues.

Mr. Speaker Sir, the COVID-19 pandemic has shown us that no one is waiting for us to get our act together to move to a digital environment. If we are really going to be competitive as a jurisdiction, we have to move rapidly. However, not only do you have to move rapidly, the pandemic has shown us that in fact we have the capacity to move rapidly. Look at how many people have been able to migrate their services online to build e-commerce platforms, to just very quickly respond to the urgency of the time. While this is a very challenging time, it perhaps has created the opportunity for us to see that we are equal to the task and that we are equal to the time. A lot of the work that has been going on, I know that between the Ministry of Innovation, Science and Smart Technology in collaboration with the Ministry of Finance, a lot of what has been done on online payment systems. We each have our particular inclinations in terms of how we look to be in an online environment, what we think works well. Sometimes these things are built and they have bugs and they have to be worked out before they are fully rolled out, and so that in itself is a process.

More and more you have to make sure that we get things right as early as we can, sometime we do not, but we are perfectly willing to be able to correct quickly and go again.

In the context of COVID, in the earlier debates that came today, there are series of measures that we have introduced. Among those measures is a \$200 million Barbados tourism facility. What that facility is meant to do, in this down time in the tourism sector, it is meant to give the opportunity to those people who operate in the sector, not just hotels, but any attraction, any attraction that would

fit within that sector, any tourism based attraction, hotel, restaurant, anything that is very heavily geared towards the visitor economy to be able to get low interest financing to do refurbishments and other kinds of improvements. One of the other things that we have said that this is an important time for the sector to be able to train, to be able to help upscale people who work in the sector. This is a time when we really need to do the foundation work to encourage investment in the country. What we have said, and what Barbadians might have heard in listening to some of the discussions that we have been having in the context of our economic response to COVID-19, is that we need to get economic activity going and in particular in the construction sector. The public health experts advise us that this is a sector that is perhaps well placed to be able to implement some of the public health protocols that are required. So, for example, you would see that we reintroduced construction a bit earlier than other sectors because we felt that it was a bit easier to be able to implement some of the distancing and other protective protocols that were required. Now that is not the only reason. One of the reasons is that we know of the over 40 000 claims that have come into National Insurance and the only thing that is really going to allow us to have a sustainable response is to get people back to work safely. Safe people doing safe work in a safe country is how we have termed it in our discussions. This sector is one that encourages that; that allows for that.

I want to be very clear, that this is not just about big investment, we need that. We do need to level up in terms of the number of Hotel and tourism related plants, refreshing the hotel and tourism-related plants and attractions and making sure that they are value for money. We keep saying that Barbados does not necessarily compete on price but on product but at the same time people have to feel as if they are getting value for money. A part of that is making sure that we can do the kinds of refurbishments that make people feel like they are in a fresh, and interesting place but this is not just about major investments. We continue to have the focus on major investments because we need to be able to balance that kind of investment with quality of life.

Mr. Speaker, I want to make a slight divergence here to say something that has been on my mind. This work that we are doing is about the balance of development. I do not see it possible, and I say this as somebody that consider their self to be a warrior for social justice, I do have always been. I do not see it possible to have no infrastructural development and to be able to deliver a certain quality of life for Barbadians. I do not see how we can have no development, how we can stay at one storey and two storey kind of hotel product not going higher, not going forward and deliver a certain quality of life, it is about the balance of development. That is why the planning and development process that we have set up is so inclusive. That is why

there is such an insistence on town hall meetings as a part of your environmental impact assessment. That is why the environmental impact assessment itself includes a social impact assessment. That is why we allow for people to write, call and send in objections because we have to balance as a government the public interest against the public mischief, but we have to grow. In development economics, they teach us that growth is not a sufficient condition to wellbeing, it is not a sufficient one, we need other things, but it is necessary. So, I say all that because I want us all to understand that balance and to contribute to that balance. We consult with the Barbados Sea Turtle Project; we consult with the National Trust and with all the different stakeholders that we believe can bring the social justice discussion to the fore. We are happy, we encourage, that if we do not hear from them, we call them. We want the perspective. I want us as Barbadians to understand that there are certain things that we are going to hold dear. We are going to make sure that there is not environmental degradation of our very small Island. This is what we have to leave for our children they do not have two Barbados' so we are going to ensure that that does not happen.

Beach access, is something that if you are a Bajan, you have to be able to walk through a track and get to the beach, you have to be able to walk across a pasture and get to the beach. Beach access is important, we are going to maintain that for Barbadians. We want to feel, as if we live in a tropical place, we do not want to live in a concrete jungle. We agree, that is why we have a physical development plan that again we are bringing back to the people of Barbados for consultation that looks at that balance of development, but it is about balance. I want to say that as we have the conversation about what is not good for the country and what is good for the country let us understand we cannot stay stuck in the same place and expect to see progress. We cannot want for the young men and women who have never had any opportunity to find opportunity and not create jobs in the construction sector or the area of development. I am not just talking about labour work or masonry work. That is not what I am talking about, I am talking about the kinds of high value jobs that can be of use in this area of work. There are all kinds of opportunities for young people in a country that is growing, developing and building that is not just about going to work on a site. Some people will want to go and work on a site there is tremendous opportunity and tremendous income earning potential in doing that.

The other side of the balance that we also have to create is businesses among these young men and women who are in my constituency, who are in St. Michael South, St. Michael East, South East, St. Thomas and St. Peter. So that they are not just going get a job but that they are starting companies, so that they are hiring their neighbours and so that they are also bidding on projects. That is the kind of Barbados that I want to see created that is not just

creating opportunities to a handful of companies but providing opportunities to new companies started by Barbadian young people who are able to have a seat at the table that we build together than it is about balance.

Mr. Speaker, Sir, these amendments seek to close the circle, seek to make complete what we started in January 2019. When we had those consultations, then some of the feedback that we received had to do with the fact that when you get a planning approval, you still have many other places to go. The planning approval itself is not a guarantee of a building start. You have to go to the Environmental Protection Department, and they have a whole separate process. It does not make sense for the Planning and Development department to get back to you in twelve weeks, and you have to wait much longer for the Environmental Protection Department. It does not make sense for Town and Country Planning to get back to you in twelve, ten or six weeks and you have to wait for the building control function in the Ministry of Transport Works and Maintenance to get back to you within whatever time. One of the major changes that we are bringing to this House today, Sir, allows for the creation of a one-stop-shop that is how we term it. We agreed in those consultations that the one-stop-shop would create a more serious approach to the facilitation on investment through the planning and building permit process. So, it brings the two together, and it would reduce delays and simplify the process for the applicant. Now in Town and Country Planning we have to deal with a lot of agencies. I think that sometimes what the applicant does not see is everything that is happening behind the curtain or underwater.

It looks as though you are standing still but really you are swimming furiously under the water to get all of this done. Putting all of this together in one-stop shop makes this process go more smoothly because it is a part of the same system. In order to have that one-stop shop, you would have to bring in the functions of the EPD and the Barbados Building Authority with respect to the proposed assignment of responsibility for the issuing of construction permits for building development. In order to so this, we would need to have an amendment to Part V of the 2019 Act that looks at building engineering and subdivision plans. You would need to also have other legislative amendments.

Therefore, we had consultations with the relevant Ministries and agreed that this is something that would make sense for the people of Barbados, and that would speed up the process applicants would have to undertake. Also, what we agreed is that we would not want the two things to happen simultaneously and I will tell you quickly what I mean. Applicants felt that they wanted to get an indication that their application would be approved before going to the detailed design drawings which in many cases can be very expensive. This made sense, so we agreed that

we would do it in two phases. We go quickly through the planning decision, use the same application number and attach that to the stage of the building permit when the detail design and drawings are required.

This was the system we came up with but importantly you keep the same application number, so you were going through the process as one single application. There would be a Planning Control Phase which is the Town and Country Development Planning Office, which will be renamed the Planning and Development Department. Next, was the Building Regulations Phase with more detailed drawings. In relation to complex applications, these would be appraised against the building code by independent external professionals. This is important.

The idea of a building code is something that has been discussed over and over for many years to the extent a building code for Barbados has to be reviewed, agreed and put fully into force. This amendment allows us to do that. The drawings, therefore, will be registered with the department when approved and we would have independent professionals inspect the works at different stages and report to the department. The department will then issue the Final Occupancy Certificate and registers will be kept by the department. These same independent external professionals will be required to have Professional Indemnity Insurance in order to be registered under their relevant professional Acts.

This is a very important step in this process because it means that if you have persons who are acting independently and who we are asking to certify these drawings, then it means that they must have Professional Indemnity Insurance. The legislation that governs how they operate has to be robust enough that they are highly motivated to do their work in a responsible way. This is the direction in which this legislation takes us. It means though that there are other legislative implications. The establishment of the one-stop shop system would require the current amendments that we are now debating. They would also require that we repeal and replace the Health Services Building Regulations of 1969, the revision and adoption of the Barbados Building Code and further capacity building in the Planning and Development Department which is underway.

The amendments before the House today take account of all of those. Provision for the submission of detailed building plans to the Planning and Development Department following the grant of planning permission, the promulgation of building regulations which include a building code and guidelines, and the transfer of liability for certifying compliance of complex building plans with the building regulations to registered professionals who carry Professional Liability Insurance. Sir, we believe that

these are very important steps that we have to take. These steps then require some consequential amendments to other parts of the Act. For example, we need to change the title of the Head of the Planning and Development Department from Chief Town Planner to Director. These are the kind of amendments that you see before the House today.

Also, we have as a matter of urgency to make the kind of amendments that would include penalties for professional misconduct among the professions that we are asking to be involved in the building control process. The other amendments that I would wish to make reference to are the increase of the timeframe for the delivery of a decision of the Appeal Panel from 14 to 28 days. We did have some discussions and what was suggested was that more time was required to adequately consider appeals and some other small consequential amendments that are related.

The repeal and replacement of the Health Services Regulations means that those regulations that were before, primarily public health oriented, are now going to overlap with planning and building control. It was necessary to expand the remit of those regulations. On the matter of the building code, those of us who are not in this area of work on a day to day basis may not find this very exciting but I would tell you that the number of responses that we have gotten to the question of Barbados having a building code has been overwhelming. I will tell you why. As a country that is so vulnerable to the climate crisis, we need to have a definitive position about building standards. It has to be a position that is enforceable but also one that is not burdensome.

This is one of the reasons that the Members for St. Andrew and St. John in their capacity within the Ministry of Housing have been working on ensuring that we have standards and regulations for affordable climate resilient housing. We do need to have standards for housing because countries that do not find themselves taking on debt and financing to recover and rebuild after a hurricane. They rebuild in a way that perhaps is not according to an appropriate code and then losing all that infrastructure again. When you lose the infrastructure, you do not lose debt. You still have to pay it back and it puts you in a worse position. It puts the occupant and the country in a worst position.

We do have to finalise this business of having a building code and pulling this into one process. Before I sit, Sir, I have to say something about the planning process in general. We wanted to make sure that having done the work, we understand what was necessary to change the legislation and what people and the sector needed. Also, we wanted to make sure that we were otherwise in a position to administer this Act and bring it into force. This means a lot of changes, and the Town and Country Planning

Department is in a tremendous change management process. One of the very important things that we had to do during COVID-19 was to make it possible to electronically submit applications; people can now do that [by] using different email addresses, but we realised that this was not enough, that we had to have a fully online digital presence for people to use. We want [it] to be that nobody has to go to the Planning and Development Department, push the door, walk in and stand up in front of the cashier or in front of the front desk. That is where we are driving to.

Mr. Speaker, Sir, there are certain issues involved in that, there is the notion that some plans are very difficult to digitize and we have gone the length and breadth of all the best jurisdictions in the world looking at how they have been able to do it, and we are working towards that.

Mr. Speaker, Sir, I want to say that... You know, those of us in this Honourable Chamber are accustomed to licks and we probably have developed some good alligator skin (crapaud skin, to make it Bajan) in response. The officers with whom we work also get some response and a sense of the disquiet in the public when things do not work well, and they should. But I feel that when they begin to rise to the task, then they should also get that encouragement and recognition. Mr. Speaker, Sir, I have to say that not just the officers in the Town and Country Development Planning Department and in the Planning Unit of the Office of the Honourable Prime Minister, but honestly, week by week when I chair the planning meetings where we look at applications that we might be stuck on, where we have some issues and we try to resolve them, officers from across ministries, departments and agencies sit together in one place and trouble-shoot and think about what the issues are and come up with suggestions. They have all contributed to this change management process. Mr. Speaker, Sir, I want to say publicly today thanks to those officers, their work and commitment have been outstanding.

You know, I am not a planner by profession, although I am starting to feel more and more like one, but I would say that I do have an appreciation (more than an appreciation) every day for how physical planning and the way that we use natural and built resources and that balance is really so key to everything that we do. It is key to whether they are able to grow food or vast lands or whether we need to go vertical with our farming. It is key to whether they are able to build offshore islands. It is key to how we use the coast, how we maintain the coastal environment, how we maintain water courses and gullies; everything that we do, how they are able to interact with our natural environment is a matter of planning and development and these officers have done tremendous work. That work includes the e-planning system which we will soon be able to roll out, which is a very important part of this work, because it means that you can go online, you

can enter an application number, you can see where your application is, who it is with, who is the person holding up the show. Well, not the person but the ministry, the department or the agency; where it is in the process, what are the issues. You can apply online.

Also, if you have business with a financial institution, you can authorise that financial institution to access the documents that they need in order to be able to process your application with them. This work has been thoughtful. We are not ready yet because we have only just been able to get the electronic stamping of documents. Mr. Speaker, Sir, if I seem [to be] a little too excited about the idea of electronic stamping, it is because it is a game-changer for us in planning. It speaks to what the Honourable Attorney-General spoke to earlier, the fact that a stamp affixed electronically would then have the force of law to be able to be used as an official approval with respect to the legislation. Mr. Speaker, Sir, that is important for lots of people because it means that you do not then have to come back to pick up your stamped physical plans to take them back, this saves time and money. It really means that you are [now] able to do your business more easily. So we are perfecting the e-planning platform and the portal. We talk to each other internally to make sure that all consultations are done properly and we will soon be ready to roll it out to the public.

Mr. Speaker, Sir, the final thing I would say on this change management process in the Planning Department is that there are also other things that we are considering in terms of how do we make the public more included and more involved. Now, we want to make sure that it is easy for people to have their voices heard with respect to new developments or with respect to any works that are going on, so that people do not have to name someone on Facebook, but that they understand that they can be a part of the process. It is important from a social justice perspective that people feel and know that there is a process. Sir, one of the things that we are explaining as well as part of the change management process is that we display application numbers of the sites of major developments, it is done in other jurisdictions, so it means that rather than having to ask what is it that is happening, a member of the public can see the application number clearly affixed on the site, [that member] can go to the Planning and Development website or portal and can now understand what is happening; they can now see what the project is, they can see when the town hall meetings are, and be able to have his or her say. Now, these are the things that we over the next few weeks are looking at developing. We continue to be in constant consultation with the stakeholders in the sector. We have had, I would say, a very free and open conversation and [that we] continue to. There are different interests always. Our job is to protect, manage and balance the public interest, the interest of all Barbadians. But this work has been a

tremendous joint effort of several stakeholders and ministries: public, private and third sector. We believe that this is going to go a very long way to improving access to opportunities in this sector for Barbadians. [We believe] it is going to go a very long way to making sure that Barbados is the kind of investment jurisdiction that people [would] want to come to and to do business. I am obliged to you.

Sir. Mr. Speaker, Sir, I now beg to move that this Bill be read a second time.

Hon. R. R. STRAUGHN: Mr. Speaker, I beg to second that, Sir.

Mr. SPEAKER: The Honourable Member for St. Michael East, you have the Floor.

Hon. T. A. PRESCOD: Mr. Speaker, Sir, I would not be long but it would be a bit difficult for me... Mr. Speaker, Sir, I cannot allow this session to go by, especially when we are talking about structural changes in governance in relation to management; especially when we are talking about new formations in different committees, and a very casual effort to identify the role of the Ministry of the Environment or whether the department, the Environmental Department. I feel very strongly that we are now building new economies across the globe as a consequence of climate change. The philosophy that have driven development over the years must put environment at the centre of whatever they are doing. Development over the years was driven based on an industrial based driven by fossil fluid. Almost everything around us the development is driven by that. We are now talking about different forms of energy, like solar energy, methane gas, green energy, things of that kind, alternative energies moving towards a green economy. Because I do not want this to be too long, issues in relation to making plans for people to have free access to the waters surrounded the lands of Barbados, probably caused me more so now than ever to at least put my input into this discussion.

Within the last 24 hours I have been confronted with all different forms of abuse. Whatever motivated the abuse, some of the reasons for that I would not make mention of that here. However, access to beach lands, reforms to which the Honourable Member just made reference to in terms of the laws and so on. Laws related to accretion, where some obsolete view way back in that days of York is now applied in modern times and continue to give people the right to lands, especially on the coastal area. Unlimited rights where if the sea goes back a million miles the geography of lands and it goes back with the ocean itself. We have to focus our attention to this concept of accretion which is outdated, but in law and among all political parties we continue to ignore this. The Barbadian public sees it as offensive that we are citizens of Barbados and we have

been enjoying social rights on the beaches of Barbados. We then have people that because they buy a few square inches of land and this accretion exist, then a man can then add a million miles on it as though the seas goes in or out, he then has the right. It does not even make philosophical or legal sense.

When we begin to talk about progressive changes in structures, we also have to talk about progressive changes in functions and execution. You can change all of the structures, put in all of the Committees, add in the individuals within the Committees itself, and if all things remain the same at all times, then we are still going to be working, presiding and managing over a society that are experiencing lots of tensions, lots of antagonism within the society itself. I figure that that is an important point. We have current issues of that kind, I know we want to invite and have investors especially at a time when an economy is contracting not because of incompetence of anybody but even coming out of the experience which we have had with COVID. My fear is that as a result of ignoring those other aspects of the social rights of Barbadians, that we likely to continue to open up the market to people because we want to attract them, then allow these things to continue in perpetuity which is a form of abuse that perceives even the settlement of the country itself in the 17th century. I am very concern about that, while I support the steps that are being taken, I believe that is an issue that we have to take into consideration. I am going to try to go through these things quickly.

Now, I also know that there is a necessity for a building code in the society. However, in a very pragmatic sense, what I am experiencing, is because of all that is happening around us, the society is being driven back into abject poverty. Again, no superficial analysis of management or whether this Government is more efficient than the other Government. Fundamental things are happening around us that all the index, whoever the scientists is will tell you that poverty is constantly increasing to a level that we have never seen it before. In the meantime, they are lots of poor people children that under the old systems of the family structure, those poor people children used to live within the extended family and underneath the same roof. That kind of behaviour do not obtain and do not exist in Barbados anymore. We might live on the same land space but we are not living under the same roof. Even if it is something, I do not know what you would call it. People building small units, just the length of their bodies so they can sleep at night and stretch out their legs. They are made out of card and cardboard and all kind of strange compressed materials like plywood in the heavy rains. These are realities and that why I am saying that sometimes some of these backward planners that we have in the system want to hold on to certain practices. I call them best practices and do not want to make the additional changes. If you are going to bring a building code, I do not

know how long it is going to take us but we have to reason because sometimes the building code might relate to certain middle income and upper class individual in the society, but you cannot insist on building codes for small people unless they have make some level of concession for them. Because, the most houses for low income people that is being made today, I believe if you go to the Barbados Lumber Company and see the amount of plywood sheets and damaged ply, not even marine ply or any special pine, purple heart or green heart or this kind of material. People are buying in bulk, plywood sheets and making houses. The state must take into consideration, if we are to have resilient housing in the system, is the state going to supplement it. These are real important debates that I am not sure if at the highest levels we are taking these things into consideration. Are we going to supplement small people in constructing houses, or are we going to find ourselves in a situation in the next ten years or so with many homeless people in the society. If tomorrow morning we get up and there is a hurricane in Barbados, all of the things that we now call units and houses, whatever words you choose to use, all of these things gone. Resilience at the level of the low income people, it is something that we have to look at and see what role the state would play. I do not know if we will continue in the future, especially under the Ministry of Housing and Lands, this is no attack on anybody, I really believe I have to speak freely sometimes. My view is, we have to make a decision: Is the state is going to be helpful to the people who live in poverty. It means that the state has to decide now there is a policy completely different to the policies that we have seen in the last few years under both Governments when we are going to concentrate on building more low income houses. I do not know if you are going to put them at the disposal of persons through the system of rent, rent to buy. I do not know if you are going to continue to struggle with what monthly rents we will pay because we have a variety of monthly rents for the same land space or the same room space. So, you are running from sometimes about 45 or 50 something dollars a week or a month for housing in the Ivy and the Pine to when you get to the grotto and you get to different parts of the country. In my view, the whole planning itself not related to any specific Ministry, the planning itself is something that we have to sit back and look at carefully and see how we are going to continue to move forward as a Government.

I also know that sometimes there will be differences in views not only with the people that is so fortunate to be in this room but there are other people at the technical level that holds a completely different view. Sometimes when you want to change policy and direction, you then have to struggle against that bureaucracy that is part and parcel of the practices of the old habits and do not want to let go. So, you keep changing instruments over and over again but then when it comes to execution, the functions of the departments that you set up the same thing continue over

and over again. That is a debate that we have to have, even if it means that in some cases, we have to be able to exercise greater authority. Sir, I just figure that I will make mention of some of those things.

There is a necessity no doubt, Minister, as you indicate there is necessity for, in my view, I do not even know if I will call it reform. We have to look back at some of the laws that gives us strength in order to get things done. Things go before the Town and Country Planning Department and I think that you are correct. With town planning approving things, and I believe that there are a number of cases that you can point and clearly identify and then there are other important issues that need to be examined. There are persons who also get completions or a certificate of completion of the construction of buildings and then when you examine the buildings, you want to know how you get this certificate of completion of the construction of the building. Then government finds itself in great difficulty with a big elephant owned by the State or owned by the private sector and then you have to be struggling to determine what we do with the building. The building stops there sometimes two, three, four, five years and so on, millions of dollars in investment. Sometimes in order to keep the building in a good healthy environment you have to run air conditions during the day when not one human being, the only thing that living in there might be a mosquito, you have to do that.

I think that we have to take our work extremely serious as we go along. I think there are property laws that we have to examine very, very carefully. I would really love also to see a greater appreciation for heritage buildings and so on and the entire government, especially the Ministries like the Ministry of Culture, the Ministry of the Environment, the Heritage Departments within the various Ministries and Town and Country Planning looking to see how we can preserve some of the historic buildings and all of that. I think that those considerations are worthy of consideration. I know in a very genuine good spirit with great progressive thoughts sometimes we put lots of things on the table, but I am saying that sometimes we have to monitor them. We have to make sure whatever we intended when we make the require change sometimes in legislation that other people come along with us and understand this is what the change in the legislation is all about. That you would not continue to impose your own habits in the practice of the execution of something contrary to what the government intended to achieve. This happens over and over again. The government has a clear intention. The intentions are clearly articulated in here. Then when the instrument has been given the accent or the approval through the entire system then the same people that was executing is the same people that do not even know that the legislation or the changes exist. So we have to be a lot more vigilant on these issues. I strongly believe that some of the recommendations that were made today are worthy, I

fully support the recommendations. Sir, I understand that everybody would like to go home, especially in the present physical environment, but I just wanted to in a very brief way add a little to what the representative in the Ministry of Economic, South Central and the young visionary has contributed to the discussions within the House of Assembly. To be truthful, I wanted to go home ever since as well, but because I wanted to hear exactly how she was going to rationalise the document, which she had before us, I decide I will be here and at least say a few words, which I am hoping that she proceeds then as complementary to what she has already said. Thank you very much, Mr. Speaker.

MR.SPEAKER: Honourable Member for St. Michael South Central.

Hon. M. K - A. CADDLE: Mr. Speaker, I want to thank the Member for St. Michael East, who in his capacity as Minister with responsibility for the Environment has been instrumental in getting these amendments before this Chamber. I want to very briefly in ninety seconds give assurance to the Honourable Member that the idea of resilient housing having a building code that is able to represent and insist on resilient housing is not mutually exclusive from supporting those who are poor. Poor people have to safe too. We have to put our minds and our energy behind the idea that people who are poor in this County have a right to be safe as well. So that while it might be all that they can afford to put up something that is made out of plywood that does not have access to water supply, that does not have access to adequate sanitation that this Barbados Labour Party administration wants more for them. We can balance the need to have safe climate resilient housing with the need to make sure that they have the economic wherewithal and they have the finical access to that kind of housing.

Mr. Speaker, Sir, the first people who suffer in a disaster are the poor and the reason for that is not just because they do not have the economic access but it is also because people who tend not to have the access to the income and the opportunity and so on start to feel themselves and start to be, in practice, marginalised from the mainstream of what that economy or society is trying to do.

Sir, in simple terms we cannot continue to introduce standards and legislation, and say that because this group of people cannot afford to deliver in this way that they are excluded. What we have to do is balance the regulation with making sure that they have the access. This why when I spoke earlier about the housing solutions that the Ministry of Housing, Lands and Rural Development was working on, I made reference to it being affordable resilient housing. It has to be both, so I very much agree with the

Honourable Member from St. Michael East but the fact is that we have to do the two at the same time.

At the time, when I did Damage and Loss assessments after storms and hurricanes, we would deploy rapidly, go into the country, do an assessment of the loss and the damage from the disaster, and would be able to put a number in terms of agriculture, infrastructure and also people's livelihoods. What are the income losses that farmers, fisher-folk and everyone would suffer because of this event? Sir, I got tired of seeing that it was poor people's homes that were destroyed and washed down the hills into the sea or river because no one insisted that those people had a right to be safe. We have to balance that. While we would want to drive by and say that they cannot afford anything more, we need to stop and make sure that they can afford to build safely in a safe place because those are the people least able to recover.

These are the people likely to not have anything saved or no insurance. Our task is to bring everyone into the safety that we are trying to create in this country. I am not going to agree that we leave people on the margins because we put them in a certain category. We have to make sure that people in this country who suffer certain deprivations because of their level of income, that they are the first ones we make sure can survive a disaster.

With those few words, I beg to move that this Bill be read a second time.

Hon. K. D. M. HUMPHREY: I beg to second that.

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

On the motion of Hon. Miss M. K.-A. CADDLE, seconded by the Hon. K. D. M. HUMPHREY, the House resolved itself into Committee, Dr. S. E. BROWNE in the Chair.

COMMITTEE

Madam CHAIRMAN: This House in now in Committee.

Clauses 1- 6 were called and passed.

Clauses 7- 11 were called and passed.

Clauses 12- 15 were called and passed.

Clauses 16- 20 were called and passed.

Clauses 21- 23 were called and passed.

The Schedule became the Schedule to the Bill.

On the motion of Hon. Miss M. K-A. CADDLE, seconded by Hon. K.D.M. HUMPHREY, Madam CHAIR reported to His Honour the SPEAKER the passing of one Bill in Committee and His Honour the SPEAKER resumed the Chair and reported accordingly.

On the motion of Hon. Miss M. K-A. CADDLE, seconded by Hon. K.D.M. HUMPHREY, the Bill was read a third time and passed and cited as the Planning and Development (Amendment) Act, 2020.

Mr. SPEAKER: The Honourable Leader of Government Business, you have the Floor.

ADJOURNMENT

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker, Sir, with that we have come to the end of today's Sitting. I now beg to move that this Sitting be adjourned, to be resumed on June 9, 2020, at 10.00 a.m.

Hon. K. D. M. HUMPHREY: Mr. Speaker, I beg to second that, Sir.

The question that the Sitting be now adjourned June 9, 2020, at 10.05 a.m. was put and was resolved in the affirmative without division and Mr. SPEAKER adjourned the Sitting accordingly.

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EDITORIAL NOTES — NOT PART OF THE REPORT

Prepared with the transcript; for checking against the recording and the Minutes.

EDITORIAL QUERIES

Points noted while preparing this report from the edited transcript. The text has not been altered except where stated.

Q1. Masthead. The session is not stated in the source, so no session line is printed.

Q2. First Reading of Bills. Each Bill is introduced with ‘I beg to give notice of the first reading of ...’. For the Income Tax (Amendment) (No. 2) Bill, 2020 the procedural sentence ‘The question was put and resolved in the affirmative’ comes before Hon. D. D. Marshall’s seconding. Printed as in the source.

Q3. Orders No. 19, 16 and 14. The source carries reference marks ‘LS-2’ to ‘LS-7’, out of numerical order, within the speeches and procedure (for example ‘LS-5’ in the Attorney-General’s speech and ‘LS-6’ in the Committee proceedings on the Stamp Duty (Amendment) Bill). Printed as in the source.

Q4. Speech labels. Some labels differ from the usual forms: ‘Hon. Miss S. J. O. BRADHSAW’ (suspension), ‘Hon. K. A. HUMPHREY’ beside Hon. K. D. M. HUMPHREY, ‘His Hon. G. A. CLARKE’, and ‘Hon. M. K - A. CADDLE’ beside ‘Hon. Miss M. K - A. CADDLE’. Printed as in the source.

Q5. Suspension and Order No. 14. The House was suspended until 3.15 p.m., but there is no resumption heading or statement; the record goes straight to Order No. 14, the Planning and Development (Amendment) Bill, 2020. Printed as in the source.

Q6. Adjournment. Hon. Miss S. J. O. Bradshaw moved the adjournment to ‘June 9, 2020, at 10.00 a.m.’, but the procedural sentence records the question as adjournment to ‘June 9, 2020, at 10.05 a.m.’. Printed as in the source.

DEBATE SUMMARY

(Editorial summary — not part of the record.)

The House of Assembly met at 10.00 a.m. on Tuesday, 2nd June, 2020, with Mr. Speaker in the Chair; prayers were taken by Rev. Father Mark Harewood. The Minutes of 24th April were deferred and the Speaker announced the report of the Auditor General for 2019. Hon. Miss S. J. O. Bradshaw, Leader of Government Business, laid the Annual Reports and Audited Financial Statements of the Grantley Adams International Airport Inc. for the

years ended 31st March, 2017 to 2018, the Audited Financial Statements of the Barbados Water Authority for 2015 to 2017, and the Report of the Judicial Appointments Committee for April 2019 to January 2020. The Income Tax (Amendment) (No. 2) Bill, the Supreme Court of Judicature (Amendment) Bill, the Stamp Duty (Amendment) Bill, the Registration of Judgements (Amendment) Bill and the Catastrophe Fund Bill, 2020 were read a first time, and Standing Orders were suspended.

The Attorney-General, Hon. D. D. Marshall, obtained leave for a cognate debate on Order No. 19, the Stamp Duty (Amendment) Bill, 2020, and Order No. 20, the Registration of Judgments (Amendment) Bill, 2020. He said that the court system had not effectively entered the 21st century; the Bills would replace physical revenue stamps with electronic payment of filing fees and allow the Registrar of the Supreme Court to keep an electronic register of judgments, so that no one would have to stand at a cashier to file documents. Both Bills passed through Committee, with Dr. S. E. Browne in the Chair, without amendment.

On Order No. 16, the Catastrophe Fund Bill, 2020, Hon. R. R. Straughn set the measure against the COVID-19 pandemic and the Government’s debt restructuring, with its Natural Disaster Clause. He explained that ‘catastrophe’ was redefined as an event, natural or not, with a significant adverse impact on the economy, so that the Fund of about \$50 million, managed by the National Insurance Board, could aid eligible persons and businesses. He described how businesses and self-employed persons could apply through the Barbados Revenue Authority, and urged claimants to supply bank details, since the alternative was printing 43 000 cheques every three weeks.

Bishop J. J. S. Atherley, for the Opposition, did not support what he called a ‘raid’ on the Catastrophe Fund and asked why loans to VAT-registered businesses could not be facilitated in another way; Dr. the Hon. W. F. Duguid rose on a point of order to reject the word ‘raid’. Hon. E. G. Hinkson compared the pandemic to a war, and Bishop Atherley raised a point of order against him over a reference to a Senator. His Hon. G. A. Clarke said that since the Act of 1997 no one had been able to draw a cent from the Fund. Hon. Ms. C. S. V. Husbands said that the Government had faced eight crises in two years; Hon. M. K-A. Caddle described the Inter-American Development Bank contingent credit facility, under which countries could draw up to US\$300 million or two per cent of GDP; and Dr. S. E. Browne spoke on prevention and repair in his constituency.

Replying, Hon. R. R. Straughn read the Natural Disaster Clause from the debt exchange offer, noted the payout of almost \$6 million from CRIF after Tropical Storm Kirk, explained the write-off relating to Value Added Tax and the contribution of 0.1 per cent of insurable earnings to the Fund, and referred to the \$600 household survival payment. The Bill passed through Committee without amendment and was cited as the Catastrophe Fund Act, 2020. The House was then suspended until 3.15 p.m.

On Order No. 14, the Planning and Development (Amendment) Bill, 2020, Hon. Miss M. K-A. Caddle said

that the 2019 Act had set timelines for applications, moved the planning authority from enforcement towards facilitating development and introduced pre-consultation, and that the amendments would add penalties for professional misconduct in building control and extend the time for decisions. Hon. T. A. Prescod, Minister responsible for the Environment, spoke of abuse he had received and of access to beach lands. Hon. Miss Caddle replied that the poor were the first to suffer in a disaster and must not be excluded by standards they could not afford. The Bill passed all its stages without amendment, and the House was adjourned until 9th June, 2020.