THE

House of Assembly Debates

(UNOFFICIAL REPORT)

PARLIAMENT 2022 – 2026

HOUSE OF ASSEMBLY

Tuesday, July 19, 2022

At a meeting of the House of Assembly at the Parliament Buildings, Trafalgar Street, Bridgetown, on Tuesday the 19th Day of July, 2022, at 10 a.m. pursuant to the Adjournment.

PRESENT

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

His Honour N.G.H. ROWE, J.P. (Deputy Speaker)

Hon. Miss M.A. MOTTLEY, Q.C., LL.B. (Prime Minister) (Minister of Finance and Economic Affairs, Culture, Security, Public Service, CARICOM and the Development Commissions)

Miss C.Y. FORDE, J.P., L.C.P.

Hon. D.D. MARSHALL, Q.C., LL.B (Hons.), L.E.C. (Attorney General and Minister of Legal Affairs)

Mr. T.A. PRESCOD, J.P., B.A.

Hon. K.D. SYMMONDS, B.A., LL.B. (Senior Minister [Coordinating the Productive Sector])(Minister of Energy and Business Development)

Mr. E.G. HINKSON, LL.B. (Hons.), L.E.C, LL.M.

Hon. D.G. SUTHERLAND, B.Sc., M.Sc., M.B.A. (Dist.), (Minister of Housing, Lands and Maintenance)

Hon. Miss S.J.O. BRADSHAW, LL.B. (Hons.), L.E.C. (Deputy Prime Minister)(Senior Minister)(Minister of Transport, Works and Water Resources)(Leader of Government Business in the House of Assembly)

Dr. the Hon. W.F. DUGUID, J.P., B.D.S. (Comm.), F.D.S, F.D.R.C.S., M. Min. (Senior Minister in the Prime Minister's Office [- responsibility for Infrastructural Projects])

Hon. W.A. ABRAHAMS, LL.B. (Hons.), (Minister of Home Affairs and Information)

Hon. Ms. C.S.V. HUSBANDS, B.A. (Hons.), (Minister of State in Foreign Trade and Business Development)(Ministry of Foreign Affairs and 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, Food and Nutritional Security)

Hon. A.R. FORDE, RPh. (Minister of Environment and National Beautification)

Hon. C.McD. GRIFFITH (Minister of Youth, Sports and Community Empowerment)

Mr. P.R. PHILLIPS (Chairman of Committees)

Hon. G.P.I. GOODING-EDGHILL (Minister of Health and Wellness)

Hon. C.E. JORDAN, B.Sc. (Hons.), (Minister of Labour, Social Security and the Third Sector)

Dr. the Hon. S.E. BROWNE, M.B.B.S. (Minister of State in the Ministry of Health and Wellness)

Hon. K.D.M. HUMPHREY, B.Sc., M.Sc., M.P.A., (Minister of People Empowerment and Elderly Affairs)

Hon. R.R. STRAUGHN, B.Sc., M.Sc. (Minister in the Ministry of Finance, Economic Affairs and Investment)

Ms. M.K-A. CADDLE, B.A., M.Sc.

Ms. T.N.S-A. MOORE, M.B.A.

Hon. Miss K.S. McCONNEY (Minister of Education, Technological and Vocational Training)

Dr. R.O. SPRINGER, J.P., Ph.D (Parliamentary Secretary in the Ministry of Transport, Works and Water Resources)

Hon. D.I. ISHMAEL, M.B.A., M.Sc. (Minister of Industry, innovation, Science and Technology)

Mr. C.D.L. GIBBS

Mr. C.A. LANE, J.P. (Parliamentary Secretary in the Ministry of People Empowerment and Elder Affairs)

Prayers were taken by the Reverend Father Mark Harewood.

Mr. SPEAKER: This House is in Session.

PAPERS

Hon. Miss S.J.O BRADSHAW: Thank you, Mr. Speaker. I am commanded to lay the following:

1. The Barbados Conference Services Limited Annual Report, 2021.
2. The Green Paper on the National Sports Policy.
3. The Exchange Control Authorised Dealers and Depositories (Amendment) Order, 2020.

GOVERNMENT NOTICES

Mr. SPEAKER: Honourable Leader of Government Business.

Hon. Miss S.J.O. BRADSHAW: Mr. Speaker, I beg to give Notice of the following:

1. A Resolution that Parliament in accordance with Section 5 of the Crown Lands (Vesting and Disposal) Act, CAP 225, approve the vesting of the parcels of land situate at Sargeant's Village in the Parish of Christ Church in this Island, and more particularly described in the Schedule mainly for a public purpose, namely housing development.
2. A Resolution that Parliament in accordance with Section 5 of the Crown Lands (Vesting and Disposal) Act, CAP 225, approve the vesting in the National Housing Corporation of the parcel of land, the property of the State situate at Lancaster in the Parish of St. James in this Island and more particularly described in the Schedule for the provision of road access.

FIRST READINGS OF BILLS

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

Hon. K.D. SYMMONDS: Mr. Speaker, Sir, I beg to move the First Reading of the Electric Light & Power (Amendment) Bill, 2022.

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

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

ORDERS OF THE DAY

SUSPENSION OF STANDING ORDERS

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

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

The question that the Standing Orders be suspended for the remainder of the Sitting was put and resolved in the affirmative without division, and His Honour the SPEAKER suspended the mentioned Standing Orders accordingly.

GOVERNMENT BUSINESS

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

ORDER NO. 4

To move the Second Reading of the Financial Services Commission (Amendment) Bill, 2022.

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

Hon. R.R. STRAUGHN: Thank you very much, Mr. Speaker. I wish to ask the Chair's permission to have this debate conducted as a cognate debate and to include Item No. 5 on the Order Paper as part of the debate given the link between both Bills, Sir.

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

The question that the Bills be debated as a cognate debate was put and resolved in the affirmative without division.

Hon. R.R. STRAUGHN: Thank you very much, Mr. Speaker. I rise this morning to share a few thoughts not just on what is before us as the Amendment suggests for Order No. 4 and No. 5, but really and truly, Sir, just to give a little bit of context in light of the environment in which we are operating. Mr. Speaker, as you are aware, the Financial Services Commission (FSC) came about as a result of the failure of the previous system of the Office of the Supervisor of Insurance at the time. There were regulatory breaches in the Office's ability to sufficiently monitor and effectively determine what ought to have been a reasonable process for winding up what was then the CLICO debacle. Therefore, the FSC was formed to try to ensure that the regulatory environment -- upon which we have asked many Barbadians to depend in order to purchase insurance

products, pension plans and credit union products, all of which were governed by different specific Acts and entities -- could provide and mobilise its resources in a much more efficient way to ensure that the public could feel comforted that the regulatory system was efficient and would work in their interest in the country.

Sir, while that took place, as you are well aware, we came to office and found a situation, specifically as it related to CLICO, still unresolved after what was then almost ten years. Again, not just from the perspective of regulation but in terms of what was required to bring some relief to those persons who were caught up with the demise of CLICO, there was an inability of the previous Government to find a meaningful resolution in the best interest of the policyholders. Therefore, we came to office with all of that and everything else with which we were faced with; in so doing, we recognised that there were some issues within the context of the way that the FSC was structured. We have undertaken quite a bit of internal review of the Commission itself not only to make sure that it maintains its mandate but that, with the emergence of new technologies and products in the last ten years, our overall regulatory environment is fit for purpose and will be able to give Barbadians relative certainty with respect to how regulations would operate in terms of which products can operate in the market space.

Sir, we believe that there is role, not just from a regulatory perspective, but there is a role certainly for credit unions, insurance and all of the other range of financial products in the country, to play a significant role in the recovery of the economy. Therefore, it is important that as we set about unleashing, for lack of a better term, any new instruments into the market place, that we have the appropriate systems and structures in place at the Financial Services Authority in order for Government to be able to move forward and act.

Therefore, the amendments before the Chamber are relatively straightforward in the context of what was required to be done from a legislative perspective. One of the critical things that we did on coming to office and starting the Barbados Economic Recovery and Transformation Program, was that at the time the Financial Services Commission was being financed directly from the budget of Government. We took a decision very early that the Financial Services Commission, given its nature; given certainly what had happened in response to the failure of CLICO; that it was important that the Financial Services Commission was put on its own financial standing, in much the same way in a sense the Central Bank has its own budget in order to be able to make sure that it can conduct the appropriate regulatory framework in the interest of the country.

Sir, that early decision meant that a number of fees were introduced with respect to the various financial institutions under the mandate of the Financial Services Commission, in order to make sure that the Financial Services Commission was able to not rely on the Government for financing on a year to year basis and allow it a little more flexibility with respect to its operation in order to make sure that it can move forward with certainty.

What we also recognised Sir, is that the board of the Financial Services Commission itself required a change of structure; the previous legislation created a little bit of uncertainty in relation to the fact that the Constitution of the board, which is the main thrust of the Order No. 4, basically intimated that if a member of the Commission: resigned, got ill or the like, then it potentially meant that the Commission was not legally constituted. As you would be aware Sir, really does not make sense given that you would not expect an institution such as that to have such an anomaly within it and not have it addressed. Therefore, part of the amendments that are here before the Chamber today, just simply relates to regularising and giving absolute certainty with respect to the structure of the Commission, which would allow the Commission to continue to function, so that if somebody resigns; goes overseas; regrettably gets ill; or even passes away; the Commission itself will still be duly constituted, allow it to function until a replacement is obviously put in place, which will not in any way affect the issuance of licenses or any decisions for that matter of the Commission in order to make sure that it can move forward with certainty.

Sir, I want to take the opportunity, not just to indicate what these specific Bills are here for, but I want to also speak very quickly to the fact that we are operating in an environment where we have seen quite a number of new innovations for what many may perceive to be financial instruments, a lot of persons have been asking in Barbados in relation to what is the Government's stance on crypto currencies and all of these fancy things that would have seemingly taken the World by storm. Our position is quite simple, and I think it is incumbent upon us to always understand and appreciate that if I wanted to purchase vehicle from you, I cannot tell you what to accept as payment in exchange for the vehicle, in the same way as you cannot tell me what I want to personally accept if you wanted to purchase my vehicle from me.

Now, in most jurisdictions we all know about the concept of legal tender. It is the monetary instrument that we would use to exchange, which is commonly agreed across the board, which means that you can go anywhere and take that legal tender and purchase something with it. Over the last few years, and I want to make it clear that there is a difference between legal tender and any investment that people may perceive in relation to the concept of crypto currencies, because there seems to be a

lot of misunderstanding around the two. Therefore, because I may decide that I will accept piece of paper call the Parliament of Barbados with a 50, 100 or even 1,000, or whatever I may choose to write on it. if I brought it to you and say this is what I want to pay you for your car, you are going to look at me strange, because you know that you cannot take this piece of paper anywhere and get the worth from any other Member in this Chamber, or any other financial institution, supermarket or any person in the regular economy in order to get the value that you know that you should get. However, there is nothing stopping you from accepting this piece of paper with $2.00 on it in exchange for the vehicle, but what becomes the problem, is that whilst individually each of us may decide what we want to exchange for our property. Sir, the issue comes with respect to how the rest of the market perceives that specific transaction. Now, as we know, in all jurisdictions, there are Central Banks who all have the responsibility of maintaining the money supply in the space in order to regulate the access to currency in whatever form you want which must not be confused in any way with what people may regard as digital currencies or crypto currencies, which I hope I will be able to clarify.

Hence, the substance of all of this comes down to what collectively, if 30 of us in here decided that we will each exchange among us pieces of paper with the Parliament of Barbados on it as currency and you being the Speaker, you regulate how much currency the Member for Christ Church East Central may have, vice versa the amount of currency that the Member for Christ Church West who might have a little more currency that Christ Church East Central.

Mr. SPEAKER: St. Michael South also.

Hon. R. R. STRAUGHN: The reality is that there is a measure of regulation around what happens in the space. This is just to be absolutely clear. Normally, it means that's I am producing something that you may need and you may need something from another Member in here.

The demand for those goods or services is really what would drive the value of the very currency or the underlying payment structure that is there. It is quite straight forward. If I am doing well, meaning that I am producing more of these name tags compared to the Member of St. Michael South, it means obviously I need more cash and as a result when I deposit, then I am depositing cash based on the transactions that I undertook. When deposited into whatever bank account or system it is, I know that I have a deposit of X in there. When I wake up tomorrow morning, Sir, the

deposit is still X unless some measure of interest is applied to it in order to make sure that there is absolutely certainty.

When it comes to this idea of cryptocurrency and these things because I want to make it clear that when any of us deposit money into any financial institution, we do not expect that tomorrow when we wake up that somehow the value of those deposits have trebled, gone up or even down. Sir, I know full well in my own case that when you check your bank account and see anything that is strange, you will first try to find out what is going on with that. Therefore, you do not expect to see any variation in the value of the deposits, savings or whatever it is that you have in the financial instrument. However, with cryptocurrency and the way that it has evolved over the last few years, again there seems to be a bit of a misunderstanding.

When you put money into an instrument or security, if you like, you are investing in something. When you invest in something, Sir, it means that the company or whatever the underlying asset is when you make an investment, you make an investment into something where you can tell, see, feel and touch almost what is happening which then gives you the confidence to continue to put your money into a company. This is the basic tenet of investment, Sir, because you want to get a return on that investment. Mr. Speaker, you seeing that I am depositing money for name tags and doing name tags for all of the Parliaments or conventions worldwide, you see growth and potential.

Therefore, you take a small amount and invest in me. Every quarter, I am showing you that my revenue is increasing which justifies the returned investment back to you through dividends because I have been able to take the investment that you have provided to me, expanded in more supplies or equipment to keep up with the demand for name tags, for example, Sir. Therefore, using that capital allows me then to do more, get more revenue and repay you for the investment you have put into the operation in order to move forward. With this cryptocurrency, it is almost like it is an imaginary world. I say so because people need to appreciate and understand quite clearly that when it comes to regulation if anyone in Barbados wake up this morning, check their bank balance and suddenly that balance moved from the day before from $2, 000 to $100 or $0, you are going to ask some serious questions of the financial institution.

You are going to ask some very serious questions of the Central Bank or the Financial Services Commission (FSC)depending on where it is. Finally, if you cannot get those answers, you will come to Government and ask very serious questions about why is it that your deposits or investment for that matter that you have had that experience. The purpose regulation and having the appropriate regulatory environment is to be able to help protect people. However, with these cryptocurrencies and the exchanges that we have seen multiplied and gotten

quite popular particularly amongst young people, one of the very critical things about these exchanges is that there is a lack of regulation surrounding these entities.

Nobody can say definitively what it is that they are putting the money into, Sir. Therefore, to the extent that any regulator cannot with any reason indicate what not just is the purpose but the mechanism through which these so-called investments are growing, then it becomes pretty much a problem. All during the pandemic, we all heard about Blessing Circles and other things with respect to what was designed to extract from people in a very fraudulent way their hard-earned cash. All I can say to Barbadians is that this Government has taken a quite responsible approach to this idea of cryptocurrency because we have asked every person who have come to Barbados to express an interest in setting up here a few simple questions, Sir.

We need to know who are the principals involved, what is the underlying technology being used and the assets that are going to back any instrument that we can allow Barbadians to put their money into. The truth is, Sir, there are some among us who are completely risk averse. Sir, for those persons who are completely risk averse and do not really worry about whether they will lose a few thousand or million, whatever it is in your circumstance, even though you may be risk averse the Government still has a responsibility to make sure that anyone operating within the confines of Barbados that they are following the appropriate regulations because we do not want people to necessarily play fast and loose with their money.

Certainly, we would never advise that. However, by the same token we must ensure that people are not taken advantage of in this country, particularly when it comes to matters that they do not quite fully understand and where the technology is moving so quickly that from regulatory perspective and even from an IT perspective, nobody can truly say where this money is coming from and how is this appreciation being generated. As we look around the world at the evolution of these platforms, Sir, invariably the bottom drops out simply because you are not keeping pace with enough people coming into put in money to demonstrate that the growth that someone who might have gone in early has seen will continue to be there.

Therefore, worldwide we are seeing instances where Central Banks and other regulators like the financial service authority are now fining entities for illegally operating and providing these services within their space. Our perspective has always been that once we can understand very clearly and justify to any our constituents why we would allow such an entity to operate within the space and notwithstanding the application of the technologies are very useful, but what persons seem to be most attracted to is the so-called ease with which you could put some money onto a platform and see that money notionally increase in value. However, the problem always comes when you see this increase in value you still have to return to the real world and buy something from someone.

Hence, if I determine that I want to create something called Parliament coin, for example, the people outside of Parliament may or may not accept Parliament as legitimate form of exchange so that they can go down Broad Street or Swan Street or Marhill Street, buy fruit or do anything else that they may do in those spaces, therefore, it must be made absolutely clear that in a rapidly evolving environment, Sir, between the financial services commission as well as the Central Bank of Barbados, they have a responsibility to make sure that anybody who comes into the space that 1) they are fit and proper, and 2) that they are not going to unleash any technology that will inadvertently take advantage of ordinary Barbadians which then would see, not just a public outcry, because the outcry may be one thing, but what is always the concern is that the fallout from a financial perspective, that is always the case when these types of schemes or systems go down and by go down, I mean, Sir, when they collapse because they nature of the activity itself is not linked to any real activity. It is important that whilst we find the right balance with respect to regulation on these new instruments that Barbadians also pay attention to where they put their money because if there is nobody that you can call really and ask a serious question about who is in charge of this entity and what is the underlying asset that is driving the performance of the entity, now I can only caution people to think very, very, very carefully about where you choose to put the little change that you may have extra to be able to deploy for the best uses because we want to encourage investment, but we want to encourage investment that is responsible, both domestically, regionally and even internationally, but we need to do it in a way, Sir, that is as seamless as possible, but equally clearly understanding in the same that with the executive flexible premium annuity that were being offered by CLICO and the interest rates that were being offered at the time which were not justifiable. All we are saying is that people must be -- and I thank the Honourable Member for St. James Central for again launching the Financial Literacy Bureau. The Financial Services Commission (F.S.C.) has a mandate as well through working with the various associations to enhance financial literacy, but it is important, Sir, that these financial literacy programmes ultimately give enough education that would allow people to start to do their own research and I do not mean research in the context of the type of research that people referred to during COVID-19, but literally asking the right people the right questions in order to get the responses that would allow them to decide whether or not they are going to take the rise in terms of investing in anything. Let me point out that there is always risk. No regulator, not the F.S.C., not the Central Bank of Barbados, not the Government can illuminate risk, but what is important is to understand that

there is a framework within which one is operating and as much as we would love to be able to unleash all of these nice fancy things, the reality is that if we do not take the time to understand who are the operators, what really is there intent and put the systems in place such that any regulator or any citizen, for that matter, can have access to the appropriate information with respect to any financial service of product. It is critical that we create the environment that allows for relative, certainly as I said, Sir, in terms of the institutions which are operating in the space, but giving the confidence to the average Barbadian that entities operating within the space are properly regulated and we are moving to make sure that within the context of the insurance sector, the credit union sector, the pension funds, the cooperatives and the like, that we have an institution which, quite frankly, with the work that they have been doing with the Central Bank of Barbados under the financial stability programme we have some very strong institutions who are well poised now, Sir, to participate more fully in terms of building out the economy, but we must do so conscious that whilst people have grown accustomed to doing things a certain way even within some of these institutions, that we minded that as we go to a new phase that we have to enhance, certainly, our approach to, not just regulation, but how we govern ourselves. I will speak very quickly, Sir, on this specific matter because I am aware that we have a very strong history in this country, certainly over the last 40 years of building out a credit union sector, Sir, that I think we can all be very, very proud of and it is one of the areas that is a shining light, but I wish to, at this point, Sir, indicate that as credit unions get larger and larger, and we have seen that growth and we welcome that growth and furthermore, I would like that growth to even double in the shortest possible time in terms of the assets that they hold in the economy, helping to further empower ordinary Barbadians as they have over the past 40 years, we want the credit union sector to be able to reach a level of engagement in this country where perhaps people may see them as the institution of choice with which to do any business with, but in order to be able to get to that level to make sure that the appropriate not just regulations, but government structures are in place it is important, Sir, that the movement now needs to start to reflect very carefully, whilst maintaining the principles of the movement, how do you maintain a much stronger cooperate governance stance by being able to allow independent members, if you would like, to improve the governance of some of these institutions. I raise that specific issue, Sir, because it is important that as we grow and in the same way that we expect any business to grow and to be able to focus on achieving said growth, one must always accept that you do not always have all of the skills that you require internally which, as you know, with most institutions, there are a few people who tend to do the heavy lifting, Sir, and it is important now that we look very carefully at how do we reorient the structures of the Boards of Credit Unions, notwithstanding their bylaws with respect to membership and how that works, but in order to take on and to strengthen, what I would say, Sir, is the architecture, because with each juncture, we must always pause, and assess how best can we serve the interest certainly of ordinary Barbadians and from a regulatory perspective, Sir, we believe that in order for us to be able to lift, not just the credit union movement, but certainly the domestic insurers which we have which have also done some acquisition regionally as well. We want to see these Barbadians businesses grow and in seeing these Barbados business grow, as regulators, we must set the space for that grow and recognise that credit unions can acquire entities too, domestically, regionally, or internationally and therefore our regulatory stance has to be supportive of that environment, therefore, we have given as a Ministry of firm commit direction to both the Central Bank and the FFC that as we transition to focusing on how do we use regulations for growth that we equally strengthen down the line the corporate governance structures of all of the institutions that they regulate, because when any of my constituents or yours Sir, decides that they want to invest in something they must feel a sense of comfort and trust with respect to not just the management of the institution but the members of the Board of said institution that the regulators are actively on top of things and facilitating things, whilst keeping in mind they are always risk. You can't mitigate all risks but we can put a system in place that even if something happens that we can resolve quickly and that is what is critically important as we move forward not just, with respect to how we deal with financial institutions but really it spreads across the rest of the economy because if we are going to build out the economy and we are going to have an inclusive recovery then where the rubber hits the road with respect to the provision and the access to financial services it means that as citizens we must be engaged a little more and the government is trying to build out its role to the provision of better financial literacy in the first instance. The financial literacy is only as good as the ability for it to influence positively your decision to make either an investment or to purchase a property, utilizing all of that because at the end of the day I know that in this environment right now people are looking for the fastest way to make some money and the truth is many of my constituents have sent me many messages asking whether, "Ryan, this true?" And I have always said if it was true I would have a little more hair now because if the government had the capacity to be able to turn over as quickly and grow the purported returns that are always masquerading on all of these programmes of misinformation because given that times are hard people want to put in one thousand dollars and then in two weeks' time you get eight thousand.

Sir, I can tell you if that was indeed possible then the government of Barbados would be putting in every thousand to get the eight and I wouldn't have to hurt my

head about Covid; I wouldn't have to hurt my head about trying to find money for the ELSA houses because that is what we would be doing too but I can only say to Barbadians that when you see these types of things being placed in front of you and the truth is I have seen some wonderful YouTube presentations shared with people but they all have the same underlying element, "Put in some money with the promise of something in a short space of time" and I can only urge Barbadians to think two times, three times as many times as you want before you put your hand in your pocket and give somebody this money because chances are you will not see it again. That is why I'm saying the financial literacy is only as good as the next slick presentation which somebody forwards to you and swears that they put in some money and they got money back and the truth is that that trust because often times you can recruit people to influence others and that is how sinister some of these schemes can get because you would recruit someone in this chamber, you'd get them to put in the thousand dollars, give them back the eight in two weeks so that they will come and tell the rest of us in here that this thing is true -- and then all of us are trusting that this happened and then we go and put in the thousand dollars and then off you go. This is one of the areas and I know its human thing to believe somebody that is close to you and it is the most sinister thing because the person is not necessarily aware that they are being used to propagate the very misinformation to the group and therefore everybody is left wanting but the person would swear well look I put in this and got back that which is true but the scam is always to get to the many and it's those margins and rates of returns that the fraudsters are happy to perpetrate and therefore I say to people if you do not see the underlying investment, the asset that this thing is going into, then chances are it is fraudulent. I know it is a very emotive thing to react to these tales of advocacy that people may bring but it is important to take that to heart because once the money goes there is no FSC to go to because the person is not regulated in the space. There is no Central Bank and chance are by the time the police catch up the person abscond and gone already and they move to another jurisdiction quite easily or if it's being perpetrated online which is much harder for persons to catch and it means then that you have to follow the breadcrumbs but by the time you get to the end of the crumbs the person is gone because the identity and all of that is a very sophisticated setup and all I can say to Barbadians is to pause with these fancy schemes and the reality of all of this is that we have to pay very close attention to when we are starting to feel that sweet feeling before we part with our money in order to make sure that we can protect ourselves. The FSC is in the process of upgrading in terms of its structure because we recognise that we need to get new skills in to help monitor some of these emerging trends and dynamics because the truth is that when it was formed it was a completely different space and regulations as you know will always tend to follow what the emerging technology is, but the one thing that is usually constant is the intent which is usually fraudulent and whilst we... we will remain absolutely vigilant within Barbados to ensure that we can protect Barbadians from fraud but we can only protect Barbadians from fraud if they report the said fraud and reporting..... I know it may take some time because one has to investigate and part of the challenge sometimes is that people, because of the shame don't come forward in sufficient numbers to be able to build the pressure in order to have a more positive outcome and this is part and parcel of what I would love to see as the change in culture because when these things happen we need to know the frequency with which it is happening and to the degree that it is happening in order to ensure then that from a regulatory perspective that we can take the appropriate action.

Hon R. R. STRAUGHN: The truth is in all of this clearly the Barbados Police Service (BPS) will be a critical partner because at the end of the day if someone is operating outside of the regulatory environment which is what the FSC is to govern then the FSC can only give guidance saying that X person is not authorized to offer X product in the market but if the FSC says that company X is not authorized to do business and they are closed physically or otherwise and then move the operation online through social media and at two and three o'clock in the morning you get a nice presentation

and you see it, you are not [going to] remember that the Financial Services Commission [has] said that this company or some variant of it is not authorised, then we need to make sure that people are aware and [that they would do a] check first.

Mr. Speaker, Sir, I will say to Barbadians that any opportunity in relation to money, I will say check under the Central Bank of Barbados Act where there is a list of company authorised to operate; there is a list of companies that are authorised to operate also under the Financial Services Commission, and if you do not see the company that is purporting to offer you this return being listed on either websites, then I would caution not to do business with those said people because if you so choose then you would be doing so to your own detriment. It then means that the police would now have to find these people because certainly neither the Central Bank of Barbados or the Financial Services Commission would not have any information in relation to these people for them to be audited, as these companies would be operating outside of those jurisdictions or outside of that framework and therefore it then becomes a fraud matter involving the police matter. Ultimately, with people moving the way they do these days the money would be lost.

Mr. Speaker, Sir, we are going to try our utmost best to build the most robust and competitive regulatory

environment in Barbados. We want to encourage persons to invest but to invest in Barbadian companies or in Caribbean companies that we know and can see, and as we built new relations, certainly with Latin America, Africa and companies in the Middle East, legitimate business information will be made available and the extent to which I urge people to take this very seriously cannot be underscored. Therefore, our perspective in terms of how we use regulations to create opportunities for Barbadians to not just get a return on investment but to get new jobs and new sectors built out, I think this is important that we understand how that framework will be rolled out and in a sense to be able to ...

Mr. Speaker, Sir, I know that the Ministry of Energy and Business Development is working on how to deal with the junior market with respect to the stock market to get more capital mobilised; that is a function that falls under the ambit of the Financial Services Commission to regulate. The reality is that there are many businesses in Barbados that are poised for expansion of growth and we feel that this will be a credible opportunity for Bajans to mobilise some of the resources that they do have in order to match tangible growth with tangible companies and tangible people in a way that makes sense with respect to building out the economy.

Mr. Speaker, Sir, lastly, I would want to remind this Honourable Chamber and the country (because in the last few weeks I have had a number of queries on this matter) through you, Sir, that when the matters in relation to CLICO International Life Limited, formerly ResLife were wound up April 2020 (if my memory serves me) in terms of administering the Resolutions with respect to the CLICO International Life Limited policies. Now that ResLife has been wound up, the Financial Services Commission has responsibility for anybody who, for whatever reason, did not get their bonds issued in 2019 and so the Financial Services Commission has the responsibility now for administering any of the persons who were the stragglers, I should say, at that point. Therefore, I remind the public that any person who had a former CLICO International Life Limited policy, whatever that policy is, to make contact with the Financial Services Commission if you have not had your bonds issued in order to bring a resolution to that matter.

Mr. Speaker, Sir, the reality is that it has taken far too long, almost 10 years, before those people could get some measure of a resolution to the matter. We came to office in some serious circumstances and we dealt with that matter and therefore it is critical that for an economy to be strong we need a strong financial sector but you need a financial sector that is linked very clearly to the real economy, where people are selling real goods and providing real services in order to make sure that we can build out those businesses, as well as provide incomes that families in this country can support themselves, and in a sense the next phase of how we utilise regulations for growth is not just to put monies into an account and leave that money in the credit unions or the banks but certainly how do we create more opportunities for wealth, and the only way that we can do that is by mobilising the resources to build out local companies, invest in tangible bricks and mortar activities so that from one generation to the next, we would be doing right certainly by our people. Mr. Speaker, Sir, that is the kind of regulation that we are going to be putting in place to ensure that we can build out these businesses, [that we can] support families and certainly make the economies much stronger.

Mr. Speaker, Sir, these two Bills here relate to regularising the structure of the Financial Services Commission Board in terms of being able to ensure that the Board would not have any issues were someone happened to become unavailable to be able to regularise that matter and then to validate the fee structure that has already been put in place to allow the fees to cover the operational portions of the Financial Services Commission to be able to independently operate, in a sense, from Government and to be able to allow the Financial Services Commission to transition and to provide more robust regulatory responses to the market and therefore allow us to be in a position where we can transform the economy.

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

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

The question was put to the Honourable House and agreed to in the affirmative without division.

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

Dr. the Hon. W. F. DUGUID: Mr. Speaker, Sir, thank you very much for giving me the opportunity to enter into this debate. Mr. Speaker, Sir, first let me at the outset say that I fully support both measures. It is absolutely important and critical that the structure of the Board of the Financial Services Commission must be in a position to continue to function should one or other member not be available, and that the Director of Affairs or his nominee can be positioned in that position on that Board. That is absolutely critical. It is sad that obviously it was an omission and had to be corrected and this is why we have a Parliament because we are here to bring laws, to change laws, and to improve laws as time goes on. In fact, when I think about a Parliament and laws, I remember a very learned attorney-at-law telling me that Parliament is about changing laws and that if Parliament was not about changing laws, we would probably still be in slavery today,

and that if I did not believe that laws must be changed, then maybe I should still be in those mental, if not, physical shackles. Hence, I fully agree and fully support that we had to make that law correct.

Mr. Speaker, Sir, the other part, its validation, obviously it cannot be that we have been collecting fees and not having the appropriate legislation in place. Therefore, as I have often said in here, Parliament can go forward in time, Parliament can go back in time, Parliament can make the illegitimate legitimate, and Parliament can do all sorts of things that otherwise no other entity or facility in the world can do. This is a concept of Parliament actually going back in time for a Validation Bill and making something that was wrong correct and putting it right and in place. I go further, Sir, because what we need to do is find a way and it must be somewhere in the world where fees can change or become up-to-date without having come to Parliament each time. I will give you an example: The cost of a licence to do business for whatever reason, to buy a liquor licence for argument's sake. Twenty years ago the cost of buying a liquor licence may have been X dollars, but 20 years hence it would not be fair to say that the cost should still be X dollars, so we as a Parliament and we as a nation have to find a way that fees and licences and the costs thereof progress with time without having to go through Bill by Bill for each and every single one to be able to change the costs as they change due to inflation, changes in the nature of business, the costs of doing business and so on.

Mr. Speaker, if we had to change every piece of legislation that related to a fee, imagine how much time and cost in the Parliament would be taken up in doing that. We have to find new ways to deal with how changes in fees are done, whether it be by regulation or by order without having to come through this whole process. This is something which I think should attract the attention of certainly the Chief Parliamentary Counsel and all the various Ministries as we seek to find new, more efficient and appropriate ways of doing business in this country. Mr. Speaker, let me say at the outset that I fully agree with the concept of pay-to-play. The Financial Services Commission (FSC) is a regulator and it was set there to regulate how insurance companies, credit unions, banks and so on do business in this country, so it could not be that the taxpayers of this nation had to cover that cost. That cost had to be covered by those players in that market, and this is why the FSC was set up in that way, so that those who want to play in that space have to pay for the regulation. It is just like if you go to a physician and you want to have a surgical procedure done, you would anticipate that the materials used would be included in the fees that you are going to be paying. It is the same concept of pay-to-play and it is exactly how we should be doing business throughout this country, not only in the financial environment but in the betting and gaming sphere as well, and all of those other ancillary facilities that need regulation and have to be regulated in a way that the average consumer is protected from charlatans and sharks.

I will get into the charlatans and sharks very shortly, Mr. Speaker, because we do not have 'Pals', and I will talk about that. It is always fair that people should pay to play, and if we have to have regulators in this space then those people working in that space must work for it. Mr. Speaker, Government, as I have said in this Honourable Chamber before, is FRILLS, and I will explain to you why. Government is a Facilitator; it facilitates people doing business and having things done and providing services. Government is a Regulator, and this is what we are discussing now; the regulation of the FSC throughout this country. Government is also Innovator, and we must innovate and bring innovation to the country so that our citizens can benefit. Government is a Legislator, and this is why the Parliament is here and why it exists, so that we can put legislation in place unto which and through which our citizens and our businesses operate throughout this country. Mr. Speaker, the 'S' I have added is because Government must also be a Supporter, and I want to say that again: Government must be a supporter. Government has to support its citizens, Government has to support the people of this country.

Sir, I heard the Honourable Member for Christ Church East Central speak very eloquently as he presented the Bill, but he also mentioned Hurricane Elsa. Hurricane Elsa devastated this economy and this country, with hundreds of houses being destroyed but we as a Government took on that we have to support those who lost their houses. We have to support those who had damage to their houses. In that same way, when we started the FSC in this country we had to understand that we had to support those people who had made that bad decision of investing in a company called CLICO. Mr. Speaker, I know that I am not allowed to call a certain name in your Honourable Chamber because I have not asked for permission. I know I am not allowed to call that name at all.

Mr. SPEAKER: Honourable Member, if that is the case then do not call it.

Dr. the Hon. W.F. DUGUID: Right. I know I am not allowed to call the name at all, Mr. Speaker.

Mr. SPEAKER: We do not mention it, Honourable Member.

Dr. the Hon. W.F. DUGUID: Right. Therefore, I want to say, Mr. Speaker, that people like that preyed on this nation, preyed on the people of Barbados, preyed on the people of the Caribbean, preyed on the people of Trinidad to the amount of -- in Trinidad alone -- US$3 billion. Three billion US dollars in selling those things

called Flexible Annuities. In Barbados, Mr. Speaker, they had $60 million in assets, and sold Flexible Annuities to $407 million in Barbados and another $39 million in the Organisation of Eastern Caribbean States. That is one thing if that company had to find that money to pay those back, but you would be surprised and amazed, Mr. Speaker, that the former Democratic Labour Party Administration foisted upon the people of this country that we the taxpayers had to find money to pay back $407 million that a man and his company preyed on the people of this country for. Four hundred and seven million dollars that ResLife has already issued in Series B bonds which the people of Barbados have to pay for.

Mr. Speaker, $407 million, do you know how many houses that could build for people? Almost 4 000. It would be eight times the effect of Hurricane Elsa if Hurricane Elsa had 500 houses destroyed and $407 million could build 8 000 houses. That is what we have had to take on because of the Democratic Labour Party committing to doing that and to supporting a company. Do you know why? People put friend before country, but let me tell you, Mr. Speaker. The Barbados Labour Party will never, ever put friend before country. It is country, country, country, and I am going to read an excerpt from the then Member for St. Michael South speaking in the March 16 Estimates debate of 2011.

Mr. Speaker, I will not call the name because I know you are not allowed to call it and I would not call it in here. The then Member for St. Michael South....

Mr. SPEAKER: Honourable Member, the then Honourable Member.

Dr. the Hon. W.F. DUGUID: The then Honourable Member. I question how honourable he is today after seeing what has happened to CLICO. The then Honourable Member said.... Let me get the exact part:

"When I looked and saw some of the names of the institutions and so on that invested in that company, it is a matter for national concern and we all have a vested interest in ensuring that issues surrounding CLICO are resolved to everybody's satisfaction."

Dr. the Hon. W.F. DUGUID: They never resolved them. He had an interest in resolving it, but it was left to the Barbados Labour Party to come and resolve it. I go on. "It is not going to help the situation. As the Honourable Member for St. Joseph was just trying to do, to zero in on an individual and try to tie him up now with the Honourable Member for St. Michael North West". I will not talk about tie up. I will not talk about any kind of shackles or anything like that.

Mr. SPEAKER: Honourable Member, you cannot do that.

Dr. the Hon. W. F. DUGUID: No, I will not. I was just recording what the member said about tying up.

Mr. SPEAKER: There are certain things you cannot do if you are making reference, and we all know that there is matter before the Court. Please

Dr. the Hon. W. F. DUGUID: Correct. Yes Mr. Speaker. This the actual quote. "The Minister of Finance, since there is nobody else to tie him up with, so you are trying now to find a new person to tie him up with and the old dingy Barbados Labour Party politics, for which there is no place in Barbados anymore." Mr. Speaker, now, at this point, maybe I should stop and say the old dingy Democratic Labour Party as a total, of which there is no place in this Parliament for and has not been for two elections.

Asides.

Dr. the Hon. W. F. DUGUID: Maybe we should go there, but anyway let us get pass all of that and focus on trying to get the matter resolved, so that the people in this country who are hurting can be relieved of their pain, the pain of the Democratic Labour Party. That is the pain that the people of this country have. Mr. Speaker, many of my neighbours, many of my friends invested their hard earn money in CLICO and those flexible annuities. For years could not get back a cent until the Barbados Labour Party came to office. For years got all sorts of lip service from the Democratic Labour Party including in this speech. All sorts of lips service and could not get back a cent until the Barbados Labour Party came to office, restructured the debt, and you know what, today they are getting something. They are not getting all. They get them in bonds, but you know what, at least they got back something. Thanks to the Honourable Prime Minister and the Barbados Labour Party. However, I go on.

The then Member for St. Michael South says, "I have something to lose, much to lose, if CLICO goes under." That makes me think that that Member was thinking more of self and less of country. I know of many former Members of this House that got gratuity and put it in CLICO and now glad that they are getting back something. However, they were not thinking about self, they were thinking about country and doing better for this country. However, this is the most interesting part. "I have a vested interest in its recovery ad success. It cannot help me to try to exploit some photograph that a journalist or some photographer secured for a newspaper with a Member of this Cabinet talking to the Chief Executive Officer of CLICO or whoever he was. He has been my friend for years. He was my clerk at one stage and I do not

disown him. He is not a leper. I do not agree with everything he does. I have never agreed with everything he has done, but like all other Barbadians, he has worked his way up, he has fallen, he has had his ups and downs and he is in a down, but he is not a leper, he is my pal."

Hence, a former Prime Minister of this country, decides to wink at a pal doing nonsense to the detriment of the people of this country for $407 million at a time when they only had assets for $60 million. That is what a former Prime Minister, a former Member for St. Michael South did to the people of this country. That is what he did, because it was his pal and because he was not a leper.

Mr. Speaker, let me tell you something. We in this country are very aware and very astute. That company called CLICO was a wolf in sheep's clothing, because it was doing hybrid. It had legitimate business, do not get me wrong. It had legitimate health insurance, legitimate property insurance, legitimate board vehicle insurance, but underneath that sheep's clothing was the wolf that was gouging out and biting out people's necks and throat with those flexible annuities that caused people to lose millions of dollars. People went to their graves and never saw a cent, sold hotels and put all of the money from the hotel sale into that and had to wait years to get back. Mr. Speaker, it is an injustice that the people of this country must never ever forget. When you see tax payers having to pay $407 million. Mr. Speaker, let me tell you, a lot of people do not understand and I am here to remind people of the $407 million the tax payers of Barbados have to look for to pay for that, debacle and fiasco, when a former Prime Minister was only interested in flying around on someone's private jet, a lot of nonsense, no. The people of Barbados must remember, must understand that the Democratic Labour Party put us in this problem. They contributed to the lost decade. They contributed to us not seeing growth in this country. They contributed to a loss of confidence in our institutions. They contributed to hardship and death. Mr. Speaker, Barbadians have always been accused of having short memories, but they remember you at the right time. To all of those pretenders who think that they have an opportunity to come back and see this institution pulled down to the gutter like they did, they have another thought coming. Not as long as I have strength and breadth in my body. I will stand in the breach and make sure that they will not reign in this country with an executive position again. Mr. Speaker, I am obliged.

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

Hon. R. R. STRAUGHN: Thank you very much Mr. Speaker. I can only commend the Honourable Member for Christ Church West for his very robust intervention. Sometimes I wish that I could respond in kind, but I always err on the side of your caution in relation to these matters. However, I can tell you Sir that these conversations are live across Barbados, and the extent to which we have had to clean up is regrettable, because what it has meant, is that each time we believe that we have crossed the river, there is something on the other side waiting for us. The truth is that what the Honourable Member spoke to really relates to the fact that even now as I indicated when I was wrapping up my presentation, is that it takes cash right now in a very constrain environment to continue to pay those persons who clearly were impacted by the lack of resolution from CLICO prior to us taking office. It is important that Barbadians appreciate that we have had four very serious years. Mr. Speaker, as you are aware, the first 18 months we were literally restabilising the economic situation, part of which was to resolve the matter with CLICO, which really as the Honourable Member quite rightly said, persons went to their graves because of the distress that they were under financially.

No Government that is self-respecting, in my view, would oversee something like that. The extent to which we have sought to bring some relief not just to those persons but with respect to what is happened with COVID-19, and everything else that has triggered since then. This Government, I believe, we have done a remarkable job in trying to respond to what clearly has been uncertain times under our tenure. However, we do so because while we started out with very clear plans for execution and we have, the challenges continue to confront us but we stare them down, and respond given the circumstances upon which we are ensuring that we do not allow any of these things to build up further which would then cost someone else down the road to so do.

Therefore, I welcome his intervention. It is a reminder to all Barbadians that when it comes to regulation ultimately the Government has the fiduciary responsibility at all times not just to put the systems in place but if those systems do not work then, the Government itself has to find a solution. I believe that we have done so in as responsible a manner with respect to the wind-up of Res Life and bringing some important relief to those persons because the reality is that without that structure of response, I do not know where some of those people would be today given the circumstances that certainly would have confronted us since that particular period of time.

However, I hope that would never ever have a Government again in this country that would treat to its citizens in such a manner where they leave people out in the wind because they want to maintain personal friendships and not have the appropriate action taken to bring resolution to these matters. Sir, I am grateful for the Honourable Member's intervention.

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

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

On the motion of Hon. Hon. R. R. STRAUGHN, seconded by Hon. K. D. M. HUMPHREY, the House resolved itself into Committee, Mr. P. R. PHILIPS in the Chair.

COMMITTEE

Mr. CHAIRMAN: This House is now in Committee.

Clauses 1 - 2 were called and passed.

On the motion of Hon. R. R. STRAUGHN, seconded by Hon. K. D. M. HUMPHREY, Mr. CHAIRMAN reported to 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 Hon. K. D. M. HUMPHREY, the Bill was read a third time, passed and cited as the Financial Service Commission(Amendment) Act, 2022.

ORDER NO. 5 – SECOND READING OF THE FINANCIAL SERVICES COMMISSION (MISCELLANEOUS PROVISIONS AND VALIDATION) BILL, 2022

Hon. R. R. STRAUGHN: Mr. Speaker, I beg to move that this Bill be read a second time.

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

On the motion of Hon. Hon. R. R. STRAUGHN, seconded by Hon. K. D. M. HUMPHREY, the House resolved itself into Committee, Mr. P. R. PHILIPS in the Chair.

COMMITTEE

Mr. CHAIRMAN: This House is now in Committee.

The 1st Schedule was called and passed.

The 2nd Schedule was called and passed.

The 3rd Schedule was called and passed.

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

On a separate motion of Hon. R. R. STRAUGHN, seconded by Hon. K. D. M. HUMPHREY, the Bill was read a third time and passed and cited as the Financial Services Commission Miscellaneous Provisions and Validation (Amendment) Act, 2022.

Mr. SPEAKER: The Honourable Leader of Government Business.

SUSPENSION

Hon. Miss S. J. O. BRADSHAW: Mr. Speaker, I beg to move that the House do now suspend until 12.05 p.m.

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

The question that the House be suspended until 12.05 p.m. was put and resolved in the affirmative without division and Mr. SPEAKER suspended the House accordingly.

RESUMPTION

Mr. SPEAKER: This Sitting is resumed.

Mr. CLERK: Order number 9. In the name of the Honourable Minister of Housing Lands and Maintenance to move the passing of a Resolution in accordance with Sect. 5 of the Crown Lands Vesting and Disposal Act Chapter 225 to approve he vesting of the parcel situate at Sargeants Village in the parish of Christ Church of this island and more particularly describe in the schedules mainly for public purpose namely Housing Development.

Mr. SPEAKER: Honourable Member for St. George South

Hon. D. G. SUTHERLAND: Thank you Mr. Speaker. I rise in this Chamber to move the passing of a Resolution in accordance of Section 5 of the Crown Land Vesting and Disposal Act to approve the land some 7,021 square metres of land at Sargeants', Christ Church and in the National Housing Corporation (NHC) for the purpose of housing development and in November 23rd of last year the Honourable House approved the compulsory acquisition of this parcel of land. They were two parcels 122.2 square metres and the other 5798 square metres which gave the total of 1.73 acres of land for the purpose of increasing the housing opportunities in Sargeants Village and that is in the constituency of Christ Church West and the honourable member who sits next to me was the minister at the time on November 23rd when we had a debate with respect to the acquisition of this land we are now debating the vesting of this land in National Housing.

Mr. Speaker we know that we have a project over the next five years to build 10,000 homes for middle income and low income persons in this country and this

piece of land, this 1.73 acres of land will provide some nine duplexes and two single units that's eighteen houses and two single units make it 20 housing solutions within the constituency of Christ Church West and I know the Honourable member who sits next to me will speak on this Resolution and it comes at a time when we have started the process of constructing 10,000 homes and when I look across at the member for St. Michael east I recall him saying that I am not Houdini and that this is more than a mammoth task but what I can say as I stand here with all honesty and my integrity intact that we have land in this country to build more than 10,000 houses and I spoke in this chamber earlier this year on derelict properties and vacant lots. The ministry of Housing has prepared a paper for Cabinet and its being vetted and discussed with the Attorney General before we bring it to Parliament to utilize and see how best we can utilize without disadvantaging any land owner in this country who possess vacant lots and derelict properties. They are some 15,000 derelict properties in this country and some 20,000 vacant lots.... Sorry 10,000 vacant lots, 25,000 properties in this country between derelict and vacant lots and while the Attorney General is busy seeking to come up with the best possible legislation and policy decision to utilize these vacant lots and derelict properties we are still in the process of constructing houses and we saw Vespera Gardens in the media recently visits by the Prime Minister, visits by me the Minister of Housing and visits by the Senior Minister responsible for infrastructure where some 160 houses are being constructed and we saw home owners given the right to move into their homes when the time is right. A young lady 30 years of age and a civil servant 38 years of age and these persons earn between 2,000 - 4,000 per month NET and we are able to provide housing solutions for those persons, for teachers, policemen, nurses and soon to be they will be a discussion council whereby we will sit and give the opportunity to many civil servants whether nurses, nurse's assistant, general workers. We will take them though the process to teach them or show them the way of how to qualify for these loans being within that bracket. This week we intend to host a mortgage fair this weekend, where we will have the financial institutions take persons who we at National Housing would have prequalified to own their homes and I just called that category of 2,000-4,000 but we also have a category of persons who own NET less than 2,000 per month who will also qualify or prequalify through National Housing to own a home whether it is a light gauge structure, whether it is wooden structure or if it is a structure that is being built by National Housing.

We recognise ..... that the National Housing Corporation, despite we are vesting these lands in the National Housing Corporations we must have partnerships in an effort to build out the Housing stock that we have so articulated and promulgated, not only in our manifesto but on these floors of Parliament what we call the Silent Revolution. We will partner with and we have started the process with East West Barbados where we are in the process of constructing light gauge steel homes. The Senior Minister, I know he will speak on those later and they are 150 houses to be built as a start in this year of light gauge steel homes utilizing some 103 foundations; because we will be building duplexes and quadruplexes and what we are seeing here that would be built on the lands of Sargeants 1.734 acres would be duplexes and they would be light gauge steel homes and then two single units so we have some 20 housing solutions at Sargeants. We are serious about constructing 10,000 homes soon to be at White Park Road where we call Alleyne's Court. By the end of October and probably before we will have some 20 units completed and these are rental units and persons within the city, persons within the other environs, close vicinity, St. Michael West, persons would be able to have the opportunity to own their own homes beginning by renting these homes, these 20 units and thereafter, after some time we will see homeownership and these are for persons who are below the 2,000 income group. These are persons whose net salaries are probably less than $1 000 and who cannot afford to own a home at this stage, but they would have started out by renting.

Mr. Speaker, Sir, I am confident that we are well on the way in our plan to construct 1 400 homes this Financial Year 2022-2023. Mr. Speaker, Sir, we have a target of 14 000 on file. I can say to you that at Alleyne's Court there will be 20 quadruplex units; at Parish Lane extension, we have just finished some 22 single detached units there.

Mr. Speaker, Sir, the Honourable Member for St. Lucy will be pleased to know that next Friday we will be journeying to Coconut Hall, with the Honourable Member, to let the people know that we are very serious about building some 22 units, four duplexes and 14 singles. The Honourable Member will be there to witness the groundbreaking for the infrastructural works which was started by the Honourable Member for Christ Church West. By the end of this Financial Year the Honourable Member for St. Lucy will have at Coconut Hall a mixture of Liechty Homes by a partnership between the National Housing Corporation and East/West and also a partnership between the National Housing Corporation and DuraVilla, which are wooden homes. The people of St. Lucy will be pleased to know that that is going to be within the first year of construction.

Mr. Speaker, Sir, we have [already] started, so that those persons who get on the airwaves, the pundits and naysayers, and say that we cannot build 10 000 houses, [I will say to] them, as the young people would say, watch out because we have started. Mr. Speaker, Sir, we are coming to St. Andrew also. We will be in St. Philip, St. Thomas, at Farmers; at Lead Vale, Christ Church; at Applewaithe, St. George; and Rices, St. Philip. Only last

week the Honourable Member for St. Philip South and I had a conversation where he is allocating persons from St. Philip to occupy those 11 units at Rices.

Mr. Speaker, Sir, we are not finished, we are going to Todds, St. George.

Asides.

Hon. D. G. SUTHERLAND: Mr. Speaker, Sir, I heard the Honourable Member for St. Peter. I cannot do it all today but rest assured that within the next few months you would be able to attach these Honourable Chamber then and even jump up. I would not want you to breach the rules of the Honourable House by jumping up but I know that the Honourable Member for St. Peter would be happy very soon so keep your hands down, Honourable Member.

Mr. Speaker, Sir, also at West Terrace and Durants, St. James we have some 56 units to be built. Those 15 units are to be finished at Todds, St. George. Mr. Speaker, Sir, I want to thank the Honourable Member for Christ Church West, former Minister of Housing, Lands and Maintenance who was able to construct even before Sargeants Village. The Honourable Member has done Todds and I want to thank him; those 15 units at Todds are now occupied by the people of St. George North and South. We were able to provide these 15 housing solutions thus far for the people of St. George.

Mr. Speaker, Sir, I just want to add that at the National Housing Corporation we have designs approved for housing projects; we have infrastructural works approved. I think we will be awarding tenders shortly for infrastructural works at Concordia Gardens, St. Philip. I am looking for the number of houses to be built at Concordia Gardens, some 48.4 acres. This will come in Year 1. We will start the construction of 94 single-detached and 20 duplexes at Concordia Gardens. The National Housing Corporation Board will be approving tenders to get the road infrastructure started within the next month. At Cliffden; Coconut Hall, St. Lucy; Branchbury; Ginger Works, St. Joseph, and a few more road works are expected to commence in several of these areas within the next four to six weeks.

Mr. Speaker, Sir, we recognise that in an effort to build 10 000 homes that infrastructural works consumes the most time in housing development, and working jointly with Town and Country Planning Department (Planning and Development Department) we work closely to ensure that this department and the Ministry of Housing, Lands and Maintenance would work assiduously to get these infrastructural works completed. But without infrastructure we can put up what type of housing? What type of infrastructure would we have? Mr. Speaker, Sir, infrastructure such as water, lighting and roads are critical. These are some of the things we need to do before we can build homes. Those are the works that we are embarking upon at this stage at Concordia Garden, St. Philip; Coconut Hall, St. Lucy; Branchbury, St. Joseph, and a few others.

Mr. Speaker, Sir, the H.O.P.E. Inc. was formed a commercial State-Owned-Entity to construct homes in this country for the income category $2 000 to $4 000. We recognise that we have some teachers who earn just over $4 000 and [we are] soon to come back to Cabinet with a Paper to approve an increase of this net income from $2 000 to $4 000, to $2 000 to $5 000, so that we can accommodate some teachers who just fall outside the $4 000 bracket.

Mr. Speaker, Sir, I just want to say to you that this is already been approved by the Honourable Prime Minister verbally and she has asked that we bring it back to Cabinet so that we can have formal approval and thereafter we would be on our way. Mr. Speaker, Sir, the H.O.P.E. Inc., in that category $2 000 to $4 000, they will soon be constructing some 800 homes this year. They have already begun 116 units. They have also started at Pool, St. The Honourable Member for St. John. I know the Honourable Member is happy because some months ago the Honourable Member has visited to see the infrastructural works has started. We are doing some 201 single-detached units with townhouses at Pool on some 23.1 acres. We will finish these by March, 2023.

Mr. Speaker, Sir, when persons say that we cannot build 10 000 houses, I continue to repeat that it is doable, so what I have here being built by the H.O.P.E. Inc. that is, 160 units at Concordia Gardens; 201 units at Pool, St. John; 90 units at Colleton, St. Lucy. So to the Honourable Member for St. Lucy, you are getting your fair share. Mr. Speaker, Sir, there is also H.O.P.E. Premium where we are looking at above the $5 000 bracket. On some 30 acres of land. They have started building single-detached units and thus far they have built over 35 single-detached units, and of the 200 to be built 100 units are to be built in this Financial Year, and that is to cater to those persons earing over $5 000. We call that project H.O.P.E. Premium.

Mr. Speaker, Sir, these lands to be vested in the National Housing Corporation at Sergeants were formerly owned by Mrs. Marjorie Payne and Ms. Germaine Ackins and they are shown on a plan by a land surveyor dated August 26, 2021, and recorded at the Lands and Surveys Department in September 2021.

Mr. Speaker, Sir, I want to say that I have forgotten the East-West project at Haggatts Hall. Mr. Speaker, Sir, the Honourable Member for St. Michael East would be please to know, and I know the Honourable Member for Christ Church West would speak in this. The Honourable Member has just shown me photos of quadruplex units at

Haggatt Hall. There are some three quadruplex units at Haggatt Hall. There are 12 units in all. Quads are four so three quads give 12 single units in the constituency of St. Michael East. That is all for now but we are coming back to you, Member for St. Michael East, with duplex units on the other side once we put in the road infrastructure. You can get ready to send your people to the National Housing Corporation, Member for St. Michael East, because they have to come in and pre-qualify if you wish to use that term. We have to take them through the process of letting them know what they are entitled to when they get the certificate, how they will be paying the mortgage companies, but I do not want to forget this: We are utilising photovoltaic systems at Vespera Gardens, so I call that satisfying my colleagues and the people of this country because we are not building homes in one area like Sargeant's but we are going all over Barbados in St. Philip, Christ Church, The City, St. John. We are building homes across Barbados, including St. George, so that every single constituency will see a housing development and housing units not only for working class people but for middle and upper middle income people. We are catering to all categories in this country within the housing stock.

We have to enfranchise our people. It is often good to say "own a piece of this rock" but there are persons who owned a piece of this rock for years but were unable to own a home. Member for St. Philip South, you know there are many persons who own a piece of the rock but they were not able to own a home. I think owning a home is better than owning a piece of this rock, because at the end of the day you need some place to raise your children, to teach them, Member for St. Philip West, when they leave the schools and have to go home. It does not stop there, so you need a home so they can do their homework, where you can feed people. We do not want persons only to be fed in shelters but you need a home where we can raise children, and that is the foundation for our future: our children. We have to construct these homes with a view that we are preparing Barbados for 50 years down the road and beyond, because that is when our children will become Members of Parliament. If we do not have good infrastructure, then we will witness a decay in our society, so we need a good housing stock as part of our development thrust and we also need to put people back to work.

Sir, we have employed over 250 contractors to put people back into their homes after the freak storm and Hurricane Elsa. I know we have been criticised for it, and I said recently at Work Hall.... I spend a lot of time in St. Philip South because I try to make sure my good friend and parliamentary colleague is looked after, and he looks after me as well. We have good times in St. Philip South as well as St. Michael East. I went to Work Hall where we witnessed two homes being rebuilt from Hurricane Elsa. People can say that we have not done this work fast enough, but this is the first time any Government in the history of politics or government in this country has undertaken to rebuild 1 704 houses that were damaged by a hurricane at a cost of over $100 million. If you check the history of hurricanes and the time taken to rebuild homes, you would see that 14 months is the average time to rebuild a home after a hurricane has struck a country. Fourteen months, and we have gone 12 months thus far, and while we can question whether we could have done better -- some are saying we could have done better -- we have employed over 250 local contractors. We did not bring in anybody to construct or reconstruct those houses that were damaged by Hurricane Elsa. There are some 42 homes which we will replace through that partnership of East West and National Housing Corporation, and persons whose homes cannot be repaired have signed up for East West homes which are light gauge steel homes.

Sir, I go there because we are embarking on a silent revolution building 10 000 homes in this country over the next five years but we are also mindful, and people have to understand that while we are doing this, that we are also repairing 1 704 homes across three agencies: Urban Development Commission, Rural Development Commission and National Housing Corporation. You can research the archives, you can look at Hansard and you can tell me. Mr. Speaker, I have the right to do that as well. Where in the history of this country have you rebuilt and repaired 1 704 homes at a cost of $100 million by any administration? I want to congratulate the Prime Minister for undertaking this task of repairing these 1 704 homes and rebuilding, because out of the 1 704 I think it is a 60-40 split in terms of rebuild and repairs.

Mr. Speaker, I do not want to spend the entire day because we are going to have a number of housing and land acquisition Resolutions to speak on in this Lower Chamber. As we build out the housing stock in this country -- 10 000 houses -- we have to acquire land, so we have one land acquisition Resolution here soon to be read in this Parliament; land being acquired at Vespera Gardens. I will be coming to St. George shortly. We will be discussing land acquisition at Lower Brighton in St. George, where we will be constructing some 49 units as well. Mr. Speaker, I just want with those words to beg that this Resolution do now pass. I am obliged.

Asides.

Mr. SPEAKER: Honourable Leader of Government Business.

SUSPENSION

Hon. Miss S.J.O. BRADHSAW: Thank you, Mr. Speaker. I beg to move the suspension of the House until 2 p.m.

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

The question that the House be suspended for lunch until 2 p.m. was put and resolved in the affirmative without division, and His Honour the SPEAKER suspended the Sitting accordingly.

RESUMPTION

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

Mr. T. A. PRESCOD: Mr. Speaker, thank you very much for giving me the opportunity to speak immediately after lunch. Mnay persons are always a bit reluctant to speak after lunch because as I said to this Chamber some time before, it is often said that black people eat and speak immediately after lunch they usually gorge themselves first into state of stupidity. This stupidity is followed by kinds of fallacies in the logic of the afternoon. Sir, I hope that as a consequence of speaking to my colleagues, especially the Members from St. George, both South and North, they have shared some very cordial and objective thoughts with me that I would be able to stay on track, and make

the kind of presentation that would help me to speak to you with some level of clarity.

I was hoping that I would have heard some kind of suggestions that would help me understand that there is going to be a clear national housing policy. I know my colleague hinted to me that he is trying to work on that but at present, I believe because of the hour of the moment there is a kind of knee-jerk reaction to housing policy all around. I feel a sense of dissatisfaction because I represent St. Michael East and we spend a lot of time labouring on the plantation estate of the Belle and, of course, Waterford in your constituency, Sir. One of the biggest issues as Parliamentarians that we face is finding housing for people in that densely populated area, along with the other technical and scientific challenges that people are facing across both constituencies.

Mr. Speaker, I know you cannot speak for yourself because of the conventions of the Westminster system, so I ask you to give me permission to be a honourary representative of your constituency when I am on my feet. I am begging you so, Sir, that I can do it in producing some form quality but also be able to speak widely, and with some sense of balance about both constituencies. Regarding St. Michael East, some time ago I was given the impression that there was this administrative inhibition and technical too, that no houses could be built in the Zone 1 area.

The Zone 1 pocket has seen some developments and potential developments since the 2018 election. Now, the Honourable Prime Minister would have been fully aware that I was representing that constituency prior to the 2018 election where the prisoners who then lived at Dodds used the land on the northern side for the purpose of producing vegetables, cows and different animals were on that area of the land as a form of recreation and helping the inmates to do something wholesome in terms of production. I know the persons, especially those with cars, would find some little pocket in Waterford for recreational purposes. I really believed that the lands could be used for more than that.

I think that the Honourable Prime Minister also thought that the lands could be used for more than that, so apart from the Botanical Gardens developing on the western side of the Belle and to the north of the area that we now call Zone A, there is a new proposal for the construction of, I think, a senior citizen's village or a modern replacement for the geriatric hospital on that site. I would assume that urine and all different types of things that would have been some of the concerns then when we said that you could not build houses there, we were talking about the challenges to the water table. As long as human beings are living there, especially if it is a big institution, the same problems will re-occur.

Therefore, I am assuming that at the central point of power at one period in history, lands would be used for one thing but then change of use of the lands can be used for alternatives or things other than a Botanical Garden or even a Geriatric Hospital. I feel that the people who live on the Belle and sacrifice their lives for so much development throughout Barbados and the people who live at Drax Hall in St. George, you have heard me on this wide exposition and excursion on the issue of the ownership of Drax Hall and Belle plantations.

I cannot understand how you can talk about the change of use of lands with all my sympathy for the Geriatric Hospital and its patients, and do not think about the sweat, blood and tears of the children of the families who worked on both of those plantations. Sir, I am making a simple call for same way that we can acquire a parcel of the Belle and I will get to Drax Hall too because Minister you are responsible for the parcel. In fact, Drax Hall was about 760 acres of land at one time and I believe that it is the same, but we have not heard anything about a subdivision. Drax's family was owning that land from the first-half of the 17th Century and still owns the land.

I am trying to raise my voice and begging my colleagues to raise their voice about this form of injustice when people in St. George need some assistance in resolving the housing problem, especially ordinary working class people who are defendants of the people who worked on the same Drax Hall plantation and the Belle plantation

as well. I believe that our responsibility in relation of some form of reparations and in this case what I call self-reparations, and some form of social justice when we change these lands from plantation fields, we should take into consideration people who lived and worked there. When people argue about what has happened on the Belle and Licorish Village into Waterford, a large percentage of those people are children of people who were in the Belle.

You allowed the Lascelles to hold onto that land. Nobody wants to talk about them. They exploited, abused and murdered our people, dehumanised them and now the children of the people who worked on those lands have to look to see if they can get a house spot somewhere in St. Joseph or in St. Lucy, but they cannot get a house spot anywhere near The Belle. How can you change the use of the land to build a geriatric hospital? I know people who would distort the argument and you cannot change the use of the land also to accommodate these people even on the borders. That is a lot of land both sides, 240 acres on the left side and then the additional section going right up to the J. T. C. Ramsay Roundabout also known as the "Bussa" Roundabout, all of that is land. Some people occupy the lands coming down from the Norman Niles Roundabout, some people already have houses on the borders so why can I not put houses now on the borders of The Belle. We are trying to go after a target of 10 000 houses and all I am asking the powers that be and the most powerful among us is that the same way you can accommodate a geriatric hospital on the border that carries that kind of symbolic representation of your presence in Parliament I want the same kind of representation not even for symbolic reasons, on the basis of a strong philanthropic basis of having housing for the poor on the entire borders of The Belle. People are using The Belle plantation. It is not a sugar industry, but other industries and retail outlets with toilet facilities which are functioning in The Belle. I have seen an increase in the numbers in the schools that exists within that same table so I do not understand why you cannot facilitate a discussion around providing houses around that wide open space and that wide savannah of vacant land between Waterford coming right back up to the Norman Niles Roundabout. I appreciate plants around the border for aesthetic reasons, for environmental reasons, but I think that one of the major issues that we face in Barbados is housing. That board generalisation; housing, is something that I need clarity on. I hear about 10 000 houses, but 10 000 houses for whom? Who are the people that are going to be entitled? Who are the people who are going to get these 10 000 people? Do you know that there is a club on Bay Street that anybody supposed to join and no black people cannot get into it? I want to invite people up there to teach people how to swim and that kind of thing. I want ordinary people to get into there with membership. No white people, Indian people, or black people cannot put nothing over my eyes. Open up the Yacht Club for me and for my colleague from The City of Bridgetown and some people from down in Cats Cattle and Farmers Land and Marshall Gap and New Orleans and Greenfield, open up the membership. The Honourable Member for Christ Church West Central can get in there anytime, you belong to that corps. I am serious. We are going use the resources of Barbados and we are going to talk about integrating a society and we are going try to address some of what I call administrative imbalances and sometimes there is space in Barbados that other people will buy at $1 million per square foot, not because they want to buy expensive land, but they want the areas exclusively for a certain type of people in Barbados so I want to hear clearly if the Minister of Housing and Lands knows exactly who these 10 000 are for because I remember The Grotto. We were told that The Grotto was for low income people. After the place was completed they had it closed for about nearly two years and when it was opened up who had tenants, the discussion was about: Are these houses going to be rent to own? Are these houses going to be for sale? What are going to be the value of the units? I need to hear these things because I heard about 12 or 16 houses in an area where I have about 19 000 people living and half of them do not have any houses and do not have any land and some people want stupid me to believe that you are being kind to me by giving me 12 units for people were living around there from in the 17th century, never had land, never had houses yet, running up and down the road everyday being called squatters and lots of people who do not like to pay rent and all of these kinds of things. I hear it. Unfortunately, I have not been hearing it much by this post 2018 group, but I have heard these discussions going on in here and they look for the most pejorative terms in order to describe their own people. People cannot get work. I am a realist and we are back to the stage that we were in during the 1920s and 1930s. These are realities. I am not saying that the Government has caused it, but we are back to challenges of poverty and abject poverty too. We are back to that stage. We are back to the stage where more working-class people, and I call them working-class, not workers, are now experiencing not just suffering, but are homeless leading to all different types of social abuse so you have to tell me what is the rationale for the construction of 10 000 houses and tell me who these 10 000 houses will be for and then when you are finished tell me that, I want to know what are the required qualifications for the 26 000 at the National Housing Corporation (N.H.C.) who half of them do not work that applied for housing, and half of them are low income people and when the houses get allocated, I want to make sure that some of these people get them. Do we have a modern scientific approach to how do you have people at the lowest end of the society having an opportunity now to have housing? What kinds of arrangements are being made with the credit union? What kinds of arrangements are being made with the banking institutions that could give me the assurance -- these are deep thoughts that I believe should be at the level of national policy even if Parliamentarians do not ask the questions, journalists and social commentators should be

asking fundamental questions. For my entire lifetime and prior to my lifetime this was a debate and I just came from down Broad Street and when I passed by the taxi men -- and you can go down there -- the taxi men stopped me and told me they applied for houses 20 years ago and they went back to the Ministry of Housing and Lands because the Ministry asked them to come back almost every day. There is some stupid policy out of housing where you have to be going there all of the time because you have to show that you are still alive. So you would go out there every day and say, "I am here" and let the person tell you "well we ain't ready for you yet". A man was doing that for 20 years and I believe he is a classic example of a large percentage of working class people. These things are not right so when you come out with glorious ideas about 10,000 houses -- I'm not saying that he Minister is not capable of building 10,000 houses but he has to have access to the purse that allows you to build 10,000 houses and I am not talking about just building 10,000 houses. I am concerned about the partnerships that exist in the construction of the 10,000 houses. How many houses you would say the NHC have a level of autonomy? You can't have it absolutely but you must have some level of administrative autonomy for the construction of NHC houses especially if you are going to respond to the demands of the working class people because when these other partners are given contracts and agreements to construct houses, when the houses are completed they are out of the very reach of the rationale that NHC gives for the provision of the 10,000 houses but even if not clearly expressed it is implied that you are going to be representing the needs of the ordinary people and when the Housing is finished, just like the Grotto and when you have single units you will hear discussions in here about 300,000 for this unit, 200,000 for this unit. You might have a unit now for, well that is something that we have to address it in a different way. You may have a unit for 120 or 100 but you have to be giving the houses to people who don't work. I am not supporting any policy that gives me 12 houses and tells me that I have to give away four. You can't get four out of 12. They should not be getting four out of sixteen. The average member of the population inside St. Michael that is 19,000 with about 8,000 voters.

Asides.

Mr. T. A. PRESCOD: I don't know but I win. I can't tell you if the ..... would vote for me. I know that some did not vote for me and I know the reasons why they did not vote for me too. I understand that and then you would join with the rest to try to see if you can toss me out of here but that won't happen. I sent the message and everybody can understand the message well. Whatever strategy you are working on and planning at the end of the day I have a head to and as long I remain lucid if you do me wrong, trust me you will get wrong do to you also. The housing programme.....

Asides.

I'm not getting off track. I'm not so feeble or I have not reached that level nowhere but you seeing lucidity. You're not seeing that and you wouldn't see that, probably many of you will go before me and only this year I put down a lot of good people but Sir, he is speaking about a friend of mine who was very close to me on the left who sometimes do somethings that other people would describe as being devious. I have been hearing.....during some unconscious moments even prior to the consumption of the food downstairs saying, "But yuh know yuh got to share these houses". If you hear this statement you would assume that I'm getting like 90 houses in St. Lucy or in Christ Church. You would believe that I got these big housing areas and now the Minister of Housing is about to build a whole set of houses across St. Michael East and after that I can't sleep because everybody coming and hear that you are building new houses. You don't know that they are talking about twelve houses in my constituency, like that last time they build about six at the top of St. Barnabas and another Housing development in St, Michael East and all of these marketing things that is for CNN and all of those agencies. You can't tell people across my community that you are building houses in St. Michael East and then everybody become charge and then the Parliamentary representative has to run and hide under a rock because in one evening alone I could easily find people waiting at my house to get these houses which you have inflate it, talk about it in such a manner that everybody would believe that I have a housing estate that occupy probably about 17 acres of land. I am family to the Drax or the ..... Family. The Royal family and L..... family built a house in the Belle and now the Belle rents out land to other people who all the natural functions of a household go on in the Belle on a daily basis in the businesses. If it is nitrates the scientist Medic You would speak to this. If it is vitrates or phosphates or whatever or whatever that goes into the water table. You don't do it at night so the workers that are working up there during the course of the day discharge the same things in the water, so how can you use the land space or increase numbers in schools, increase numbers in other institutions in the community but I can't get it to put houses along the Belle and make greater use of Waterford. It's not that we are not calling for it and the State is responding in a very sluggish way to what is happening and we have to be struggling all the time with Town Planning officers coming up there and are hardly speaking and then I have to be judge, jury, police officer, everything, across my constituency trying to get people to settle down. People selling government land, renting it out; all kinds of things are happening there and as I said to you recently for all the years that some people have been living on the land, there have been new discoveries like Natural Gas lines. Natural Gas lines six feet below the ground and houses all along the natural gas lines. No serious policy decisions being made and then people..... How you could a serious

policy decision and I as old as Nebuchadnezzar and houses on top these six feet lines buried in the ground. What policy are you talking about? No department never had any records to say these are where the main gas lines that travel from St. Andrew straight up to Seawell Airport. This is where the lines go and after people construct board and wall and dig pits you have to hope that they don't dig pits and put some explosives below the six feet of the gas lines. Do you mean no kind of serious thought is being applied to development? Do I have to hear answers about these things? A housing policy has to be extensive and comprehensive, Sir. When I hear about these houses being built, I am not going to be silent if I do not believe. It is up to other Members of Parliament, not Housing and Works and people getting food. If food is being shared, I have to get some. If the State is giving out housing, I have to get some for the poor. The rest of people will buy houses for themselves. I do not want to hear about any middle-class people must have housing. There was a stupid policy in here before -- not this Government -- about we will build middle-class housing and as a consequence of the sale of the middle-class housing, the profits that derive from it will be invested. That is foolishness. Not even God can tell me that. It does not make sense, so we need to spend some time either in here or elsewhere talking about housing policy. Do not come to me.

Do you see this thing about these 14, 15, 16 or whatever houses they are giving me? Do not come to me and tell me that I ask the Leader of the then Opposition of Barbados, David Thompson, sitting there -- I was over there -- for that land which I bought from his family, and then when I get the land, you tell me about any officer or any Minister can then allocate the houses and do not give me a fair share. A fair share is not even three-quarters for me. When we were building houses under the Owen Arthur Administration, Owen Arthur told me 75 per cent of the houses being constructed in any community were to go to the parliamentary representative. I am now being told by my brother from St. James North that he tried to disrupt my family home. Sir, when you are in another place and another time, I will be able to tell you about that.

Asides.

Mr. T.A. PRESCOD: Seriously, you cannot do that to me. You cannot even just come and say 90 per cent. It depends on the circumstances. I believe that each area where we construct housing needs a careful assessment of what we are trying to address and then we construct the houses, and when the houses are finished we show that we attained the houses we set about to attain, but you cannot just be building houses and say 40 for you, two for you and things like that, and concentrating all in a specific area.

Asides.

Mr. T.A. PRESCOD: Sir, I know if the Honourable Member for St, George who is responsible for Housing could give me 10 000, he would say, "My brother, you are worthy of all that you asked for."

Mr. SPEAKER: You have two minutes left.

Mr. T.A. PRESCOD: Yes, Sir. I am not too sure that everybody would agree with him on that, and then he is not a law unto himself. There is also a bigger order. The fellows used to speak of the order; the order is set and you can only do what persons direct you to do. It is not even a policy decision that is made of a consensus. It is a policy decision that is made on.... The word that comes to mind I will not say. Sir, I really appreciate the opportunity to address this matter just to give a few perspectives about how I feel. I want to thank the Honourable Member for St. George South because I know St. George South had a rough time before. My friend, then Member of Parliament Louis Tull, would always cry out to me about what I was doing and saying at Charles Rowe Bridge in representation of the then Honourable Member for St. George North, and he told me that he was suffering in the south. My friend as well from St. George North was enjoying the benefits of creating an urban pocket within rural Barbados. He was building up in Market Hill, he carried up a court, he carried up a police station, he had a commercial market and he built Chefette, all of these things. He urbanised the whole pocket.

This is an hour of redress for the Honourable Member for St. George South, but I do not believe anybody would fault him if he tried to make sure he corrected that imbalance that occurred then.

Asides.

Mr. T.A. PRESCOD: Sir, I am grateful for the opportunity to just babble a few songs and I hope that, with all of the spice and humour which comes naturally sometimes, everybody will take the suggestions in the manner in which I have actually offered them to the Honourable House and to you, Sir, as Speaker of the House of Assembly. Certainly I will continue to also represent your constituency since you are gagged by a convention, which I believe we need to address as well. Thank you very much.

Asides.

Mr. SPEAKER: Honourable Leader of Government Business.

Hon. Miss S.J.O. BRADSHAW: Thank you, Mr. Speaker. I beg to move the postponement of further consideration of the Resolution.

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

The question that the Resolution be postponed for further consideration was put and resolved in the affirmative without division.

STATEMENTS BY MINISTERS

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

Hon. R.R. STRAUGHN: Thank you very much, Mr. Speaker. The increase in prices which Barbadians have been experiencing, particularly over the past few months, are not unique to Barbados. Inflation is on the rise globally, affecting all economies irrespective of size and level of development, whether developed economies, economies in transition or developing economies. Global prices rose in 2021 and into 2022 for various reasons. In response to the COVID-19 pandemic major economies like the United States and the Eurozone have pursued supernormal expansionary macroeconomic policies in an effort to stimulate their economies. This contributed to a surge in demand, including the demand for energy, especially after these economies began to ease COVID-19 restrictions. However, supply has not yet been able to match demand. In particular, there were more unexpected gas production outages during this period. The supply constraints were exacerbated by the under-investment in fossil fuel production over the past few years due in part to the global push for greener sources of power.

The significant fallout from COVID-19 has also brought logistics and supply chain pressures such as port congestion and freight capacity constraints. These pressures continue to impact all industries globally; some more than others. In addition to these factors, several major advanced economies face labour tightness, which has driven up labour costs and in turn passed through to inflation. These combined factors have led to a rise in global inflation in the major economies in 2021. At the beginning of 2022 there were some hopes that global inflationary pressures would ease over the course of the year as the supply situation improved.

However, the war in Ukraine and the resulting sanctions have now dashed those hopes for quick end to rising inflation from the COVID-19 related supply bottlenecks seen across the global economy during 2021, and at the outset of 2022. With the war in Ukraine, global inflation has persisted and is clearly impacting global food supplies, resulting in higher food prices.

It has also led to a surge in prices across a wide range of energy-related commodities. These higher energy prices have lowered real incomes, raised production costs, tightened financial conditions, and constrained macroeconomic policy especially in energy-importing countries such as Barbados.

In short, the war has contributed to a further spike in global inflation. Inflation in Germany and the United States has already risen to nearly 8 per cent, the highest in 40 years. War-induced commodity price increases and broadening price pressures have led to 2022 inflation projections by the International Monetary Fund of 5.7 percent in advanced economies and 8.7 per cent in emerging market and developing economies---1.8 and 2.8 percentage points higher than projected last January.

Multilateral efforts to respond to the humanitarian crisis, prevent further economic fragmentation, maintain global liquidity, manage debt stress, tackle climate change, and end the pandemic are essential. The pace of consumer-price increases is expected to slow to 2.5 per cent and 6.5 per cent respectively in emerging and developing nations in 2023.

Besides the war, other factors have contributed to rising prices. In the case of Barbados, a vulnerable middle-income small island developing state, the longer term, global warming and increased adverse weather events affect agricultural productivity and reduce food production, putting upward pressure on prices as well as testing our level of national food security. This position faced by Barbados is not dissimilar to that faced by many Latin American and Caribbean states.

Indeed, Mr. Speaker, just as the Russian invasion of Ukraine has stoked the inflation fire, most Latin American and Caribbean countries have been experiencing symptoms of rising food and energy prices since last year. According to the World Bank in April 2022, inflation in other goods and services, such as those related to gas prices, also hit consumers everywhere. Such price hikes also contribute to large welfare losses through higher transport costs. Even worse, people in Latin America and the Caribbean are seeing food and fuel prices skyrocket while wages on average remain below pre-pandemic levels.

Mr. Speaker, this is why some economists have drawn analogies between the current situation and what happened in the 1970s. At that time, there was also excess demand, as the US had pursued expansionary policies to push for economic and employment growth. When the oil crisis hit in 1973, the effect was immediate and dire. Oil prices shot up, and inflation rose sharply. It took the US Federal Reserve many years to bring inflation under control, and this was eventually achieved only at great costs to the economy. Inflation has increased globally but varies by country. Inflation is particularly high in economies where buoyant demand, tighter labour markets

and greater wage increases are amplifying the food and energy price shock.

Governments across the globe have stepped in with a range of measures to keep energy and food prices down or to support households and firms. Inflation also has complicated policymaking as major central banks are raising interest rates to contain prices, but that increases borrowing costs for emerging markets and developing nations, which already have face high debt burdens. On June 13, 2022, the Managing Director of the International Monetary Fund stated that fighting the price surge is critical, despite the recession risk. Hence "Acting now will hurt less than acting later."

Mr. Speaker, in our case, Barbados faces increased uncertainty, which first commenced with the onset of the COVID-19 pandemic, which has been further escalated by the war in Ukraine. As a consequence, many Barbadian households are facing unprecedented circumstances over which we have little or no control. Barbados certainly did not contribute in any way to the Russian invasion of Ukraine, but we are feeling the effects. Barbados did not create the factors that have spurred the global warming, but we are facing and the climate crisis, and we are definitely feeling the effects of that. Barbados does not produce or consume enough oil, gas or other energy products to influence their supply or demand, but we suffer the effects of price instability that we can hardly bear.

Mr. Speaker, over the last year, our government has been engaged in extensive discussions within the Social Partnership across a variety of critical areas with the objective of easing the pressure. On Friday July 9, 2022 the Social Partnership met again for a further review of these issues. We also met with the pig farmers, the poultry farmers, the vegetable farmers, retailers, the distributors and supermarket owners.

Mr. Speaker, there is no knight in shining armour coming to rescue Barbados. We understand that our survival rests solely within our own hands and that if we are going to feed ourselves through this crisis and beyond, we have to create the environment to support our farmers. Our Prime Minister has led from the front and almost for every week this year, literally conversed with Barbadians, about the need for us to ensure that we achieve food security. We have also spent a significant amount of time with our partners in the region as well particularly Suriname and Guyana, trying to ensure that we can boost production during the course of this year.

Mr. Speaker, I now seek to address issues related to energy. Between January and May of this year, Barbados spent over half a billion dollars importing fuels into this country. To be precise Sir, $552.3 million. More than doubled that of 2021 when $213.7 million was spent. Compared to the last normal year, Sir, in 2019 during the same period Barbados imported fuel worth $310.8 million, this represents almost 80 Per cent higher level of imports due solely to the increase in prices.

During the budget presentation in March this year, the Government introduced a cap on the revenue collected through Value Added Tax with respect to fuel at the pump at the price of US$80 per barrel until September 30, 2022. We indicated at the time, that the cap for the purposes of Value Added Tax collection will provide relief to Barbadian consumers against what we saw then as the potential rise in fuel prices given the uncertainty prevailing at the time. Following this announcement, the World has witnessed the price of oil soar to over US$125 per barrel and with the cost of acquisition changing so dramatically, Barbadians have seen a significant increase in gasoline and diesel prices as a result.

Mr. Speaker, the rise in fuel costs has also impacted the cost of electricity, as the fuel clause adjustment is directly related to oil prices. According to the data provided the Barbados Light & Power, 63 per cent of all households in Barbados currently use 250 kilowatt hours of electricity or less. To provide some relief, the Government now proposes Sir, that effective August 1, 2022 until January 31, 2023 the first 250 kilowatt hours of usage be subject to VAT of 7.5 percent. This will represent savings of about $17.40 per month to every Barbadian household using 250 kilowatts since the current bill will move from approximately $204.46, down to $187.06.

This measure would cost the Government of Barbados an estimated $1.527 million per month and would total approximately $9.2 million running from the August 1 to January 31, 2023. In March 2022, the Honourable Member for St. Michael North East also announced and Excise Tax and VAT holiday on battery electric vehicles for two years starting April 1, 2022. Since that announcement, Mr. Speaker, the Ministry of Finance has received numerous inquiries regarding the similar treatment for hybrid vehicles. At the time, we indicated to the country that we were in the process of regularizing a few anomalies in the tariff structure in relation to hybrid vehicles.

I am now in a position to announce that effective August 1, 2022, the import duty applicable to plug-in hybrids would be set at 25 per cent while the rate of import duty for a regular hybrid vehicle will be 35 percent, both down from the current tariff of 45 percent applicable to vehicles fueled by gasoline and diesel. This makes the policy more consistent with the 2030 goals of being fossil fuel free. Mr. Speaker, we would rather have spent that extra money on building more renewable energy capacity and advancing the electrification of both the passenger and commercial fleet in the country. Therefore, it would be

counter-intuitive to incentivize consumption of diesel and gasoline hybrid vehicles that still require significant usage of fossil fuel in the same way we did for battery electric vehicles.

Therefore, for the avoidance of doubt, Mr. Speaker there is no Excise Tax or VAT holiday for hybrids. What is proposed, however, is that the excise tax on plug-in hybrid electric vehicles over 2000cc be reduced from 120 percent to 80 percent effective August 1, 2022. As it relates to public procurement, Mr. Speaker, entities falling under the Government of Barbados will be required to update their internal vehicular and equipment policy to purchase battery electric vehicles, plug-in hybrid electric vehicles or alternative fuel vehicles as it relates to passenger vehicles as priority purchases. Given the new availability of electric heavy duty vehicles and equipment, effective August 1, 2022 all central Government agencies and departments, as well as SOEs, will be required to commence greening their heavy duty vehicular and equipment fleet with any available electric models within the range as part of their routine procurement.

Mr. Speaker, now I focus on the household cost of living. At present, we have a wide basket of goods that Barbadians have become accustomed to for which VAT has been removed for a long time. The Government recognizes that we need a few more items to that basket of goods. In this regard, I propose to add to the list of items for which VAT will be removed from July 1, 2022 until January 31, 2023. The items are the following:

- Hot chocolate

- Cornflakes

- Cream of wheat

- Slice Ham

- Unflavoured black tea

- Honey

- Peanut Butter and

- Apples

Mr. Speaker, we have gone even further and we are now seeking to remove the import duties on citrus, conscious that this effort will help Barbadians build their immune system and continue to help us in the fight against COVID-19 which regrettably is still very much with us. Consequently, our Government will remove the import duty on fresh oranges, grapefruits lemons and limes to ensure that we can boost all Barbadians' immune system by reducing the custom duties on those limited items from July 31, 2022 until January 31, 2023.

Mr. Speaker, over the last 32 years our country has benefitted from the formation of the social partnership which has seen us through some difficult times. Over the last year, we have engaged on matters first related to supply and logistics and then issues related to cost of living. We have had strong engagement over the past few weeks where we recognized that the voluntary compact of how we treat each other is critical to who we are as Barbadians. Last Saturday morning, the Government and some members of the business community signed a compact on the prices of specific items which was witnessed by the representatives of the labour movement. These following additional relief measures will be implemented from July 21, 2022 and run until January 31, 2023.

Under the compact, supermarkets, wholesalers, distributors and farmers have all reviewed their markups. For the items under review it was agreed that for the most part that their markup would be no higher than between 12 to 15 percent to ensure that every Barbadian household but in particular the vulnerable can benefit from these items. Sir, very briefly these items include the following:

- Whole chicken

- Chop-mixed chicken

- Stew chicken

- Chicken backs

- Pork hind legs

- Pork hind leg chops, in particular stew pork, knuckles and hocks

In addition, we have included the following:

- Breakfast oats

- Slice Ham

- Milo

- Drinking chocolate

Also, we have included the following:

- Eggs

- Evaporated Milk

- Baby food milk

- 2 percent milk

- New Zealand cheddar cheese

- Soya bean or sunflower cooking oil

- Rice

- Long macaroni

- Eclipse biscuits and Sodabix singles or multipack

Salt bread for all of the bakeries White sandwich bread Whole Wheat bread

- Oranges

- Apples

- Sardines

- Tuna whether in oil or water

- Cornbeef

- Split peas, pigeon peas, tinned and fresh black eye peas

- Flour

- Margarine

Naturally, Sir, it is not only food that only food that keep as family afloat. People need personal hygiene matters to be addressed. We have included the following:

- Toilet soap

- Toilet paper

- Sanitary napkins

- Baby diapers

- Single toothbrushes

- Single Toothpaste

- Roll-on deodorant

- Bleach to clean

Mr. Speaker, as a result of the signing of the compact on Saturday I am pleased to report to you that the full list of items and the prices are quoted in Appendix II to this Ministerial Statement.

Mr. Speaker, with respect to animal feed and the circumstances as it relates to our farmers, we have already had a commitment from the parent company of Pinnacle Feeds and Roberts Manufacturing that they will not further increase the animal feed prices for the next six months unless there is some extraordinary event way beyond all of our control. Similarly, the Honourable Member for St. James Central, the Minister of Energy and Business Development, has also received a commitment from the flour mill that they will continue to hold prices to suppliers for the next six months because they are also facing, as you know, international commodity prices. Sir, over the course of the next few months the Department of Commerce and Consumer Affairs has been reminded of its duty to continue monitoring prices and the requirement to publish twice per month to ensure that we are in a position to make sure that these commitments which are being given are real.

The Prime Minister has also insisted that this report comes to Cabinet so that we may keep an oversight on these matters as well. Mr. Speaker, you would notice that vegetables have not been included here, as the Ministry of Agriculture and Food Security is working with Barbadian producers and the Ministry of Agriculture in Guyana and Suriname to see how we can continue to reduce the price of vegetables particularly in the markets. May I take this opportunity to remind you that our Government has invested heavily in a Farmers' Enfranchisement and Empowerment Drive, the

LS-11

FEED Programme, to ensure that more Barbadians are getting into the business of farming and increasing food security. Mr. Speaker, to further augment National food security, our Government is pleased to report that the Lears Land Lease Project is now getting off the ground.

Indeed, the Browns River catchment has started with Haggats and Bawdens being completed soon. With respect to the issue of Project CARE, the Community Agricultural Response and Empowerment Programme, was approved by Cabinet which was piloted by the Member for St. Philip South. This project provides opportunities for communities to plant and grow their own food. The Barbados Agricultural Development and Marketing Corporation (B.A.D.M.C.) as well as the Barbados Agricultural Management Company (B.A.M.C.) will provide support with land clearing, cultivation and planting material. Indeed, a tool kit with a shovel, hoe, fork, hose, spray can and seedlings would also be included and the project has already attracted the support of private sector members in order to assist the B.A.D.M.C. with Gale's Hatcheries having already come on board to work with the Ministry of Agriculture, Food and Nutritional Security to ensure that we can also provide baby chicks to participants. These

initiatives to augment food supply will lead to enhanced food security and price stability in the medium to long term. The thrust of the programme of project care is also to provide fellowship for the elderly and younger people to provide revenue for young people willing to put in the work and to bring communities together. It is also an avenue to ensure that those living below the poverty line are not left out and that they can better cope with respect to food cost.

With respect to the provision of fish, the Government of Barbados invested substantially within the last year to introduce fish aggregating devices (F.A.Ds.) which allowed fishermen to navigate and travel over a shorter distance. This results in their having to spend less money on fuel because the fish swarm around the F.A.Ds. The risk, of course, is that we should not be catching the fish that are two small as has been happening in some instances, regrettably, if we are to maintain the sustainability of our fishing stock.

Mr. Speaker, in recent times we have seen an increase in fish prices in this country that are very high. Supermarkets have reported these prices, for example, of dolphin having gone from $10 per kilogramme to $16 per kilogramme, therefore, we need to better understand what is driving this level of increase in the fishing industry and to see how best we can work together with the stakeholders to ensure Barbadians can still have access to affordable fish. The Prime Minister has already asked the relevant ministries to start the conversation with the fishermen so that we may better understand what are the issues and how we can keep the price of this vital protein affordable to Barbadians.

Mr. Speaker, we live in a small political economy and no matter what challenges we face as a country, our Government must always act decisively. I am always prepared to stand corrected, but this Government's record has been nothing, but decisive, yet for some, particularly those not currently with a presence in this Honourable House, no matter what we do, it never seems to be enough so permit me, Sir, to recap for those who came in late because I want right thinking Barbadians to reflect on these things and try to imagine how the cost of living today would be without them being put in place.

Since coming to office in 2018, this Government has:

1) increase non-contributory old age pension from $155 per week to $225 per week.

2) Increased public servants' salaries by 5 per cent.

3) Increased the reversed tax credit from $650 to $1 300 and expanded the eligibility criteria from those earning under $18 000 to those earning under $25 000.

4) introduce the compensatory income credit for those persons earning between $25 000 and $35 000 such that they receive all of the income taxes paid as a credit. The reduction of personal income tax rates from 40 per cent to 28.5 per cent in the top bracket and from effectively 16 per cent to 12.5 per cent in the lower bracket. In spite of the circumstances particularly with COVID-19, all these measures increased disposable income for thousands of Barbadian families. This has nothing to do with the 49 electric buses contributing to the substantial savings to the Barbados Transport Board and the Sanitation Service Authority (S.S.A.) trucks re-fleeting and equipment purchased for the Ministry of Transport, Works and Water Resources (M.T.W.) to do the roads that were untouched for the majority of a decade. If that was not enough, we also put to rest the CLICO debacle in 2019, but in so doing we also prepaid up to $30 000 in the first instance in November 2019 and then up to the next $20 000 in March 2020 on the insurance policies of those pensioners who did not see a red cent for over 10 years. We did not know it then, Sir, but the timely disbursement of those moneys assisted thousands of families particularly with the onset of COVID-19. If that was not enough, when COVID-19 hit, we immediately responded to increase existing welfare benefits by 40 per cent and started the Adopt-a-Family Programme voting $20 million which provided $600 per month to the most vulnerable households to assist in mitigating the economic fallout. This Government, Sir, introduced a new business interruption benefit for self-employed persons who were compliant with their National Insurance contributions. We hired additional nurses from Ghana and Cuba to help manage the pandemic along with persons to augment the contact tracing capacity within the Ministry of Health and Wellness. If that was not enough, Sir, the Government provided the National Insurance Scheme (N.I.S.) with much needed cash by liquidating Government Bonds within their portfolio in order to ensure that those 32 000 plus persons who became suddenly unemployed due to COVID-19 received their unemployment benefits without delay. Sir, we also allocated $300 million to the Barbados Employment and Sustainability programme over a two-year period in order to scathe off the spectre of bankruptcy and insolvency for scores of firms within the accommodation, restaurant and attraction sector, bearing in mind that had these businesses gone under, we simply would not have had the capacity to restart the tourism sector once travel resumed.

If that was not enough, Sir, the Government provided business relieve for hundreds of vendors at $250 per week and shops at $750 per week affected by the lockdown in January 2021 which was administered by the then Ministry of Energy, Small Business and

Entrepreneurship. The Government then introduced a national minimum wage in April 2021 of $8.50 per hours up from the $6.25 paid only to shop assistants at the time. In response to the ash fall from the eruption of the La Soufriere volcano in St. Vincent and the Grenadines, we hired persons temporarily from across every community in Barbados to assist with the clean-up effort. If that was not enough, Sir, the passage of hurricane Elsa in July 2021 caused significant damage to over 2 000 homes in Barbados, the cost of which the Government of Barbados is still carrying today with some $17 million estimated to complete the rebuilding process this year. May I remind this Honourable House that 90 per cent of those persons affected are below the poverty line and 90 per cent of the properties were uninsured.

As I indicated earlier, Sir, in March 2022, our Government placed a cap on the Value Added Tax (V.A.T.) collected on fuel at US$80 per barrel providing significant ease to Barbadians in spite of their increasing in cost globally. We also put a cap on the freight cost at December 2019 levels for the purposes of calculating duties, Sir, at The Port, so with all of this in mind, schools are now on summer vacation and given the prevailing circumstances, we all know that some parents are already going through a tough time. While many are working, those of you who are not working and have to take care and ensure that their children are well fed. We all know too well, Sir, what children can be like when they run around in the hot sun and really are in need of sustenance.

I am happy to announce, Sir, that the Cabinet of Barbados approved a proposal by the Honourable Member for St. Philip West, the Minister of Education, Technological and Vocational Training for the School Meals Department (S.M.D.) to execute the Summer Nutrition Programme which will ensure that every child of school age in this country will be given an opportunity between July 25, 2022 and September 2, 2022 to benefit from the provision of the school meals service. The Ministry of Finance will provide $2.5 million to finance this Summer Nutrition Programme which will play a critical role in easing the burden for families during this difficult period.

At this juncture, let me join the Honourable Prime Minister in thanking the Honourable Member for St. James Central, the Senior Minister coordinating the productive sectors and the Minister of Energy and Business Development who along with the Honourable Member for St. Peter, the Minister of Labour, Social Security and the Third Sector who worked on these cost of living matters over the last few weeks together with His Excellency Dr. Clyde Mascoll and the Government's Senior Economic Advisory, Dr. Kevin Greenidge, to ensure that we had this level of engagement. I also take this opportunity to acknowledge the work of the public sector officials who contributed significantly to this initiative. I want to commend, Sir, the leadership of the private sector and in particular, those within the supermarket, within the wholesale, retail and distributive sector and for those in the farming community, the poultry community, the pig farmers for coming forward in this exercise in national solidarity when everyone is under pressure. Finally Mr. Speaker I want to thank the Honourable Prime Minister in bringing together the relevant players and asking everyone to put something on the table as we as a country navigate our way through these rough seas. We all agree that in this country we are always best when each of us works to put something on the table voluntarily. Indeed, in these times of grave global uncertainty each of us will be required to play a part. This is the 'Bajan' way. This is who we are. Together we shall overcome. May God continue to bless this nation. I'm obliged to you.

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

Mr. E. G. HINKSON: Thank you Mr. Speaker. I don't plan to spend the whole half hour allocated on this but wish to intervene on this issue. Housing, of course and my colleague and friend, Honourable member for St. Michael East spoke as he always does with tremendous passion on the issue but I think that we all accept that housing is one of the three most pressing issues and challenges for our people, not now but for a long time. Housing, I think most of us would put in there, in terms of the three unemployment and closely aligned to that of course inter-generational poverty and our responsibility to try and move as many people out of poverty as possible. Of course, all three of these issues have been even more challenging now over the last two years with the advent of Covid and the concept, the covenant, the promise, the mandate delivered in the Barbados Labour Party's manifesto in this year's elections and of course conceptualised by the Honourable Prime Minister to build 10,000 housing solutions. Not only the government but Barbados as a whole because government can't build all 10,000 but to facilitate and ensure that they are 10,000 housing solutions in this five year term is an extremely noble concept and of course the Honourable member for St. George South has been given the mandate to realise that concept. He, Of course is very experienced business person; manager. Three time Member of Parliament, a minister with seniority and we expect that he would be able to fulfil that mandate.

The issue though Sir is that I have some concerns on housing and all of us I'm sure as Members of Parliament get calls from constituents, in my case I would say every other day on houses. "I want a house. I want a house spot." And I'm sure that maybe some of my constituents call other MP's on this as I am called by other MP's constituents' as well on this issue and therefore I would

hope that the Honourable member, Minister of Housing can use the opportunity which his wrap up would give him to maybe speak to certain issue which I would raise on housing to the people of Barbados because I can't provide the answers. I'm not the Minister of Housing. I don't even sit in Cabinet so I don't know all the time what going on at the Executive level but certainly a major issue Sir yes as I've said we have an extremely noble mandate in providing 10,000 housing solutions for the people of Barbados. I believe that under the previous Minster now Senior Minister, Member of Parliament for Christ Church West and assessment was done as to how many people actually have applications in at the National Housing Corporation in contemporary times because we all know that they are people, constituents of ours who have had applications in the Government Housing Agency for twenty plus years and haven't received housing solutions. We would hear that they were about 30,000 applications such applications for the people of Barbados and the reality is... Don't let us try to fool our constituents because I tell people that I may try to fool others or may have done so in the past but in terms of your public life I certainly have a philosophy I don't try to fool any of my constituents. Successive governments have failed the people of Barbados in providing housing. It's almost an impossibility to provide housing for all those who want housing and who can qualify for housing or how to finance it. So both political parties which at, at various times comprise the government of this country, have been incapable of providing housing solutions for the majority of those persons who want houses and that's why I think we all have to support the Honourable Member in his quest. I know that a lot of pressure will be on him to provide these 10,000 housing solutions but not only him but to facilitate the provision of them because the time has long gone where Government or where 30 elected people in a parliament can be the problem solver and the solution to every problem of all individual constituents in Barbados. It's an impossible and anyone who says otherwise just trying to fool people Sir and I won't be one of them. So, we have a situation where we have this noble concept, 10,000 houses and I believe that HOPE Inc. has committed to providing one half of those houses - 10,000 every year so they will be other private sector enterprises that will be involved in building the houses and government will facilitate that and not so sure how many, our NHC will build.

We saw this probably best under the Administration of the late Right Honourable Member Owen Seymour Arthur where the Barbados Mortgage Finance Limited was there and was able to facilitate the financing of a lot of housing solutions for Barbados, for example, 100 per cent mortgages and other conditions and concepts which assisted in the provision of housing. Mr. Speaker, Sir, we have a situation today with our financial institutions. I know the Senior Minister and the Honourable Member for Christ Church East has been very critical on more than one occasion in this Parliament about the financial institutions in this country, certainly the established and traditional ones that are controlled by institutions based in other developed Organisation for Economic Co-operation and Development countries and we have them here. Mr. Speaker, Sir, when our constituents who do not have a permanent job, who do not have an employment contract that shows a level of permanency, who goes to a financial institution and says that they would want to buy a house, something to which everyone in this country is entitled to, to own a piece of the rock, as we would say, Mr. Speaker, Sir, we are the Legislative arm of this country, the Cabinet of Barbados is the Executive or policy arm, but they want to know what facility, what provision are we doing at the policy level to allow an individual who based on their salary, based on their record, has shown that they are eligible for one of these houses that would be built, whether private sector, H.O.P.E., the Government, the Chinese or Guyanese houses, how are we going to ensure that the financial institutions of this country, whether the traditional banking sector or the credit unions, will finance an individual who does not have a permanent employment contract, who is perhaps only in a temporary position in a Government department, perhaps is in an acting position in Government which does not have a permanent post, perhaps maybe someone who gained employment at the National Conservation Commission and is now going on in an independent contractual position, which we have to do -- that is the truth. We supported almost 4 000 people for over two years and it cannot continue all the time and so I fully understand that; or perhaps even a self-employed person whose income each month probably fluctuates and therefore they are not carrying any employment contract to the financial institutions. My concern is the ability and capacity for the type of person of which there are thousands across Barbados: in the private sector, the public sector, and self-employment, which we are trying to create. [These persons] would like to know what facilities are being made to ensure that the financial institutions will finance them to be able to gain their houses.

Mr. Speaker, Sir, there are very few people in this Barbados who have $150 000 or $200 000 [simply] sitting down to buy or build a house. I certainly do not have it; for every house I bought I had to had a mortgage. It is not that I am poor. So this is what I would like to know. The Honourable Prime Minister has tremendous political capital because I would venture to say there are not that many political leaders, certainly in this part of the world, who could have done what the Honourable Prime Minister has done last week and what we have just heard from the Minister in the Ministry of Finance, the Honourable Member for Christ Church East Central speaking about just now; that is, to bring all the business leaders together and tell them: "Listen to me, we are reducing prices in this country. You are taking a lesser profit margin. We are doing this." Sir, that requires tremendous political capital

and therefore we have a leader who at this stage -- because you do not know what is going to happen two or three years in the future; a day is a long time in politics -- has tremendous political capital. I am just seeking information, as I think many people in Barbados are, as to how we are going to leverage the financial institutions in the type of situations that I have just spoken about, to cease and settle and to finance the provision and acquisition of all of these housing solutions which we have conceptualised and intend to have implemented and carried out for the betterment of Barbados, while in a challenging situation and one of the three major issues confronting Barbadians and confronting us as Members of Parliament to supply to our people?

Mr. Speaker, Sir, we are talking about housing solutions, we are talking about actually building houses, but not everyone wants a house. As you know, Sir, you represent an urban constituency and you probably would have more of this than I would as representative for St. James North, but [you would know of situations where] there are some people who own their chattel houses but who need land on which to relocate that house, in situation where the landlord may want use of that land. Sir, again all of us here know of situations where people get notices to quit every day. Over the weekend somebody called me complaining that their landlord wanted them to vacate the land and they needed land to relocate that house. Again, this is a complex challenging issue. Mr. Speaker, Sir, you know it not only as a Member of Parliament but as an experience attorney-at-law; the issue of the need for the provision of land for Barbadians who own chattel houses. This is a pressing need, we know the history of it, coming down from slavery, the Chattel House legislation, one of the great social pieces of legislation passed in this Parliament in the early 1950s, the Parliament led by the late Right Excellent Sir Grantley Herbert Adams, to no longer have the owners of land be permitted to have the people who rented that land to have to move their chattel house just because those people no longer wanted to work on that plantation. Sir, this is not similar but is part of that concept, so we also need to provide lots for persons who already have that chattel house, but who wish to have land alone.

Again, Sir, we know that under the last Barbados Labour Party Administration of the Right Honourable Owen Arthur, a land bank was created, Sir. At that time the immediate past Honourable Member for St. Andrew who is now retired from politics was the Minister of Housing, and a land bank was created for the benefit of the people of Barbados, but I think that the public of Barbados asked whether we were going to create this land bank again because nothing was done under the last Democratic Labour Party Administration in terms of land, Sir. Let us face facts. I am talking facts, I am not being critical of them because the public has dealt with them on two consecutive occasions 0-30. The reality is that we need land for people as well who already have chattel houses to move onto this land. I would hope that the Honourable Minister would use the opportunity to speak to Barbadians on this issue, because it is something that is before us: The people of Barbados and what they wish to know about.

Sir, tied in with that, and I totally agree, you have known my position for a long time, I would have hoped that we could have come together as a CARICOM community and region and advanced the cause of technical cooperation at all levels. There cannot be many people happier than I am to see the recent linkages and functional and technical cooperation between Guyana and Barbados, Sir; Guyana where my mother was born. One of those concepts, obviously in agriculture as well since we are doing it, is in terms of housing as well. I think the concept of the Guyanese house is that they cost about $100 000. We have houses too by the Chinese, Sir, but where are those houses going to be located? I think the people of Barbados are asking that question too, because houses need land. Do we have the land for these houses? I think the people of Barbados would like to know where these houses are going so they can start making a move to try and get some of these houses on some of this land.

Sir, in terms of compulsory acquisition of property and quick, reasonable payment for this acquisition, the Honourable Member who just spoke, the Minister in the Ministry of Finance, would probably have the figures. I do not know if anyone, Members of Cabinet, perhaps even the Honourable Minister of Housing, would have the figure, but I said before that in the first term I was a Member of Parliament the only thing in this Parliament, on this Floor, that the then Prime Minister, the then Honourable Member for St. Michael South, and I agreed on was that Government -- both political parties which comprised this Government of Barbados at various times -- was delinquent and wrong, Sir, in not paying people after they compulsorily acquired the land. Fifteen years and people still have not got their money yet, Sir. A Government of Barbados has the legal right -- let us face it -- to acquire land for public purposes, so I could not do anything. I could not tell a Government, "You cannot acquire my land." The Government has that statutory right, but if a Government of Barbados were to acquire land that I had and be so purblind that five or ten years had passed and they would not pay me compensation, I would have had them in court long time. I would have got judgement, I would have had to take up some things belonging to the Government to sell to pay out for my land. That is the truth. It is unfair. It is not right. It is a denial of justice to the people of Barbados to acquire the land, which you have the legal right to do for public purposes and which we do regularly in this Parliament, and then refuse to pay them and say you do not have the money to pay.

When the Barbados Labour Party came into office just over four years ago, I believe it was about $250 million

or $300 million that was owed because they have interest, Sir. You pay interest accrued under the Act at six per cent per annum, which is of course much higher than the present banking rate of interest, Sir, which is 0.001 per cent on every dollar. Therefore, a failure by a Government to pay someone whose land you compulsorily acquired causes tremendous financial and economic expense at six per cent per annum for each dollar that you do not pay them, so it should be incumbent upon a Government to pay. Now this Government, like I said, would have found a $250 million debt, I think, to people of Barbados for land acquired and not paid for. Government is a continuum. We cannot say that is a previous Government's fault and that is their business. We acquire this debt and have to take it up, so I am wondering what facilities, what provisions are being made now to reduce this multimillion-dollar debt that the Government of Barbados -- not the Mia Mottley Administration, Sir -- owes the people of Barbados.

I know, Sir, of course that we have committed to pay all of our debts, to pay the Income Tax arrears, Value-Added Tax (VAT) arrears, and we have been doing a tremendous job with the VAT. We had debt restructuring and some people took a cut. We are trying our best, Sir, but this is a lot of money and I think the people of Barbados, especially those who have not yet been paid for property that was compulsorily acquired by the State, would wish to know. Sir, we have a situation involving the executing arm of housing, the housing agency for the people of Barbados, the National Housing Corporation, and we know -- all of us in here and on the street since we do not live in a utopia -- that there are people in this country, not now but for a long time, who rent National Housing Corporation units but own houses elsewhere, Sir. When you are renting a National Housing Corporation unit, you sign an affidavit saying that you do not own land or house, Sir, and you swear to that affidavit. You depone to it, Sir. You know, Sir, because you work certainly for some people who over the years bought or rented NHC units, and the reality is that National Housing Corporation has never checked.

Sir, I too speak as a former Deputy Chairman of the National Housing Corporation 20 years ago, and I acted as Chairman for a while. The NHC does not pursue this and check to see that "XY owns a house somewhere else so they should not be renting here, let me give XY notice to quit. They have a house already, and somebody who needs a house can go and rent this house." We know this Barbados, Sir. We know, let us not fool ourselves. All of us in here know this Barbados: Somebody feel they can make a call and get through and someone is going to say I am going to ease you. Sir, that is also who we are, which in most cases are very good, but with every good is bad. Therefore, I can only urge the National Housing Corporation to do an assessment on how many people or they are renting housing units to that already own houses, so that space can be made for people who need housing units and who do not own any houses. That is the truth.

Sir, the issue of persons with disabilities, and of course it is known that ....

Mr. SPEAKER: Your Honourable Member has two more minutes.

Mr. E. G. HINKSON: Yes Sir. I am chairing a committee which has been mandated to come up with policy and legislation to submit to the Honourable Minister of People Empowerment within six months by the November 30th. We had a green paper way back in 2000, which states as a matter of policy and principle that 10 per cent of public housing in Barbados should go towards people with disabilities. Of course we would have met with the Ministry of Housing, because we are meeting with all of the Ministries to try and get what is their policy. Sir, believe you me, these meetings have been extremely revealing, especially to ministerial officials, but I will have an opportunity to speak more about that later on. I thank the Honourable Minister of Housing. He made a large percentage of staff available to us on that day. Therefore, the question is, what is the policy of the Ministry of Housing towards allocation of state housing? Sir, not only state housing, houses built by private sector, which Government is facilitating, in terms of reserving some of these for people with disabilities. We heard a statement from the National Housing Corporation that for the last two years they have adopted this policy of trying to reserve five per cent of housing and ten per cent for people with disabilities. However, Sir, we have finally recognised that as a Government and an executive, that people with disabilities who in fact make up some of the most vulnerable categories of this country's population need to have a proper stake in this country. Therefore Sir, I would hope that some of these 10 000 houses, a similar percentage are reserved for people with disabilities in this country. Sir, like I said, we accept that Government is not building all 10 000 house, so Government should be able to mandate among those who they are facilitating in the private sector to build house, that a certain percentage should be reserved for people with disabilities and their families.

Finally, in terms of my own constituency, the Honourable Member spoke before me on this Resolution. He would have spent a lot of time speaking about allocation of houses or some of these houses for his constituents. Sir, I also have to advocate for allocation for my constituents. I am at a disadvantage, because I think there is about five or six constituencies, I cannot remember which one that does not have National Housing Corporation units, and I do not know whether that is an advantage or disadvantage. The Honourable Deputy Prime Minister will tell me, boy, you do not have any National

Housing Corporation houses. Sir, I do not know what it is, whether it is a challenge or benefit. That is the truth. However, a large part of my constituency is made of land right now that is zone one and cannot build on it, and I pray for the day that the Honourable Deputy Prime Minister will be able to bring into this Parliament the Bill to less ..... regularising this zone one situation that quite frankly is harassing my constituents. Whereas, up to this weekend I could still be getting calls asking when I am going to able to build indoor bathroom facilities in my house. Sir, I do not know what to tell them, that is truth as to when they are going to able to do it, because zone one is one if the peculiar challenges of constituency. Sir, I am in situation where I really do not have Government land that you can build these houses on, or land that Government can allocate to the private sector and say here, build 500 houses or even 200 house on this land. Therefore, I as Member of Parliament under the concept of the last Barbados Labour Party Administration, if that concept still applies now, is going to get 90 per cent of these 200 houses. Hence, I am at a disadvantage in that case.

Mr. SPEAKER: Honourable Member can you wind up?

Mr. E. G. HINKSON: Yes Sir, I am going to wrap up. Some members might feel that being an MP for a West Coast constituency is an advantage, but always is not. Hence, I am just in this Parliament making a plunge advocating for some of these 10 000 housing solutions which I have no doubt that the Honourable Member for St. George South, as I said with his experience, business background, managerial skills will produce and he has to produce them, tells me he is going to do better than that, in that my fair share or the fair share of these houses is given to the residence and constituents of St. James North. I am obliged to you Sir.

Mr. SPEAKER: Honourable Member for Christ Church West.

Dr. the Hon. W. F. DUGUID: Thank you very much Mr. Speaker as I join this debate. Mr. Speaker, I guess I can join this debate on several levels. First I would have to join the debate first and foremost as the Member of Parliament for the constituency that this are that is vested in, Sargeants Villages. I share that area with the Member for Christ Church West Central as well, who actually lived in the area of Sargeants Village and grew up amongst the people of this particular area. I could also join the debate not as the Member of Parliament for the area, but as the Minister of Housing who first started this acquisition and was able to get this acquisition piloted through Cabinet and then through Parliament. or, I could join the debate as Senior Minister responsible for infrastructure, who not only has to deal with the land that is now being vested in National Housing Corporation, but also having the roads, water and all of the electrical infrastructure being put in place. Then all of the associated services that must come to the area because of that. Or, I could join the debate because of the housing responsibility that I have for the east west construction that we piloted to get those house built, because a lot of this area will be done by duplex houses, which is east west.

Hence, there are a number of reasons why I have to join this debate and to be able to explain to the people of Barbados how important it is to have this area vested in the National Housing Corporation. That is the first thing. When Government acquires land, yes you can go and put houses there, but how are you going to put a house there with no road for people to access it. How are you going to put a house there with no water opportunity for people to be able to get water, as the Member that just took his seat, so that they can get indoor plumbing into their house. How are going to put a house there without having electricity, electricity poles and the lighting on the electricity poles, and the also the internet, because these days you cannot have a place without the internet. Everywhere you go, the first you are asked, “What is the WI-FI password?” It is because the internet has become so critical and important to everyday living. Even within buildings, you have a different WI-FI password in each room sometimes. Therefore, all of this infrastructure must be in place before you can do housing. Sometimes we say, oh yes, we have this land. By the way, I heard the Honourable Member talk about a land bank but obviously we used up all because I went to do a withdrawal and could not find much to do a withdrawal. I could not find much to do any withdrawal for this land bank that the Honourable Member said that was put in place.

I went to do a withdrawal, Mr. Speaker, but I guess all was used up because apart from St. George, I could hardly find any. I wanted similarly to the Honourable Member for St. George South to get houses built because getting houses built apart from fixing the problem of homelessness, people needing houses, overcrowding and being able to sort the social issues associated with overcrowding. Mr. Speaker, I said before in this Honourable Chamber that we have bachelor units that were built in the Pine and Beckles Road. These were bachelor units that started out as accommodation for a husband and wife only. The husband and wife had four or five children, but cannot get any place to go. Those four or five children have children and everyone is living in a bachelor unit, Mr. Speaker.

We know that we have a significant housing problem and this is why the Member for St. George South, the Honourable Prime Minister and I are committed to getting thousands of houses done in this country. This is exactly what we are committed to do. Yes, Government cannot do all. All of us know Government cannot do all, so the

private sector has to carry the brunt. JADA is doing hundreds in Ridge. There are 700 in one spot and 400 in another spot. They are doing another 400 in the Lancaster area next to Vespera Gardens.

There are other developers that are doing houses, so that is the private sector involved. Caribbean Housing Solutions is doing some. Yes, Government is going to do some. Yes, the private sector is going to do some. Whether we like it or not, I am not a fan of high-rise buildings but we will have to do some high-rise buildings as well because they will be some people who cannot afford to pay for a house themselves. The Bible says that the poor will always be with you. I believe every single that is in the Bible is true and correct; every single thing. Therefore, if the Bible says that the poor will be with you, you have to be able to plan for that. Hence, it means high-rise buildings.

It means rent-to-own. It means land only. It means getting together with people who own land but does not have the money to get a house. Therefore, you partner with them using the Housing Credit Fund and the liquidity of the banks. The banks in Barbados has never been so liquid. I am told there is $9 billion between the banks and credit unions in Barbados. They are now coming with 3 or 2 percent because mortgages are cheaper now because they are so liquid. It is no benefit to them to have money sitting down on and not being able to put it out for loans and mortgages. I have said on multiple occasions that the banking institutions of this country have changed their mode of operation. There was a time that banks and lending institutions made money only on loans. They do not do that now.

They make the money on transaction fees and the loan money is only extra. This is part of the problem. We need to get them back to understanding that their primary function in this country is to help us to build out Barbados. This means offering loans to people. It means giving people an opportunity to get a house or to improved their house. This is absolutely critical. As the Prime Minister said, Mr. Speaker, we do not have any airline in Barbados. We do not have any control over how often British Airways, Virgin Airlines and Caribbean Airlines comes here. We do not have any control over that.

Only today, I understand that a runway warped in London and not a single plane could take off or land. We have no control but do you know what we have control over? The amount of people working in construction. The amount of houses we can build. The amount of roads we can get done, so that people can improve their house. It is not only about building new houses too. It is

about improving houses. Whether we like it or not, Mr. Speaker, Hurricane Elsa took out many houses. Do you know what? Apart of the problem was dilapidated houses in the first place that we would have to fix in any case. It did not even have to be a hurricane that came. If a high wind came, it would have destroyed them.

Sorry to say but it was almost like a culling as well of a lot of the houses that were bad and that we have now had to take on the responsibility of getting those houses fixed. We understand that and take on that responsibility. Do you know why? We have to support our people. We have to support our people because that is the mandate of the BLP; a socialist party that believes that we must support our people. This is exactly what we have to do. Therefore, I am absolutely happy that we have now brought this all the way through to vesting this land in Sargeants to the NHC so that we can get the roads built and the houses done. Let me go on, Mr. Speaker, because I have to respond to the Member for St. Michael East. I have to respond.

Unlike the Member for St. Michael East who feels that all of the houses in his area must get 75, 80 or 90 percent or whatever there is, I am not like that. I understand that you cannot make a Government by yourself. There is no one here that can make a Government by his or herself. How do you make a Government? Do you count one plus one plus one and who has the greatest majority, then they make the Government? If you can make a Government by yourself, I want to see how you will do it.

You will be the Prime Minister, the Minister of Housing, the Minister of Transport, the Minister of Tourism and the Minister of Everybody because you will be running the Government by yourself. You must have all the knowledge and no one else. What I am saying, Mr. Speaker, is that if you are going to allot, then you have to share. You cannot expect all. When you are growing up with your brothers and sisters and there is one pot, will you go and eat the whole pot of food? You cannot eat out the whole pot of food. Mummy has to get some. Daddy has to get some. Your brother has to get some. Your sister has to get some. This is how it works.

This is how it works in a family. This is how it works in political party. This is how it works in a Government. Do you know why? Poor people are not only in St. Michael East. They have poor people all over Barbados; all over. They are from Christ Church West to St. James North. Even although the Honourable Member for St. James North is on the platinum coast, there are still poor people out there. They are poor people living all about. There are squatters all over Barbados too; all about. Therefore, do not think that St. Michael East is the only place that has poor people. Every place has poor people and has a need for people to have housing. We understand that.

We understand that we are going to share because there is enough for everybody. The Honourable Member for St. George South said and he went through all of the places we got. I could pick up his piece of paper. He has all about. He did not pick out one constituency. He has areas for everywhere. I am not blowing my own trumpet but he is building on a good platform that I believe that I left for him. He is building on it and making it better. This is exactly what we have to do. Do you know why, Mr. Speaker? It is because we are a team.

A carpenter does not only build a house. You need the mason. You need the plumber. You need the roof man to do the house. You need the electrician to do his work. You need the well-digger to do his work. You need the painter to paint. It is no one-man show in a building a house and the same way it cannot be no-one man when it comes to allotting and nowhere in St. Michael East. Everyone has to share because we have too many people in accommodation at Barbados Workers' Union (BWU), Codrington College and all about the island that are trying to get back a house when it was destroyed. They have problems with their landlord. The landlord instructs that you cannot rebuild a house there.

Do you know what? We have to find somewhere for them because we have to support and share. It cannot be that the landlord says, "You cannot build back for them." Therefore, what will happen? They must stay at the Codrington College forever? Must they stay at the Barbados Workers' Union (B.W.U.) forever? No. We have to build someplace and give them an opportunity. Do not see it as you are losing a house, see it like you are gaining a constituent. That is how you need to see it, as you are gaining a constituent, not that you are losing an opportunity to provide for people that you grew up with. You are gaining somebody new.

With those few words, and I think, short, but do you know what, impactful. I ask that I will be given an opportunity to speak at another time on housing because many, many housing debates will be coming. I thank you.

Mr. T. A. PRESCOD: Mr. Speaker, on a Point of Order. The Honourable Member is misleading the House. I was asking to speak during his presentation.

Mr. SPEAKER: Honourable Member, please, please, please.

Mr. T. A. PRESCOD: Just let me explain.

Mr. SPEAKER: Honourable Member, no. Please, please, please. I understand that is what I need to know. I just wanted to know what is the Point of Order.

Mr. T. A. PRESCOD: It was almost explicit and not implicit when I tried to understand what the Honourable Member was saying that I was speaking of poverty and poor people within the same perspective that I, a man who lay claims to being a capitalist ...

Mr. SPEAKER: Honourable Member, that is not a Point of Order. It is not.

Mr. T. A. PRESCOD: Mr. Speaker, well I just tried that. It was a misrepresentation of what I am saying.

Mr. SPEAKER: There is nothing that needs to be clarified, Honourable Member. It is no point of order.

Mr. T. A. PRESCOD: I just want to know that you have a different perspective.

Mr. SPEAKER: Honourable Member, a different perspective is not a Point of Order. The perspectives might be different, the opinions might be different, but that is not a Point of Order, Honourable Member, with the greatest of respect.

Mr. T. A. PRESCOD: That is quite alright, Sir.

Mr. SPEAKER: And I have so ruled. The Honourable Member for The City of Bridgetown.

Mr. C. A. LANE: Thank you, Mr. Speaker. Sir, I enter this discussion and debate at an interesting time and I really want to start to speak to this Resolution to vest lands from Sargeant's Village to the National Housing Corporation (N.H.C.) as we continue the housing revolution in this country Barbados. I want to start the debate with commending the Senior Minister, the Honourable Member for Christ Church West, who would have laid the foundation and laid the wicket for the Honourable Member for St. George South to continue to back his hand in housing as we seek to provide 10 000 families in Barbados with much needed housing.

Mr. Speaker, I want to have a serious discussion though on housing from the standpoint that when we talk about empowering people, when we talk about enfranchisement in this country there is no enfranchisement and not empowerment like owning a piece of the rock, like having your own shelter, your own roof, turning your own key, to be able to provide safe haven for your family that they can live, work, learn and play in this republic we call Barbados. Sir, as we seek to vest more and more land, one of the things I think we need to focus on is this idea of carrying capacity. Right now, as you have heard many times, this Government has continued on a trend of transformation, but one of the barriers to that transformation, Sir, has been the fact that we have got a lot of cleaning up and a lot catching up to do. When you look

across all of the sectors in Barbados, as a young boy coming up in this country, I had many of occasion to be proud of the advancement that this country had particularly from the 1960s and 1970s. I remember growing up in a society when I heard Barbados, as a small country, the only country to do this and the first country to do that. There is a debate coming in this Honourable House, Mr. Speaker, in relation to the Barbados Water Authority (B.W.A.) and in that debate I will speak more about the fact that this country back in 1963 had a water plan unlike any in the hemisphere. We were ahead of the game in many aspects in this world. My concern is really between the 1980s and 1990s and beyond, I think we have rested on our laurels and we have now started to pick back up steam and it is in housing that is one of the key areas we are picking up steam. It is also in education, again that we are picking up steam now, not only literally in looking at steam, but also literally looking at education reform for the 21st century and beyond. I am very proud to stand with an Administration that understands the need for housing, that understands the need to empower and enfranchise those out there, to provide not just opportunities for housing, Sir, but affordable opportunities for housing. Imagine persons working for under $2 000 a month in present day Barbados and what that could buy, but do not focus on that at the moment, focus on the fact that the National Housing Corporation (N.H.C.) under the Ministry of Housing and Lands, and our colleague, the Honourable Member, would provide these persons with affordable opportunities. Many times we have spoken about affordable housing in this Honourable Chamber only to have an end result of finding out that they were not so affordable, beyond the reach of the average man and beyond the reach of those working under $2 000 a month in this country. We have now brought a Resolution, a plan, an implementation and an action, Sir, to correct his atrocity.

I heard the Prime Minister recently speaking about the possibility of using the solar roof project to cut mortgages in half and she quoted a very interesting figure. Imagine paying $792 as a mortgage. There are not many houses for rent that you will find at that cost, but imagine paying that as a mortgage, not now as dead money, but at the end of enfranchisement of owning your own home in this country.

Mr. Speaker, these things must be lauded because for too long we have had a list that has been too long. For 20 and 30 years, 25 000 people and the Honourable Member for St. Michael East spoke about it, but I do not want us to pass glibly over it. Do you know how many Barbadians, particularly poor Barbadians, have to report to Country Road to give an indication that they are still interested in a home for 20 years? Sir, that is a life sentence, a life sentence of waiting to turn your own key in your own home. Sir, if we are able to pull this off and I am sure we are, we would be ending social abuse, a social atrocity, social decay, social attacks committed on Barbadians, ordinary Barbadians in this country. How are we going to get this done? I would like the Honourable Minister to understand that a lot of people have been asking me and I have been answering with words. I am more excited to answer with actions. I am more excited to answer with photos and videos. They are asking me and let us get real, straight talk. How are we going to get 10 000 when we struggled to repair 2 000 affected by Hurricane Elsa? How will we do it? We have issues with contractors, we have issues with landlords, we have issues with title deeds, we have issues “grandmother”, Sir. We better be in this together because I have a message for contractors in this country. I have not come to play. When you withhold your services, when you do not produce at the best of your ability, yes, the Minister is going to get cursed, not you, but understand that you disadvantaging one of your own from being able to turn that key to their homes. We are in this together. Every landowner, every landlord, everybody that is playing a part in this has to understand that they are in this together and I believe as a government we have to talk the people through to give them not just the hope but the audacity of hope that they can turn their key and that is what we have to do. We have to explain to them how we will get to 10,000. We just can’t talk about 10,000. You can’t wish 10,000 houses into manufacturing and poof it is there. It takes the rolling up of sleeves. It takes the vigilance and follow up that I have seen from the Senior Minister and the Minister on a daily basis to ensure that we now have as I understand it over 11,000 house spots, so that is first step they already. As I understand it the traditional houses may take a bit longer to build. We have houses, the houses from Guyana. We have the East West houses. We have the local contractors so what we are doing is that we are making sure that many hands make light work and many hands many houses. That is what we are doing and I have to sit down with constituent after constituent as they ask these questions. I provide the answers but remember the meeting is not the outcome, remember my speech is not the outcome. The outcome is that house; the outcome is the keys in the house because I know of an administration not too long ago that build houses and all that lived inside was rodents and bush. Eight feet bush. They called it canes so the output is that person that requires housing turning the key to that house honourable member. Just remember that is the output. That is what we are going for.

For me, this is a great moment in time that we must answer the call. I have thought long and hard about housing. Working as an advisor for poverty for the Prime Minister many times the idea of housing came upand I say we have limited land. We have high cost of materials, high cost of labour, title deeds issues and I said how can... it was almost a situation or a problem without a solution because we do high rise, we bring people together you have the social problems. You have the electrical problems, you

have the sewage problems. You have the cost overruns so if you go high you have problems if you go low you have problems so what do you do? And I ask myself these question, "How can we provide affordable housing for people in Barbados?" and when I heard about the roof project where you can give people land at next skin to nothing or give them the ability to have the land but take the roof and take the free sun that shines in Barbados 365 days unless it's a leap year then it shines 366 and take the free resource given to us and allow that to pay for the land. Can you want something as brilliant as that? So that's why innovation must step in when you have these complex problems and this administration has responded to that and I would like all those in earshot, the supporters and the haters alike to acknowledge good when they see good. Verily, verily I say unto them Sir. It is time that we acknowledge what we are doing and the good that we are producing for our average people in this society. The time is coming that that innovation and that transformation must now accelerate. There is a time coming in this place when we will come and will have to do some bulk single acquisitions because they are a lot of vacant lots in this country. There are lots of dilapidated lots in this country. There's a lot of unfinished lots in this country. As a very young boy I remember playing in some houses. They did not have the roof or windows. I would not say what I was playing Sir, but I can tell you that some of those same very houses to this day remain without roofs or windows. Yes we have to do some engineering inspections, some retrofitting, some remedial work but I believe Sir that we have too many people in this country who require housing that we can let land sit and vacant lots, dilapidated lots, unfinished lots for twenty or thirty years in this country while people bunking at others. While people are setting up in vacant buildings all over the City of Bridgetown, left right and centre. Shut a building too long in the City of Bridgetown, I don't know about the rest of your constituencies but go and see what will happen. People will set up shop because they want a roof over their heads and believe that this government as they accelerates this housing revolution that we will have to be vesting land not just in Sargeants Village but all from St. Lucy and Pie Corner to St. Philip. That is what we are going to have to do as an administration. We are going to have to bit the bullet and is the bold things that need to done to ensure that there is a better life for all.

Mr. C. A. LANE: Mr. Speaker, in my constituency has been known for poor housing for quite a time. As I canvass I move around and I connect. I see roofs that are not roofs I see roofs that look like cheddar cheese Sir. I see floors that are extremely dangerous. Fell through a couple of them myself. I see side ends attacked by the termites and the wood ants. I see pit toilets in 2022. In 2022 Sir, you heard me correct the first time and I am saying that it is time that we put these issues behind us and that is why I am happy that we have a Ministry and Minister of Housing, a Prime Minister and a government Sir that understands the turbulent times that we are in but still understand that those social issues must be addressed and must be addressed frontally. That is why, when I think about all the various areas in my constituency I understand that it is time for urban renewal, for urban regeneration. It is not time to talk about it Sir, it is time to do it. I reflected in here the last housing debate. I was not able to participate but I wanted to participate and I know the rules of the Chamber and it does not allow us to quote from the newspaper but don't worry I don't have the newspaper I have it as a print out. So it's not a newspaper anymore Sir and it talked about 1973 "City Slums Must Go" and that was the Honourable Tom Adams who spoke about it. "City Slums Must Go" but while taking a break the Honourable member for St. Michael East reminded me that you can go further back than 1973. You can go back to 1936 and after The Riots and Moyne Commission it spoke about the deplorable housing and the deplorable social issues in the City of Bridgetown. So we've got some work to do because as we baton to baton, from government to government, to representative our job is to ensure that we left it better than we found it and that the generation next will make sure that it is good, better, best never let it rest until your good is better and your better is best that is why it is time, as the saying goes that we now face it and fix it because Sir I do agree, "City Slums Must Go."

In conclusion Sir when you think about areas like Cats Castle and New Orleans some particular houses troubling me in Hunte's Street, Chapman Lane. Ellis Village too, Nelson Street, Lightfoot Lane, Sobers Lane, Mahoghany Lane and the environs. I think it would be criminal of me Sir to not stand here and not represent. To not stand here and advocate. To not stand and say anywhere I go from today and beyond in recognition that it is time for action. Not just to stand and talk but to lobby and advocate and ensure that the housing injustice is corrected. I feel confident thus far that it will be. I put my confidence not too regularly in man but I put my confidence in the Minister of Housing, the Member for St. George South and this Administration that we are not only equal but greater than the task at hand. It is now left to be seen as we put all hands on deck to ensure that we give him the support that is required, the support that is necessary to ensure that we correct the ills of housing not just in The City of Bridgetown but, as the Member for Christ Church West said, every single constituency, parish, district and community in Barbados.

Mr. Speaker, I had the pleasure of touring with the Congresswomen Barbara Lee and Robyn Kelly, the head of the International Monetary Fund, the Inter-American Development Bank, all types of officials, but I was very clear with them. This is no show-and-tell, this is no pony show for you to come and say, "Yes, I see poverty in Barbados." This is to inspire you to action, because when

we talk about urban renewal by blocks it is time that I do not want to go in and make any "poke" shots; I want fours and sixes in The City of Bridgetown as we rebuild areas at a time, Sir. That is what I am talking about. I do not want any ten-house or 20-house. I am not ungrateful but there is too much suffering, too much deplorable housing for human beings. Let us get real, let us talk about it, straight talk. Many of us in these Chambers when we sit on the throne, Sir, on our porcelain or whatever, like kings and queens and relax ourselves, too many Barbadians have to go outside and worry about the roaches and the centipedes and lice and frogs and toads. It is time that we put that behind us.

Sir, I am convinced that we are on the right trajectory. I convinced, Sir, that we have the right energy but I will continue to speak once there is breath in my body to ensure and remind us to keep that energy and that momentum going. Today we stand in the sixth month of this Administration, July 19, and we need to ensure that by the one-year, by the end of this year, we can look back and feel proud that we have met or surpassed our targets without excuse where housing is concerned in this country.

Asides.

Mr. C.A. LANE: As I said earlier, Mr. Speaker, at this six-month mark and after thousands of calls, meeting over 139 persons in 112 meetings, I remind us that the meeting is not the outcome. What I want to report in the next six months is results; tangible results, Sir. A better life for all starts with what we are doing, and we have to make certain considerations. I see Elon Musk and his tiny house project. These are things we may have to look at and consider. We Barbadians have become accustomed to living in large homes, and then the children move out and you live in a ghost town. We must have big hosting places with all the couches and three-piece sets that nobody can sit on unless it is Christmas, covered down with plastic. It may be time when we have to get a little more conservative and build smaller and build more houses for less. Yes, so we have to look at the culture.

Sir, one of the things I feel proud of is what may be coming. I do not want to speak out of turn because a lot of projects come and you hear about them and then you do not know, but I understand some sewering will be done in some areas that desperately need it. I will be following up on that as well because it is about time. When you think of the housing situation, particularly in Chapman Lane, Emmerton and the environs, the fact is that we have the Bridgetown Sewerage Plant right there, Sir, but people not being connected to the plant. It is time to fix that social atrocity once and for all, and I understand that this Administration has plans and it will not only have plans. It will have the Member for The City of Bridgetown to remind them of the plans, to lobby to make sure that the plans are on stream and completed in a timely fashion.

Mr. Speaker, we are in turbulent times but we have impressive policies and we must have impressive execution now. I hope that these few words keep us inspired that we will stay the course to ensure that there is a better life for all as we, the Barbados Labour Party Administration, bring Barbados through the housing revolution to ensure that every possible Barbadian has the dignity of a proper shelter over his and her house and can feel proud to be a Barbadian. With these few words, Sir, I want to support this Resolution to vest the land in Sargeant's Village. I am obliged, Sir.

Asides.

Mr. SPEAKER: Honourable Member for St. George South.

Hon. D.G. SUTHERLAND: Thank you, Mr. Speaker. I rise to wrap up the debate. I heard some words being spoken just now; words like opposition. I want to know where that word came from in this Chamber because while I recognise all of the contributions and I want to thank the Members for the contributions made in this very important debate, I coined a phrase today, "Maslow ministries". If you understand Maslow -- those who understand Maslow's Hierarchy of Needs -- you would know.

Mr. SPEAKER: The social scientists would, Honourable Member.

Hon. D.G. SUTHERLAND: The Member for St. Michael South.

Mr. SPEAKER: Honourable Member, the social scientists will. They will.

Hon. D.G. SUTHERLAND: Thank you. Respect due to the Speaker. The Member for South Michael South is in one of Maslow's ministries.

Mr. SPEAKER: The Member for St. Michael East also. He knows about Maslow's theory.

Hon. D.G. SUTHERLAND: He knows but he did not speak like that earlier today. He is my good friend.

Mr. SPEAKER: I can assure you that he knows. The Honourable Member for The City of Bridgetown also. I can assure you of that.

Hon. D.G. SUTHERLAND: The Member for St. Michael South East is in a Maslow ministry. The Member for St. Philip West is in a Maslow ministry. When you talk

about air, water, shelter and sleep, the Member for St. George South is in a Maslow ministry. What is most interesting is that this is the first time a Government will embark on two things, and I said it earlier for those who were not in this Chamber: Rebuilding 1 704 houses from a freak storm and Hurricane Elsa at a cost of over $100 million. A Government is doing that. Sometimes I believe that some of the Members are still not understanding what this Government has embarked upon when they speak in this Chamber. No other Government in the history has embarked on such a project, and if you look at the track record where first world countries are rebuilding houses after storms, the minimum amount of time is 14 months. Check the history, do the research. A small country like Barbados with minimal resources, and we are on track to finish. Do not mind the naysayers that we cannot repair 1 704 houses. We will do it this year. They will be completed. Everybody looked for them to finish in six months when the best-case scenario gives 14 months to rebuild a country after a hurricane or a storm. We have gone 12 months and we are over 50 per cent.

Asides.

Hon. D.G. SUTHERLAND: I do not get in this Chamber and make empty promises. I heard the Member for St. James North, who sat on this front Bench before, and sat in the Cabinet before. He understands the role of a Cabinet, and when we make policy decisions, it is collective responsibility as a Cabinet. I will speak later on the whole aspect of people with disabilities. The Member spoke as if he is still asking the question, when this Government in its manifesto and everything that he has promulgated and discussed have placed persons with disability at the forefront of everything. Why must housing be different? Housing cannot be different. I just sent all of my officers within housing to meet with the Member, a subcommittee formed to address various issues across the board with people with disability and ten per cent of the houses we will be building. Member for the City of Bridgetown, I will take you on a journey, you presently have 36 units being constructed. I am not talking about six units. Ten per cent of those have been allocated to people with disability. I want to speak, because our Prime Minister, the Honourable Mia Amor Mottley 8.13

Marsha, Please complete ending of sequence 30 (my apologies again..cpg.)

House L09 Seq. 30 4.55 p.m.

Sequence 31

LS-1

Tuesday, July 19, 2022

Seq.31

Hon. D. G. SUTHERLAND: because we are enfranchising people. We are not about votes when we deal with housing.

We are enfranchising people and putting them in houses. This thing about land and land bank, I challenge the Member for St. James North to find the land bank for me. I will take him into housing. Thirty years ago, where was I? There is a 25, 000 backlog of applicants in NHC; a 25,000 backlog. I can stand here and boldly say that the 10,000 houses over the five-year period cannot solve the entire housing problem in this country. We need more. The Member for St. Michael Central cannot speak but he knows that there has to be some relocation for his people as well. He will be factored in just like the Member for St. Michael East who spoke for him.

I do not think he can speak for the Member for St. Michael Central though. At the end of the day, the Urban Renewal Project and the sewering project of Bailey's Alley that Deputy Prime Minister is in charge of will see persons being relocated in several areas; Chapman Lane and Greenfield. It is a lot of places. Of course, housing is on your team, Member for St. Michael South East. Housing is on her team. What they are looking for is location to house these persons and social housing people with disabilities. These are fundamental aspects of housing in this country, especially within the urban corridor that we are seeking to address. We cannot do it all at once.

Therefore, you are getting 36 in the city now. You will get Exmouth in the city. You will get Mason Hall Street in the city. This is to address the issues in the Chapman Lane and Greenfield areas; the density issues. We are going to Lower Burney this year to address the density issues in the Pine. We have Searles and the 60 acres there. We have 1,000 acres at Vineyard and you telling me that we cannot build 10, 000 houses? I heard the Member for the City speak about derelict properties and vacant lots. If you all were listening to me this morning, I said there is a Paper with the Attorney General that was prepared by the ministry of Housing so that the Attorney General could address the legislation that will seek to deal with the 35,000 or 25,000 derelict or vacant lots in this country.

We never did that before in this country. We never did it before. I want us to have faith in what we are doing. You will get Sterling. You will speak to the Member for St. Michael South and we will sit and do what we have to. However, we are not fooling people. I heard words used in here such as "fooling people". This Government does not fool people. We address issues as a Government and I will not be a part of no Government that is seeking to fool my citizens of this country. Not me. I would resign first because I am not fooling people in this country. We will

not do it. This housing silent revolution is a reality and we have started. I told you that we have a mortgage fair in NHC this weekend.

We have to apologize. We are Government. I cannot take responsibility for what happened years ago but we are the Government now, and we have to fix the problem. There should be no backlog of 25,000 applicants in any Ministry sitting down for persons seeking housing. No. We came to office and this term when the Prime Minister announced that we would build 10, 000 houses, we addressed the backlog. We know how many civil servants, policemen and nurses were in that backlog. Within two months we had that done. The Prime Minister would have liked that done in a month. I have no difficulty with that because she recognized the urgency and need to move with alacrity to address these issues which are fundamental to our people.

Regarding the rent-to-own, I heard us speak about persons who go to the banks and cannot qualify. Again in the city, we have started the White Park 20 units which are rent-to-own that will be completed by the end of September. I am hoping before that. Those are rent-to-own. Those are persons who have challenges with accessing loans and who are vulnerable that are found below the poverty line. We have started the process but if we sit in here and expect that announcing a housing revolution, and within six months of announcing it we are going to build 5, 000 houses, then we do not understand.

The Member for Christ Church West told us the longest aspect of building a house is infrastructure. I want to thank you for laying the foundation and also providing the support as the infrastructural Minister because we are getting things done faster. We will be building or engaging in infrastructural works at Concordia Gardens, Clifton, Ginger Works and Coconut Hall. I said earlier that next week I will be going with the Member for St. Lucy at Coconut Hall to break ground and let him be proud that his people will getting housing. This whole issue of debt settlement for persons, I want to thank the Member for Christ Church West and the former Member for St. Andrew who started it under our tenure in Government. The Debt Settlement Act, 2021, stated that pre-2018 persons would be paid with Series J bonds. We are addressing it.

We are addressing that, Member for St. James North. We have a log and reviewed the log at our management meetings. Some are coming to the Attorney General's office. Some are being finalized month by month but we know where we are right now as a Government, so we really have to do things not only with alacrity but we have to be wise in how we allocate our scarce resources. Therefore, I stand to wrap up this lovely debate to let you know that persons in the low-income category who are earning less than $2, 000 will be afforded a home for $90, 000. Where in the world can you find that? We are utilizing renewable energy. Go to Vespera Gardens and you will see at Lancaster the Joah Villa homes.

We have a paper with the Prime Minister and the Minister of Finance who are looking at that Cabinet Paper for us to get the pilot project on the way to bring in the hardwood houses. We are presently displaying on 3D, at the mortgage fair this weekend and other for a where we will be utilizing our digital platform to engage people in terms of what these houses will look like and what the amenities are, et cetera. We start with a mortgage fair. The HOPE Inc., a commercial entity, had mortgage fairs and they were charged with the responsibility of building that was formed by this Government.

Therefore, I just want to the public to know that the silent revolution for housing is a reality and we have started counting the houses and homes. Persons have qualified for homes at Vespera Gardens. Persons have been allocated and names have been submitted by the Member for the City for 20 persons to take up residence at White Park. The names of 20 persons were submitted. I do not know if he will get all 20 because like we said, we cannot be selfish, this is not a selfish Government. I would like him to give the Honourable Member next to him, the Honourable Member for St. Michael East one. At least give him one in The City, so he is not only getting at Haggatt Hall, but he will get some in The City.

Asides.

Hon. D. G. SUTHERLAND: He needs 500 houses, we are giving him 20 up there and then you give him one, so subtract. It is less than 500 now, but, Mr. Speaker, I enjoyed this debate and while we are vesting this 1.734 acres of land at Sargeant's Village to the National Housing Corporation (N.H.C.), we will be doing a lot more vesting housing Resolutions as a part of the Parliament's agenda on a regular basis because we are committed to building 10 000 houses at a minimum in this country.

With those words, Mr. Speaker, I beg that this Resolution now pass.

Mr. SPEAKER: The question is that this Resolution do now pass.

The Resolution was so passed

ADJOURNMENT

Mr. SPEAKER: The Honourable Leader of Government Business.

Hon. Miss S. J. O. BRADSHAW: Thank you, Mr. Speaker. With that we have come to the end of the day's

Sitting. I beg to move that the House do not adjourn until Tuesday, 26th July, 2022 at 10:00 o'clock.

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

The question that the House be adjourned until Tuesday, 26th July, 2022 at 10:00 o'clock was put and resolved in the affirmative without division and Mr. SPEAKER adjourned the House accordingly.

CONTENTS

PAPERS

Hon. Miss S.J.O. BRADSHAW.....2

1. The Barbados Conference Services Limited Annual Report, 2021.
2. The Green Paper on the National Sports Policy.
3. The Exchange Control Authorised Dealers and Depositories (Amendment) Order, 2020.

GOVERNMENT NOTICES

Hon. Miss S.J.O. BRADSHAW.....2

1. A Resolution that Parliament in accordance with Section 5 of the Crown Lands (Vesting and Disposal) Act, CAP 225, approve the vesting of the parcels of land situate at Sargeant's Village in the Parish of Christ Church in this Island, and more particularly described in the Schedule mainly for a public purpose, namely housing development.
2. A Resolution that Parliament in accordance with Section 5 of the Crown Lands (Vesting and Disposal) Act, CAP 225, approve the vesting in the National Housing Corporation of the parcel of land, the property of the State situate at Lancaster in the Parish of St. James in this Island and more particularly described in the Schedule for the provision of road access.

FIRST READINGS OF BILLS

Hon. K.D. SYMMONDS.....2

Hon. K. D. M. Humphrey, 2.

ORDERS OF THE DAY

SUSPENSION OF STANDING ORDERS

Hon. Miss S.J.O. BRADHSAW.....2

Hon. K. D. M. Humphrey, 2.

GOVERNMENT BUSINESS

ORDER NO. 4.....2

Hon. R.R. Straughn, 2, 4, 7, 11; Hon. K. D. M. Humphrey, 2, 12; Hon. P. R. Phillips, 8; Dr. the Hon. W. F. Duguid, 8, 9, 10.

ORDER NO. 5 – SECOND READING OF THE FINANCIAL SERVICES COMMISSION (MISCELLANEOUS PROVISIONS AND VALIDATION) BILL, 2022.....12

Hon. R.R. Straughn, 12; Hon. K. D. M. Humphrey, 12.

RESUMPTION

ORDER NO. 5 (resumed)

Hon. D.G. Sutherland, 12, 14.

RESUMPTION

ORDER NO. 5 (resumed)

Mr. T. A. Prescod, 16, 18, 19; Hon. Miss S.J.O. Bradshaw, 19; Hon. K. D. M. Humphrey, 20.

STATEMENTS BY MINISTERS

Hon. R.R. STRAUGHN.....20

Mr. E. G. Hinkson, 25, 28, 29; Dr. the Hon. W. F. Duguid, 29; Mr. T. A. Prescod, 31; Mr. C. A. Lane, 31, 33, 34; Hon. D.G. Sutherland, 34, 35, 36.

SUSPENSIONS.....12, 15.

ADJOURNMENT.....36

Hon. Miss S.J.O. Bradshaw, 36; Hon. K. D. M. Humphrey, 37.

SPEAKERS IN THIS ISSUE

BRADHSAW, Hon. Miss S.J.O.
BRADSHAW, Hon. Miss S.J.O.
DUGUID, Dr. the Hon. W. F.
HINKSON, Mr. E. G.
HUMPHREY, Hon. K. D. M.
LANE, Mr. C. A.
PHILLIPS, Hon. P. R.
PRESCOD, Mr. T. A.
STRAUGHN, Hon. R.R.
SUTHERLAND, Hon. D.G.
SYMMONDS, Hon. K.D.

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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. *Dates in the text.* The source gives 'Friday July 9, 2022' (9 July 2022 was a Saturday). The weekday and date do not agree; printed as in the source.

Q3. *Order No. 9, Hon. D. G. Sutherland's reply, take-slip Seq. 30–31, about 4.55 p.m.*. The source carries a typist's note, 'Marsha, Please complete ending of sequence 30 (my apologies again..cpg.)', followed by the markers 'LS-1' and 'Seq.31'; the Minister's speech then resumes mid-sentence ('because we are enfranchising people'). The end of Sequence 30 appears to be missing. Printed as in the source.

Q4. *Statements by Ministers.* A stray marker 'LS-11' stands as a paragraph in the middle of the Minister's statement. Printed as in the source.

Q5. *Order No. 9 and Statements by Ministers.* Further consideration of the Resolution on Sargeant's Village was postponed before the Ministerial Statement, but after the statement the debate on the Resolution continues (Mr. Hinkson, Dr. Duguid, Mr. Lane, Mr. Sutherland's reply) with no heading or motion recording that it was resumed. Printed as in the source.

Q6. *Orders Nos. 4 and 5, Committee.* The procedural notes read 'On the motion of Hon. Hon. R. R. STRAUGHN' and 'Mr. P. R. PHILIPS in the Chair'; on Order No. 5 the report is made by 'Mr. DEPUTY SPEAKER', and no question on the second reading is recorded before the House went into Committee. Printed as in the source.

Q7. *Adjournment.* The motion reads 'I beg to move that the House do not adjourn until Tuesday, 26th July, 2022'. Printed as in the source.

Q8. *Orders of the Day; Suspension.* The Leader of Government Business is labelled 'Hon. Miss S.J.O. BRADHSAW' twice. Printed as in the source.

DEBATE SUMMARY

(Editorial summary — not part of the record.)

The House of Assembly met at the Parliament Buildings, Trafalgar Street, Bridgetown at 10 a.m. on Tuesday, 19th July, 2022, with Mr. Speaker presiding; prayers were taken by the Reverend Father Mark Harewood. The Leader of Government Business, Hon. Miss S. J. O. Bradshaw, laid the Barbados Conference Services Limited Annual Report, 2021, the Green Paper on the National Sports Policy and the Exchange Control Authorised Dealers and Depositories (Amendment) Order, 2020, and gave notice of Resolutions to vest Crown land at Sargeant's Village, Christ Church for housing and at Lancaster, St. James for road access. Hon. K. D. Symmonds moved the first reading of the Electric Light & Power (Amendment) Bill, 2022, and Standing Orders were suspended.

Hon. R. R. Straughn, Member for Christ Church East Central, obtained leave for a cognate debate on the Financial Services Commission (Amendment) Bill, 2022 and the Financial Services Commission (Miscellaneous Provisions and Validation) Bill, 2022. He recalled finding CLICO still unresolved after almost ten years, explained that fees introduced for institutions under the Commission needed validation and that the Board required a new structure, and warned that nobody could say definitively what investors in cryptocurrency were putting their money into. Dr. the Hon. W. F. Duguid, Member for Christ Church West, supported both Bills and attacked the handling of CLICO; the Speaker repeatedly cautioned him against naming a former Member and referring to a matter before the courts. Both Bills passed all stages, Mr. P. R. Phillips in the Chair in Committee.

After a short suspension the Clerk read Order No. 9, the Resolution under Section 5 of the Crown Lands (Vesting and Disposal) Act to vest land at Sargeant's Village in the National Housing Corporation. Hon. D. G. Sutherland, Member for St. George South, said the 7,021 square metres, or 1.73 acres, would provide nine duplexes and two single units, 20 housing solutions, within a five-year project to build 10,000 homes. After the luncheon suspension Mr. T. A. Prescod, Member for St. Michael East, asked for a clear national housing policy, and further consideration was postponed.

Mr. Straughn then made a Ministerial Statement on rising prices, attributing them to COVID-19 supply chain pressures and the war in Ukraine. He listed the Government's measures since 2018, among them raising the non-contributory old age pension from $155 to $225 a week, a 5 per cent increase in public servants' salaries, raising the reverse tax credit from $650 to $1 300 and capping VAT on fuel at US$80 a barrel.

The housing debate continued. Mr. E. G. Hinkson, Member for St. James North, recalled the land bank created under the late Rt. Hon. Owen Arthur and called for quick payment for compulsorily acquired property. Dr. Duguid described rent-to-own and land-only options and private developers' work; a point of order by Mr. Prescod was ruled not to be a point of order. Mr. C. A. Lane, Member for the City of Bridgetown, spoke of poor housing in Cats Castle, New Orleans and Chapman Lane. Mr. Sutherland replied, citing projects at White Park, Exmouth and Mason Hall Street, and the Resolution was passed.

On the motion of Miss Bradshaw, seconded by Hon. K. D. M. Humphrey, the House was adjourned until Tuesday, 26th July, 2022 at 10.00 o'clock.