



**2025/26 SESSION
of the
BERMUDA HOUSE OF ASSEMBLY
OFFICIAL HANSARD REPORT**

2 OCTOBER 2026

*(Sitting number 44 of the 2025/2026 Session)
(pages 3685-3770)*

**Hon. Dennis P. Lister, Jr., JP, MP
Speaker**

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2 OCTOBER 2026
10:02 AM**

Sitting Number 44 of the 2025/2026 Session

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

The Speaker: Good morning, Members.
The Clerk will now lead us in prayer.

PRAYERS

[Prayers read by Mr. Clark Somner, Clerk]

The Speaker: Thank you, Mr. Clerk.

[Gavel]

The Speaker: Members, the House is now in session.

CONFIRMATION OF MINUTES

[Minutes of 25 September 2026]

The Speaker: Members, the Minutes from the sitting of the 25th of September have been circulated. Are there any amendments required?

There are none. The Minutes shall be confirmed as printed.

[Minutes of 25 September 2026 confirmed.]

MESSAGES FROM THE GOVERNOR

The Speaker: There are none.

**ANNOUNCEMENTS BY THE SPEAKER
OR MEMBER PRESIDING**

APOLOGIES

The Speaker: The following Members have informed us that they will be absent today: MP Douglas DeCouto and MP Paul Wilmot.

MESSAGES FROM THE SENATE

The Speaker: There are none.

**PAPERS AND OTHER
COMMUNICATIONS TO THE HOUSE**

The Speaker: There are two such papers this morning, both in the name of the Minister of Economy and Labour.

Minister.

Hon. Jason Hayward: Good morning, Mr. Speaker.

The Speaker: Good morning.

**BERMUDA DIGITAL IDENTITY: USING DIGITAL
IDENTITY TO IMPROVE ACCESS TO SERVICES
WITH A FOCUS ON PRIVACY, SECURITY
AND INCLUSIVITY**

**ECONOMIC INVESTMENT RESIDENTIAL
CERTIFICATE POLICY 2026**

Hon. Jason Hayward: Mr. Speaker, I have the honour to attach and submit for the information of the Honourable House of Assembly the [Bermuda Digital Identity](#) and the [Economic Investment Residential Certificate Policy 2026](#).

The Speaker: Thank you.

PETITIONS

The Speaker: There are none.

**STATEMENTS BY MINISTERS AND
JUNIOR MINISTERS**

The Speaker: We have eight Statements this morning. And we'll start with the Statement by the Minister of Youth, Social Development and Seniors.

Hon. Tinee Furbert: Good morning, Mr. Speaker.

The Speaker: Good morning.

HARDSHIP FUND UPDATE

Hon. Tinee Furbert: Mr. Speaker, I rise today to update this Honourable House on the [Hardship Fund](#)—an important expression of this Government's commitment to stand with Bermudians when they face acute financial hardship and housing instability. The Fund delivers targeted emergency assistance to individuals and families at immediate risk of homelessness, destitution or other serious hardship, while helping them regain stability, preserve their dignity and move towards greater independence.

Mr. Speaker, launched in March 2025, the Hardship Fund reflects this Government's belief that complex social challenges demand coordinated action. It brings together the charity HOME, Transitional Community Services, the Women's Resource Centre, the Centre Against Abuse, the Department of Court Services, the Ministry of Youth, Social Development and Seniors, and The Salvation Army. By combining professional expertise with trusted community knowledge, this partnership enables decisions to be responsive, informed and focused on the real circumstances confronting our people.

This Fund delivers practical support when it is needed most. Its time-limited support is designed to resolve immediate crises and prevent temporary hardship from becoming a lasting setback. Assistance has included rental deposits, first month's rent, short-term rental support, utility payments, emergency grocery assistance, funeral expenses, and transportation-related support where directly linked to the retention of employment.

Mr. Speaker, this Government understands that unexpected hardship can affect any household and that, when people reach a point of crisis, they must know where to turn. Persons who believe that they meet the Fund's criteria are encouraged to approach HOME Ltd., or one of the participating community agencies and service providers. Through this referral-based process, the agency will listen to the individual's circumstances, assist with assembling the relevant supporting information, and submit the request to the Multi-Disciplinary Committee for consideration. Members of the public may also contact HOME Ltd. at 599-9928 for guidance on the most appropriate referral pathway.

Our commitment is to ensure that assistance reaches those facing genuine and urgent need, while safeguarding the responsible use of public funds. Applicants should therefore be prepared to provide documentation confirming the nature and urgency of the hardship, the amount and purpose of the assistance requested, and any other support already received or pursued. Every referral is considered on its individual merits, with careful attention to the immediacy and severity of the circumstances, the risk of homelessness, destitution or loss of income, the availability of other suitable supports, and whether the proposed intervention is practical, time-limited and sustainable within the Fund's resources. While funding cannot be guaranteed, this fair and accountable process ensures that those in greatest need are treated with dignity and given every appropriate consideration.

Mr. Speaker, the programme data available for 2025 demonstrates the extent of the assistance provided during the Fund's first year of operation. During 2025, the Multi-Disciplinary Committee received 141 referrals from partner agencies and service providers on behalf of individuals experiencing financial hardship. Of these, 116 were approved and funded—

approximately 82.2 per cent of all applications received. Twenty-five referrals were not approved because of eligibility constraints, duplication of support or incomplete documentation. These results demonstrate a programme that is responding decisively to need while applying clear and responsible safeguards.

Behind these figures are Bermudian families confronting circumstances that no one should have to face alone. Mr. Speaker, 11 families required support because of medical emergencies and other life-threatening circumstances, 7 sought assistance connected to the needs of young children, and 12 referrals involved individuals needing short-term help while awaiting the commencement of approved benefits. In each case, timely intervention provided a vital bridge at a moment of genuine vulnerability.

The evidence also reinforces what this Government has consistently recognised: Safe and stable housing is fundamental to the well-being of our people. During 2025, housing-related expenses represented approximately 50.7 per cent of all financial disbursements, totalling \$75,139. Payments to private landlords accounted for \$64,327, while payments to the Bermuda Housing Corporation totalled \$10,812. Utility assistance represented \$3,238 of disbursements, while grocery support totalled \$5,124.

These are not merely financial transactions; they are targeted interventions that can keep a roof over a family's head, preserve essential services and help vulnerable residents withstand an unexpected crisis. They demonstrate the value of acting early, thoughtfully, and compassionately before hardship deepens into homelessness or long-term instability.

Compassion must always be matched by accountability. This Government is determined that every public dollar committed to the Hardship Fund is administered transparently and used for its intended purpose. The programme therefore operates with established governance, reporting and financial oversight mechanisms. Applications are supported by referral documentation; funding recommendations require approval through established processes; records are maintained in a secure case management system; and all expenditures are tracked and reported through established financial management procedures.

Mr. Speaker, for the 2026/27 fiscal year, this Government has backed that commitment with an approved allocation of \$150,000 for the Hardship Fund. A request has recently been submitted for the first quarterly disbursement of \$37,500, in keeping with the grant agreement and established Government financial procedures. This investment ensures that the Fund can continue responding to urgent need in a disciplined, accountable and timely manner.

This Government will continue to stand with Bermudians who face temporary financial hardship—not with words alone, but with practical support that protects housing stability, dignity and independence. Through the Hardship Fund and the strength of our

partnerships with community organisations, we are helping individuals and families navigate moments of crisis and move towards firmer ground. That is responsible government, compassionate government and government focused on improving the lives of our people.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Economy and Labour.

Minister.

EXPLORING DIGITAL IDENTITY FOR BERMUDA

Hon. Jason Hayward: Mr. Speaker, I rise today to inform this Honourable House of the Government's intention to commence an exploratory process into the potential development of a [digital identity framework](#) for Bermuda.

As Bermuda continues to modernise public services and support greater digital transformation across the economy, it is important that the Government consider how residents and businesses can interact with services in a manner that is secure, efficient, and fit for the future. Digital identity is one of the tools being explored internationally to achieve these objectives.

At the outset, I wish to make it clear that the Government has not made any decision to implement a digital identity system. The work currently being undertaken is exploratory in nature and is focused on gathering information, understanding international best practices, and determining whether a digital identity framework could provide meaningful benefits for Bermuda.

Mr. Speaker, a digital identity is a secure and trusted means of verifying a person's identity when accessing services, whether online or in person. Today, individuals are often required to repeatedly provide passports, driver's licences, utility bills, and other documentation to multiple organisations in order to verify their identity. A digital identity framework has the potential to streamline this process by enabling individuals to securely confirm who they are through trusted digital credentials.

The objective is not simply to digitise existing processes. Rather, it is to explore whether identity verification can be made more secure, more convenient, and more efficient while ensuring that individuals retain confidence in how their personal information is managed.

Mr. Speaker, the Government recognises that digital identity is a significant public policy issue and one that requires careful consideration. For residents, a well-designed digital identity system could make access to services simpler and more convenient while reducing administrative burdens and repetitive identity checks. It may also strengthen protections against

fraud and identity theft through more reliable methods of identity verification.

For businesses and service providers, digital identity could support more efficient customer onboarding, reduce compliance burdens, and improve confidence in the authenticity of identity information.

More broadly, digital identity has the potential to contribute to a more connected and modern service environment that supports Bermuda's wider digital transformation objectives. However, these potential benefits must be balanced against important considerations relating to privacy, governance, accessibility, and public trust.

Mr. Speaker, as part of this exploratory process, the Government will on Monday issue a Request for Supplier Qualifications, commonly referred to as an RFSQ. This procurement exercise is not intended to select a vendor or commence implementation of a digital identity programme. Rather, it will allow Government to identify organisations with relevant experience and gain a clearer understanding of the legal, technical, operational, and governance considerations associated with digital identity solutions. The information gathered through this process will help Government assess the options available, understand lessons learned in other jurisdictions, and determine what safeguards would be necessary should Bermuda consider moving forward in the future.

Mr. Speaker, the Government also recognises that public confidence and public engagement are essential to any discussion concerning digital identity. For this reason, transparency and consultation will form a central part of the exploratory process. Residents, businesses, industry stakeholders, and other members of the community will have opportunities to learn about digital identity, ask questions, provide feedback, and contribute to the discussion as this work progresses. The Government is committed to ensuring that any future decisions are informed not only by technical expertise and international experience, but also by the views and expectations of the people of Bermuda.

Mr. Speaker, in closing, the work currently underway represents an opportunity for Bermuda to better understand whether digital identity could support the country's future economic and digital development objectives.

This is not the commencement of a digital identity programme, nor is it a commitment to implementation. It is a prudent and responsible process of research, evaluation, and engagement that will allow Government to make informed decisions based on evidence, best practice, and public input.

The Government's commitment is to proceed carefully, transparently, and responsibly while ensuring that privacy, security, accessibility, and public trust remain at the centre of any future considerations.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Minister, would you like to do your second Statement now?

BERMUDA'S ECONOMIC INVESTMENT RESIDENTIAL CERTIFICATE PROGRAMME UPDATES

Hon. Jason Hayward: Mr. Speaker, I rise again today to update this Honourable House of the Government's, commonly referred to as the [EIRC Programme](#), and the implementation of the [Economic Investment Residential Certificate Policy 2026](#).

The 2026 Policy introduces six principal changes to strengthen the administration, safeguards and community benefits associated with the EIRC Programme. These changes include:

1. The removal of donations to the Bermuda Trust Fund as a qualifying investment.
2. The establishment of a mandatory minimum donation of \$25,000 to a registered Bermuda charity or charities as part of, or in addition to, the qualifying investment.
3. The Introduction of a comprehensive questionnaire and the requirement of enhanced supporting documentation to strengthen the assessment of applicants and address potential money laundering and terrorist financing risks.
4. The introduction of an EIRC Risk Matrix, to "risk-rate" applications, and a two-step compliance check as part of the Programme's risk-based approach.
5. The introduction of a \$10,000 fee charged by the Bermuda Business Development Agency (or BDA) which administers the Programme and undertakes enhanced due diligence, investment verification and preparation of recommendation packages for ministerial consideration.

Additionally, the Government has engaged in a memorandum of understanding with relevant agencies, such as the Bermuda Police Service, to facilitate appropriate information sharing on anti-money laundering and anti-terrorist financing matters.

Mr. Speaker, these changes are intended to ensure that the EIRC Programme continues to attract appropriate investment while strengthening its integrity and increasing community benefit. As at 29 June 2026, investments associated with the EIRC Programme totalled [BD]\$622 million, with 51 per cent by value invested in new and existing businesses. Since the EIRC Programme's inception, there have been 109 applications, of which 94 have been approved, 5 refused and 10 remain under consideration.

Mr. Speaker, it is important to clarify that, subject to the provisions in the Policy, Residential Certificates granted before the commencement of the 2026 Policy remain valid and effective under the policy considerations and rules applicable when those Certificates were granted.

Mr. Speaker, the Government's objective is to ensure that Bermuda remains open to appropriate investment while maintaining the integrity of [its] immigration and regulatory framework. The 2026 Policy strengthens the EIRC Programme through enhanced due diligence, improved information sharing, risk-based assessment, ongoing compliance requirements and increased community benefit. The Government will continue to monitor the operation of the EIRC Programme and consider further adjustments where necessary to ensure that it remains effective, appropriately regulated and aligned with Bermuda's economic and social objectives.

Mr. Speaker, the Economic Investment Residential Certificate Policy 2026, which came into effect at the end of September 2026, provides a stronger framework for attracting investment while ensuring that those who receive the opportunity to establish long-term residency make a meaningful contribution to Bermuda and not simply an initial investment.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Education.

Minister, it's for your Planning Responsibilities. Yes.

Minister, would you like to present your Statement now?

Hon. Diallo V. S. Rabain: Good morning, Mr. Speaker.

The Speaker: Good morning.

Hon. Diallo V. S. Rabain: Good morning, listening audience.

DEVELOPMENT AND PLANNING (GENERAL DEVELOPMENT) ORDER 2026 CONSULTATION ON THE DRAFT

Hon. Diallo V. S. Rabain: Mr. Speaker, I rise today to advise Honourable Members of the Government's ongoing review of Bermuda's [Development and Planning \(General Development\) Order](#), commonly referred to as the GDO, and outline the broader policy direction that will inform the public consultation which Government will shortly launch.

Mr. Speaker, before outlining that direction, I want to acknowledge the considerable work the Department of Planning has already undertaken on the new GDO, which has already produced a draft document for consideration. This work began well before my tenure as the Minister responsible for Planning. Officers have devoted considerable professional time and expertise to examining the existing framework, identifying areas for modernisation, and developing the current draft Order.

That work has produced a number of meaningful proposed reforms, including changes relating to additions and alterations, accessory buildings, renewable energy, changes of use, public infrastructure, and other forms of minor development. I want to thank the department for that work and acknowledge the strong foundation it has provided for the next stage of this review.

Mr. Speaker, since taking responsibility for Planning, and having had the opportunity to consider the draft alongside emerging evidence on housing, land use, and the experience of those who interact with the planning system, I came to the view that we should build on that work and ask whether we can responsibly go further.

That is not a criticism of the work undertaken to date. Rather, it reflects the importance of ensuring that reform of this nature responds to the circumstances Bermuda faces today and the challenges we know lie ahead. The proposed 2026 Order represents a significant wholesale replacement of Bermuda's GDO. We should therefore make full use of the opportunity before us.

For me, the central policy question is: What forms of appropriate small-scale development that currently require individual planning consideration could instead be permitted through clear rules and appropriate safeguards?

My objective is for the new GDO to make a meaningful and measurable difference [for] the people who use the planning system. It should make

- appropriate small-scale development easier and faster;
- reduce unnecessary cost and administrative burden;
- make better use of existing buildings and developed land; and
- importantly, identify opportunities to support the creation of additional housing.

At the same time, we must retain appropriate protections for neighbours, road safety, heritage, conservation, drainage, public health and building safety. These objectives are reflected in the Ministerial Policy Direction I have issued for this review.

It is not a choice between facilitating development and maintaining proper planning safeguards. It is about ensuring that the level of planning control is proportionate to the development being proposed.

Mr. Speaker, the need to identify every reasonable opportunity to support additional housing is one of the reasons I believe we should take this broader approach. The Department of Planning's own 2025 Housing Land Audit records that conversions increased between 2024 and 2025. It identifies 290 [un]inhabitable residential units across 218 addresses and 1,023 vacant lots with residential development potential. The same audit reports that housing completions have averaged approximately 79 new dwelling units per year over the past decade and concludes that this level of

output appears to fall short of demand, particularly in relation to low-cost housing.

The department's own analysis therefore provides important evidence about both the challenge and the opportunities before us.

Mr. Speaker, this picture is reinforced by the Government's recently released [Bermuda Affordable Housing Strategy 2025–2035](#). The Affordable Housing Strategy calls for expanding and diversifying housing supply, rehabilitating existing housing stock, activating vacant and underutilised properties, and modernising the legal and regulatory framework. The Strategy also calls for reviewing planning and development approval processes to identify opportunities to remove barriers to affordable housing investment and delivery. Importantly, it identifies the potential for planning policies that could facilitate accessory dwelling units to be explored.

These reports make clear that addressing Bermuda's housing challenge will require us to use all the appropriate tools available to us. The GDO is one of those tools.

Mr. Speaker, I want it to be clear that the GDO alone will not resolve Bermuda's housing challenges, nor is it intended to. Increasing housing supply requires coordinated action across housing policy, planning, finance, construction, rehabilitation and the activation of existing housing stock. However, where the planning framework can remove an unnecessary barrier to the appropriate creation of additional homes, I believe we have a responsibility to examine that opportunity.

Mr. Speaker, against this background, I have directed that the revised GDO provide a permitted development route [for] creating one additional residential unit within an existing lawful residential building through internal conversion, subject to appropriate safeguards. Internal conversion is already contributing to Bermuda's housing supply, and the Department [of Planning's] 2025 Audit records an increase in conversions between 2024 and 2025.

The work before us is therefore to determine the appropriate conditions and safeguards under which that permitted development right should operate. These considerations include building and fire safety, public health, water and sewage capacity, minimum residential standards, access and parking where relevant, heritage and conservation considerations, and circumstances in which the permitted right should not apply.

But I do not believe we should stop there. Government will shortly launch a public survey which will seek views not only on the proposals already developed by the department, but also on areas where the permitted development framework could appropriately go further. This will include consideration of opportunities to make better use of existing buildings and developed land, including the potential conversion of garages and accessory buildings for residential purposes, small detached auxiliary residential units in appropriate

circumstances, and the residential conversion of suitable vacant or underused commercial and upper-floor space.

We also intend to seek views on other areas of everyday development, including accessory building sizes and uses, fences and boundary walls, substantially like-for-like reconstruction following hurricane, fire or other serious damage, appropriate changes of use, minor development within our municipalities, and whether documentation requirements for genuinely minor development can be made more proportionate.

Mr. Speaker, let me emphasise that consulting on these matters does not mean that Government has decided that every proposal should ultimately become permitted development. Nor does seeking to go further mean disregarding our [planners'] professional expertise. Quite the opposite. The department's professional advice will be essential in identifying where safeguards are required, where legitimate planning considerations remain, and where individual planning assessment remains necessary. But public consultation also has an important role.

The current draft GDO is therefore the starting point for this next stage of the review, not a predetermined final outcome. Where the consultation identifies an appetite for going further, those views will be considered alongside professional planning, legal, environmental, heritage, safety and other technical advice before the final content of the Order is determined.

Mr. Speaker, this exercise is also not about removing necessary protections. Bermuda's environmental, geographical and built heritage circumstances require careful consideration. Any expansion of permitted development must therefore retain safeguards appropriate to the development concerned. These may include controls dealing with size and height, setbacks, road sightlines, drainage, sewage capacity, parking and access, neighbouring amenity, listed buildings, historic areas, conservation land, public health, fire safety and building safety. The objective is to determine where individual planning judgment remains genuinely necessary and where clear, objective, measurable requirements can provide a safe alternative.

Mr. Speaker, when the survey is launched, I want the public to help us identify opportunities that Government and the department may not already have considered. We want to know what home improvements or small property projects people believe should be easier to undertake. We want to know whether some small-scale developments currently require a full planning application but could instead be governed by clear permitted development rules. We want to understand whether there are planning requirements that people believe create significant cost or delay without providing a proportionate planning benefit.

And importantly, we want to hear from people who may have delayed, reduced or abandoned a project because of planning requirements, cost or processing time. A project which never proceeds may

never appear in normal planning application data. That is why the Ministerial Policy Direction requires the consultation to seek this information directly. Mr. Speaker, I want this review to recognise both how far we have already come and the opportunity we now have to go further.

The department's work to date has given us a strong platform. The housing evidence now before us gives us good reason to test what more may responsibly be achieved. Bermuda needs additional housing opportunities. We need to make better use of buildings and developed land already available to us. We should support appropriate investment by residents, homeowners and businesses. And we should ensure that regulatory requirements remain proportionate to the development being undertaken. At the same time, we must continue to protect Bermuda's environment, heritage, communities and public safety.

Those objectives are not mutually exclusive. A modern GDO would allow straightforward development to proceed under straightforward rules while ensuring that development requiring genuine individual planning judgment continues to receive that scrutiny.

Mr. Speaker, the public consultation which Government will shortly launch will therefore be a genuine opportunity to help shape the final policy.

- We will begin with the substantial work that has already been undertaken.
- We will test the department's existing protocols.
- We will ask where Bermuda can responsibly go forward.
- We will consider the responses alongside the professional and technical advice necessary to ensure that any changes are workable and appropriately safeguarded.

I encourage residents, homeowners, businesses, professionals and other interested members of our community to participate when the consultation opens.

- Tell us what should remain protected.
- Tell us what could reasonably become easier.
- Tell us where you believe we can responsibly go further.
- And tell us what opportunities we may have missed.

Mr. Speaker, after more than two decades since the last wholesale replacement of the General Development Order, our objective should not simply be to produce a new Order. We will build upon the considerable work already undertaken and ensure that the opportunity before us produces a better, more responsive planning system that makes a practical difference to the people of Bermuda.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Yes, the next Statement is also in your name, Minister. Would you like to continue?

Hon. Diallo V. S. Rabain: If it pleases you, Mr. Speaker.

The Speaker: Go right ahead.

EDUCATION AUTHORITY ACT 2026 TABLING OF

Hon. Diallo V. S. Rabain: Mr. Speaker, I rise today to make a [Statement](#) to this Honourable House in advance of the tabling, later in this session, of the [Education Authority Bill 2026](#).

Mr. Speaker, this tabling is a milestone that has been almost two decades in the making. It marks the delivery of a commitment made to the people of Bermuda, a commitment shaped by report after report, by consultation after consultation, and by the persistent, patient work of educators, parents, students, public officers, and community stakeholders who refused to accept that our children deserved anything less than the best.

It is not a sudden announcement. It is not an idea born in a boardroom last month. And it is not a departure from anything I, or this Government, have said before.

Mr. Speaker, the message I bring to this House today is the same message I brought when I was first appointed to this portfolio. It is the same message I delivered directly to our educators at the start of this school year. And it is the same message I brought to this House on July 17 of this year, when I updated Honourable Members on the purpose, progress, and principles of the Bill that will soon be before us.

This reform exists for one reason: To build a public education system that serves Bermuda's children better than it does today. Every child in our public schools deserves to learn in a system that is well-governed, professionally led, and focused unwaveringly on their outcomes

- in literacy;
- in numeracy;
- in well-being; and
- in the life chances they carry with them into adulthood.

Today's Statement is not a new direction. It is the [next] step in a direction long set and long maintained and the Bill I will table later today gives that direction the force of law.

Mr. Speaker, to understand the Bill before this House, we must honour the road that brought it here. That road did not begin in 2025, or 2022, or even 2017. It began with a national reckoning about the state of public education in Bermuda.

The Hopkins report of 2007 first laid bare the systemic challenges facing our public school system and set in motion a national conversation that has never truly ended. It was uncomfortable. It was necessary. And it demanded structural change, not cosmetic adjustments.

In the years that followed, successive reviews, plans, and independent reports reinforced the same fundamental conclusion: Governance reform was not optional. Our system needs a body dedicated to the performance management, oversight, and strategic leadership of public education, one that could operate with the focus, agility, and accountability that a Ministry alone cannot provide.

The BermudaFirst report was pivotal. It explicitly recommended creating an Authority for public education. That recommendation, from a body representing a broad cross-section of our community, aligned directly with the evidence that had been accumulating for over a decade.

Mr. Speaker, the Learning First programme "Collaboratively Designing an Improved School System for Bermuda," took that recommendation and gave it structure, sequencing, and substance through direct consultation with Bermudians. And I want to be clear: This work has not been conducted behind closed doors. The Learning First programme has been publicly documented, publicly consulted, and remains publicly accessible to any Bermudian who wishes to review the record. Transparency has been, and will remain, a hallmark of this reform.

Each of these efforts did not stand alone; each built upon the last. Each was tested against the realities of Bermuda's classrooms. And each pointed in the same direction.

Mr. Speaker, the Education Authority Working Group was then convened to translate a policy commitment into an operational reality. That Working Group, formed in 2021, laboured for years. Its members gave hundreds upon hundreds of hours. They wrestled with legislation, governance structures, funding models, accountability mechanisms, and transition planning. In every sense of the phrase, this has been a labour of love.

I want to place on the record of this House the profound gratitude of this Government to every person who sat around that table, reviewed those drafts, challenged assumptions, and kept the interests of Bermuda's children at the centre of every conversation. This Bill rests on their work.

Mr. Speaker, our commitment to this reform is a matter of public record. The 2020 Platform committed to school boards under the Authority and to a two-tier system with signature schools. The 2025 Platform re-committed to completing the Authority and to pathways in academic subjects, skilled trades like construction and health care, the arts, sports, and special needs education. These are not new promises; they have been placed before, and endorsed by, the Bermudian electorate.

The Throne Speech of March 2025 confirmed that the Education Authority Bill would be brought before this Legislature in this Session. On July 17 of this year, I updated this House on the Bill's purpose,

progress, and principles. Today, that commitment moves from update to tabling.

Mr. Speaker, allow me to be precise, because clarity matters. As I said in this House in July, establishing an Education Authority is among the most significant governance reforms contemplated for our public education system in a generation. The Bill I will table will bring focus, accountability, and dedicated governance to a system that has for far too long been asked to reform itself while simultaneously running itself.

Mr. Speaker, this is not a partisan project. Successive Governments have identified the need for stronger governance and clearer accountability in our public education system. This Bill builds on that shared analysis and on the reform work already underway, and it does what earlier efforts could not. It places the governance framework for public education into statute where it can endure beyond any single administration.

And as I also made plain in July, this is not a rebranding exercise. It is not moving names on an organisational chart. It is a carefully designed structural reform, delivered in defined stages to address long-standing challenges in the governance and accountability of our public education system.

Mr. Speaker, as I set out to this House in July, the Bill provides for the establishment of the Authority in defined, legislated stages. This is a deliberate design choice, one intended to ensure that reform is delivered thoughtfully, consultatively, and with appropriate legal safeguards at every step. The Bill itself will speak to those stages in full detail, and I will not repeat that operational detail today.

What I will say is this: The Authority is not a substitute for reform. It is not a magic bullet. It is not the end of the journey. It is the vehicle through which the broader reform agenda, signature schools, parish primary schools, improved professional development, multiple pathways to success, and inclusive education, all can be delivered with the coherence, focus, and continuity that transformation of this scale requires.

Mr. Speaker, I want to address directly a number of questions that I know are on the minds of Bermudians, of educators, and I anticipate, from Members opposite.

First: *Are we waiting for the Authority to stand up before we continue the wider reform?*

The answer is unequivocal: No. Reform of this nature does not pause. The transition to parish primary schools and signature senior schools continues. Investment in our educators continues. The Authority is the governance architecture that will strengthen this work, not a gate that holds it back. Any suggestion that we should freeze reform while we build the Authority would betray the very children this reform is designed to serve.

Second: *Where is the evidence for moving from a three-tier to a two-tier system?*

Mr. Speaker, I have seen editorial commentary suggesting the evidence base is unclear. With respect,

that suggestion does not survive contact with the record.

The evidence base has been built patiently over nearly two decades. The Hopkins report identified the structural weaknesses of the three-tier model. Subsequent independent reviews reinforced those findings. International evidence, from jurisdictions that have made the same transition, confirms that a well-designed two-tier system with strong primary foundations and specialised secondary pathways delivers better outcomes for students. The Learning First consultation, which engaged Bermudians directly, endorsed this direction. And the BermudaFirst recommendation aligned with it.

We have documented this. We have published this. We have consulted on this. The evidence exists. It has always existed. What has been required is the political will to act on it, and this Government has demonstrated that will.

Mr. Speaker, I have also heard the suggestion made outside this Chamber that our children are being treated as subjects of an experiment. I reject that characterisation entirely. I reject it on behalf of every parent, every educator, and every child in our public system. Reform grounded in nearly 20 years of evidence, in international best practice, and in direct consultation with Bermudians is not experimentation. It is the opposite of experimentation. It is the careful, deliberate application of what we know works.

And let me be clear, Mr. Speaker. I am a Minister who will accept the best help wherever it is to be found. If the right expertise for a particular task sits in Bermuda, we will use it. If the right expertise sits overseas, we will use that too, and we will do so without apology, because our children deserve the best thinking available anywhere in the world. What matters is not where expertise originates. What matters is that it is applied with purpose, delivers value, and strengthens Bermudians' capacity to lead this system for the long term. The investment we are making is in Bermudian expertise, in Bermudian educators, and above all in Bermudian children.

Third: *Is this the whole plan?*

No, Mr. Speaker, and I want to be entirely honest with this House and with the public. The Bill before us is a critical piece of a larger plan, but it is not the whole plan. Further updates will follow in the coming weeks as we complete our review of where reform stood at the point of the recent transition in this portfolio, and what has happened since. Throughout, this Government will remain transparent about what we know, what we are still working through, and what will follow.

Fourth: *What about our educators?*

Mr. Speaker, when I returned to this Ministry, one of the first commitments I made was made directly to our educators. I said to them at the start of this school year, and I say again today in this House: You are not simply the people who implement reform. You need to

embrace and be part of the professional leadership of reform. The people who work with Bermuda's children every day must have a meaningful voice in shaping the system in which those children learn.

I also said to our educators, and I repeat it today, that the story of Bermuda's children not receiving a quality education does not do justice to the work happening in our classrooms every day. [Are] there things we must do better? Yes. Are our children being failed by our teachers, principals, paraeducators, counselors, and support staff? No. And I will keep saying that in this House and outside it.

The Authority is being built to give educators the structural support, the professional development, and the school-level governance that they have asked for, in some cases for decades. Nothing in the Authority's design diminishes the profession. Everything in its design is intended to strengthen it.

Fifth: Why now?

Because our children cannot wait. Because the evidence is in. Because the consultation is done. Because the commitments have been made repeatedly, publicly, and with a mandate from the Bermudian people. And because governance reform delayed is opportunity denied to every child in Bermuda's public school system.

Mr. Speaker, at the heart of every governance chart, every piece of legislation, every consultation report, every reform initiative, and every disagreement about education, there is a child. A child in a preschool, a child in a primary school, a child on their way to a senior signature school. A child with additional learning needs whose family is depending on this system to deliver. A child walking into one of our schools wondering: *Will my teacher see me? Will somebody believe in me? Will I be challenged? Will I be safe? Will I belong? Will this education prepare me for the future I want?* Those are the questions by which this system will ultimately be judged. Every hour spent on this reform has been in service of the children who are asking these questions.

Mr. Speaker, one of the most important reasons for establishing the Authority, and one of the most important reasons for placing it in statute today, is this: Reform and the transformation of our public school system must be built to survive. It must survive changes in Ministers. It must survive changes in Governments. It must survive the ordinary rhythms of political life.

As I said to this House in July, the answer is durability. An Education Authority provides a governance structure whose remit is education, and only education, insulated from the pressures of short political timescales, with a single, accountable point of professional leadership at the top of the public school system.

Our children's education cannot be started and stopped every four [or five] years. The Bill before us today is the structural guarantee that the work done by so many for so long will endure, and that the students in our schools today, and the students who will enter

our schools tomorrow, will benefit from a system built for the long term.

Mr. Speaker, 20 years of reports. A generation of consultation. Two manifestos of commitment. A Working Group that has given, quite literally, thousands of collective hours. Countless educators, parents, and public officers who have carried this work with dedication and belief. Today, we honour all of that by taking the next step.

As I said to our educators at the start of this school year, and as I say again today: Governments will change. Ministers will change. But every child entering Bermuda's public school system deserves a system that continues to improve, regardless of who holds these roles. That is what this legislation is about: creating that stability and safeguarding it for the generations to come.

Mr. Speaker, later today, I will formally table the Education Authority Bill 2026 before this Honourable House. The Bill will then be available to all Members, and through them to the people of Bermuda, in its full and final drafted form. I look forward to the substantive, evidence-based debate that will follow at the second reading, and to answering any questions Honourable Members may have on this Statement today.

The Bermuda Education Authority is coming. Reform is continuing. Our students remain, as they have always been, first.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement this morning is in the name of the Minister of Home Affairs.

Minister.

Hon. Alexa Lightbourne: Thank you and good morning, Mr. Speaker.

The Speaker: Good morning.

BALCONY SOLAR PILOT PROGRAMME

Hon. Alexa Lightbourne: Mr. Speaker, a fair energy future must include the people who cannot afford rooftop solar, do not own their home and without a stable place to install it. That is the purpose of the Government's [Balcony Solar Pilot Programme](#).

Mr. Speaker, as signalled in the Affordable Bermuda Agenda, this Government is working to ease the pressure of essential household costs. Electricity is central to that work. Alongside the reforms to electricity legislation, pricing and national energy policy, we are testing practical ways to help more residents generate some of their own power and reduce what they buy from the grid. The Government committed \$50,000 for this Balcony Solar [Pilot] for this fiscal year. This investment serves to demonstrate the benefits of renewable energy accessible to more Bermudians, including

renters, seniors and residents in apartment-style housing.

Mr. Speaker, a total of 13 applications were received by the department. As the Pilot can accommodate a maximum of 12 participants, the applications will be assessed to select the most suitable candidates. The assessment will include consideration of site suitability.

Site assessments are now underway with each proposed location being evaluated for adequate sunlight, suitable electrical infrastructure, sufficient installation space and safe operating conditions. Tenants must also obtain written permission from their landlord or property owner before a unit can be installed. Every installation must be technically appropriate, compatible with the property and safe to operate.

Mr. Speaker, the Balcony Solar Pilot will test compact units that supply electricity for use within the participating home. They will not feed electricity back into the grid and will automatically reduce output when that power is not needed.

Mr. Speaker, we accept that a compact solar unit will not eliminate an electricity bill. What this pilot will establish however is how much electricity it can produce, how much a household can use and what savings may result under Bermuda's conditions.

Throughout the pilot, the Department of Energy will monitor performance, safety and participants' experiences. The findings will guide whether the programme should be expanded, modified or continued. I will report those findings to this Honourable House.

Mr. Speaker, our commitment to a fairer, more affordable Bermuda must be reflected in who benefits from the decisions we make. For a resident who has always considered solar beyond their reach, this pilot tests whether that opportunity can become a reality. For the Government, it provides evidence to guide the next investment in household energy savings. The measure of progress will be practical: whether this technology works safely in Bermuda, reduces costs and opens access to people previously left out.

That is how we intend to turn our energy agenda into value for the public.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the next Statement is also in the name of the Minister of Home Affairs.

Minister, would you like to continue with your second Statement?

Hon. Alexa Lightbourne: I will. Thank you, Mr. Speaker.

The Speaker: Go right ahead.

PROPOSED COMPETITION ACT FOR BERMUDA

Hon. Alexa Lightbourne: Mr. Speaker, this morning I also rise to update this Honourable House on the Government's [proposed competition framework](#), the consultation just completed, and the next steps towards modern competition legislation for Bermuda.

In the 2024 and 2025 Throne Speeches, the Government pledged a general competition law. On 14 August 2026, the Ministry of Home Affairs published [Promoting Competition and Market Fairness in Bermuda](#), setting out proposals for a Competition Act 2026. Public consultation closed on 15 September.

This work is about markets that operate fairly for the people and businesses who depend on them. We want businesses to grow through investment, innovation, efficiency, and good service. We also want entrepreneurs to have a fair opportunity to enter a market. And we want consumers to have meaningful choices about where they shop, which services they use, and how they spend.

Mr. Speaker, Bermuda's size must inform the law we develop. Our population, geography, and dependence on imports make some concentration inevitable, and certain sectors can sustain only a few providers. Our duty however is to ensure safeguards exist where concentration gives businesses substantial power over prices, supply, or access to essential services. The framework must distinguish between the two, without compliance costs that fall back on consumers.

Our sector regulators perform important functions, but sector regulation and competition law address different questions. Sector regulation sets licensing, service standards, and pricing within one industry. Competition law however governs [agreements] between businesses, the exercise of market power, and the effects of mergers across the economy. Without it, we respond to market changes after the fact, and competition lost is far harder to restore than to protect. That is the gap this legislation and policy is seeking to close.

Mr. Speaker, these are practical questions for household budgets and business costs. Between 2015 and 2025, grocery prices rose 38 per cent, more than twice the rate of general inflation. Annual health care costs increased exponentially. A Government survey of Bermudians who left the Island identified food, housing and utilities, and health care costs as the three leading reasons for departure. Competition law cannot resolve every cause of these pressures, but it provides the tools to examine whether business conduct or consolidation is raising costs, restricting access, or reducing choice.

The consultation document identifies concerns across the essential sectors. In health care, consolidation across insurance, medical practices, and pharmacy services raises questions about patient choice, access to independent providers, and arrangements that direct patients towards connected businesses. In grocery retail, consolidation sits alongside the structural challenges of a small market dependent on imported food. In pharmaceuticals, alternative suppliers,

transparent pricing, and access for independent providers directly affect people who rely on regular medication. A competition framework provides a fair, structured process for determining whether harm exists and what response is justified.

The same considerations run through our supply chains. In energy, the framework would complement sector regulation as renewable generation and battery storage create new openings for participation. Competition policy therefore sits within our broader work on affordability and economic opportunity: the prices people pay and the openings available to businesses.

Mr. Speaker, the proposed framework has four core elements. First, it would prohibit anti-competitive agreements, including price-fixing, market-sharing, bid rigging, and agreements to restrict production.

Second, it would prohibit abuse of a dominant market position, including unfair pricing, restricted supply, discriminatory terms, and arrangements directing consumers towards connected businesses. We have been clear, Mr. Speaker: a business's size or success would not, by itself, establish a breach.

Third, certain mergers and acquisitions in essential sectors would require approval before proceeding. Notification triggers scrutiny of whether a transaction would substantially lessen competition. It does not determine the outcome.

Fourth, the Authority would hold powers to investigate suspected breaches and take enforcement action. These are the proposals currently being consulted upon.

Effective enforcement requires institutional capacity and clear safeguards. The existing Regulatory Authority would become the Competition and Regulatory Authority, housing a Competition Division. Non-housing consumer affairs functions would transfer to the renamed Authority, placing consumer complaints and competition oversight in one institution, where individual concerns can inform the examination of wider market practices. The framework includes procedural safeguards: appeals to the Supreme Court, publication of key decisions and findings, an annual report to Parliament, and independent review at least every five years of its process.

Mr. Speaker, consultation has tested these proposals against Bermuda's circumstances. The policy document [was] published on the Citizens Forum and the Fair Markets for Bermuda education campaign underway has explained the proposals across Government's channels. Deloitte was also engaged to manage the stakeholder consultation, collect further feedback, and analyse responses independently. Through written surveys and scheduled meetings with businesses, industry representatives, and professional organisations, the engagement sought detailed views on competitive conditions, practical implementation, potential costs, and unintended consequences. Participation extended beyond the primary sectors to telecommunications,

financial services and insurance, media, business and employee organisations, professional bodies, and Government agencies.

The Government is grateful to everyone who participated, and the independent report will provide their views.

Mr. Speaker, I wish to signal three steps that will now follow:

1. Deloitte will deliver its independent findings report to the Ministry by the end of October 2026, identifying the feedback received, sector-specific concerns, potential market impacts, and risks.
2. I will return to this Honourable House with the findings and the Government's response, and the Ministry will publish a summary so participants and the public can clearly see how their contributions were considered.
3. The Ministry will refine the framework where the evidence supports the change, and the Cabinet will be invited to approve it before legislation advances. Engagement will continue as the framework is developed and implemented.

Mr. Speaker, a family buying groceries, a patient filling a prescription, and a small business seeking access to supplies all depend on markets they can trust. That is the purpose of this work, and we are seeking to ensure fair rules, responsible use of market power, and better outcomes for the people and businesses of Bermuda.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Members, the final Statement this morning is actually from the Premier.

Premier, would you like to present your Statement this morning?

Hon. E. David Burt: Absolutely. Good morning to you, Mr. Speaker.

The Speaker: Good morning.

GOVERNMENT FISCAL PERFORMANCE UPDATE

Hon. E. David Burt: Mr. Speaker, I rise today to provide this Honourable House and the people of Bermuda (who I am sure are listening on the radio or online) with an update on the Government's preliminary [financial performance for fiscal year 2025/26](#), and to set out how the progress we have made will guide this Government's next phase of relief for Bermudians.

Mr. Speaker, before I give an update, we must remember where we started. When this Government took office in 2017, Bermuda was running significant annual deficits. The previous Government's budget projected a deficit of \$135 million, net debt stood at \$2.4

billion, and workers faced the highest payroll tax rates in our history.

Mr. Speaker, in my first Budget Statement as Minister of Finance in 2018, I acknowledged the difficult state of Bermuda's finances, but I also set out the approach this Government would take to turn them around. I said that, while we would reduce expenses where we could, we would also continue to invest to grow our economy and create jobs because (and I quote) "the stronger our economic growth, the quicker we can repay our outstanding debt."

Mr. Speaker, this Government has had to deal with the failure of the Morgan's Point development and honour the \$165 million guarantee entered into by the former One Bermuda Alliance Government, a guarantee we did not support while in Opposition. This Government was required to borrow \$200 million and increase the debt ceiling to meet that obligation.

We then faced an unprecedented global pandemic, followed by the economic fallout from the war in Ukraine, disruption to global supply chains, 40-year-high global inflation, rising interest rates and significant volatility in global energy and fuel prices. More recently, continuing conflicts and geopolitical uncertainty have placed further pressure on the global economy.

With the successful execution of Bermuda's Economic Recovery Plan, Bermuda has returned to economic growth, unemployment has fallen to its lowest level in more than half a century, and the Government has moved from borrowing to fund annual deficits to being in a position to reduce debt and make greater investments in our people and our infrastructure. All while we reduced the tax burden on workers from the highest levels in history under the previous Government to the lowest levels we have ever had.

And, Mr. Speaker, when the global tax landscape changed, Bermuda did not stand still. We worked closely with industry to develop and implement a Corporate Income Tax [CIT] regime that meets the new global minimum tax standards while protecting Bermuda's competitiveness. While other jurisdictions stood still, we adapted to a significant change in the global tax system and turned what could have been a challenge for Bermuda into an opportunity to strengthen our position for the future.

That, Mr. Speaker, is the context in which I present the numbers today, which demonstrate the very different position Bermuda finds itself in [today] compared with where we were when we started.

Mr. Speaker, audit work of the Government's Consolidated Fund Financial Statements for the year ending 31 March 2026 is ongoing within the Office of the Auditor General. Once the audited financial statements are complete, they will be tabled in both Houses of the Legislature.

Mr. Speaker, based on the preliminary 2025/26 financial performance analysis, total revenue for fiscal year 2025/26 is projected at \$1.57 billion, a \$143.5

million (or 10.0 per cent) increase above the original [2025/26] estimate of \$1.43 billion.

Mr. Speaker, the continued growth in the economy improved the revenue estimates with an increase in Corporate Income Tax collections, which are projected to be \$291 million, which is \$103.5 million above the original estimate of \$187.5 million, along with Payroll Tax receipts of \$637 million, \$15 million above the original estimate of \$622 million.

Mr. Speaker, current account expenditure, excluding interest, is expected to be \$1.13 billion, \$24.8 million (2.2 per cent) above the 2025/26 original estimate of \$1.11 billion.

Capital [account] expenditures, Mr. Speaker, are projected to be \$142 million, and although that is \$7.8 million below the [2025/26] original estimate of \$149.8 million, that is the highest capital expenditure since 2011. Interest and Guarantee Management costs are projected to be \$127.8 million, compared with the original budget estimate of \$127.5 million, just \$300,000 above budget.

Mr. Speaker, with all those matters being said, the preliminary analysis projects a budget surplus for the [2025/26] fiscal year of \$169.6 million. That, Mr. Speaker, is \$126.3 million above the original [budget] estimate of \$43.3 million, and almost four times the surplus originally projected. It is a significant improvement in Bermuda's public finances, achieved while continuing to invest in the services and infrastructure our people need.

That investment, Mr. Speaker, included a \$30 million subsidy grant to the Bermuda Hospitals Board to support its obligations to employees following wage negotiations; \$2.4 million to the Public Service Superannuation Fund overhead costs; \$1 million for mental health support for Government Employees Health Insurance clients; and \$1 million for additional police officers.

Capital expenditure also supported essential investments: \$18.5 million in capital grant funding for the Bermuda Hospitals Board, \$8.9 million for the Bermuda Housing Corporation to invest in more affordable housing, \$8.6 million for two new fast ferries, \$8.4 million to continue to invest in roadworks and \$6.4 million for stabilisation of the Tynes Bay Waste-to-Energy Facility.

Mr. Speaker, stronger public finances give the Government the capacity to invest in the services and infrastructure Bermudians depend on. This Government has made those investments before, and we will continue to do so. But we know that many Bermudians are still struggling with the cost of food, housing, health care and other necessities. An improvement in the Government's finances must mean relief for those families and more of their hard-earned money staying in their pockets.

Mr. Speaker, in the 2022/23 Budget, I spoke of "Relief Now and More Relief to Come." In that budget this Government followed through on its word and

reduced payroll taxes for workers earning less than \$96,000, cut private car licensing fees by 10 per cent, provided land tax relief for charities and nursing homes, extended relief for our hospitality industry and ensured there was no across-the-board increase in Government fees.

And we said then that if Bermuda's financial performance was better than expected, Bermudians should share in that success. When that happened, we followed again with a further \$15 million economic relief package for working families that included payroll tax rebates for 75 per cent of Bermuda's workers, \$150 payments to assist parents of public school students with school expenses, increased food allowances for those on Financial Assistance, and reduced customs duties on essential goods.

Mr. Speaker, we did so again in 2024. As revenues and economic performance were better than expected, we reduced energy taxes by 60 per cent to protect Bermudians from increases in electricity costs and invested an additional \$25 million in critical social needs across our community.

But, Mr. Speaker, responsible fiscal management must also make a difference in the lives of ordinary Bermudians today. At a time when fuel prices have risen to extraordinary levels elsewhere in the world—and, Mr. Speaker, we see record diesel prices, we see significant high gas prices—this Government is ensuring that Bermudians are protected at the pump. We have taken action to prevent those record increases from being passed on to families and businesses in Bermuda and we have frozen fuel prices at the pump at March 2026 levels.

Mr. Speaker, our record over the last four years is clear. We have reduced taxes, provided relief and returned more money to hard-working Bermudians. As our finances continue to improve, this Government will continue to share that success with the people we serve.

Mr. Speaker, when this Honourable House returns in November, I will provide a further update on the Government's financial performance for the current fiscal year (that is fiscal year 2026/27) and announce the next phase of tax reductions and relief for Bermuda's workers and families.

So, now, as I prepare to step down, this is the progress that I leave to the next Minister of Finance. Not record deficits, not an economy in decline, but an economy that is growing, stronger public finances, increased investment in Bermuda and greater capacity to meet the needs of our people while reducing the burden of debt.

In short, Mr. Speaker, thanks to the collective work of Government Ministers and MPs (current and former), and the tireless work of our public officers, I will leave this office with our economy and the public purse in a better position than we inherited in 2017.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Okay.

Members, that brings us to a close of the Statements this morning. We'll move on.

REPORTS OF COMMITTEES

The Speaker: There are none.

QUESTION PERIOD

The Speaker: Members, and for those in the listening audience, this morning we have written questions, as well as questions on the Statements.

And the written questions, again, for the listening audience, can be responded in two ways. The asker of the question can seek an oral response, which is heard on the floor, or a written response. And we just need to ensure that the written response has been secured by the asker of the question.

And in this case, we will start with oral questions, and I think the last written one is for a written response. And then we go to the Statements. Let's get the clock set. All right.

The first question this morning is a written question to the Minister of Tourism and Transport from the Opposition Whip, and it's two oral questions.

So, Opposition Whip, would you like to put your oral question to the Minister?

QUESTION 1: CARNIVAL INVESTMENT

Hon. L. Craig Cannonier: Yes. Thank you, colleagues, and thank you, Mr. Speaker. And good morning.

Would the Honourable Minister please provide, or explain, sorry, to the Honourable House how the \$440,000 that he had announced was invested into the Carnival was broken down and allotted to different organisations and service providers?

The Speaker: Minister.

Hon. Owen Darrell: Thank you, Mr. Speaker, and good morning.

Mr. Speaker, according to Standing Orders, I will state that the Opposition can, or the Honourable Member from the other side would know that the exact breakdown of what he is asking has been in the public domain for a very long time. Thank you, Mr. Speaker.

Hon. L. Craig Cannonier: Oh.

[Crosstalk]

SUPPLEMENTARY

Hon. L. Craig Cannonier: I put the question forward immediately after he had come out and said that they had invested this money. Publicly, it had not been put out at that time. So, when was it publicly noted? [That] would be my supplemental then.

The Speaker: The Member's supplementary is asking, Can you give him an idea of when it was put out so he can go and confirm the information?

Hon. Owen Darrell: Yes, Mr. Speaker. A full press conference was done on . . . I will get you the date, but it was the following Monday after Carnival. A full press conference with each breakdown of the funds and how they were used and who they went to.

Thank you, Mr. Speaker.

The Speaker: Thank you.
Further supplementary?

Hon. L. Craig Cannonier: No.

The Speaker: Second question?

QUESTION 2: CARNIVAL INVESTMENT

Hon. L. Craig Cannonier: Yes, second question.

Considering that he had initially estimated there would be approximately or there was approximately \$1.2 [million] or \$1.4 million, I think he said, in return, or thereabouts, will the Honourable Minister please explain to this Honourable House whether he is now prepared to be able to provide to us a more definitive number on the investment and how much he figured came back on that investment.

The Speaker: Thank you.
Minister.

Hon. Owen Darrell: Absolutely, Mr. Speaker, and thank you. I am so glad that the Honourable Member from the other side asked that question because the initial estimate that we came back with of \$1.2 [million] has actually been increased, Mr. Speaker. So, the economic value to this country is a lot more than initially thought.

And while they are still working on that, it is now estimated that Carnival in Bermuda [is] estimated \$1.69 million in direct business sales and \$2.83 million in total economic activity, including indirect and induced effects.

Thank you, Mr. Speaker.

The Speaker: Supplementary?

SUPPLEMENTARIES

Hon. L. Craig Cannonier: Yes, the Minister mentioned that \$1.69 [million] in direct investment. Can he explain

that breakdown of the \$1.6 [million]? Because it was direct, obviously he knows what entities we are talking about that led to the increase of \$1.69 [million].

The Speaker: Minister.

Hon. Owen Darrell: Absolutely. The Honourable Member from the other side will know that these estimates come from the Bermuda Tourism Authority (in this case), and they have since updated this assessment using the post-event information. The updated estimate was produced using the Bermuda Tourism Authority's Event Impact Calculator developed by Tourism Economics.

The model uses Bermuda-specific data, including visitor spending, accommodation, employment, local tax information, and the Department of Statistics input-output model. Based on the updated post-event information, the calculator now estimates that the Carnival in Bermuda generated an estimated \$1.69 million in direct business sales, Mr. Speaker. Based on this updated event, I do want to be clear about what those figures represent.

The \$1.69 million is an estimate of direct economic activity associated with the event rather than a net financial return to the government. The calculation includes spending by the event organisers and therefore includes expenditure funded from the Government's \$440,000 calculation.

Thank you, Mr. Speaker.

The Speaker: Thank you.
Supplementary? Second supplementary?

Hon. L. Craig Cannonier: Yes, second supplementary. As far as the \$440,000 he mentioned of investment, was that the total investment after taking a look? Because things can change in between times when you are doing this here. Did the investment stay at \$440,000 or did it increase by any amount during that period?

The Speaker: Minister.

Hon. Owen Darrell: Yes, it stayed at \$440,000.
Thank you, Mr. Speaker.

The Speaker: Thank you. Okay.

That's the end of the questions from the Opposition Whip in regard to his written question on that matter.

The next written question this morning is from MP Robinson, and it seeks an oral response from the Minister of Cabinet.

So, would you like to put your question, MP Robinson?

**QUESTION 1: ELECTORAL REFORM
LEGISLATION, CURRENT STATUS OF**

Mr. Dwayne Robinson: Yes, and good morning, Mr. Speaker. Thank you.

Two Cabinet Ministers have previously given an undertaking to bring electoral reform legislation to this Honourable House by September. Will the Honourable Minister please provide an update for this Honourable House on the current status of the electoral reform legislation?

The Speaker: Minister.

Hon. Rev. Dr. Emilygail A. Dill: Thank you, Mr. Speaker, and thank you.

An Electoral Reform Working Group was established in June 2026 to review previous consultation, public feedback, and work that had already been undertaken on electoral reform.

I am pleased to share with this House that the working group has completed its review and submitted its findings to the Ministry of the Cabinet Office. These findings are now being considered as part of the development of electoral reform legislation. A final recommendation is currently being prepared to be submitted to Cabinet [soon].

Thank you, Mr. Speaker.

The Speaker: Thank you.
Supplementary?

SUPPLEMENTARIES

Mr. Dwayne Robinson: Yes, a supplemental, Mr. Speaker.

When did the working group submit their report to the Ministry?

The Speaker: Minister. Yes. Go ahead.

Hon. Rev. Dr. Emilygail A. Dill: Thank you, Mr. Speaker.

The working group submitted their report at the end of August, early September. I can't off the top of my head . . . but it was around that period. Okay?

The Speaker: Supplementary? Second supplemental rather.

Mr. Dwayne Robinson: Yes. My final supplemental is then can the Minister explain why the deadline was given and then missed, or why the commitment was made and then the deadline was missed for September?

The Speaker: Minister.

Hon. Rev. Dr. Emilygail A. Dill: Well, certainly, as we all know, this is a very, very important part of our legislative process. And it took the group just a little bit longer than anticipated in order to work out all the kinks and figure out how we would begin this process, which will be done in steps.

The Speaker: Okay. Thank you.

That brings a close to the question and supplementaries for that one. We'll now move on.

The next written question this morning is from, again, MP Robinson. And this is to the Minister of Home Affairs.

MP Robinson, would you like to put your question?

QUESTION 1: AFFORDABILITY AGENDA

Mr. Dwayne Robinson: Yes, Mr. Speaker.

The Government has incurred substantial legal fees due to the Minister's Integrated Resource Plan 2026 suspension, and the Cost of Living Commission Amendment (No. 2) Act [2026] was not passed by the legislature. Will the Honourable Minister please inform this Honourable House what is the next step for the Government's affordability agenda?

The Speaker: Minister.

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

The Ministry and the Government is proud of its record relating to affordability, which began just in September of last year, recognising that we began with the Cost of Living Summit.

We have been able to have an affordable Bermuda basket, which ran from November until July of this year, taking 20 per cent off of 178 essential items for four retailers across Bermuda, and partners having recorded over \$1 million in direct savings to Bermudian households.

So, the Ministry will continue on its journey. This morning in this Honourable House, which is now a part of the public record, we spoke to the Balcony Solar, which is a part of that affordable Bermuda agenda and speaks to additional pillars that were included.

And our work is sustained, recognising that not everything will be an absolute win, but our goal and our focus is targeted on providing relief to Bermudian households.

The Speaker: Supplementary?

SUPPLEMENTARIES

Mr. Dwayne Robinson: Supplementary, yes.

Given that solar was mentioned as part of the affordability response, I just wanted to ask the Minister, has there been any consideration given to any potential

subsidies for current solar users who are thinking about removing their panels due to the facilities charge?

The Speaker: Minister.

Hon. Alexa Lightbourne: The Ministry, as informed by its national electricity sector policy, is clear about what we believe are the tenets of a fair and evolving electricity sector. The subsidies and add-ons that often can provide relief, we believe there are structural challenges and structural improvements that through all of Bermuda, which include the Ministry recognising its policy regulator, and also the sectoral participants pulling together on behalf of what is in Bermuda's best interest.

The Speaker: Second supplemental?

Mr. Dwayne Robinson: Yes, second supplemental.

Given that at the Minister's Cost of Living Summit, shipping costs were identified as one of the main drivers of costs here in Bermuda, has the Minister been able to bring forth or consider a substantive plan to address shipping costs, especially when it comes to container goods? Thank you.

Hon. Alexa Lightbourne: Well, I am glad the Honourable Member has raised such a critical piece relating to the supply chain, and it would be noted during previous sessions, and we won't go back and relitigate them in the House, but that was essentially the basis of the Act that the Honourable Member and his Opposition team did not wish to see advance, and that is the supply chain and its impact on the very essential goods that the Government has provided relief for and so recognising—

Mr. Dwayne Robinson: Point of order, Mr. Speaker. Point of order.

The Speaker: Yes.

POINT OF ORDER

[Misleading]

Mr. Dwayne Robinson: The Minister may be inadvertently misleading the House. We did not oppose the legislation due to any supply chain management. We opposed it due to the price control portion and the blank essential commodity Schedule.

Thank you.

The Speaker: Thank you.
Minister.

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

Perhaps the Honourable Member did not understand the legislation,—

Some Hon. Members: Ooh!

Hon. Alexa Lightbourne: —and I did provide several opportunities to provide—

Mr. Scott Pearman: Point of order, Mr. Speaker. Point of order.

The Speaker: Yes—

POINT OF ORDER

[Imputing improper motive]

Mr. Scott Pearman: You know what I am about to say. The Honourable Member is imputing improper motive.

The Speaker: Yes, yes.

Hon. Alexa Lightbourne: I cannot speak—

The Speaker: Didn't understand, you could say he *may* have interpreted it differently—

Hon. Alexa Lightbourne: He may have interpreted it differently from what the Government both said in its tabling Statement, reiterated in its private sessions, both with stakeholders and also the Honourable Opposition and its Members, and the intention to understand the impact on shipping as a supply chain cost on essential goods is the spirit and also what was included in the part of the legislation that was being evolved, recognising that the Schedule of the items was actually empty. So, price control, which is a legislation that was preceded, not only [in] this Honourable House and not this Government in particular, we sought to evolve that on behalf of the Bermudian people.

The Speaker: Thank you.

That was your two supplementals on the first question. Would you like to go to your second question?

QUESTION 2: CARICOM MEMBERSHIP

Mr. Dwayne Robinson: Yes, thank you, Mr. Speaker.

The most recent Narrative Research Bermuda survey of 2026 showed that 81 per cent of respondents supported a referendum on full membership of CARICOM, and almost 4,000 signatures have been added to a petition calling for a referendum. Will the Honourable Minister please confirm for this Honourable House whether she is still opposed to a referendum on full membership of CARICOM?

The Speaker: Minister.

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

I believe it's important to provide a wholesome response to what is a selected narrative research statistic,—

An Hon. Member: Ooh!

Hon. Alexa Lightbourne: —which actually supported that in 2024 we had 40 per cent in support of the direction of travel regarding better understanding both the implications and benefits relating to CARICOM. In 2025, Mr. Speaker, 53 per cent, more than doubled what was preceding . . . or published in the preceding year.

Also, the fact that the public wanted to understand through exploring the deepened ties with CARICOM, how food security and the very cost associated with it could be lowered, ranking at 55 per cent. And in 2026, the same, actually up to 42 per cent supporting it. And households specifically targeting 75 per cent, \$75,000 income houses, 56 per cent supported it. Black residents, 53 per cent.

And so, Mr. Speaker, we are clear on the demographic that wants to see relief in Bermuda and also the demographic that wishes to see deepened ties with the region. And so, the Government continues its efforts to better understand the opportunities that exist and will be formed in part of the White Paper once we receive all of the feedback as indicated.

The Speaker: Supplementary?

SUPPLEMENTARIES

Mr. Dwayne Robinson: Yes, supplemental.

And I will ask for clarity because it appears that if you don't agree with the Minister, then you don't understand. So, let me ask to understand, is the Minister still continuing her direction of being against a referendum for full membership of CARICOM or not?

[Crosstalk]

An Hon. Member: Easy question.

The Speaker: Minister.

Hon. Alexa Lightbourne: I am not actually clear on if the Honourable Minister wants the, or the Honourable Member wants the Government to make uninformed decisions. What we have is the statistics. What we have committed to is the full information, both from the UK, added to the CARICOM feedback that we receive.

And once we receive it, we will be able to make an informed decision whether it includes a referendum or not. We will be able to make an informed decision.

Some Hon. Members: Ooh!

Hon. Alexa Lightbourne: Also, the Honourable Member spoke to a petition of which the Government has no sight of, has not been presented with a petition, despite what I have heard are efforts every Saturday to be in specific locations.

But I do welcome the efforts to be able to get what is in the country and also the public's best interest.

Thank you.

The Speaker: Second supplemental?

Mr. Dwayne Robinson: Yes. So, my second supplemental would be then how many signatures would be required on this particular petition in order for the Minister to reconsider her position on a referendum or full membership of CARICOM?

The Speaker: Minister.

Hon. Alexa Lightbourne: I think the Government has been clear on it wanting to understand, have the complete set of data before it is making a decision. The Government is not in the business of making uninformed decisions. And so, we are seeking to understand first.

[Inaudible interjection]

Hon. Alexa Lightbourne: Do you have a question, Honourable Member?

[Inaudible interjection]

Hon. Alexa Lightbourne: Okay.

The Government is in the business of understanding first and getting the information best suited, best equipped, equipping it to make an informed decision. It will not seek to make uninformed decisions based on what may be a good idea by the Opposition.

Thank you.

The Speaker: Thank you.

That brings us to a close of the questions by that Member to the Minister. The next written questions are from MP Fahy to the Minister of Economy and Labour. And that requires a written response.

Have you got your written response?

[Crosstalk]

Hon. Michael Fahy: Good morning, Mr. Speaker. I have not, but—

The Speaker: The Clerk has just informed me it's been deferred.

Hon. Michael Fahy: The Minister and I have had some discussions about how that data will come, so it will be—

The Speaker: Right. The Clerk just informed me that it has been deferred. Okay.

Hon. Michael Fahy: Yes. Thank you.

The Speaker: Thank you.

Members, that brings us to a close of the written questions this morning. So now we will move to the questions that are generated from the Statements that were given this morning.

And the first Statement this morning from the Minister of Youth, Social Development, and Seniors . . . Minister, you have questions from two Members this morning . . . MP King.

MP King, would you like to put your question?

QUESTION 1: HARDSHIP FUND UPDATE

Mr. Robert King: Good morning, and thank you, Mr. Speaker. Good morning, members of this Honourable House and the listening public.

And this is for the Minister of Youth, Social Development, and Seniors.

Of the 116 referrals approved and funded by the Hardship Fund in 2025, how many households remained stably housed and financially independent (6 and 12 months after receiving assistance) and how many subsequently required further assistance from the fund or another government social support programme?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, if you allow me some time to get the second [part of the] question. But the first question, Mr. Speaker, this programme is to prevent housing insecurity. And so, everyone that received funds remained housing secure. So, all 116.

The Speaker: The Minister said she will seek to get the other feature for the second part of it.

Do you have a supplemental question or a new question?

Mr. Robert King: To the first, Mr. Speaker, I crave your indulgence.

The Speaker: Supplementary.

SUPPLEMENTARIES

Mr. Robert King: When the Minister said that all of them remained housed, that didn't actually answer the first question in terms of how many. It was to be quantified. So that's a statement saying that they all were, but over what period of time? Six months, for a year, or otherwise? So that was the question, and I think the Minister was expressing that she would get the answer to that specific question. I'll go to my supplementary.

The Speaker: She did give a number of [116]. I got that part.

[Inaudible interjection]

The Speaker: But . . . yes.

[Inaudible interjection]

The Speaker: Okay. She wants to . . . you want to clarify it?

The Minister wants to clarify it.

Hon. Tinee Furbert: Yes, thank you, Mr. Speaker.

Mr. Speaker, I did mention in the Ministerial Statement that this was for the year of 2025.

The Speaker: Okay, so it gave a time frame. It was for the year of 2025. It was [116] people. Okay?

You want to put your second . . . to your supplementary, rather?

Mr. Robert King: Yes, Mr. Speaker.

Can the Minister advise how many of the 116 recipients were receiving assistance for the first time, and how many had previously received government or charitable financial assistance for the same or related hardship?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I cannot provide an answer for that question right now, but I can get that answer for the Member.

The Speaker: The Minister has endeavoured to get the information for you. That wasn't something she carries with her at the time.

Second supplementary or second question?

Mr. Robert King: Second supplementary.

The Speaker: Go ahead.

Mr. Robert King: Given that the fund is intended to provide time-limited assistance that moves people towards greater independence, will the Minister introduce outcome measures that track whether recipients remain housed, return to employment, or otherwise achieve a stability after the emergency assistance ends?

The Speaker: Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

I don't have those answers, but I will endeavour to get them. They do collect data without knowing what sort of questions will come forward. But I will endeavour to get those questions for the Member.

The Speaker: Thank you. Okay.

Did you hear? The Minister will again endeavour to get it for you.

The second question?

Mr. Robert King: Second question, Mr. Speaker.

The Speaker: Go ahead.

QUESTION 2: HARDSHIP FUND UPDATE

Mr. Robert King: The Minister has advised that housing-related expenses accounted for 75,139, or 50.7 per cent of Hardship Fund disbursements in 2025. How many of the households receiving housing assistance were at imminent risk of eviction or homelessness, and how many remained at risk of losing their accommodation after the funds assistance ended?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, 100 per cent.

The Speaker: Mm-hmm. Okay.

Supplementary, or new question?

Mr. Robert King: Supplementary.

The Speaker: All right.

SUPPLEMENTARY

Mr. Robert King: Of the [\$]64,327 paid to private landlords and the [\$]10,812 paid to the Bermuda Housing Corporation, how many individual households did these payments assist, and what was the average duration of the housing stability achieved through each intervention?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, the Member is asking for a breakdown of . . . they are asking . . . what it sounds like, and I need clarity, if they are asking for a breakdown of what this looks like monthly. Because I do have Minutes of what that breakdown looks like monthly that I can share with him. Again, with housing and security, everyone who applies for this programme is applying because they are at some risk of homelessness, and so it would help, it has helped those clients 100 per cent remain housing secure.

The Speaker: Mm-hmm.

The Minister has indicated that she has some information she could share, but it's not probably compiled to give on the floor, so [she] can share it with you later, if you wish.

Mr. Robert King: I understand that, Mr. Speaker, and I thank the Minister for her explanation.

The reason why I ask is because when the Government is seeking funds for this programme, which—

The Speaker: Remember to put it in question form.

Mr. Robert King: Yes. Yes.

The Speaker: Okay. Good. Yes.

Mr. Robert King: So, this is related to the budgetary allocation for the \$150,000, and then the Minister—

The Speaker: Okay. So, this is just a supplementary to the first question?

Mr. Robert King: This is the third question, actually.

The Speaker: Third question. Go ahead.

QUESTION 3: HARDSHIP FUND UPDATE

Mr. Robert King: So, understanding that the budget was allocated at \$150,000, and now more is being sold, I think it was \$34,000 that was mentioned, it would suggest that—

Hon. Tinee Furbert: Point of clarification, Mr. Speaker.

The Speaker: Point of clarification. Go ahead.

POINT OF CLARIFICATION

Hon. Tinee Furbert: The fund is not an additional \$35[,000]. That is what they have spent to date for 2026.

The Speaker: Okay. The Minister offered some clarification for your question.

Mr. Robert King: Thank you.

So, the third question is, how much of the fund is available for 2026 for allocation?

Hon. Tinee Furbert: I mentioned it in the Ministerial Statement for 2026, Mr. Speaker, \$150,000 minus the amount that they have already used.

The Speaker: Supplementary?

Mr. Robert King: Supplementary. Thank you, Mr. Speaker.

The Speaker: Okay.

SUPPLEMENTARIES

Mr. Robert King: Given the increased reliance on the fund because of persons' needs, is it anticipated that more funding will be required due to the increased need for this critical service?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, I can only speak to the stats of 2025. Just to report, as I did report in my Ministerial Statement, that \$150,000 for 2025 was used and spent. We have budgeted for the same amount of \$150,000. I cannot say at this point whether . . . well, I know that those funds will probably be used, but I cannot say whether or not there will be a need for more, as a need for more was not requested in this financial year.

The Speaker: Second . . . this is your last supplementary now.

Mr. Robert King: Thank you, Mr. Speaker.

So, can the Minister confirm that the \$150,000, based on the current trend and number of recipients to date, will not exceed \$150,000, based on the data that she currently has?

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, by the end of 2026, we would know whether or not that \$150[,000] was totally utilised, and also what the overflow of requests would have been by the end of 2026. We would have more information. But we do know that the \$150[,000] that was budgeted for 2025 was totally utilised.

The Speaker: Thank you.

Minister, that's the end of questions from MP King. However, MP Tucker has questions for you as well.

MP Tucker, would you like to put your question?

QUESTION 1: HARDSHIP FUND UPDATE

Ms. Robin Tucker: Yes, thank you, Mr. Speaker, and good morning to you and to everyone in the House today.

So, my first question is, I would like to know . . . the Minister's Statement indicated that there were 12 applicants, 12 referrals, who were from people that were waiting for approval from other benefits. So, I would like to know what was the length of time those individuals were waiting that required them to then seek secondary support, or I should say a short gap support between initial and current.

Thank you, Mr. Speaker.

The Speaker: Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

That time period would be three to four weeks.

The Speaker: Supplementary?

Ms. Robin Tucker: If I can just get clarity, I just want to make sure that three to four weeks is the time period that the 12 individuals were waiting for responses, I guess, from the first request outside of the Hardship Fund. I just want to make sure that I am clearly understanding the response.

Hon. Tinee Furbert: Yes, Mr. Speaker.

The Speaker: Thank you.

Ms. Robin Tucker: That's great. Thank you.

The Speaker: Supplementary now, or new question?

Ms. Robin Tucker: Yes, please. My second question.

The Speaker: Supplementary?

Ms. Robin Tucker: No, a second question.

The Speaker: Oh, second question.

Ms. Robin Tucker: Yes, please.

The Speaker: Okay.

QUESTION 2: HARDSHIP FUND UPDATE

Ms. Robin Tucker: I would like to know, I do appreciate that the Minister did name off some categories of individuals who have been approved. I would just like to know, since the pilot programme rolled out in 2025, were there any applicants who were in a domestic abuse category, or specifically due to job loss, were any of those applicants refused support?

Thank you, Mr. Speaker.

Hon. Tinee Furbert: Mr. Speaker, I have to endeavour to get that answer, as I am not intimately involved in the business of the clients who apply that way, but I can endeavour to find out whether or not the cases were domestic violence and joblessness.

The Speaker: Okay. All right.

The Minister has endeavoured to get the information for you.

Do you have a third question, or a supplementary?

Ms. Robin Tucker: I have a third question, please, Mr. Speaker.

The Speaker: Third question. Okay.

QUESTION 3: HARDSHIP FUND UPDATE

Ms. Robin Tucker: So the third question is, while I appreciate three to four weeks was the length of time that was mentioned, so my third question is, is there anything, any initiatives that the Ministry is considering to ensure that people who are in that category of the 12 people waiting for the three or four weeks who desperately need support, is there anything that the Ministry is considering to ensure that the Hardship Fund is not necessarily relied on in those instances where people have put in an application for support, but yet the length of time is such where they don't have a response? And by that, I appreciate that the Hardship Fund is for sort of really immediate critical things.

What I am getting at is, I am wondering if there is any consideration to make sure that response times are improved so that people have to spend less and less reliance on tapping into the Hardship Fund because they haven't had their initial applications approved in a timely way.

The Speaker: Minister.

Hon. Tinee Furbert: Thank you, Mr. Speaker.

The Hardship Fund was put in place to address immediacy and emergencies. That was the reason why it was put in place, because of that gap.

We can all understand that with any application process we all apply for things that there is a time period in which an application, and I am going to speak to Financial Assistance in particular, there is a period they have to gather their information in, and there has to be a screening assessment period that will take time. And so, this plan was put in place to fill that gap.

The Speaker: Okay. Thank you.

Ms. Robin Tucker: Just a supplementary.

The Speaker: You have one supplementary, first supplementary?

Ms. Robin Tucker: Yes, please.

The Speaker: Go ahead.

SUPPLEMENTARY

Ms. Robin Tucker: So, the question was . . . I appreciate the Minister's response, and thank her for it. But what I am wondering is if the Ministry is looking at any of the . . . Financial Assistance being an example of improving service delivery so that fewer people do have to rely on the Hardship Fund in circumstances where their applications are not processed in a timely way.

Thank you.

The Speaker: Minister.

Hon. Tinee Furbert: Mr. Speaker, the Member keeps referring to things not being processed in a timely manner. They are processed in a timely manner. That is the period, that is the policy.

If applicants get their information in on time, and the application is complete, that is the timely response. However, we know in instances in people's lives, things happen, you know, where they need assistance immediately, and sometimes they are not able to get all the information that they need within themselves within a timely period. But this programme was put in place so that people know, you know . . . because apartments can come up quickly. Right? They can come up quickly. You need to be able to have access to funds right away, and so that's why this [fund] was put in place. So, to say that Financial Assistance is not timely, Financial Assistance works within the policy,—

Ms. Robin Tucker: Point of order, Mr. Speaker.

[Crosstalk]

Hon. Tinee Furbert: —policy, Mr. Speaker, that they are meant to work in, which is in those three to four weeks. Thank you, Mr. Speaker.

The Speaker: There is a point of order.

What's your point of order, Member?

POINT OF ORDER

[Misleading]

Ms. Robin Tucker: My point of order is that the Minister is misleading the House. She misspoke in that I did not say that Financial Assistance was not responding in a timely way. I simply asked if there was any plan by the Ministry to be able to improve service delivery so that people have less of a reliance on Hardship Funds in circumstances where they don't get processed quickly enough.

Hon. Tinee Furbert: Mr. Speaker, again, let me make myself very clear. This programme was put in place. It exists to help with the gap, to create a timely opportunity for immediacy for our people and our country to get assistance. That's the purpose of this programme.

The Speaker: It recognises that there is a process, and every process takes time, and the Hardship Fund is there to assist people during that process before they are fully completed with the application.

Ms. Robin Tucker: Thank you, Mr. Speaker.

That is completely understood, but that still doesn't answer my question but thank you so much.

The Speaker: Okay, all right.

Minister, that's the end of questions for your Statement.

The next Statement that has questions this morning is the Statement by the Minister of Economy and Labour on his Statement in reference to the Bermuda Economic Investment Certificate.

MP Robinson has a question for you, Minister.

QUESTION 1: BERMUDA'S ECONOMIC INVESTMENT RESIDENTIAL CERTIFICATE PROGRAMME UPDATES

Mr. Dwayne Robinson: Yes, thank you so much.

First of all, I wanted to ask the Minister about the charitable portion because I think it is an excellent addition to the [EIRC]. I just wanted to ask, if one charity is receiving the majority of the investment, will the Minister make any means or procedures so that that could be spread more across [the] charitable sector?

Thank you.

The Speaker: Minister.

Hon. Jason Hayward: At this point, there has been no investment into charities. However, once those investments are being made, the Ministry will commit to analysing the charities that actually receive the funds. We have also talked to the nonprofit sector as it pertains to them, providing some type of perspective so that persons know the different charities that exist and the various areas in which they can donate.

The Speaker: Thank you.

Supplementary or new question?

[No audible response]

The Speaker: That's it? Okay, thank you.

Minister, MP King also has questions for you on that Statement.

MP King.

QUESTION 1: BERMUDA'S ECONOMIC INVESTMENT RESIDENTIAL CERTIFICATE PROGRAMME UPDATES

Mr. Robert King: Thank you, Mr. Speaker.

Given that the Minister has reported approximately \$622 million in investment through the EIRC programme with 51 per cent invested in new and existing businesses, will the Minister provide the House with the number of Bermudian jobs created, the number of new businesses established, the number of existing businesses expanded, and the total value of capital expenditure generated by these investments since the programme commenced?

The Speaker: Is that all the information contained altogether? It sounded like a few questions there.

[Inaudible interjection]

The Speaker: I am asking the Minister.

The Minister may say, yes, he's got it. I'm just asking.

Hon. Jason Hayward: I don't believe I have the breakdown of which the Member is actually requesting, but I do have a further breakdown that can clarify some of the points he seeks to get further information on.

And so, the investment into existing businesses, that is roughly around \$52 million. In government bonds, it's roughly around [\$]2.6 [million]. The new businesses would be \$222 million, and then other ventures would be roughly around \$44 million. But I would say investment into any business with that level of investment will generate additional value added to society, whether its being to service providers, whether those businesses are paying rent, and direct employment. While we do not track the indirect and induced impacts of those particular investments, we do know it does lead to increased economic activity in Bermuda.

The Speaker: Thank you.

Supplementary or new question?

Mr. Robert King: Thank you, Mr. Speaker. Supplementary.

The Speaker: Supplementary. Okay.

SUPPLEMENTARIES

Mr. Robert King: Given that the programme is bearing fruit, and to the Minister's Statements, would the Minister consider tracking those particular sectors to see specifically what is working about the specific investments that are made in the future so that we can get the biggest bang for the buck with this good initiative?

The Speaker: Minister.

Hon. Jason Hayward: One of the roles of the Business Development Agency [BDA], which actually administers this programme, is ongoing meetings with potential investors. What should be noted is this is the initial investment associated with the programme. That doesn't mean that it's the total investment made by a specific investor.

And so, we do know from the data that the BDA has collected, persons do initial investment into Bermuda, and then they find other ways to grow and develop other business ventures once they get settled in Bermuda. And so, it does have a continual economic impact, and we do continual engagement with the investors to determine whether or not we can assist them in other areas.

The Speaker: Okay.

Supplementary or new question? Second supplementary or new question?

Mr. Robert King: Second supplementary, Mr. Speaker.

The Speaker: Okay.

Mr. Robert King: The Minister made mention of the fact that there was \$222 million in new business. Can the Minister speak to how many Bermudian businesses were created as a result of that \$222 million, and how many jobs were . . . Bermudian jobs were created as a result of that investment?

The Speaker: Minister.

Hon. Jason Hayward: I have answered that with the previous question in terms of we don't track [those metrics].

The Speaker: All right.

Second question? Your supplementals are completed on the first question. Second question?

Mr. Robert King: Second question, Mr. Speaker.

The Speaker: Yes.

QUESTION 2: BERMUDA'S ECONOMIC INVESTMENT RESIDENTIAL CERTIFICATE PROGRAMME UPDATES

Mr. Robert King: Understanding that the EIRC is to take advantage of opportunities presented by foreign investment and persons coming to the Island, will the Minister explain what specific factors can result in an applicant being classified as high risk and refused an EIRC, and how many applications have been refused or escalated as a result of the new risk-based process?

The Speaker: Minister.

[Crosstalk]

Hon. Jason Hayward: Mr. Speaker, the intention of the Statement was to announce a new risk-based approach, and so that new risk-based approach has not been implemented yet.

The Speaker: So, it's not available because it is new. Yes.

Do you understand the response? It's a new programme, so there aren't any results yet. This is to announce the programme that's going into place.

Mr. Robert King: Okay.

The Speaker: So, the information you seek will be after it's been in place.

Mr. Robert King: So, understanding that there's a new . . . supplementary, sorry.

The Speaker: Supplementary, okay.

SUPPLEMENTARY

Mr. Robert King: Understanding that there are going to be new rules in process to make sure that there's right fit, will the Minister be publishing results and performance measures related to the new risk matrix to see if it's achieving its aims of protecting homes for Bermudians, making sure that there's more available? Because we already understand that there's a housing crisis, so we want to make sure that we have the right balance. So, thank you. That's my final question.

[Crosstalk]

The Speaker: I am trying to put in a gist for you.

[Crosstalk]

The Speaker: It is almost anticipating because the results . . . you are asking for results that the programme's just being introduced to get started. So, you really don't know the parameters under which —

Mr. Robert King: Well, I will clarify, Mr. Speaker.

The Speaker: Okay.

Mr. Robert King: Understanding that these new risk measures are being put in place and understanding that they are put in place for a specific reason, my question is: Are we going to be using the data from the risk assessments in terms of, is it working? Is it not working? And what improvements need to be made? Because we understand the impact that foreign investment guest workers have on Bermudian jobs, housing, and other critical areas. Thank you.

The Speaker: Minister.

Hon. Jason Hayward: The answer to the question is yes, but it is important for the Honourable Member, the listening public, and to clarify to this House how this programme actually started.

Prior to this programme, persons who were simply deemed to be wealthy actually simply applied for a residential certificate. This Government determined that that was not good enough for long-term residency in Bermuda. As a result, we said, if you want long-term residency in Bermuda, then you must make an investment into the country.

As a result of that, we introduced the Economic Investment Residential Certificate. These . . . what I am sharing is the results. And so, while we are strengthening that particular programme, it is already a

strengthened programme from the system that we had in place in the past.

And so, yes, we will continue to do ongoing checks to determine how we can tweak the programme moving forward. And as you would know, Mr. Speaker, since sitting in that particular seat, and me standing at this particular podium, I have continued to provide the results of the Economic Investment Residential Certificate programme.

The Speaker: Okay. And no further questions?

Good.

Minister, that is the end of the questions for that Statement.

The next Statement that has questions this morning is the Statement by the Minister of Education in regard to the Education Authority. And the Opposition Leader would like to put his questions to you.

Hon. Ben Smith: Thank you, Mr. Speaker, and good morning.

The Speaker: Good morning.

QUESTION 1: EDUCATION AUTHORITY ACT 2026, TABLING OF

Hon. Ben Smith: Yes, the Honourable Minister, he's pointed out in the Statement, and the Minister has given us the opportunity to have a briefing prior to this Bill being presented, and he's also said that he will continue to have that conversation with us. But it is important from the standpoint that the structure of the Education Authority as has been pointed out is important.

Does the Minister believe that this structure should have been put in place prior to many of the reforms that have been put forward?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, simply put, hindsight being 20/20, if we could have put this in place prior, we probably would have. But this was always part of the Education Reform. And [when] we go back and look at the roadmap. It was the Reform, and the Education Authority was always going to be part of that. And so, the simple answer to the Member is, no.

We are where we find ourselves today. And we are moving forward with the information we find in front of ourselves today. The Education Authority will come into effect. It will take over, eventually, the Education Reform process, but the reform will continue until that day when it is ready to take it over.

The Speaker: Supplementary?

Hon. Ben Smith: Second question, Mr. Speaker.

The Speaker: Second question.

QUESTION 2: EDUCATION AUTHORITY ACT 2026, TABLING OF

Hon. Ben Smith: Mr. Speaker, considering that one of the reasons for implementing an Education Authority is that it does take some of the political influence out of education, will the new Education Authority, once fully operational, be able to make changes to the reforms that are presently in place?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, as I did speak in my Statement, I said that reform continues, and disappointingly to most when it comes to education it is consistently reforming itself. It has to change to address the factors that it finds of that day. And so, there is, unfortunately, and I know we have had these conversations, I know because I have been in the public domain having these conversations, there is no magic date where you can say everything is done, you just don't do anything anymore, because it will continue to evolve.

And so, when the Education Authority comes into effect, of course, they will look at what's happening and make the necessary adjustments based on what the information is on that day.

Thank you, Mr. Speaker.

The Speaker: Supplementary or third question?

Hon. Ben Smith: Supplementary, Mr. Speaker.

The Speaker: All right.

SUPPLEMENTARY

Hon. Ben Smith: So, Mr. Speaker, with the introduction of the Education Authority, which will have new people and new voices in it, the potential is that the direction that we are on today will have to change once the Education Authority is in place. Is that what the Minister is saying?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, I know we are going through some mental gymnastics trying to come to the point of saying that education continues to evolve. It evolves. This is one of those subjects that it evolves on a daily basis. So, to say that, to agree that once the Education Authority is in place that they will change something, I am sure they will see something that has to be done differently.

When we get to the Act and we talk about the transitional period and they are looking at how the Department of Education operates, they are probably going to say: *Well, we want to operate completely different*

from what model you have now. That could be a possibility.

I am not going to put anything in place . . . I am not going to say anything or put anything in place that can prejudice their ability to come in, look at what's happening, and then pivot if they see that that's what needs to happen. But I can't say they will; I can't say they won't, Mr. Speaker. That is asking for me for speculation, which you know is against our Standing Orders.

The Speaker: All right, thank you.

No further questions from the Member?

There's an additional Member who would like to put questions to you, Minister.

MP King, would you like to put your question?

Mr. Robert King: Thank you, Mr. Speaker.

The Speaker: Mm-hmm.

[Crosstalk]

QUESTION 1: EDUCATION AUTHORITY ACT 2026, TABLING OF

Mr. Robert King: The Minister has stated that the Education Authority will have strong focus on literacy, numeracy, well-being, and life chances. In light of the government's recent analysis of Cambridge [International Education] Checkpoint and IGCSE results, what specific measurable improvements in student achievement does the Minister expect the Education Authority to deliver over the next five years, and how will those outcomes be publicly measured and reported?

The Speaker: Minister.

Hon. Diallo V. S. Rabain: Mr. Speaker, I thought . . . I was leaning towards . . . I didn't even speak about the Cambridge results, which I have announced in here that I will be . . . we will be very public with those results that we did receive earlier this year once they are socialised within.

But I will say, Mr. Speaker, I have spoken very publicly of what is being put in place now to ensure that those results will be utilised. And how they will be used to measure improvement of our students as we move forward.

Mr. Speaker, once again, the Member is asking me to speculate on what the Authority is going to do with the results.

The Speaker: Supplementary or second question?

Mr. Robert King: Supplementary.

The Speaker: Mm-hmm.

SUPPLEMENTARY

Mr. Robert King: It could be seen as speculation. What I am asking is: Will the Education Authority be charged with using empirical analysis of accepted academic and vocational measurement tools and protocols when making recommendations for improvements and changes to the system to include Cambridge?

Thank you.

Hon. Diallo V. S. Rabain: Mr. Speaker, what I can commit to that Member is, since he sits Independent, he will be part of the group that we pull in to actually talk about what exactly this is. Because I am . . . from the questions that he is asking I don't believe he has a full understanding of what exactly the Authority will do. But I did articulate that in the Statement.

The Speaker: Okay.

Second supplementary or second question?

Mr. Robert King: [Microphone not on.]

The Speaker: Okay.

QUESTION 2: EDUCATION AUTHORITY ACT 2026, TABLING OF

Mr. Robert King: The Minister has spoken about creating multiple pathways so that young Bermudians can develop skills necessary for meaningful employment. But there's also a population of Bermudians who leave the Department of Corrections facing educational, vocational, and employment barriers. How will the Education Authority work with Corrections, Workforce Development, and the Bermuda College to ensure that education and skills acquired before, during, and after incarceration form a continuous pathway toward recognised qualifications, apprenticeships, and sustainable employment?

The Speaker: Member, the Statement was around the Education Authority and the formation of the Authority going forward. The details of bringing the prison into it wasn't part of the Statement. It's a broad brush of outside of what was in the Statement right now.

Mr. Robert King: I understand, Mr. Speaker. And I guess this is one of those unfortunate situations where, because it wasn't included in the Ministerial Statement . . . The question I will have is: Will the Educational Authority give consideration to that? It's not in the Statement, but I understand that education, persons incarcerated, must be part of the education system in Bermuda, and the Authority, one would assume or infer, is going to be charged with managing that as well. That would be my final submission.

The Speaker: It's probably stretching it a bit still—

Hon. E. David Burt: A whole lot.

The Speaker: —because the Authority, this is the Statements in reference to the creation and the movement forward of the Authority. The parameters and the guidelines will come as that moves forward and what can be brought under that. So, you are probably putting the cart before the horse right now, in layman's terms.

Mr. Robert King: Okay. Well, I am just hopeful that Corrections will be given some consideration. Thank you. That's it. Thank you.

The Speaker: Minister, that gives an end of the questions for your Statement.

The next Statement that has questions this morning is a Statement from the Minister of Home Affairs in reference to the solar pilot. And that's from MP Robinson.

MP Robinson, would you like to put your question?

QUESTION 1: BALCONY SOLAR PILOT PROGRAMME

Mr. Dwayne Robinson: Yes, thank you, and thank you to the Minister for her Statement as we welcome broadening the use of solar to residential areas.

My first question is: How has BELCO or the Regulatory Authority [RA] been consulted regarding this pilot?

The Speaker: Minister.

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

The Regulatory Authority has very specific thresholds for which the current regulation and their policies oversee. And so, they are aware of the Government's plans and have had an opportunity, during our regular meetings, to provide feedback to the Ministry. But it is not within the scope of their regulatory remit.

The Speaker: Thank you.
Supplementary?

SUPPLEMENTARIES

Mr. Dwayne Robinson: Yes, a supplemental. I noticed that the Minister didn't include BELCO, whether they were consulted. The reason why I ask . . . and here's my supplemental. Can we have a commitment that there won't be an additional fee attached to this Balcony Solar project later on due to lack of consultation with BELCO?

The Speaker: Minister.

Hon. Alexa Lightbourne: I think the Honourable Member is actually speaking to business decisions and regulatory approvals of which are not under the Ministry's remit. Our affordable agenda and our affordable priorities are clear. And so, we do invite lower cost, more efficiency, [to] ultimately reduce electricity cost in the sector.

The Speaker: Supplementary or new question?

Mr. Dwayne Robinson: Supplemental.

And we have to remember that the tiered pricing was brought about due to a ministerial directive or partially due to a ministerial directive. So, we can't say that there's no involvement from Government.

Hon. Alexa Lightbourne: Point of information, Mr. Speaker. Point of information.

The Speaker: The Minister wants to provide a point of information to assist you.

Mr. Dwayne Robinson: Thank you.

POINT OF INFORMATION

Hon. Alexa Lightbourne: Thank you.

I do believe that the Honourable Member may just be misguided in the presentation of his question. The ministerial directive sought to look at the entire electricity sector and the way in which it is best suited to evolve. It was not intended to have a piecemeal and kind of select or à la carte approach to energy sectoral planning and reform. So, I think the presentation of just one decision as informed by the Ministry's directive would be an incorrect assertion.

Mr. Dwayne Robinson: Thank you.

The Speaker: Supplementary or . . .

Mr. Dwayne Robinson: I'll finish my supplemental that I had, yes.

The Speaker: All right.

Mr. Dwayne Robinson: The intended consequence is what leads to my supplemental, was BELCO consulted? Because we see that fees were introduced on Solar due to, or potentially partially due to, a ministerial directive that was to create transparency and pricing. And that led to a facilities charge, whether or not the Government is about that or not. So, my supplemental is:—

An Hon. Member: Are you talking about BELCO?

Mr. Dwayne Robinson: —Has the Minister discussed with BELCO this particular pilot to ensure that there's

not an additional fee that will be added later down the line?

Hon. Alexa Lightbourne: Mr. Speaker, I do appreciate the indulgence that you have offered to the Honourable Member who is mischaracterising the Government's stated statements that are in the public domain. But I want to be specific about the Balcony Solar as an effort that the Government is seeking to advance.

A decision from a sectoral participant is not within the Ministry's remit. But they are aware. It is not anticipated that there will be a cost. But ultimately [that] is up to the Regulatory Authority recognising the Government's policy and its objectives in order to determine what ought to be approved and what might not be specificity to be approved.

And so, a decision to increase costs has the requisite separate from the Ministry and ministerial interventions process for which it is therefore approved. So, to suggest that it is a Ministry effort and a Ministry decision would be a mischaracterisation of our roles. And it must be understood and appropriately presented.

The Speaker: Second supplemental or second question?

QUESTION 2: BALCONY SOLAR PILOT PROGRAMME

Mr. Dwayne Robinson: Second question. I will move on due to time.

But the Ministerial Statement, I mean the ministerial directives are publicly presented on the RA's website. But either way—

The Speaker: Put your question. Put your question due to time. Put your question.

Mr. Dwayne Robinson: Is this pilot going to be effective for reaching Government's solar targets while larger solar users are looking to remove their panels currently?

The Speaker: Minister.

Hon. Alexa Lightbourne: I would invite the Honourable Member to repeat the question. I don't know that I understand, Mr. Speaker.

The Speaker: Could you clarify your question a bit for the Minister?

Mr. Dwayne Robinson: Yes, the Ministry in their NSP has a solar target. I am asking, will this pilot be useful in reaching that solar target when current larger solar users are looking to remove their solar panels due to the current facilities charge?

The Speaker: Minister.

Hon. Alexa Lightbourne: The Honourable Member is conflating. I appreciate the skilful presentation of the question, but what I receive is a question that asks, will this Balcony Solar project help to reduce the cost and consumption? And every kilowatt that is saved and transitioned from fossil fuel, it's a basic subtraction and addition question. Anything that we are not using fossil fuels to generate, is savings and therefore aligned to the Government's intentions and energy transition goals.

The Speaker: Thank you.
No further questions?

[No audible response]

The Speaker: Minister, that brings to the close of questions for that Statement. However, your second Statement has questions as well.

And MP Robinson, would you like to put your questions to the Minister on her second Statement?

QUESTION 1: PROPOSED COMPETITION ACT FOR BERMUDA

Mr. Dwayne Robinson: Yes, thank you.

I just wanted to get a bit of clarity, does a draft Competition Bill currently exist?

The Speaker: Minister.

Hon. Alexa Lightbourne: The Ministry at present is consulting on the policy which will inform the legislation and any sort of associated drafts.

The Speaker: A supplementary?

Mr. Dwayne Robinson: I will just go to my second question due to the time.

The Speaker: Second question.

QUESTION 2: PROPOSED COMPETITION ACT FOR BERMUDA

Mr. Dwayne Robinson: Will the Government be subject to this Competition Act when it engages in commercial or economic activities?

The Speaker: Minister.

Hon. Alexa Lightbourne: Thank you, Mr. Speaker.

The policy includes very specific sectors that the Ministry and its policy are seeking to address. And so, those sectors would have the appropriate, once both agreed and passed, regulatory framework that they are responsible to.

The Speaker: Thank you.

Supplementary or third question? No?

Thank you.

MP Pearman, would you like to put your questions to the Minister?

QUESTION 1: PROPOSED COMPETITION ACT FOR BERMUDA

Mr. Scott Pearman: Thank you.

Does the Honourable Minister say that there does exist a Bill or there doesn't exist a Bill? I didn't get the answer.

Hon. Alexa Lightbourne: As included in my Statement, the Ministry is advancing a policy and consultation,—

[Timer chimes]

The Speaker: Thank you, Members.—

Hon. Alexa Lightbourne: —and based on that feedback, we will inform a Bill.

The Speaker: Members, the time has expired. And we appreciate all Members for their participation in the Question Period this morning.

We will now move on to the next item on the Order Paper this morning. And it is the—

ANNOUNCEMENT BY THE SPEAKER HOUSE VISITOR

The Speaker: Well, before I move on to the next item, just to acknowledge in the Gallery we have former Senator [Maurice] Foley in the Gallery. It's nice to have him visit us this morning.

[Desk thumping]

CONGRATULATORY AND/OR OBITUARY SPEECHES

The Speaker: Would any Member wish to make a contribution?

MP Swan, you have your three minutes.

[Crosstalk]

Mr. Hubert (Kim) E. Swan: Thank you, Mr. Speaker.

Mr. Speaker, I had the honour and pleasure of spending time with a college friend who is here with a large group staying at Hamilton Princess.

[Crosstalk]

Mr. Hubert (Kim) E. Swan: The Benjamin F. Edwards Leadership [Forum] is fulfilling business tourism, providing spouses to accompany their family members who are here on Island in a very intensive—

The Speaker: Members, Members up front. I can't hear the Member down in the back who's trying to put his question.

[Crosstalk]

Mr. Hubert (Kim) E. Swan: Very intensive conference where they would start at 7:00 am and go right through to about one o'clock before enjoying a little bit of Bermuda. I had the opportunity to take Collin and Connie McCrary, the managing partner of the Troy branch of Benjamin F. Edwards.

My charge in college during his freshman year. His father used to come to Bermuda regularly. His father was the Chairman of President Carter's Banking Commission and used to come and visit with my mom from time to time, part of my Alabama family.

And I am very pleased to have had the opportunity yesterday to spend some quality time with them while they enjoy Bermuda on a brief visit here.

On a sadder note, Mr. Speaker, I would just like to have condolences sent to the family of Sharon Kirby, a St. Georgian, who was known in Bermuda in the banking world, who recently passed away.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member . . . MP Lister, would you like to put in your three minutes?

Mr. Dennis Lister III: Yes, good morning, Mr. Speaker.

The Speaker: Go right ahead.

Mr. Dennis Lister III: Mr. Speaker, I would like to start off first by associating myself with the comments from MP Swan regarding the passing of Ms. Sharon Kirby. While I did not know her, she was the mother of one of my brothers-in-law. So again, I just want to send condolences to the family of Ms. Sharon Kirby.

On a lighter note, Mr. Speaker, I would like to just recognise Bermudians who have performed well on the international stage representing Bermuda . . . or . . . I will associate the House.

The Speaker: Mm-hmm.

Mr. Dennis Lister III: First, I would like to start off with Ms. Imani Phillips, who recently finished second, and she got a silver and a bronze medal at the Baotou International [Pickleball Invitational]. She got silver in the singles, and as she finished runner-up to an American in that tournament, while she finished bronze in the

doubles. So again, I just want to congratulate Ms. Philips for representing Bermuda well in pickleball.

Also, Mr. Speaker, I would like to recognise Mr. Tashun Simons. He is a young referee in Bermuda, and recently he just became the first Bermudian referee to be certified to operate the VAR system in football. So, anyone who watches football, you know they have the VAR system, you have to be certified as a referee. So, I just want to recognise Mr. Tashun Simons. And he had his first assignment recently, last month in September, in a football game between Costa Rica . . . and I cannot remember the other team, where he was the assistant VAR. So again, congratulate him for being certified, the first Bermudian referee to be certified to operate VAR technology.

And lastly, Mr. Speaker, I would just like to recognise Mr. [Clarence] "Nicky" Saunders, a former Olympian for Bermuda who has now been elected as the Secretary-General of the Bermuda Olympic Association. So, I want to recognise . . . I associate the Minister of Sport—

The Speaker: Associate the House.

Mr. Dennis Lister III: I associate to House.

I just want to recognise him. It's always good to have former Olympians of people who have represented Bermuda at a high level and a high standard coming back to now participate in our local, while it's on the administrative side, but he's willing to come back and give his experience and knowledge from participating in the Olympics. And so again, congratulations to Mr. "Nicky" Saunders, and also to the Bermuda Olympic Association in general.

And with that—

The Speaker: You know he is still the record holder for his jumps, right?

Mr. Dennis Lister III: Well, yes, I do know he does hold the record, so again—

An Hon. Member: Commonwealth Games.

Mr. Dennis Lister III: Commonwealth Games.

So again, it's great for him to come back and bring that experience to now help with the Bermuda Olympic Association.

So, thank you, Mr. Speaker.

The Speaker: MP King, would you like your three minutes?

Mr. Robert King: Thank you, Mr. Speaker.

Good news this morning. I had the pleasure of attending The Mirrors Programme and Minister Tinee Furbert was there as well for the art competition that they had. It was tremendous to see the quality and the talent of these young Bermudian budding artists,

absolutely incredible. They celebrated, what was it? I think it's 19 years . . . 10 years. And one of the persons even sold a piece of artwork as well. Absolutely incredible, the talent of those young persons. And we should endeavour to do all that we can to promote the arts in this country.

On a more personal note, my wife and I celebrated 16 years of marriage yesterday. I am a difficult person to live with, so I mean, you know.

[Desk thumping]

[Laughter and inaudible interjections]

The Speaker: You've got the whole House—

Mr. Robert King: Yes, yes. So, love you, baby.

The Speaker: Does any other Member wish to follow that?

Any Member wish to follow that?
None?

[Laughter]

The Speaker: All right.
Premier.

Hon. E. David Burt: We're on congrats and obits?

The Speaker: Yes, congrats and obits.

Hon. E. David Burt: Move along.

The Speaker: No one else? Okay, we will move on.

MATTERS OF PRIVILEGE

The Speaker: There are none.

PERSONAL EXPLANATIONS

The Speaker: There are none.

NOTICE OF MOTIONS FOR THE ADJOURNMENT OF THE HOUSE ON MATTERS OF URGENT PUBLIC IMPORTANCE

The Speaker: There are none.

INTRODUCTION OF BILLS

GOVERNMENT BILLS

The Speaker: The one Bill to be introduced this morning is by the Minister of Education.

Minister.

BILL

FIRST READING

EDUCATION AUTHORITY ACT 2026

Hon. Diallo V. S. Rabain: Mr. Speaker, I am introducing the following Bill for its first reading so that it may be placed on the Order Paper for the next day of meeting: the [Education Authority Act 2026](#).

Thank you, Mr. Speaker.

NOTICE OF MOTIONS

The Speaker: There's a Motion to be introduced this morning by MP Pearman on behalf of MP DeCouto.

ANNUAL REPORTS OF THE PREMIER, MINISTERS AND OPPOSITION LEADER PERSONAL STAFFS ACT 2019

Mr. Scott Pearman: Thank you, Mr. Speaker.

I hereby give notice that at the next day of meeting, MP Douglas DeCouto proposes to move the following Motion:

"THAT THIS Honourable House requests the Premier table all outstanding Annual Reports as required by section 9 of the '[Premier, Ministers and Opposition Leader Personal Staffs Act 2019](#).'"

Thank you.

The Speaker: Thank you.

ORDERS OF THE DAY

The Speaker: The first Order under consideration this morning is . . . yes, it's still morning. This morning, no—it's afternoon actually, it's gone after noon.

[Inaudible interjections and laughter]

The Speaker: It's afternoon, Members.

The first item is the consideration of the following Motion to be moved by the Honourable Minister Adams, Minister of Works. Notice of which was given on the 25th of September.

Minister.

Hon. Jache Adams: Good, yes, afternoon, Mr. Speaker.

The Speaker: Yes, it is afternoon.

MOTION

VESTING OF GOVERNMENT-OWNED LAND IDENTIFIED ON CADASTRAL PLAN SHEET NO. 4030/001/28

Hon. Jache Adams: Mr. Speaker, I rise today to move THAT THIS Honourable House approve the vesting of a 0.801 hectare or 1.979 acre parcel of vacant government-owned land in South Hampton Parish. Adjacent to Dr. Cann Park in the Bermuda Land Management Corporation, otherwise known as BLMC.

The Speaker: Are there any objections to the Motion going forward?

There are none; proceed.

Hon. Jache Adams: Mr. Speaker, this Motion is a necessary step towards advancing the proposed Dr. Cann Park II Housing Project. It also, Mr. Speaker, speaks to a responsibility that I believe, or this Government believes, that we take seriously. And that is ensuring that public land serves the needs of our people.

Mr. Speaker, when we speak about housing in this House, we must remember what it means outside these walls as well. It means security, independence, and the ability to plan for the future. For someone waiting for a suitable home, progress is measured by whether the decisions we make bring that opportunity closer. That is why the practical steps matter. Before a project can be delivered, the land must be identified and the responsible entity placed in a position to move it forward. Today, we are asking this House to support one of those steps.

Mr. Speaker, the decision before Members concerns the suitability of this parcel and the rationale of vesting it in the BLMC. The detailed development proposal, including the design, number and mix of units, eligibility criteria, financing, and construction timelines falls within the remit of my honourable colleague, the Deputy Premier, and Minister of Housing and Municipalities. Those are legitimate matters for scrutiny, but they are separate from the Motion before us.

On the question of location, this parcel is a logical choice for residential development. It sits immediately adjacent to the existing Dr. Cann Park housing under the Bermuda Housing Trust. The proposed project would therefore build upon established residential use and community infrastructure, rather than introduce housing into a completely new area.

The land is also relatively flat and largely unencumbered, with infrastructure and utility services nearby. These characteristics provide a practical basis for development and for making efficient use of public land. Alternative sites were considered, and this parcel's location, physical characteristics, and relationship to the surrounding area support its selection.

Mr. Speaker, on an Island where land is limited, Government has a duty to consider carefully how its properties can meet public needs. That includes

recognising when a vacant parcel presents an opportunity to advance housing. Responsible stewardship requires us to assess the opportunity and act where there is a sound basis to proceed.

This Government believes that its land holdings should contribute to the well-being of the people we serve. Where a site is suitable for housing, we should be prepared to take the decisions needed to make that use possible. That is the approach reflected in this Motion.

The second question is why Government proposes to vest the land in the BLMC, rather than lease it or retain it within the government estate. The corporation is responsible for advancing this project through planning, development, financing, procurement, delivery, and long-term management. Vesting places the land under its control and provides the authority and certainty required to carry out those responsibilities.

It aligns control of the property with responsibility for the project. The public purpose of the land remains. The parcel is being placed with the government's designated development entity so that the work required to advance the proposed housing project can proceed.

Mr. Speaker, the public rightly expects government agencies to work together. People should be able to see how the management of public land supports our housing objectives. My Ministry has a role in ensuring that suitable land is made available through the appropriate mechanism. While my honourable colleague leads on the development itself, each of us must do our part if we are to make progress. There is also a question of political responsibility. It is easy to speak about the importance of housing. The test comes when a decision is required to move a proposal forward. This Government is prepared to make that decision and explain why it is in the public interest.

Members are entitled to examine the case closely. Scrutiny should help us make sound decisions and the people we represent also expect those decisions to lead somewhere. In this instance, there is a suitable parcel, an identified housing purpose, and an entity tasked with advancing the project.

Mr. Speaker, I ask colleagues to support this Motion as a practical contribution to that work. By approving the vesting, this House can help turn the potential of vacant government land into an opportunity to meet housing needs. That is a public purpose worthy of our support.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution at this time?

Hon. E. David Burt: Oh, Vance.

The Speaker: MP Campbell.

Mr. Vance Campbell: Thank you, Mr. Speaker.

Mr. Speaker, this is not just a simple transfer. The Minister himself refers to the reason, and I think that we cannot discuss the transfer without discussing the reason.

So, I will ask for some guidance from you as I present my comments. I don't know how we can talk about the transfer and not talk about what's going on there, as that is the reason for the transfer.

[Inaudible interjections]

Mr. Vance Campbell: And may . . . and how it's used and what the purpose is—

[Inaudible interjections]

Mr. Vance Campbell: —may have a bearing on whether we think it's a good idea to transfer it or not.

[Inaudible interjections]

Mr. Vance Campbell: Premier, can you let me speak? You can have a turn if you want.

Hon. E. David Burt: I did . . . I'm just saying. He is going to explain it to you.

The Speaker: I am listening because I know this one, because of the other matter that's on the table, is very . . . a thin area for anybody—

Mr. Vance Campbell: And that's why I am asking for your guidance.

The Speaker: —for anybody who gets on their feet. So, I am glad you acknowledged that when you started. I am sure you are skilled enough to stick within that thin area.

[Laughter]

Mr. Vance Campbell: So—

Hon. E. David Burt: A little bit of information, Mr. Speaker, if I may, for the Honourable Member.

The Speaker: Okay.

Hon. E. David Burt: The Honourable Member is saying that it would be helpful to know what is taking place in the site. The only thing I was trying to indicate to the Honourable Member is the Minister with responsibility for it has to move the Motion under the law.

However, the Minister with responsibility for Housing, to whom it is being transferred for, has an entire brief to tell the House what is going to be there. That is the only thing I was telling the Honourable Member.

He got up before the Honourable Minister got the chance, so he could say that.

The Speaker: That's why the process has been set up as it is, where the Motion is being done first, so that we can get to that. But still, at the same time, you can't cross-reference in your comments. That's the guidance.

So, the Motion is on the table now, and then the other matter to follow will be dealt with, a conversation to, that can support both in this sense.

Mr. Vance Campbell: Okay. So, thank you, Mr. Speaker.

First of all, I would like to start off by saying that we, on the One Bermuda Alliance side, do support the construction of affordable homes.

[Desk thumping and inaudible interjections]

Some Hon. Members: Yay!

[Crosstalk]

Mr. Vance Campbell: And in principle, we do support the concept of a Dr. Cann Park II.

[Inaudible interjections]

Mr. Vance Campbell: We do have some questions for the Minister, and I do recognise the particular situation that we have. So, a lot of the questions I do have would be for another Minister. So again, hence my asking for some guidance from the Speaker.

So, I do have some questions for the current Minister. What other sites were looked at? Now, he did say other sites were looked at. What other sites were looked at? When it comes to this particular piece of land, why was the 1.979 acres only that, when there is a fairly larger piece of property there? How did we come to 1.979 acres?

What is the land currently being used for? And what happens if [there] is some relocation required based on what the land is currently being used for, where would that happen? Where would that relocation take place? What is the cost of the land? And what is the fair market value of this particular piece of land?

Again, here is where I will require some guidance. We do have the reason. It was mentioned in the Statement that it was being transferred to facilitate the Dr. Cann Park II. How will the financing required by this impact the . . . I know the Bermuda Land Management Company may have the capacity to do this. How will it affect the risk of that taking on such a project? How much, in relation to a project, would the Bermuda Land Management Company, be authorised to borrow? And I guess that goes into the perceived risk of that venture. And will Government provide any guarantee or financial support for the borrowing, also taking into consideration

that ultimately when everything is stripped down, this may be a company, but the shareholders are, if I remember correctly, Ministers of the Government.

The Speaker: I anticipate that some of those [questions] will be answered when we get to the actual—

Mr. Vance Campbell: Maybe this should have been a joint Statement by both Ministers. But again, the rest of it is the workings of the building once it's finished.

And I believe that would be, those questions would be more appropriate for the Minister for Housing. So, I will take my seat at this time and allow others to speak.

The Speaker: No problem.

It is now 12:30 pm, and it looks like there are other Members who wish to speak. And besides you, Minister, I saw a Minister . . . it looks like you were . . . but there's others behind you who have jumped.

I am going to ask that the Deputy Premier move us to lunch, and we can continue this when we get back.

Hon. Zane J. S. De Silva: Yes, thank you, Mr. Speaker.

I move that we [suspend] for lunch and return at 2:00 pm.

The Speaker: Thank you.

Any objections?

There are none.

The House now stands adjourned until 2:00 pm.

[Gavel]

Proceedings suspended at 12:32 pm

Proceedings resumed at 2:01 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

The Speaker: Members, the House is now back in session.

[Gavel]

MOTION

VESTING OF GOVERNMENT-OWNED LAND IDENTIFIED ON CADASTRAL PLAN SHEET NO. 4030/001/28

[Continuing]

The Speaker: The House is back in session. Let's get started.

When we rose for lunch, we were on the Motion by the Minister of Public Works and Environment (yes, the Minister of Public Works and Environment) in reference to the land transfer. And I think MP Swan had risen to his feet to add a contribution.

Mr. Hubert (Kim) E. Swan: Yes, thank you, Mr.—

The Speaker: MP Swan, would you like to continue?

Mr. Hubert (Kim) E. Swan: Mr. Speaker, thank you very much for that acknowledgement. I would certainly like to have the opportunity to speak on the consideration of the Motion that was put forward by the Honourable Jache A. K. Adams, A. K. cousin, that “BE IT RESOLVED, [pursuant to] section 8(3) of the Public Lands Act 1984.” Bermuda Land Management Corporation [BLMC], and more specifically, some lands up there at the “Morgans Point site in Southampton Parish and bounded by the lands of Caroline Bay [Ltd.], Sea Express Lane, Tribe Road No. 5, and the Railway Trail.”

I will declare my interest, Mr. Speaker. I am a Southampton boy, born and bred, who grew up in White Hill. And I recall standing on [the] number 1 tee there at Port Royal Golf Course, looking northerly. And I remember there being a hospital there, which was part of NAB. I remember standing on number 1 tee looking in a northerly direction and remember that the base had a golf driving range there.

I also remember (and I declare my interest) at one time in my life I was a member and leader of a now-defunct political party called the United Bermuda Party [UBP]. And when I was a younger member, houses were built during that time period of the early 1980s, [during] which time I ran as a candidate in 1983 when there was a housing shortage and a housing crisis.

I also declare my interest in that I was a young, newly married person and know what it feels like to be newly married and not to have somewhere to live because the family homesteads were rented and the like. And if it was not for my dearest friend, the late Lloyd James, a former Honourable Member of this House, who sat on the PLP benches where I now sit . . . Notwithstanding our political divisions, we were the closest of friends right along through. And he had tourist accommodations and made sure that I and my newlywed lived in those places until we could find somewhere to be housed.

But we do not have many persons who have tourist accommodations like that. More of them are into long-term rentals, as would have taken place in that time period in the early 1980s when there was a housing crisis because persons moved away from having their homes, their apartments, rented for tourism accommodations to give long-term leases to the growth of international business. Why? Because at that time in Bermuda, in the early 1980s, you could not get a mortgage at the bank, particularly if you were of African

descent. You could not get a mortgage. And sometimes when you had mortgages, things were attached.

And what happened? The banks had what they called “creative finance,” and they would give you a five-year loan with a balloon payment of three. And persons were . . . So, for over eight years, persons were trying to accelerate to get those paid off. So, you had a housing crisis then, just like . . . And the Premier shared with you the great work we have done in the economy, notwithstanding a global pandemic. [We] have rebounded to make the economy buoyant. But with that come social knock-on effects.

So, I support this purchase of this . . . reallocation of this land to support emergency housing because *he who has felt it, knows it* and knows that we have a Minister responsible for Housing again. [He is] not the first. There have been other Ministers responsible for Housing, ministries of housing connected, too. And this Minister is committed to building houses.

Why is it urgent? Well, I am going to share with you. I have at least, *at least*, two very critical cases of seniors. It is worth . . . I shared, Mr. Speaker, my experience being in my early 20s. I was about 26 at the time, maybe 25, when I knew what it was not to be able to find a home. But imagine, Mr. Speaker, you are 94 years old, living single. You have done everything right in your life, but you did not buy a home for whatever reason. And you have rented the same places for quite a long period of time. And someone rolls up on you as a 90-year-old or an 85-year-old and tells you, *I need my apartment*.

Now, I am not making this up. This is real time, real stuff happening in Bermuda every day. Persons wanting their apartments back for family or for whatever reasons needing to . . . And then you are buying time. And all of a sudden, it comes a time when after six or seven months, they say, *Listen, they have got to go*. And of course, they have to maybe go to the courts if it gets stretched that way. But imagine what that is like for a senior who has lived long and wants to enjoy a good quality of life for what little time . . . And I often say there is more time passed under the water of Somerset Bridge for me than what is left for me. Time is of the essence. But imagine being 90 and having that consideration. *Where am I going to go?* And in the modern-day context (and you know for persons who have lived a good life, paid taxes, done everything right) you cannot get into places unless you can get someone under the age of 65 to vouch for you.

So, imagine being single . . . imagine being a single person in Bermuda, 90 or 85 years old, (right?) and for whatever circumstances you have been a renter and done your part, paid your taxes, and someone tells you . . . now you have got to find someone 65 to . . . Most of your next of kin are going 65. And look, we know that the village is not what it used to be. The village is just not what it used to be, so that 50-year-old has a lot of times no connection with you, no interest in you. And so, I am advocating as well as I am fighting

for some of these seniors out here. I declare my interest again. I am a senior, too. So, I understand how they are feeling, because then you could project ahead, you could say, *That could very well be me, but for the grace of God.*

I am saying that there needs to be some consideration for the good deeds done by people like that 90-year-old, my constituent, like that 85-year-old, my constituent, [who] called me just today. What are they going to do?

And so, when the Minister responsible for Public Works sees the urgency, and for the good of that . . . Dr. Cann Park was done by the Progressive Labour Party Government. And I applaud that. I know there was a time when I was just a plumber's helper trying to make my way through some career changes that took place about 25 years ago. And I am grateful for those plumbers who took me around. And I had worked on Dr. Cann Park, and I know that area quite well, notwithstanding growing up in that area, running around playing in that area. And if there is already a community—and I know some of the very residents that are there—what better place to put additional seniors than a community that has already embraced seniors?

And dare I say, [there are] other amenities as well. There might be the opportunity for some convenient locations, or maybe even a clinic somewhere near there to house some of those seniors. [I am] just projecting forwardly to a social-minded audience. There is already a ferry stop. There is already a bus there. There is already a Railway Trail there where persons could take a nice little stroll. So, it is ideal and suitable for seniors.

But the need for housing for the senior population and other demographics in our community is urgent, given the economic buoyancy that will come along with the reopening of the Southampton Princess hotel, with the redevelopment of the Elbow Beach Hotel, and with the possible growth of areas such as Morgan's Point as well. Those would work for persons who might be in the job field.

But we know, Mr. Speaker . . . And I speak social-minded issues. I have always spoken social-minded issues. No matter what jersey I might have had on, I have been a social-minded, White Hill boy all my life. I am telling you, the more buoyant a country becomes, the [more] disenfranchised it becomes for the average man and woman. I have seen cheese that used to be just grated to go on your . . . And making a little sandwich for us become such that it could take up all of what you earn. And I say that respectfully because, you know, if \$17 is minimum wage, you cannot get a taxi to go to work if you are late for that. If you have got to make seven o'clock in Southampton and you live in St. George's, you better find somebody to give you a lift if your bike breaks down because you are going to have to work two or three hours to pay for the ride to get there privately unless someone drops you

on a gypsy cab. That is just reality for the working class of this country.

I make no apologies for speaking for the working class of this country. It is a responsibility I have because that is who raised me in the hotels of this country back in the 1970s. Notwithstanding what choices I may have made, they loved me notwithstanding, and I appreciate them and love them all for it.

And I am here to say I am very proud and pleased that I have a Minister responsible for Housing who tells me that he is going to build those houses no matter what. He will have to declare his interest, too, because I grew up around him playing football, so I know he is going to pass the doggone sound barrier when it comes to getting a pension. And whilst . . . and . . . and . . . and whilst you know he might not have to worry as much about the price [of] cheese as some of my constituents, he grew up with them. And so, he would have some empathy for them.

I am here to say that we cannot . . . And if there is any way in which we can avoid this cyclical thing that if I as a young man can stand, (when I was a young man . . . I am young at heart) can remember the difficulties and the pain that came from being unable to rent a house in my country in my 20s to being at an age where I know that there is a senior some 45 years later that is experiencing the same thing in my country today, let us not fall in the pitfalls of not appreciating that we must continually make provisions for housing for those who just not might not be able to afford to own or even [for] those who can afford to own but cannot find anything that they can afford to purchase even if they are on the higher end because there is a need for those folks as well.

There is a need for young professionals and young family persons and single persons for homes in this buoyant, affluent Bermuda. We have to make provisions for the marginalised. And the marginalised sometimes have a lot of money in their pocket but they cannot afford. So, they got lured into that materialistic mind-set. [I am] thankful for the time that we came up in when persons . . . One of the things you used to live by was *It is not what you made; it is what you saved.* Today it is not as easy to see it, at all. And so, that is a story for a different day.

But we are talking about housing, and it speaks to social issues. It speaks to the very heart of what it is to exist in this world. You need shelter. You need shelter. And in this country today, emergency housing is needed because there is not sufficient housing to accommodate our people. And that is with us looking to find a way to repatriate some of our folks who are going elsewhere to live. We [have] got to make allowances for that.

I see more posts on social . . . I see posts on social media about all types of things right now. Good gracious. I will save that for a different debate, but I [have] got my plenty to say on that. Trust me. [I am] very experienced in that field as well. But I see a lot of

posts on social media by persons coming to Bermuda to live ahead of time trying to scout out the lay of the land because they can ask the questions about available housing, types of costs, where to shop, where to eat, and so on.

You know, in some places that I have had the benefit of travelling throughout the world, there is such [a] thing as a price that the tourists would pay and a local price. I tell my friends for us it is all the same price. You know, you might go to . . . You might follow me down to Munchies [By the Sea] because that is where I like to get my fish sandwich, or you might follow me up to Crawl [Hill] to Mamma Mia's or you might stop down there at the [Café] Olé and get the . . . You know there are all the fish sandwich places down at the East End. I will tell you what, Mr. Speaker. We do not have the Cup, but we [have] got the best place[s] to get fish. But the price is the same for a visitor as it is for a Bermudan. And that is the . . . and that is the reality for us. That is why folks in Bermuda, when they travel, take advantage to get to try to make their dollars stretch.

I remember my second election I ever ran was in 1998. And I remember a very important slogan because we used to live by this at one time in Bermuda. Maybe one of our older Members . . . I guess they are older. Many of us were already—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: But one, one week's . . . Mr. Speaker, you know you are a little younger than me, but not much. I remember you at Glebe . . . One week's salary . . . What was that one? One week's salary for one month's rent . . . One week's salary for one . . . There was a time when one week's salary . . . You worked the week, and that is when . . . That is when they used to say: *It is not what you make it is what you saved* because if you knew you worked a hard week . . . And what were Bermudians doing when that was the thing? Bermudians were going to work at TELCO or BELCO, and that was before that was before BELCO was . . . was . . . was . . . roughing up my good friends who had solar panels. That was before those days, you know. Persons would leave TELCO and BELCO and go work in the hotel. And guess what? They might have . . . They might have used the taxi to take some of the visitors after their shift in the hotel, to take them out to a nightclub somewhere.

POINT OF ORDER

Mr. Vance Campbell: Point of order, Mr. Speaker. While this is entertaining, what has it got to do with the Motion? It has got nothing to do with the Motion.

Mr. Hubert (Kim) E. Swan: Mr. Speaker, that is the difference . . . That is the difference between that side and this side, because you cannot talk about housing

unless for the modern people in this country you cannot put it—

Mr. Vance Campbell: Point of order, Mr. Speaker.

Mr. Hubert (Kim) E. Swan: —in context—

An Hon. Member: Oh, come on.

POINT OF ORDER

Mr. Vance Campbell: I was kept on a very tight leash. I could have gone down this road. I was kept on a very tight leash, and I asked you to be consistent with that.

[Inaudible interjections]

The Speaker: No, no, no. Let me clarify. Let me clarify that. The tight leash spoke to this matter and the next matter that is coming up. That is where the tight leash was. He has not gone over to the other matter yet. He is going all around the world. He going around the world, but he ain't going over to the other matter yet. He has had a journey.

Mr. Hubert (Kim) E. Swan: Mr. Speaker—

The Speaker: He has been on a journey. He has been on a journey—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: Mr. Speaker, I will not—

[Crosstalk]

The Speaker: —but he hasn't crossed.

Mr. Hubert (Kim) E. Swan: —I will not be—

The Speaker: [INAUDIBLE]

Mr. Hubert (Kim) E. Swan: —I will not be deterred.

The Speaker: Wait. Wait. You are restricted from talking to that other matter that comes up. That is where the restriction was. He has been all over the place, but he has not gone across that boundary.

Mr. Hubert (Kim) E. Swan: And yes, I am going all over the place because people in Bermuda are going all over the place to live because they cannot find a house.

[Inaudible interjections and laughter]

Mr. Hubert (Kim) E. Swan: They are going to cars. They are going to abandoned houses. They are going to family members, and with that comes other social

issues. That is why this Minister of Housing is moving heaven and earth, and you come here trying to tickle us up on it when you cannot speak with the passion.

I speak with passion because I have got constituents threatened with eviction. That is why I am going around. I do not want to call their names. It is serious. And this is a time when the Opposition should not be trying to stop me from representing my constituents in any way because they got shut down trying to trip up the Government and tell the Government that they should build some houses yesterday and hold them to the fact.

The Minister responsible for Works is coming here making it possible for the Minister responsible for Housing to build houses as soon as possible. And I am telling you the reason why it needs to be done. And you are here trying to tickle me up telling me I am going all over the world. Yes. I have been around the world, and I know when persons cannot find housing, they have to go every which way but loose. And unfortunately, some of our people do have to go around the world. That is why I am taking you on this journey today because I feel the pain of a senior who is 90 years old that has to move before November 1.

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: I am passionate about housing. I know there were only two Ministers in my lifetime who I could count on, until this one, to do nothing but build me as many houses as they can. And one was Quinton Edness and the other one was Lieutenant Colonel David Burch. You can look up and down this country, and you see houses that they shepherded through, houses, that when they put down there—

[Inaudible interjections and laughter]

Mr. Hubert (Kim) E. Swan: No. And I can name those houses. And I remember in 1998 and 1999 convincing persons [to] buy up there one of those prefab . . . *Why would I want to do that?* I said, *Because it guarantees your roof over your head for you and your five.* And they listened to me. And seven years later they were able to sell that unit and upgrade because they had equity. Those homes that people when they were built in the 1970s, when they were built in the 1980s, as emergency houses by the big bad UBP (right?) turned out to be somewhere where someone could use that equity to step up.

But I was always saying that we need to put covenants in place where when you build government houses (and I will share this with the Minister), that you put some covenants in place that those houses can yield some profit but stay in the pool so that you can rejuvenate. I said that about 20 years ago. So, it goes into flipping-the-properties game. I have spoken about housing for a lot of time. So, yes.

I am just here to tell you that I appreciate [the] Minister, two Ministers. A person came up and said: *They should have a Joint Ministerial Statement.* It is two separate ministries speaking about two separate issues that are going to work conjointly together. That is what is happening today for the good of the country.

And finally, Mr. Speaker, I cannot wait for more housing to be available especially for that elderly population who are out there today living in threat of eviction because their quality of life is being dwindled every day. The worry that goes along with it is enormous. So much so that some are getting sick because of it. That is real.

I am going all over the place with it? Yes, because they might have to go all over the place and live somewhere else in their homeland. But thankfully the Government is responsive to this problem and recognises the need and is moving as quickly as possible to put measures in place to provide more housing with greater immediacy.

Thank you, Mr. Speaker

The Speaker: Thank you, MP.

Does any other Member wish to make a contribution at this time?

Any other Member? None?
Minister.

Hon. Jache Adams: Thank you, Mr. Speaker.

Mr. Speaker, there is certainly a lesson to be learned through all of this, and the lesson that I got is what exactly happens when you tickle MP Swan up, the type of response and the vigour and passion that you receive. Mr. Speaker, I thank the Honourable Member Swan for his contribution as well as the Shadow [Minister].

I will say, Mr. Speaker, that I did speak with the Shadow [Minister] as well as the Deputy Premier, and the Deputy Premier has assured that he has taken note of the questions that were raised by the Shadow [Minister]. And those answers will be given in a later debate today. And so, with that, Mr. Speaker, I recognise that the Shadow Minister has indicated the Opposition's support "in principle," I think were his words, "in principle." And so, with that, Mr. Speaker, I respectfully ask that the Motion be approved.

The Speaker: [Are there] any objections to the Motion being approved?

There are none.

The Motion has been approved.

[Motion carried: The Vesting of Government-owned Land Identified on Cadastral Plan Sheet No. 4030/001/28 was approved.]

The Speaker: Now Members, that brings us to the next item of business for today, which is the second reading of the Bermuda Land Management Corporation

Amendment Act 2026 in the name of the Deputy Premier and the Minister of Housing [and Municipalities].

Minister, would you like to begin your matter at this time?

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker. Yes, I would.

Mr. Speaker, I move that the Bill entitled the Bermuda Land Management Corporation Amendment Act 2026 be now read for the second time.

The Speaker: Are there any objections to that?
There are none.
Continue.

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker.

BILL

SECOND READING

BERMUDA LAND MANAGEMENT CORPORATION AMENDMENT ACT 2026

Hon. Zane J. S. De Silva: Mr. Speaker, I am pleased to introduce this Bill entitled the Bermuda Land Management Corporation Amendment Act 2026. The purpose of this Bill is straightforward. It seeks to vest a parcel of government-owned land in Southampton Parish in Bermuda and Bermuda Land Management Corporation [BLMC] thereby adding that property to the Corporation's scheduled area under the Act. The parcel comprises approximately 0.801 hectares, or 1.979 acres, and is located at the junction of the Railway Trail and Sea Express Lane adjacent to Dr. Cann Park.

Mr. Speaker, while the amendments contained in this Bill are not technical in nature, the purpose behind them is significant. This Government has made it clear that increasing the supply of affordable housing remains one of its highest priorities. We know that too many Bermudians continue to struggle with housing costs, and we are committed to using every appropriate tool available to us to expand housing opportunities across the Island.

Mr. Speaker, this legislation places the parcel of land located at the junction of Railway Trail and Sea Express Lane in the ownership and control of the BLMC ensuring that it can be formally incorporated into the Corporation's portfolio and will be utilised for the development of Dr. Cann Park II to advance affordable housing objectives.

Mr. Speaker, the Bill amends the Schedules to the Act by adding the description of the property together with the associated map and provides for public inspection of the detailed cadastral plan held by the Department of Public Lands and Buildings.

Mr. Speaker, affordable housing does not happen by aspiration alone. It requires land, planning, investment, and from time to time the legislative action

necessary to create the conditions for development. This Bill represents one of those necessary steps.

Mr. Speaker, it is a practical measure and an important one. It demonstrates this Government's determination to put public assets to work in support of public priorities and to continue moving forward with initiatives that create more housing opportunities for Bermudians.

With those brief remarks, Mr. Speaker, I am pleased to table the Bill for the consideration of this Honourable House.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

MP Fahy.

Hon. Michael Fahy: Thank you, Mr. Speaker. And thank you to the Minister for his brief.

We have given our support in the previous motion for the purposes of this land transfer. The Minister . . . and we said "in principle." The intent is admirable. And at times the Minister and I will disagree on how things get done, but we accept and have given encouragement to make sure that Bermudians are housed. And the Premier said across the bench, *independently, effectively*, and also, we would say *affordably, and within good standards of governance*.

In the previous debate we heard MP Swan with his passion. And no one can take that from him. And I think he made a number of articulations about the importance of making sure that we get people housed as well as they can.

Last week, the Minister gave a Statement about the development for Dr. Cann Park II, and at the time, there was a Statement that essentially said it was for seniors. And then there would also be further mixed-use. We support that initiative to the point that it is important to make sure that that mix is a good mix. In other words, you want to make sure that people have the affordable housing, and that seniors are able to live in the environment in which they feel safe and secure.

And some of the things that we have spoken about many times, Mr. Speaker, are when you are dealing with Bermuda land and making sure that it is used effectively, to try and build higher, making sure that developments have the right kind of environment where people have access to services. In that particular area, yes, there is a fairly lengthy walk to get to particular services. And what we would do is encourage the Government that when the BHC [Bermuda Housing Corporation] is putting that development together, to consider certain commercial opportunities so that residents can find the services that they need, whether that is through medical, whether that is through finding a convenience store, or whether that is day care opportunities to make sure that individuals who are taking advantage of that—

[Inaudible interjections]

Hon. Michael Fahy: And we have said and given these suggestions on many occasions. Again, not, and should never be, at the potential for a poor funding model or not . . . And we have the right to ask the questions that we do.

[Inaudible interjections]

Hon. Michael Fahy: So, I did not hear that.

The Speaker: Members, let's let the Member make his presentation.

Hon. Michael Fahy: Thank you.

In respect of building higher, again, we will be looking to see those plans and give suggestions where we can, to make sure that people get the adequate housing that is required for them and get the support, as I said, in the social services that are required because we have heard study after study after study to say that it is important that you have the kind of mixed-use development that I believe the Minister was intimating about last week. But I would like to hear more about the potential services that may very well, given the utterances across, . . . that in this particular development.

Thank you, Mr. Speaker.

The Speaker: Thank you, Member.

Does any other Member wish to make a contribution?

MP Lister.

Mr. Dennis Lister III: Good afternoon, Mr. Speaker. Good afternoon to the listening audience.

Mr. Speaker, before I start my remarks, Mr. Speaker, I do want to declare my interest as the Deputy Chairman of the Bermuda Land Management Corporation.

Mr. Speaker, I stand in support of this amendment. First, I do just want to give thanks to Minister Adams for seeing fit the need for this vesting of land to the Corporation. This amendment adds this property to the BLMC scheduled area under the Act. And, Mr. Speaker, much has been said from those that spoke before me with Member Fahy. And, again—

[Inaudible interjection]

Mr. Dennis Lister III: Fahy. And Member Fahy—I do want to thank him and the Opposition for their support in this. The need to build affordable housing for seniors is real, Mr. Speaker. There are seniors who live on fixed incomes. There are seniors who they could be in a rental unit right now, Mr. Speaker, and they could be at risk of rent increases and other things where they need stable, affordable housing, Mr. Speaker.

And there is a saying, Mr. Speaker, *Judge society on how they treat those that are less fortunate*. In this case, I would say, *Judge society on how they treat their seniors*, Mr. Speaker. The original Dr. Cann Park has served a purpose, a need to house seniors. And I thank the Minister for now building on that and looking to build Dr. Cann Park II.

I also declare my interest, Mr. Speaker, that I live in the area nearby. I can stand at my house and look over the hill and see Dr. Cann Park I and II. And so, with that, Mr. Speaker, I welcome this development, this new build, because as was mentioned, this area already has a senior home, senior housing, and we should build on that. Going forward . . . And these are my words. I will not state this in the Minister's stead, but this could be a senior village, a senior community where there could be . . . It is near to a ferry stop. You have the bus stop. And I think what is overlooked [is] there is also the TCD [Transport Control Department] satellite facility there. So, if a senior on their birthday has to go and license their vehicle, they are two minutes away. They can park their car there, the next morning and take a morning walk and be there for 8:30 in the morning, Mr. Speaker. So, you know, this area is suitable for building a senior and also a mixed facility.

I say *mixed*, Mr. Speaker, because we know that seniors love the company of young people. So, if it is a mixed facility where there are maybe some families who have some young children there. Seniors and young children, they are a good mix. They can learn from each other. The seniors can pass and show their knowledge to the young children while the young children can show seniors how to use technology or things like that nowadays. So, whether it is a solely senior facility, or it is mixed, there are benefits for having that, Mr. Speaker.

Mr. Speaker, gone are the days where families and communities come together. And I can speak from a personal experience, Mr. Speaker. Our homestead up in Somerset, Mr. Speaker, my grandfather, your father, he and his brother, they built houses adjacent to each other where one weekend they would work on one of their houses. The next weekend, they would work on the other one's house. While it might take a lot longer, Mr. Speaker, those houses got built. And gone are those days . . .

Also, Mr. Speaker, there are new standards and Planning requirements that have [been] implemented that have halted what we used to do in the old days where people could just go and build houses on the road. So, there are restrictions to that.

Not everyone can go to the bank and take out a loan. It was mentioned seniors, you know, they could be pushing 60 or more. And you would like to renovate, extend into your house, or build a new build, but you cannot go and get a mortgage, Mr. Speaker, because of age restrictions. And so, you now have to find other ways. But for those who do not have the ability to build and are looking or require to live in a rental unit, again,

the risk of . . . If you are living on a fixed income, the risk of rent increases and other things that come with it . . . And so, seniors want [stability] where they know that once they are in this unit, they can be there to see it out for the rest of their lives where they do not have to worry about the increases in rent here or choosing between paying rent or buying groceries or medical supplies that they need, Mr. Speaker.

Again, I am not going to be too long with this, Mr. Speaker, because it is a worthwhile effort that we are doing, and as I said, it does have the support from the Opposition. Again, I just want to stand in support of the Minister in this effort. And there is a saying, Mr. Speaker. *Build it, and they will come.* Well, Mr. Speaker, we already have the demand; we just need to supply. By building this, we are now giving those looking for affordable housing, especially our seniors, we are giving them an option and somewhere that they can look to live.

And there is a term, Mr. Speaker. It is called *ageing in dignity*. I think that is what a lot of seniors are looking for, to age with dignity. Not all seniors will be able to age in a home where they are comfortable, where they are familiar. But those who are able to get a home at Dr. Cann Park II, can age in comfort in a place that they are familiar with and have some dignity as they age, Mr. Speaker.

So again, in closing, Mr. Speaker . . . And I do want to refer back, . . . And I know MP Swan has left the Chamber, but I know he would like this. If it does become a senior community or senior village, as I mentioned, we have the ferry, the bus stop nearby. But I think MP Swan overlooked that we have a golf course nearby right at the—

[Inaudible interjections]

The Speaker: How could he forget that?

Mr. Dennis Lister III: —right at the Port Royal Golf Course, Mr. Speaker. So, for those seniors that are retired—

[Inaudible interjections and laughter]

The Speaker: He didn't talk about golf.

Mr. Dennis Lister III: —seniors [that] are retired . . . So, for those who have the ability and the means, they can easily take a nice walk across the street. Maybe they need a little ride up the hill, but they can get to Port Royal Golf Course and enjoy 9 holes or 18 holes on the golf course, Mr. Speaker. And they can get lessons from MP Swan.

An Hon. Member: And tennis is nearby.

Mr. Dennis Lister III: And tennis is nearby, too, Mr. Speaker.

So having this build in Dr. Cann Park in this area, I think it is a great location, and it will go towards helping to support the already existing community, Mr. Speaker. And again, I just look forward to seeing this and being able to give seniors affordable housing, somewhere they can live and, as I said, age with dignity.

Thank you with that, Mr. Speaker. And again, Minister, you have my support in this effort.

The Speaker: Does any other Member wish to make a contribution at this time?

Minister.

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker, and I would like to thank Honourable Members for their contribution, and, in particular, Dennis Lister III, who just took his seat. If anybody needed any clarification as to why this is a good site, I would certainly suggest that they print off the Hansard and read everything that Dennis Lister III had to say.

Mr. Speaker, I wanted to answer a couple of questions that were put forward by MP Vance Campbell, and I will do. And just to clarify, Mr. Speaker, the reason I know that he had asked a question about, you know, it should be a joint statement by both. It actually is, because you will know, Mr. Speaker, as many Members in the House know, housing used to come under Public Works [and Environment]. And when it was separated, that is why we have two different Ministers. You have the Minister of Public Works [and Environment], who owned the property, transferring it to me as the Minister of Housing [and Municipalities] who is going to build houses and then look after that land thereafter.

And I think Honourable Member Campbell asked, *Why this land?* And of course, in Minister Jache Adams' brief, he gave a description of why that land, and of course, I will repeat that [it] is that it has got the characteristics that make it suitable for residential development. And it is adjacent to existing housing, the infrastructure, and things of that nature. So, it was a good, easy pick for us.

As Members will know, there was a public meeting held in the East End, and the East Enders felt that everything is always done at the East. *Why don't you look around the country?* So, one of the things we did do was just that. And I know there is probably an indication of why [we chose] this property when we have all the other property at Morgan's Point. But of course, we have Morgan's Point, which is still under litigation, and we are trying to get to the bottom of that. And hopefully that will come within the next six to eight months. It has been a bit of a web to untangle. Thanks to the OBA for that. I will never forget what they have done, since I am the Minister involved trying to untangle that mess.

But, that being said, Mr. Speaker, I know that Honourable Member Fahy had talked about . . . And I do not know what he was referring to when he said

study after study after study, but I can tell you since I have been the Minister, I have done one study. And that is the [Bermuda] Affordable Housing Strategy (for 10 years) 2025–2035. And whilst that study and strategy was being put together, all I heard every week was: *When are you going to bring it? When are you going to bring it? When are you going to bring it?* And as I said in my Statement last week, even though that strategy was tabled last week, obviously the work has been going on for the last 18 months, and we are now in a good space, where I have announced that we have \$115 million—

Hon. E. David Burt: Aah!

Hon. Zane J. S. De Silva: —that the Finance Minister has given to me for building homes in this country.

An Hon. Member: Wow!

Hon. Zane J. S. De Silva: And as I have already said, we have 200 on the way and 200 quick to follow thereafter.

An Hon. Member: Nice!

Hon. E. David Burt: My, my, my, my.

Hon. Zane J. S. De Silva: So, Mr. Speaker, this Government is continuing to live up to the promises that we have made that we will produce affordable homes in this country for our people. And this is a big part of that.

So, with that, Mr. Speaker, I ask and move that the Bill be committed.

The Speaker: Thank you.

Deputy Speaker. Deputy Speaker. Yes. Would you like to have the Committee?

[Inaudible interjection]

The Speaker: Can you find yourself here?
Thank you.

[Pause]

House in Committee at 2:46 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

BERMUDA LAND MANAGEMENT CORPORATION AMENDMENT ACT 2026

The Chairman: Good afternoon, Members.

We are in Committee of the whole [House] on the Bill entitled [Bermuda Land Management](#)

[Corporation Amendment Act 2026](#). I call on the Minister in charge.

Hon. Zane J. S. De Silva: Thank you, Madam [Chairman].

And Madam Chairman, with the full support of the Opposition, I know they will not have any problem with us moving clauses 1 through 4.

The Chairman: It has been moved that we consider clauses 1 through 4.

Are there any objections?

There are none.

Continue, Minister.

Hon. Zane J. S. De Silva: Thank you, Madam Chairman.

Madam Chairman, clause 1 provides a title for the Bill.

Clause 2 amends section 19 (Vesting of land in the Corporation of the principal Act) to designate the land described in paragraph 2A of the Third Schedule as designated land.

And clause 3 amends the First Schedule of the principal Act to provide that electronic communication services may be provided to tenants occupying the designated area described in paragraph 2A of the Third Schedule.

Clause 4 amends the Third Schedule of the principal Act to vest a parcel of land at the junction of the Railway Trail and Sea Express Lane, Southampton Parish in the Corporation.

The Chairman: Thank you, Minister.

Are there any other Members who wish to speak to clauses 1 through 4?

There being none . . . Minister.

Hon. Zane J. S. De Silva: Thank you, Madam Chairman. I move that the preamble be approved.

The Chairman: Move the clauses first.

Hon. Zane J. S. De Silva: Oh, yes. I move clauses 1 through 4.

The Chairman: It has been moved that clauses 1 through 4 be approved.

Are there any objections?

There are none.

[Motion carried: Clauses 1 through 4 passed.]

Hon. Zane J. S. De Silva: Okay, Madam Chairman, I move that the preamble be approved.

The Chairman: It has been moved that the preamble be approved.

Are there any objections?

There are none.

[Laughter]

The Chairman: He stood up. That is just good.

[Laughter]

Hon. Zane J. S. De Silva: He is excited.
Madam Chairman, I move—

The Chairman: Schedule.

Hon. Zane J. S. De Silva: —that the Bill be reported.

The Chairman: No, move the Schedule. You have a map on here.

Hon. Zane J. S. De Silva: Oh.

The Chairman: Just say, *I move that the Schedule be approved.*

Hon. Zane J. S. De Silva: Thank you, Madam Chairman.

I move that the Schedule be approved.

The Chairman: It has been moved that the Schedule be approved.

Are there any objections?

There are none.

So approved.

[Motion carried: Schedule passed.]

The Chairman: Move that it be reported to the House as approved.

Hon. Zane J. S. De Silva: Thank you, Madam Chairman.

I move that the Bill be reported to the House as printed.

The Chairman: It has been moved that the Bill be reported to the House as printed.

Are there any objections?

There are none.

So moved.

[Motion carried: The Bermuda Land Management Corporation Amendment Act 2026 was considered by a Committee of the whole House and passed without amendment.]

[Gavel]

House resumed at 2:49 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

BERMUDA LAND MANAGEMENT CORPORATION AMENDMENT ACT 2026

The Speaker: Members, are there any objections to the Bill entitled Bermuda Land Management Corporation Amendment Act 2026 being reported to the House as printed?

There are none.

It has been reported.

We now move on to the next item on the Order Paper, which is the second reading of the Health Professions (Complaints Committees) Amendment Act 2026 in the name of the Minister of Health.

Minister.

Hon. Kim N. Wilson: Thank you, Mr. Speaker.

Mr. Speaker, I move that the Bill entitled the Health Professions (Complaints Committees) Amendment Act 2026 be now read the second time.

The Speaker: Are there any objections to that?

There are none.

Continue, Minister.

BILL

SECOND READING

HEALTH PROFESSIONS (COMPLAINTS COMMITTEES) AMENDMENT ACT 2026

Hon. Kim N. Wilson: Mr. Speaker, health professions complaints committees are currently unable to fulfil their legislative functions due to difficulties in securing attorneys willing to serve on the Professions Complaints Committees. And hereinafter, Mr. Speaker, I will refer to that as the PCCs. This challenge has contributed to a growing backlog of unresolved complaints and significant delays in complaint processing, which undermines the rules of natural justice.

Mr. Speaker, historically, the Minister of Health appoints 14 attorneys to serve on Regulatory Authorities and their respective complaints or conduct committees, but filling these positions is challenging. This is due to the amount of time required during the complaint handling process as well as the minimal compensation received. For context, Mr. Speaker, fees payable to members of the PCCs and similar government authorities are \$100 per meeting for the chair, or equivalent, and \$50 for members. Mr. Speaker, similar challenges have been addressed for other PCCs by allowing persons with legal or ethical training who are not attorneys to assist the PCCs in fulfilling their investigative functions while maintaining due process.

Mr. Speaker, this Bill before us seeks to align the committee composition across all regulated

professions by providing for an expanded pool of eligible candidates available for appointment to the PCCs while maintaining appropriate skill requirements for the position, thus supporting fairness and due process in reviewing complaints about regulated health professions.

Mr. Speaker, specifically, this Bill amends the Nursing and Midwifery Act 1997, the Dental Practitioners Act 1950, and the Optometrists and Opticians Act 2008 to remove the requirement that one member of each respective Professions Complaints Committee be a barrister and attorney admitted and enrolled in Bermuda and to allow the Minister of Health to appoint members qualified by training, experience, or both to assist the Complaints Committee in matters of legal, ethical nature.

In essence, Mr. Speaker, what is happening is that we are having a difficulty in populating these PCCs because at the moment these particular ones, the Nursing and Midwifery [Act], Dental Practitioners [Act], and Optometrists and Opticians Act, require it to be a lawyer. And what we wish to do is amend the legislation so that the Minister who appoints can appoint a lawyer or another qualified person by training, experience, or both to assist the complaints committees in matters of a legal or ethical nature. And furthermore, when they say "lawyer," it is a member of the bar, and regrettably, as I have said, for the compensation reasons and others, it is a little bit challenging. But this will enable us to get persons who perhaps are qualified by other bars but may be working in this jurisdiction as a lawyer or [in an] ethical nature.

And these amendments also, Mr. Speaker, will provide greater flexibility in appointing appropriately qualified members to the PCCs, the complaints committees, and support the timely and fair consideration of complaints concerning regulated health professionals.

Thank you, Mr. Speaker.

The Speaker: Thank you, Honourable Minister.

Does any other Member . . .

Shadow Minister Pearman, would you like to make a contribution at this time?

Mr. Scott Pearman: Thank you, Mr. Speaker.

The Speaker: Yes.

Mr. Scott Pearman: Well, you will be relieved to know there is not a lot to say about this Bill. Let me start by declaring an interest. I am a lawyer, as is the Honourable and Learned Minister who just took her seat after presenting an admirably short brief. She and I both know the value of lawyers, and so I am sure, like me, she will shed a tear when we change the law to remove a lawyer from these complaints committees.

And we did discuss this Bill very briefly in our internal party caucus, and it was said that it was slightly

a shame because committees obviously can benefit from lawyers. When committees have the benefit of legal advice, they hopefully do not get the decisions wrong, and then those committees do not get taken to court. But nonetheless, here we are, removing the lawyers today, and I think that it will probably be due to the detriment of certain committees.

On a serious note, I do have a few brief questions for the Minister, three, in fact. And that is, I wonder if this change is a generic change. Or is this effectively a piece of legislation to correct an existing error because one or more of the three committees identified in the Bill are absent a lawyer? So, I guess, you know, is that why? Is the committee driving . . . Is the horse driving the cart, or is the cart driving the horse?

The second question I have is just on the ophthalmologists. I note that the Bill makes one further additional change to the ophthalmologists, which is clause 4. That is not being made to the other two areas, and I am just curious why that is. Is there any particular reason why there is an additional change that the Minister may be aware of?

And the third thing is, whilst I absolutely hear the Minister on the difficulties of finding lawyers, I note that there are at least 500 and possibly even 600 members of the bar in Bermuda. And I am disappointed and would like to register publicly my disappointment if those people are not giving the service that they should be giving. And so, I just invite the Minister about whether this might be a contact issue. I know that the Bar Council does email all members of the bar about important things. I do not recall many emails saying: *Would you be grateful enough to serve on this or that committee?* And so, I just wonder from the Minister's first-hand experience—and she does not have to name names—are lawyers being asked and saying no, or are lawyers not being asked? So that is the question, and it is a very high-level question. I am not trying to name and shame or embarrass anybody, but it is a fair question.

And also, I guess it is a fourth question for the Minister. Was any consideration given to the merging of these three committees given that we have three things doing effectively the same thing, notwithstanding they apply to different industries? I would not have thought if it was a Medical Complaints Committee that dentists or ophthalmologists would mind going to the Medical Complaints Committee. And perhaps the Minister will take it under advisement as to whether or not we should merge them all and just have one properly functioning committee, possibly with a lawyer, possibly not.

Anyway, I hope that this change does not foreshadow a decline in the quality of service being provided by the committees where committees take decisions and get taken to court, and I hope it does not impact negatively on service delivery to the public. But obviously I hear the Minister's point that it is very hard

to get lawyers to serve. And so, subject to the four questions I posed, that is all we have to say.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Does any other Member who wishes to make a contribution at this time?

Not many are moving.

Minister, would you like to wrap this up?

Hon. Kim N. Wilson: Yes, thank you, Mr. Speaker, and I thank the honourable and learned colleague for his contributions.

Regrettably, it is a challenge getting lawyers to serve on these committees, and it is not by want of not asking. Some of them can be quite meaty, and the time commitment is quite intensive. And as I indicated, it amounts to \$50 an hour, and they could be spending hours just going through the complaints. Of course, you can appreciate, Mr. Speaker, that many of the complainants are personal litigants, so they may have bundles and bundles of information that may not necessarily be relevant to the case. But they do not necessarily know how to narrow the focus. The importance of having the lawyers, obviously, is so that the rules of natural justice can abide, because, unfortunately, if there are proceedings that are not conducted in the right way in accordance with law, then that is where appeals come in and so forth.

So, it is a challenge. However, this particular provision will allow for us to extend the reach of lawyers who can serve because currently it says “lawyers who are members of the Bermuda Bar,” and we know that—withstanding 500 to 600 lawyers who are currently registered on the Bermuda Bar—there are a number of other lawyers that work in IB or other institutions that do not require them to be members of the Bermuda Bar who have indicated that they would be interested in serving on boards. So, this is to hope to enhance our reach. Insofar as this being a generic provision, Mr. Speaker, I do not have the year, but I can get it for the honourable and learned friend.

A few years ago, we made amendments to all of the PCCs, and when there was a provision that was being looked at with respect to dental a couple years ago, that is when the drafter realised that we did not address these three PCCs. So, this is making it consistent with the rules that we changed several years ago for all the PCCs.

And finally, the Honourable Member would be glad to hear that we have been working through the [Bermuda] Health Council on a modernisation process to consolidate all of the PCCs. And the anticipation is that project will be done by the spring and that we will be able to draw in lawyers as the hearings take place.

You can appreciate some of these PCCs meet very, very regularly. Some do not meet very often at all, but it is required to be . . . They are required to have the lawyer on board so that in the event there is a

complaint, then they have the processes, and the board is compliant with the legislation. So, that modernisation exercise is being done as we speak, and it is anticipated that that will be completed by the spring.

And the fourth question, Mr. Speaker, as it relates to . . . And it is in actually clause 4 under the optometrist and the . . . One second. I just got . . . The drafter just sent me this. Excuse me. So, there is an additional provision in clause 4 under the . . . Oh, sorry, in the Optometrists Bill to solve the comparable alternative that exists in the Dental and Nursing Acts . . . So that is just a drafting . . . That is necessary from a drafting perspective so that that can be tied in directly to the same provisions for the Dental and the Nursing Acts.

I believe I answered all the questions of the honourable and learned friend, and perhaps he and the colleague that sits behind him as lawyers might agree to join one of these boards because it is not a pre . . . You do not have to not be a Member of Parliament. You can do it, if you had the time, and were prepared to give up and work for \$50 an hour.

But in any event . . . And I will use this as a plea because I have . . . We have constantly been in contact with the Bar Council to try to encourage lawyers to participate. I remember when I first came back over 30 years ago, we all volunteered. I mean, you would look in the newspaper, and you would see that your name has been gazetted to be a lawyer on this board or that board. And unfortunately, that level of interest has died down, regrettably, but we are trying to remedy that (a) by this provision so that we can get persons of ethical standard or lawyers that, again, are not necessarily members of the Bermuda Bar Association. And by the spring, [(b)] through the modernisation exercise, we will be able to have one consolidated PCC and draw on the expertise of lawyers depending on the nature of the complaint.

Thank you, Mr. Speaker.

The Speaker: Thank you.

Is that your move? You do not . . . Did that get committed?

[Crosstalk]

The Speaker: No, no. You finished. You, you, you—

Hon. Kim N. Wilson: Sorry. Sorry.

Mr. Speaker, I would like to move that this Bill now be committed.

The Speaker: Any objections to it being committed?

None?

Deputy.

House in Committee at 3:01 pm

[Ms. Lovitta F. Foggo, Chairman]

COMMITTEE ON BILL

HEALTH PROFESSIONS (COMPLAINTS COMMITTEES) AMENDMENT ACT 2026

The Chairman: Members, we are now in Committee of the whole [House] on the Bill entitled [Health Professions \(Complaints Committees\) Amendment Act 2026](#).

I call on the relevant Minister.

Hon. Kim N. Wilson: Thank you, Madam Chairman.

I would like to move clauses 1 through 5, please.

The Chairman: It is proposed that we consider clauses 1 through 5.

Are there any objections?

There are none.

Continue, Minister.

Hon. Kim N. Wilson: Thank you, Madam Chairman.

Madam Chairman, the Bill seeks to amend the statutory membership requirement of the complaints committees established under the Dental Practitioners Act 1950, the Nursing and Midwifery Act 1997, and the Optometrists and Opticians Act 2008.

Clause 1, Madam Chairman, provides the title of the Bill.

Clause 2 repeals paragraph 1(c) of Schedule 1 of the Dental Practitioners Act 1950 to replace the requirement for one member of the Dental Professions Complaints Committee is a barrister and attorney in Bermuda with a requirement that the Minister appoints a person who the Minister considers qualified by training, experience or both to assist the Committee in matters of a legal or ethical nature.

Clause 3 repeals paragraph 1(c) of the Second Schedule to the Nursing and Midwifery Act 1997 to replace the requirement for one member of the Nursing and Midwifery Professions Complaints Committee is a barrister and attorney in Bermuda with a requirement that the Minister appoint a person who the Minister considers qualified by training, experience or both to assist the Committee in matters of a legal or ethical nature.

Clause 4 amends the Third Schedule to the Optometrists and Opticians Act 2008. Paragraph (a) repeals paragraph 1(c) to replace the requirement for one member of the Optometrists and Opticians Complaints Committee to be a barrister and attorney in Bermuda with a requirement that the Minister appoint a person who the Minister considers is qualified by training, experience or both to assist the Committee in matters of a legal or ethical nature.

Paragraph (b), Madam Chairman, repeals and replaces paragraph 9A(2) to replace where a member withdraws from proceedings, the replacement must satisfy the appointment requirements that apply to the member who withdrew to ensure that the required

professional representation or legal or ethical competence of the Committee is maintained during the proceedings.

Clause 5 provides the savings and transitional provision to preserve the appointments of members and alternative members holding office immediately before commencement of the Act to continue in office for the remainder of their terms as if appointed under the relevant Schedule as amended by the Bill.

It also permits a complaint, investigation, or other proceedings commenced but not completed before commencement of the Act to continue after commencement and also preserves the legal effect of anything lawfully done in relation to the matter before commencement.

The Chairman: Thank you, Member.

Are there any other Members who wish to speak to clauses 1 through 5?

I recognise the Member from constituency 23 [*sic*].

Mr. Scott Pearman: Two.

The Chairman: Twenty-two.

Mr. Scott Pearman: Thank you, Madam Chairman.

And to the Honourable Minister, this is in relation to clause 4 and the questions that were briefly discussed in the debate. My understanding in relation to clause 4(b) (this is the additional change for the Optometrists [and Opticians Act 2008]) is that effectively this is being brought into line with other changes that pre-exist in relation to the other Bills, which is why we do not see [clause] 4(b) being repeated in 2 or 3(b). There are no 2 or 3(b)s. And that is one question.

The second and final question is, I think I understood the Minister correctly in her answer, but this is not an instance where the committees are technically deficient because they do not have a lawyer or where a specific person is withdrawing. It is just that we are doing a generic tidying up exercise.

Thank you.

The Chairman: Thank you.

Are there any other persons who wish to speak to clauses 1 through 5?

There being none . . . Minister.

Hon. Kim N. Wilson: Yes, Madam Chairman. With respect to the first question concerning clause [4](b), this is an additional provision to solve the comparable alternative, so it is consistent with the Dental [Practitioners Act 1950] and the Nursing [and Midwifery] Act [1997].

And then with respect to the other question concerning the composition, I am waiting for more details. But based on memory, I believe that one of the boards currently is not functus. There is no lawyer, and they cannot act. But fortunately, there have not been

any complaints. The meatier boards are the ones that are already . . . Their composition is statutorily accepted because they have lawyers, but these ones do not. But one of these three does not have a lawyer. However, they have no complaints that are outstanding.

The Chairman: Thank you.

Are there any other persons who wish to speak to clauses 1 through 5?

There being none . . . Minister.

[Crosstalk]

Hon. Kim N. Wilson: I stand corrected. It is not \$50 per hour. It is \$50 per meeting.

Mr. Scott Pearman: Yes.

The Chairman: Right.

[Crosstalk]

Hon. Kim N. Wilson: Yes, thank you, Madam Chairman.

I move that clauses 1 through 5 be approved.

The Chairman: It has been moved that clauses 1 through 5 be approved.

Are there any objections?

There are none.

[Motion carried: Clauses 1 through 5 passed.]

The Chairman: Continue.

Hon. Kim N. Wilson: Madam Chairman, I move that the preamble be approved.

The Chairman: It has been moved that the preamble be approved.

Are there any objections?

There are none.

Approved.

Hon. Kim N. Wilson: Madam Chairman, I move that the Bill be reported to the House as printed.

The Chairman: It has been moved that the Bill be reported to the House as printed.

Are there any objections?

There are none.

Hon. Kim N. Wilson: Thank you.

The Chairman: Approved.

[Motion carried: The Health Professions (Complaints Committees) Amendment Act 2026 was considered by

a Committee of the whole House and passed without amendment.]

[Gavel]

House resumed at 3:08 pm

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

REPORT OF COMMITTEE

HEALTH PROFESSIONS (COMPLAINTS COMMITTEES) AMENDMENT ACT 2026

The Speaker: Members, are there any objections to the Bill entitled to Health Professions (Complaints Committees) Amendment Act 2026 being reported to the House as printed?

There are none.

Thank you.

That now takes us on to the next item on the Order Paper, which is the Motion moved by the Honourable Minister of Housing [and Municipalities] on the 25th of September.

Minister, would you like to proceed with your matter at this point, your Motion?

Hon. Zane J. S. De Silva: Yes, Mr. Speaker, I sure would.

The Speaker: Okay.

MOTION

BERMUDA AFFORDABLE HOUSING STRATEGY 2025–2035, TAKE NOTE MOTION

Hon. Zane J. S. De Silva: Mr. Speaker, I move that the House do now take under consideration the following Motion, notice of which was given [the] 25th of September 2026.

The Speaker: Are there any objections to the House moving forward with that Motion?

Actually, you did not read the Motion, did you?

Hon. Zane J. S. De Silva: No. You jumped right in there. I said, well,—

The Speaker: Read the Motion.

Hon. Zane J. S. De Silva: —you are the boss, Mr. Speaker. I am not about to do a point of order on you.

The Speaker: You paused for a minute. You paused. Do not pause long around here. You might lose out, you know.

[Laughter]

Hon. Zane J. S. De Silva: I am trying to take my time, Mr. Speaker.

The Speaker: All right. Read your Motion.

Hon. Zane J. S. De Silva: All right, Mr. Speaker.

THAT THIS Honourable House consider and approve the Ministry of Housing and Municipalities Report entitled Bermuda Affordable Housing Strategy 2025–2035.

The Speaker: [Are there] any objections to the motion? There are none. Proceed.

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker.

Mr. Speaker, I rise today to lead the debate on the Bermuda Affordable Housing Strategy 2025–2035 and to update Honourable Members on the work this Government is undertaking to ensure that more Bermudians have access to safe, affordable, and attainable housing.

Mr. Speaker, behind every housing statistic is a person, a family, or a senior struggling to find a place they can afford to call home. These are families living in overcrowded conditions. These are seniors seeking housing that meets both their needs and their budgets. They are hard-working Bermudians who contribute every day to our economy but find themselves increasingly priced out of the housing market. These are not abstract challenges. They are real circumstances affecting people in every parish across Bermuda.

The people of Bermuda made it clear that housing was one of their most pressing concerns. This Government listened, and this Strategy represents our response. It is a comprehensive 10-year plan with a clear objective to deliver between 950 and 1,350 affordable homes, affordable and attainable housing units, by 2035.

Mr. Speaker, this is not a Strategy that sits on a shelf awaiting implementation. Phase one is not a future commitment. It is a current reality. The Strategy's commencement date of 2025 reflects the fact that implementation began before the document itself was published. It captures a body of work already underway, including new construction projects, the redevelopment of vacant and derelict properties, and the use of innovative building approaches, such as precast construction, to help deliver homes faster and more affordably. Projects at Dr. Cann Park II, Channel House, Albert Row, Victoria Place, Tommy Fox Road, Battery Road, Chelsea [Apartments], Harmony Hall, Harmony Terrace, and Middletown [Road] demonstrate that this work is already moving from planning to execution.

Mr. Speaker, urgency matters. For those on the housing waiting list, delays have real consequences. Every month without progress is another month that families remain uncertain about their future housing situation. That is why this Government is

focused not only on developing policy, but on delivering results.

Mr. Speaker, the Opposition has raised questions regarding implementation, procurement, cost, and delivery. Those are legitimate questions, and this Government welcomes constructive scrutiny. Public funds must always be managed responsibly and transparently. However, it is also appropriate to consider the record.

Mr. Speaker, Bermudians who need housing cannot live in a column in *The Royal Gazette*. They cannot shelter under an Opposition press release. They cannot wait [for] another five-year lecture or measure twice and cut once for Members who, when they had the saw in their hands, never cut.

Mr. Speaker, this brings me to His Majesty's Loyal Opposition. The Honourable Member for Pembroke Southwest, the Shadow Minister [of Economy, Labour and Housing], is a regular contributor to the opinion pages. He is entitled to write. He is entitled to ask questions. Accountability is part of this Honourable House. What he is not entitled to do is lecture this Government on the delivery while airbrushing the record of the last OBA administration.

Mr. Speaker, between 2012 and 2017, the One Bermuda Alliance was in Government. What they did . . . what they built . . . what they did, they built for Bermudians who needed affordable housing.

An Hon. Member: Get it right.

[Laughter]

Hon. Zane J. S. De Silva: You know why I cannot get it right? Because I cannot believe that you had 100 homes in the hopper and you stopped it.

An Hon. Member: What?

Hon. Zane J. S. De Silva: And I will talk about that in a second.

Mr. Speaker, they inherited a Dockyard project that was designed for 100 homes. They scaled it back to 20. Materials sat. Families waited. We lost over \$10 million because of that project being halted by them. That is not planning, Mr. Speaker. That is a retreat.

They inherited Grand Atlantic [Resort], a site of the OBA. The OBA said [it] was going to fall in the water, if you recall, Mr. Speaker, a site meant to put Bermudians into homes. And then they spent their term pivoting away from the affordable housing and toward a hotel story that never housed the people on the BHC list. Never.

So, Mr. Speaker, successive PLP Governments have added hundreds of units to the public housing inventory. The OBA years added a handful. Thirteen units is not a housing programme; it is a rounding error.

So, when the Shadow Minister writes that plans without execution are not worth the paper they are written on, this side of the House agrees. That is why we do not spend, and will not spend, five years writing columns. We are building, Mr. Speaker. This Government believes that the housing crisis requires action, not simply agreement that a problem exists. What distinguishes this strategy is that it combines long-term planning with projects that are already advancing. It is for every Bermudian who wants the security and dignity that comes with a stable home.

Mr. Speaker, this Government will continue to focus on delivery. We will continue constructing new units. We will continue bringing vacant properties back into productive use. We will continue pursuing innovative building solutions where they help reduce costs and accelerate timelines. And we will, Mr. Speaker, continue transforming the Affordable Housing Strategy from a policy document into homes for Bermudian families.

Mr. Speaker, the challenge before us is significant, but so too is our determination. This Government remains committed to ensure that more Bermudians have access to affordable housing, greater security, and a stronger future. The OBA can keep on writing, Mr. Speaker, but we will keep building homes for Bermudians.

Thank you.

The Speaker: Thank you, Minister.

Does any other Member wish to make a contribution?

MP Fahy.

Hon. Michael Fahy: Thank you, Mr. Speaker.

Well, I have to say, that was pretty thin on the ground in terms of this actual Strategy that we are debating today, [the] Bermuda Affordable Housing Strategy 2025–2035. The Minister spent more time talking about my columns than what in fact is in this plan. Okay, fine.

But I think today the purpose is to debate this plan. And I think what the Minister is missing is that in most of the things that we have been saying, there is, in fact, a fair amount of common ground. We have made additional suggestions about how to continue to improve housing for Bermudians, and our questions have been consistent about the costs and the way in which there has been procurement for the units that the Minister has made announcement after announcement with.

So, broadly speaking, Mr. Speaker, last week we gave our approval to the plan to end homelessness in a very broad way, and you will find today that we will do the same subject to a number of caveats. And yes, Mr. Speaker, we will continue to write to bring some of these matters to the attention of people. We are not the Government. We are the Opposition. And the Minister is quite right. He did say that there is the right,

essentially, for the Opposition to ask questions and that they welcome public scrutiny. That is excellent. So, we will continue to scrutinise and ask questions.

And to kind of paint it, as I think I have heard in the past, nitpicking and being contrarian and these things . . . Our job is to review the plans that are put forward, make suggestions where it makes sense to make those suggestions, ask questions to get clarity. And if we agree, then we vote yes. Much as you saw today, we supported the initiative just now in respect of Dr. Cann Park doing the land transfer, Mr. Speaker (without going back to the previous debate). But we recognise that that is required. How the procurement happens for that, we can debate that. But in terms of what the Government is trying to achieve—to house Bermudians, make sure that seniors get that housing that they deserve that is safe, and all the rest of it—we accept that. And we have said that over and over again, and it has been said in our columns about how we support and the types of extras that we think could assist.

We hope that the Government listens. And I think the Minister does listen from time to time. He does his public consultations—

[Inaudible interjection]

Hon. Michael Fahy: —and I think . . . I think that he does, from time to time, listen to the suggestions.

An Hon. Member: I'm not sure about that.

Hon. Michael Fahy: We do, Mr. Speaker. Also, certainly I do as a Shadow Minister for Housing, and probably every single Member of Parliament in this place gets phone calls from people who desire housing. And I am sure that they send those requests on to the Minister if it is appropriate, if it is just a complaint. Or is it something that can help? I do, and I am sure others do as well. Why? Because whether or not I agree or disagree with the Minister, he is still the Minister of Housing [and Municipalities], and I am going to do my best to make sure that those individuals who approach me seeking housing can get the resources that they need, whether that is through an Opposition point of view or whether that is as a Government Minister.

Now, Mr. Speaker, the point of today's debate is to take note. And I believe from what I read on the Motion that there is also going to be a seek of approval, not just take note. So, let me make quite a number of points here to make this clear.

Mr. Speaker, from the very beginning, I will say this. This is a serious document. I said the same thing last week as did our colleagues about the plan to end homelessness. The issue that certainly we have is that these two documents do not necessarily align in practice of what is being said in one document versus the other. And I think, again, the job and the role of the Opposition is to scrutinise these reports and point out what makes sense, what does not make sense, where the

numbers do not quite add up, and things like that in terms of, say, the plan to end homelessness versus what is in this report.

In an earlier debate, Mr. Speaker, I made reference to report after report after report, and I just [want to] make this clear. When I talk about other reports, I should have made it clear that studies demonstrate all over the world about the importance of mixed-use development, the importance of having social protection and social nets for those individuals who may be in particular types of housing developments. And we think that is important. And we think that the type of thing that we would like to see in these housing developments where you are putting quite a number of people in a small space is the social safety net and protection to make sure that people are getting access to the services they may need, get access to employment if they have a job, that they get some day care for their kids, and things like that. It is not enough to just build.

That is not a lecture. These are what studies have demonstrated. And so those are the kinds of things that we would suggest be considered, and we would happily continue to add our suggestions to it.

Mr. Speaker, in terms of the numbers that are in this report . . . And I am going to kind of make some reference to a number of those within this report so people do understand the crisis and why it is important, why it is that the Minister has produced this report, why it is that another Ministry has produced a report, and why we as the Opposition will continue to put forward our ideas and thoughts—because we too recognise the crisis. How it is achieved may be different, but there is a joint recognition that there is a serious problem, period. And we can go back and say, *Oh, they did not do this five years, 10 years ago, 10 years ago* versus what we are doing today. And it is a very odd presentation, but I will leave it there.

Mr. Speaker, in terms of looking in preparation for today, there are a number of very helpful documents. We have the document from last week's debate. We have reports from the Chamber of Commerce that other Members have relied upon, both in this report and the previous report. We have reports from HOME Bermuda, which as we know is a very good charity that has given an immense amount of support and back and forth with Government in respect of the previous report as well. And those numbers are important.

So, when I looked at HOME's report from 2025 (and we have mentioned it in this place before), in 2021 there were 555 people listed in the HOME report that were homeless or at risk of being homeless—in 2021. In 2025 that number is now 1,331. And it is suspected that that may very well be an underestimation of the problem. That goes to show things are going in the wrong direction. No matter which way we slice it, no matter what we say—that the Government is moving forward at pace—the numbers are going in the wrong direction. That is the purpose of having this debate, to say: *Does this make sense in terms of the plan to solve*

that problem, reverse that trajectory? because it is going in the wrong direction. We have to accept that.

In 2025, as well, that HOME annual report said that there were 170 people sleeping rough, 130 under active threat of eviction, 188 living insecurely with friends or family, 125 in homes formerly deemed unfit, and 89 in shacks, makeshift shelters, and cars. This is what MP Swan was talking about, I believe, in terms of the seriousness of the situation. That is what we need to be talking about, and that is why we are here today. Okay?

The waiting list, with those numbers in mind . . . the Minister says: *Oh, that individual does a whole lot of articles. He does a whole lot of opinion pieces.* The Minister in charge of this makes a whole lot of press announcements with very different numbers that I find difficult to follow, as I am sure other people do as well in terms of the numbers of houses. It is announcement after announcement. And how that ties into this report, I cannot find the answers all the time.

A regular person would listen and say: *I do not know now what the actual plan is.* But the Minister has not talked about the plan. He is just talking around it. So, let's get some figures from the strategy that we are talking about.

[In] August 2025, and you can see that in annex 4, there were 304 households on the waiting list with BHC.

An Hon. Member: What page is that?

Hon. Michael Fahy: That is under . . . That is annex 4. You can see that annex 4 is at page 58. Okay?

The Minister said, in January 2026, 333 households were on the BHC waiting list. And in that same announcement, it was 357, and that was at the end of December 2025. Again, the numbers speak for themselves. The trajectory is going the wrong way.

And here's what is interesting, Mr. Speaker. In this report, okay, it says that . . . and you can look at this in the census as well. In fact, I think it is the Member from constituency 3 who was the Minister at the time who announced in the census and housing information that was done (and apologies if I have got that wrong) but in 2016, there were about 32,900 units under the valuation units that were counted. The latest numbers that are in this Strategy say that that number is about 32,850.

So, the numbers have not changed, and that goes to show that there is a desperate housing stock issue or at least units that are under valuation that people are living in or not that are at least registered. And we accept that there are probably a whole bunch of others that are not in some way, shape, or form, and we know that.

This is an issue of numbers, Mr. Speaker, and this is why it is important to understand that even though the numbers in this report would suggest that there are going to be 1,350 houses built over 10

years—or it is 970, or it is somewhere in between—we still might not make the numbers that we need. And that is just something that has to be considered, whether that is this Government or another government. It is something that still needs to be considered.

No one can doubt the Minister's passion. We have issues with some of the procurement. I am not going to spend that much time on that today, Mr. Speaker, because I think those points have been well made already. It is important to get the numbers to the public so the public understands why we write, why the Minister says what he says.

The Chamber of Commerce in their presentation . . . and for the Member at the back, I have got that report here if he is so inclined. They say there were about five building permits a month at that time, and that was when they did their report last year. So that amounts, the Chamber said, to about 84 units a year that get built. This plan says that there has to be at least 94, and that would have to be additional just to keep up with demand. So that is a huge number of homes with the way in which we are going. That means, in time, you are looking at four or five years just to clear the numbers that we have now. That is without any further projections in terms of population increase or anything like that. That is if we just pretty much remain static.

And this is the conundrum, Mr. Speaker. We have spoken about this that, notwithstanding that the population is sinking . . . shrinking—I should say sinking, really, shouldn't I? shrinking—is that the number of units that people need is increasing, and that is because of the demographics. It is the demographics of the way in which we have a much higher senior population. That is in this report. The Minister of Economy, Labour, [and Housing] recognises it. This report recognises it. That is problematic because you have people looking and competing at similar levels of housing. That is why you have this dearth of studios and one-bedrooms that the Minister has made reference to over and over and over again. He is quite right to do so.

The demographics have changed. And how have they changed, Mr. Speaker? Again, if you look at the Strategy, and this is in chapter 3 (for those that are following along). It is important. [In] 1991, the average household was 2.61 people. In 2016, that was 2.26. In this plan, in this Strategy, the projections are that by 2035, so just a few years from now in the 10-year plan, it will be 2.01. Yet, we have a housing problem with a shrinking population and a sinking household size. And I have given the reasons for that.

Mr. Speaker, then you have the cost. This is the hidden cost of a society that has failed to take care of the most vulnerable. Member Lister III (forgive me, I do not remember his constituency number) made reference to a quote that said, again (and I made mention of something similar last week), *You judge a society based on your most vulnerable*. I think my fellow Member said [it] in terms of how you treat your seniors. And here is the issue, right?

The Chamber of Commerce, in their report from December 2024, said that of 90 beds at the hospital at that time, 42 were people who were essentially homeless and they needed some extra support. With an average age of 76, that is not a way to treat our seniors. That is problematic. If a night in the hospital is costing \$1,000 a night, on average, \$30,000 a month, whatever the number, it is a huge number.

This Chamber of Commerce report said a year in Corrections is about \$80,000. And Financial Assistance is what? About \$33,000 or thereabouts per person. The crisis is much deeper than housing.

An Hon. Member: Good point. Very good point.

Hon. Michael Fahy: All of these stats need to be read together. It is not enough just to say, *We are amazing because we are building all these houses*. We have to look at the attendant underlying problems that exist because of that lack of housing as well, and some of those do not just go away because you have a temporary roof over your head. In some circumstances, they will be permanent. I accept that. But at the same time, there is not much in this plan that deals with some of that emergency. This is more permanent housing from what I can tell. I will get to that.

This then leads me, Mr. Speaker, to the mix. And I made reference to part of that in the earlier debate about the importance of the mix of housing. We accept that the demographic analysis within this report is sound. I do not think anyone can dispute that. We have a census coming up. It would be interesting to see how those numbers actually match up to what the proposed numbers may look like. But the report—and again, this is in chapters 3 and 7—says that about 50 per cent of units will be one bedroom, 30 per cent two, and 20 per cent of three or more. The BHC applicants, 80 per cent of them want a nice property. Of course, that is what people would like.

We also accept what this report says. And I do not think I have heard anyone actually dispute that in any way. And that is the cost of construction. So, is the OBA against precast housing? No. Now, the Minister can chastise us for cancelling another contract some . . . jeez . . . many years ago now for very good reasons. Again, I think that gets down a road of all kinds of other things, which is not the purpose of this debate. The purpose of this debate is to say, is to investigate and query, whether this report and this plan is achievable and [if] it makes sense.

And what we are saying is in terms of the amount of construction costs in this report, \$800 to \$1,000 a square foot . . . And there are people in this room that are far more qualified than I to talk to those numbers. This Strategy says that building can be done for between \$500 and \$700 a square foot. It is still a large amount of money, isn't it, when you look at it? So, we have our work cut out for us.

This type of construction is not luxurious, but it is doable. And it will get people housed. And it is important when you talk about affordability when you talk about the cost of land and all the rest of it, that we can build at a rate and at a cost that will save money because whether it is done in the private sector or in this instance through a quango or through quangos in most instances in this report, it is going to ultimately, if all goes well, save the taxpayer money. And that is also important.

This report also delves into, Mr. Speaker, a number of other areas. It does not just talk about the cost of building and how many modular homes can be built and at which sites. It goes on, and it lists a whole other bunch of initiatives that are important to bring all of this together, as did the report from last week. Okay? Now, in terms of that, we have heard about a Housing Authority. And as yet, that has to come to fruition in the way in which I understand the Housing Authority. The Housing Authority would be one that manages these types of plans, oversees these types of plans, would give reports about the plans.

And what is a little shameful from my point of view is on the one hand, the Minister has said some of the work started before the plan was even published. Well, it seems to me that what must also happen is if there is going to be the kind of consistent oversight that the people of Bermuda would demand, whether it is in speed or not, is that if that Housing Authority is going to be tasked with that, you need it there to do it now. So, this Strategy looks and says that this Housing Authority and the Department of Housing is going to be created. We are supportive of that, again, not just wholesale with the parameters that may or may not be put into place. But that also needs to be brought before this House.

In terms of derelict and idle stock, we have heard the Minister talk about this. And again, in an ideal world it would be very easy to bring back some properties into reuse. And some of the schemes do make sense. And we have said where we support it, where these schemes make sense. So, I do not think it is in any way fair to simply suggest that we as an Opposition just say a bunch of stuff just to be critical. We do not. In fact, we are very careful in this because the topic is so serious. It is not, *Oh, the Minister is running*. No, this makes sense. This is where we believe that we can assist. And this is how we can move forward.

But we are behind because we have also said, Mr. Speaker, that a reformed Landlord [and] Tenant Act is a must. And we are still here, still waiting. That falls under another Minister. So, we have one Minister who deals with the Landlord [and] Tenant Act [1974]. We have got another Minister who talks about an affordable housing plan. We have got another Minister who says a plan to end homelessness. And when you actually end up reading this report . . . do you know . . . I looked very carefully . . . Do you know what? There is not a single reference that I could find in this report that actually makes specific reference to the plan to end

homelessness other than something that was done in draft a couple years ago. So, they are not aligned properly. They are just not aligned properly.

It has the appearance of three different ministries that have to solve a problem that are all going off in a direction without being fully linked. And we heard that today. We said, well, this one Minister has to be responsible for making sure that land is transferred. That Minister cannot answer questions. Rightly so, because the next Minister is going to deal with the project. But then we still have a Landlord [and] Tenant Act that is outstanding. And that is [an] echo chamber. I do not know where that is.

You can help solve a housing problem by many other things, not just building. You have to have all the pieces aligned. The things that sound great . . . It is fantastic, I would imagine, for the Minister to stand up and say, *Hey, Bermuda, I have been just given \$115 million to build "X" number of homes*. What a headline! What is not that nice, what is kind of a boring headline for people is all the ins and outs of what the Landlord [and] Tenant Act is. Right? And that is part of the problem. It is difficult to understand the overall way in which all of this interconnects.

We have also talked about ways in which you can encourage housing stock. And this House, I believe, was unanimous with the [City of] Hamilton Plan of 2025 that essentially removed limits on building height. And I seem to remember everyone said that is great. And none of us are going to dispute that. Well, that was some time ago now that we debated that. And there are empty lots. We have suggested that there should be building higher [buildings]. There should be mixed-use development that is encouraging people of different income levels into the same building, not just people that are destitute or low on income so that you have that mixed facility of people who are able to boost each other up.

We have talked about perhaps the importance of bringing a Housing Incentive Act, a little bit like the Tourism [Investment Act 2017], or the Incentive Act to ensure that you have total duty relief on construction, not just reduced but total, and incentives to build higher, and those kinds of things to encourage the private sector to get engaged because (we have said this) this is not just a Government problem. It is important that the private sector gets engaged in this and does developments. And their answer is, *Oh, well, it is so costly*. Well, that is where we can say to the Minister that we are supportive of some of this other technology. We agree with it. In fact, we have written about it. We have written about all kinds of other building materials you can use. So, we are on the same page. But how do we encourage the private sector to get engaged in taking advantage of the opportunity here to get people housed?

[Inaudible interjection]

Hon. Michael Fahy: Now, I have heard an utterance across the floor: *Where are we different?* What we have said is that the way in which some of the procurement has been going on seems to us to not be the way that it could be.

An Hon. Member: Okay.

Hon. Michael Fahy: Okay? And process should not be dismissed, especially in ministries that the particular Member is talking about, where process is desperately important. Okay? So, let's just make sure that we are clear. Okay?

We have said there are areas that can be improved, which is our job. We have said, Mr. Speaker, that there are other things that the Government can do, in addition to some of the things that they have talked about, that sadly do not appear in the Strategy. But we will continue to talk about it. We can speed up and continue speeding up as best we can with the planning process. I mean, we have heard about modular homes. I have not heard much more of an update as to the occupancy of those modular homes. And if I recall (and the Minister will correct me, I am sure), we ran into planning issues there, in terms of those units not being put in place where he was desirous of putting them in place. That speaks to a systemic problem in itself of a lack of coordination, perhaps, between the ministries and the departments to fulfil a Government mandate.

I understand the Minister's problem. It is difficult. He is very frustrated. I share that frustration with him. You have a plan, and your own Government and Ministry saying, departments saying, *Oh, that is not going to work out.* I get it. It is frustrating. But accept it. We have to put those processes in place to make it happen, but not at the expense of due process that can itself be sped up. Okay? That is what we are saying. So, let's make that clear.

Mr. Speaker, let me just now turn to some of the numbers again, in terms of the number of houses, because I do hope that what we get at the conclusion of this debate are some definitive numbers with timelines that are fully understandable based on announcements that have been made by the Minister over a period of time.

I made reference earlier to a press conference that the Minister gave back in December. We made an announcement about the number of homes in that particular conference. It was 100 to 200 permanent homes by the end of 2026. It is a bold claim. I do not know the status of that. I know that there have been announcements. We have seen in this Strategy, I think, on one annex there are 50 properties that are looking to be completed by the end of the year. That is half of what was said in an announcement. I get it. Maybe the Minister was very excitable because he knew that the Minister of Finance was going to come up with a nice fat check to make sure that the projects can be done. Again, but this is before this is published, this plan.

In February 2026 we were told, essentially, that there would be 300 to 400 homes within 18 months. Okay. That is a bold claim. And I hope it happens, again, within the parameters that make sense. And then, more recently it is 400 homes, again over the next 18 months. So, it is not 300, 400; it is 400. That was in August. Which is it? Is it 100 to 200? Is it 300? Is it 400? Is it the number in here, 497? Is it 1,350 over 10 years or 20 months into a 10-year plan? Let's make it make sense. Let's make the numbers make sense. It is easy to make the announcements. It is more difficult for that total follow-through.

But look, again, if it happens to be 300, that is 300 more families that did not have housing. That is commendable. And we would stand and thank the Minister for getting that done if that is, in fact, done in the parameters that it is done. I mean, the Minister does joke with me. And he says, *Oh, I do invite you to press conferences when we do these announcements.* And my answer is: *As long as I can get the microphone I might attend.* But it is very difficult to just simply support everything. We do not know the total ins and outs and the details of how you got there. Right? That is the key.

Now, we can look at some of those smaller promises that have been made. And the Minister comes and he makes announcements about particular projects at Harmony Terrace and 16 studios and the like—all very good stuff. But again, in terms of those numbers, [I am] having difficulty following them. So, this Affordable Housing Strategy—and this is at page 31 (in case MP Swan is still following along). It says that you are looking to do about 95 to 135 houses a year, 1,350 over 10 [years]. That is what this Strategy says, yet the Minister says it is 400 in 18 months. So again, either the Strategy needs to be updated, or the Minister is jumping ahead of himself.

The issue, as well, is until you fix some of the systemic issues in Planning that we know exist . . . That is just what it is. It is not to blame anyone in particular, but if it is taking so long to get building permits, and it is taking so long to get Planning approved, the holdup may very well be somewhere else. And guess what? That is not under this Minister's control. That is under another Minister's control, certainly not the Housing Authority, because there is no Housing Authority. It is the Department of Planning. So, there is another Minister involved to try and execute a plan that this Minister did not really present today. Okay?

So again, you have to look carefully at the numbers to get a full understanding of what is being said. And by the way, there is another number in this report. Again, that is page 36. That number says it is a phased programme of 974 units at \$418.5 million. So, 974 at \$418 [million]. Or is it 1,350? Is it 900? Or is it 400 in 18 months? Because then what happens? Is it going to take six years to build the remainder? I do not have answers to that.

The other thing that is unclear (and I hope that the Minister can add clarity over time) is the way in

which phraseology is used throughout that makes it difficult to follow, because we hear we have, for example, a critical list on BHC. We were told last week that there are a lot of seniors on that critical list. Seniors will be given priority, which leads one to say: *Well, if [there are] seniors that are lower on the critical list versus a family, who gets the priority? Does the list change around?* These are decisions that someone has to make.

Then you also have phrases throughout. It says, we have “affordable.” We have “attainable property.” We have “newer rehabilitated.” They are used throughout, and it kind of can be very confusing for those who are waiting on these lists as to which one is for them. Is it critical so they end up in a modular temporary home? But the plan to end homelessness was [a] housing first priority—housing first, meaning you build for long term, not just temporary. And what this plan does not appear to do, this plan we are debating today, is get into what is the plan really for that immediate temporary housing for those who are on the streets, those who are sleeping rough? Are they going to be given a home? Are they going to be given a modular Boaz Island unit for, I think the Minister had said, on a short-term tenancy of six to 18 months? Do they then appear on another list? Or are they going to be left languishing in a modular unit? The devil is always in the details, Mr. Speaker. We are going to prove this today.

But subject to the things in there being scrutinised that the Housing Authority’s put in place, not by the way with the Minister and the Chair overseeing his own work, which does not make a lot of sense . . . you want independence and independent reports. You should have someone independent that is dealing with this because the numbers are important. And the reason it is even more important for the public scrutiny is the way in which these homes are being built falls under quangos.

It is very difficult to get information about the way in which the quangos operate in terms of procurement, in terms of accounts, in terms of good governance. We can scrutinise budgets. When we do the budgets in February, March, we can ask about grants. When it really comes down to it, it is very difficult to understand whether or not there is value for [the] money. Are things being done properly? We get churlish answers: *Oh, well, it is perfectly fine because the quango is managing it.* That is not an answer because we have made it clear, Mr. Speaker. We will give that support in terms of an overall ideal to get people housed. Let’s make no mistake about that, Mr. Speaker, in any way because what we cannot have is then misleading statements that suggest that, you know: *They are not supportive of housing Bermudians.* That is nonsense, and it will always be a nonsense.

I wish we could have done more. I do. The Minister says it was 13. I do not remember if it was 13 houses that were built in four and a half years. But for a standard response to say: *You did 13 houses in four and a half years*, 10 to 12 years ago, does not solve the

problem today. And it does not solve the problem that the Minister has when he makes very grand announcements—

[Inaudible interjections]

Hon. Michael Fahy: —when he does not make grand announcements—

[Inaudible interjections]

Hon. Michael Fahy: —and he makes grand announcements that in the end, Mr. Speaker—

[Inaudible interjections]

Hon. Michael Fahy: —Mr. Speaker—

[Inaudible interjections and crosstalk]

Hon. Michael Fahy: Okay? Mr. Speaker, when you make the grand announcements. But those announcements do not actually end up coming to fruition in the speed at which the Minister wants to move, people then lose hope. They get annoyed. They make a lot of noise. Quite rightly so.

They say: *Well, I thought those modular homes were coming online. I thought that these particular units would be ready. The Minister said in his statements this is what it is.* And the reason that is not happening is because all that other attendant work to get these things moving in the right direction does not appear to be moving at another pace that needs to be taken. That is not spending money. That is making sure that things, again, like the Housing Authority, discussions and inter-ministerial meetings and things like that . . . A housing czar might be appropriate with someone [for whom] that is their sole job. Make sure all those ministries are working in tandem, and that it is under their responsibility fully and wholly. Again, not spread amongst a number.

Mr. Speaker, let’s turn to cost. The number in this Strategy is \$418.5 million over a 10-year programme, \$41 million a year. We know in the last budget that the Minister was granted just shy of that. It was around \$40-odd million. And by the way, I think I congratulate him. I am glad that he could make this advocacy point to get the money he needed. That is great. We supported it. It is \$115 million now. Good. But again, the sunshine of public scrutiny is required.

What we do not fully understand and what is not borne out in this Strategy is that question of how. How are those grants given? Under which auspices? How is that money going to be spent on each individual project? The Strategy lists mechanisms. It says it will explore guarantees. It says it will have and explore an affordable housing fund. It will explore duty relief, shared equity cooperatives. Great! But there is nothing to give a timeline in terms of establishment. There is

nothing in there that talks about how they will be funded.

Again, they are ideas. It is a Strategy, and this is a plan. It needs to give the details of that spending. It needs to give the details so that people can look and see who is accountable for what and for when.

Mr. Speaker, one of the items that was made mention of in this Strategy is . . . It does cite Singapore as a model. That is great to cite it. But they did not just announce targets. There were specificities put around each target. There were funding mechanisms put in place that everybody could understand.

We are a microcosm, I say, of most other jurisdictions in terms of the things that we need to deal with. Housing is a global issue because of the demographic changes that we are experiencing on a global basis. I think . . . in fact, I just read today that in Spain the government may fall because of housing. And they had it as a country of millions and millions of people. An old lady was evicted from her property at age 87, and it will make the government fall. This is a global issue.

And why do I raise that? It is because there are other models that can be used. We do not need to do it in isolation. There are entities in countries that have done these types of things and have to be worried about on a much grander scale.

Mr. Speaker, in terms of why it is important that we do look at this plan and study it, [it] is because, as I said, of the cost. I have talked repeatedly in opinion pieces that the Minister does not seem to appreciate about procurement and how these units will be procured. And that is very important. I think it is churlish to dismiss it out of hand. And that is not to cast aspersions on anyone that is doing the work.

[Inaudible interjections]

Hon. Michael Fahy: I am not. I am not. What I am asking for are details. I have not accused anyone of anything, Mr. Speaker, because one, I do not . . . I do not need to. I do not have to. It is a question.

[Inaudible interjection]

Hon. Michael Fahy: It would . . . It would . . . That is the role of the Opposition. If the Government thinks that the Opposition is here just to say that they are amazing, they are in the wrong place.

An Hon. Member: Why not?

Hon. Michael Fahy: Go to headquarters. Go to headquarters.

[Inaudible interjection]

Hon. Michael Fahy: Right?

[Inaudible interjection]

An Hon. Member: Scrutiny works.

Hon. Michael Fahy: And in fact, actually, the Minister said scrutiny works in his opening statement. So that is a good thing.

[Laughter]

Hon. Michael Fahy: There is recognition. He said it himself. He welcomes it, in fact, I heard him say. So do not turn—

[Laughter]

Hon. Michael Fahy: There we go. So, this is what we are dealing with. Do not on the one hand welcome it—

[Inaudible interjection]

Hon. Michael Fahy: Do not on the one hand welcome it, and then say, *Don't ask questions*, and then suggest, dare I suggest, [it is] casting aspersions on anyone. Let me tell you. If I was going to do that, I would make it very clear that something is terribly wrong.

An Hon. Member: Yes.

Hon. Michael Fahy: I have asked questions, and we are entitled to ask the questions. It's very, very simple, okay? That's the key, all right?

So, let's have some more definitive goals. If we say there's going to be a Housing Authority, Department of Housing, give us the date that you say, not by 2027. That could be December next year. Who's going to be the one that oversees it? If you consider—

[Inaudible interjection]

Hon. Michael Fahy: Well, that means we'll be in Government, so I appreciate that.

[Laughter]

Hon. Michael Fahy: I appreciate that. I do. Thank you very much. I appreciate the Minister's support and confidence that we will be in Government to oversee this very plan. And by the way, when we do—

[Inaudible interjection]

Hon. Michael Fahy: When we do . . . No, no, when we do, I'll have another column on each of these tables that says, all right, the cost, the times, and I'll be very pleased to bring it to the House. Okay? So, again, these are legitimate and fair questions.

Again, let us get that timeline for the Landlord and Tenant Act and the timeline for the rent control piece that is supposedly going to be wrapped back up

in the new Landlord and Tenant Act. All of these things are very important.

Mr. Speaker, I have already talked about the importance of speed, but we need further updates on exactly where each programme is, and the dates. And I'm going to make that point over and over and over again.

The issue, again, Mr. Speaker, is in this report. It does not appear to really address some of the extra desperate situations in terms of that instant emergency relief of the true numbers that we have, which are rising every single day. Yes, the Minister is trying I believe his best to deal with the problem over a period of time. What is difficult to follow, as I have said, is the number of announcements that seem to reset the clock without definitive timelines. And that's where people get annoyed.

We need to see further overlap and proper collaboration between this plan and the homelessness, and this plan in itself so the two align. We need to make sure that people are given the proper opportunities for housing rather than being left in the hospital. And I think there is absolute common ground on that from what we heard today, Dr. Cann Park II, and some of these other initiatives. We say that the new Housing Authority, if it's done properly, can, in fact, help oversee some of these items.

The Opposition has made a number of suggestions, including a Housing Incentive Act that could be modelled on the Tourism Incentive Act. It can encourage higher building and mixed-use development in terms of people with high to low incomes. It needs to have development that isn't just a house, but also has, as I said in an earlier debate, perhaps some commercial opportunity so that those who live in these particular units can go to work and have childcare within that facility, that they have the opportunity to shop without having to walk down to the marketplace opposite White Hill Field. That they don't have to go to Caesars for their pharmacy. That maybe there's something right there.

When we're talking about seniors and mixed-use development, we're talking about people who can be very vulnerable, Mr. Speaker. These are the types of things. It's not to be just dismissed. These are ideas that should be listened to, not frowned upon. *Oh, that's ridiculous; they can walk.* That's not caring. It's not. *Oh, they can walk.* Really? Come on. We know, we can hear it.

An Hon. Member: There are no sidewalks.

Hon. Michael Fahy: Yes. There are no sidewalks; walking on a Railway Trail. These are the kinds of things. It is the infrastructure that is important. It is not just enough to stand up and say, *Oh, I'm going to do 400 homes in the next 18 months.* And what? To help those in vulnerable situations who aren't able to get the things they need, which is why they are in the positions they are in. Okay?

So, we need to have these types of developments in place with incentives to get the private sector engaged so that they will participate in these types of arrangements. Because if you don't, you will not get any commercial involvement to help those that may need it. You will not get a daycare facility in a place like that. You will not get a GP who's prepared to put his office there to help those who cannot go anywhere else.

So, we can talk about it. Oh, it's fantastic. But until you provide those services, you are going to create another problem. That's a fact. No, that's a fact. This is why things need to be coordinated in a better fashion with someone who is the one person who is going to take care of all of this at one time, not shunted around different ministries with different budgets. And it's someone else's problem, and that person is going to answer that question, that person is going to answer this question, and they maybe have to talk and say, did I get that right? No, Mr. Speaker. We can do better. The Government can do better.

And I'm going to make it this very, very clear statement before I sit down. We are supportive of initiatives to get people housed. We will differ in some circumstances in the way it should be done. We will differ in the way in which maybe it is funded or units are procured. We will continue to write. And if it gets up the Minister's nose, so be it. But I would expect that when the Minister makes a Motion, that he actually debates it, because I did not hear that today.

Thank you, Mr. Speaker.

Mr. Hubert (Kim) E. Swan: Yes, thank you, Mr. Speaker. Ever so briefly, I want to pick up where the—

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: I'll try my best, Mr. Speaker. How's that?

I will just start off where the Shadow Minister left off. I was so happy to hear him finish off by saying that they will be supportive in this area of housing, and that they will continue to be critical, and that's what the Opposition does. That's what the Opposition did in the 1970s. That's what the Oppositions should always do. The Opposition will have its say, and the Government will have its way, and in this area of housing.

The Government has made a significant commitment to get its way to solve the housing crisis. I think I am correct in saying it is a housing crisis. And I believe in another debate I shared with you that I understand how people who are experiencing the brunt of this housing crisis feel, looking for homes. In between the last time I spoke, I've been talking to that 94-year-old person who was threatened, and I urged them to keep on calling the person who he needs to speak to, to emphasise to the agent that's working on their behalf to get them a government place that they are under the threat of eviction, knowing that there comes a process of a court order.

But whilst I know that that gives them some time, when you are 94 years old, that stress can take away time. And that's why I am pleased that the Minister responsible for housing actually understands how to build a house and understands some of the impediments that exist in the real world, building houses.

I will say there was a time when the private sector did very well building houses for entry-level persons. The late [Sir] John W. Swan, the late Benny Rego, those connected with Dorchester Realty, whom I knew very well, I knew the others quite well as well, built a lot of entry-level homes. And if you want, you can go back and look at old advertisements from the 1970s and the 1980s, and you'll see the listings every week for entry-level homes that Bermudians can aspire to, with some interest in purchasing them and getting on the housing ladder.

The Shadow Minister continually beats this drum of criticising the Ministers for having different areas of responsibility.

Well, I'm sure I cannot speak for the Premier; I'm just a lowly Backbencher. But I certainly am one who has been very supportive of my Government. And if I have anything critical to say about my Government, I'll do so there. You won't read about me in the paper, as the Shadow Minister proudly proclaims, but I will express it where it needs to be expressed.

But I remember a Cross Ministry Initiative called CMIT. And I believe every party that has been a Minister in this Government and in previous PLP Administrations would understand CMIT, because I was told that it stands for Cross Ministry Intervention Team. And the way that works in this modern time is this: The Shadow Minister was there proclaiming that he doesn't read anything about homelessness. I'm not sure if the Shadow Minister was here last week, but the Honourable Tinee Furbert had a very extensive debate on homelessness. So, you would say, *Well, why wouldn't the Minister—*

Hon. Michael Fahy: Point of order, Mr. Speaker.

POINT OF ORDER

[Misleading]

Hon. Michael Fahy: I think the Member is misleading the House.

Mr. Hubert (Kim) E. Swan: I'm not.

Hon. Michael Fahy: I didn't say anything about not hearing anything about homelessness. In fact, I made reference to the report.

An Hon. Member: It's in the report

[No audio]

Mr. Hubert (Kim) E. Swan: Thank you. They are trying to stop my flow, but I learned from one of some of the greatest. I must say, nobody would give a point of order to Dame Lois [Browne-Evans], because she had more time than I'm afforded here, and that will get her right on our flow. I'm not going to be distracted.

The point I was making was this: Cross Ministry Initiatives were established to allow Cabinet Ministers who are bound by collective responsibility to collaborate so that the left hand knows what the right hand is doing. So why would the Premier, in his wisdom, who has a good Minister dealing with (Let me put it here. I think I wrote it down. I want to get it right.) Youth, Social Development, and Seniors. Why would he take that away and give it to the Minister responsible for housing during a housing crisis? Because the crisis means that the Minister for housing has got to do exactly what he committed from day one. *Jump Street*, as we would say back in the old days. He is trying to build houses. And he knows he is going to have some impediments with Planning. He would know that from his trade, just as I would talk about my trade, because it has certain principles and foundations that you have to follow. So, he knows the pitfalls even before any of us may know because that is what he deals with.

And so, when we debated homelessness last week, it was not in isolation from the Minister, because they sit in Cabinet. They have to get decision papers, they have to get approval and collaborate on that. So, we are here today talking about housing. I just want to say because I know coming behind me at some point in time is a gentleman that talks about housing every opportunity he gets. And I am going to take an opportunity to just say *thank you* to Mr. Thomas Christopher Famous for the work he does as the Chairman of the Bermuda Housing Corporation, and my cousin.

I have a lot of Portuguese cousins over the years. You would have known that I am very close to the late Honourable Ralph Marshall, I believe a former housing, works and engineering Minister from White Hill, right? And many others, Harry Vierra and the like. And I came up knowing DeMoura's and there. So, brother Hugo, I heard him on—

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: DeMoura's, yes folks.

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: Well, I was talking about Ricky DeMoura right there. We play a lot of golf together. And then I did know Somerset Bridge cycle shops too. That's y'all, family. So, I know a lot of DeMoura's. I know a lot of Madeiros. I know a lot of folks.

Brother [Hugo] Pereira is on the Housing Corporation, and I listened to him on the radio on Sunday night. And he spoke, and the Chairman, Brother

Famous, spoke to some of the impediments. And what I found profound was the cost per square foot today of being up close to (Am I right?) almost \$1,000 per square foot. I say, my, my, my, my, my, my, my, my that's your . . . Wow! And he explained that the logic behind looking at precast will allow the Government to be able to bring these models back.

I remember when precast first came to Bermuda, they were frowned upon. They are still here today. Right? And there are a lot of things that we experience in traditional stone houses that precast does not experience. And a builder might say to me but there are things that you experience there that you do not. But there have been examples of precast units in Bermuda that serve Bermuda well.

But more importantly, they are not what . . . because when you detract from the Government you can be irresponsible. You know, you do not have to be responsible. You could say a building is going to fall off the cliff and then buy it, and then you can look around the world and see houses in Italy, in California, and all these places. But you can also go to England and see some places that are falling off the cliff. So, you know, there are two sides to every coin. But in this country, finding housing for people in Bermuda is real.

And so, I would look to the Government relying on CMIT, relying on the Minister responsible for Social Development, Seniors and Housing, who would hear. Do you not think that if I have got a 94-year-old senior who's in the threat of eviction today, that I'm not talking to Minister Tinee Furbert? I am! Because not only does she care about the issue, but that is where she is immersed. And had it been a younger family in a similar situation, I would be talking to her as well, in addition to hoping that the Minister can come true on building those houses post-haste.

But you know, in the context of things, the Shadow Minister . . . I really like the way he can . . . he is very clever, and he can defend what he did not do during his time in governance, right? And say that it is not relevant because it was 10 years ago. But you can set the stage for a problem by inertia or by what your actions were not, more importantly. So, if you say, well, listen, I did not build any houses in my four and a half years of Government, but that was 10 years ago. The impact of that is felt later. If you compound that with the fact that seniors got no increase, which they are getting now, you can say that we seniors who are getting increments annually now lost out in those four and a half years prior to the increase happening on the eve of an election.

If you compound that with no scholarships being given to the very youth who were trying to get ahead and get a better education, it encourages people to look unfavourably on Bermuda. If you compound that with the amount of money you committed to Morgan's Point on the eve of a general election, only to have this Government trying to find solutions for that quarter of a million dollars, it impacts collectively. It snowballs.

Collectively, it is a problem we have inherited, and most people will not see it because they are living in the here and now and just only see in front of their noses, in some respects.

And so, I have learned by coming to this House when I wasn't in the House over the years, and by learning from those persons who would take me down memory lane. I'm thankful that I don't have to read about it. I can actually remember it.

And if you compound that with the fact that, given a chance to do something, you build an Island that sits empty, put those five things together, and you can see some of the impact of what the Minister is faced with today is of that era as well. Now I am here to say that the urgency of now is upon us when it comes to housing.

One of my hobby horses (and it is included in this report) has been derelict houses. And the problem with derelict houses has been around for a long, long time. It's a legal one, I think, and I'm no lawyer, and I never played one on television, and I never played one on the radio either. But I will say this: Our families are sitting there hoping they might come into a derelict property with no hope of ever doing it. Let me repeat that. There might be a derelict property on Tuckers Town Road.

I'm using Tuckers Town Road so I don't get in trouble naming a road where it actually exists. So, I don't know if there is one on Tuckers Town Road, but if there is one tell me. But there is a derelict house on Tuckers Town Road and Mr. and Mrs. Tucker who lived there, died without having any children. And Mr. and Mrs. Tucker had a favourite niece and a favourite nephew. One from her side of the family and one from his side of the family. But they had some unfavourite nephews and nieces as well. And I'm no lawyer, but someone can tell me who comes into that property. So sometimes it is a waiting game hoping that nephews number one, number two, three, four or number five pass on. And that happens over 20 or 30 years. I've seen derelict homes now for the last 40 years and knew who lived there in 1985. As I talk about that area in Tuckers Town, that I'm ever so familiar with, areas east or northeast of that.

Now a little country fellow like me from White Hill says, *Well what could be the possible solution for those derelict places?* Some type of lawyer could take this and maybe make it work. Some form of eminent domain for the national interest of the country could be created. The proceeds from any profits that are derived from the redevelopment of it could be put in trust for whenever it is decided if nephews one, two, three, four, or five have all passed. Some of them are up there now playing the waiting game hoping that it is their daughter or their son. It could be there, so at least they are fighting over some real money. Right now, they are hoping to fight over something that may never materialise.

And you know what the disappointment is for that is that other people's property value is affected by it. Other people's quality of life is affected by it. People who do use this country illegally and for the wrong reasons take advantage of some of these places. So, there's a social knock-on effect that happens to the worst in this country.

So, in some of these derelict houses that I've seen on Tuckers Town Road, they need to be removed. And maybe this trust or this authority could develop them, and then whatever proceeds are there, it's to the benefit of that pending determination on who will get beneficial ownership. And then they will have some money to fight over. They are not going to fight over a derelict building that just shows up and is a nuisance to the people who live on Tuckers Town Road number one and Tuckers Town Road number three, who have to pass a house that is there. That is the problem. And I have seen this problem in my constituency on more than one occasion. So, I know the scenarios.

And because I've been trying to help, because people come to me and say, *Swan, when can you get it cleaned up*. I've cleaned up one and painted it too. And seen some of the problems that happen when you start rattling a nest.

Ah-ha, Mr. Speaker. You're shaking your head. You know, because somebody's looking. They're trying to do good. Somebody is there looking and saying, *You're messing with my territory. How dare you, bye*. And word gets back.

You know, we have KYC requirements for us who are honest among politicians who are trying to do something. But there are some folks who live in the world, that type of illicit world, and they capitalise on some places like that. And you don't want those places in your neighbourhood.

And then there is another area that is affected that could be assisting with housing. There are a lot of very historic buildings, the Friendly Society buildings that did great work. They were part of the community that provided mortgages. And the irony is there was a time. And I probably came along at the very tail end of the era of the "Diver" Bascome's, and those folks that were connected with The Friendly Societies while they were still living. The Mr. Smiths with The Friendly Societies. Not to be confused with the Masonic Lodges now. Although some were both, and some are both. But The Friendly Societies actually provided mortgages and relief, and it is covered in the Friendly Societies Act. And they were providing financial relief when banks were not offering financial support in mortgages and stuff to families from the Black community.

And I know that there were lending agencies that partnered up with those Friendly Societies. Bermuda Savings and Loan and Dorchester Realty, and there are some connections in all of that. And it was in a very good way. Much the way I would like to see Bermuda . . . and I would encourage the Minister of Housing . . . and I am ever so happy to do any research. is

to look at the building societies in the United Kingdom. Whether or not we look . . . we are not independent, and I voted for independence, and we'll vote for it tomorrow. But we are not. So, while we are not, we got to look at who our friends are in other jurisdictions.

In other jurisdictions there are building societies, and we have a credit union here, and we need to look at how we can support providing better access to capital so persons . . . and encourage more collective building among those who need it. And I say collective building because when you have communities such as labour unions in Bermuda, and you have persons who work collectively, you know everybody talks about getting a co-op to buy food, but why not start co-oping the way somebody mentioned the way the Honourable Minister Dill (I almost said Minister Richardson). Minister Dill, her father and my uncle. My uncle and their friends built their houses together. Many a Friday evening they were up there in Rose Hill. And many a Friday night, after I finished playing golf I'd walk across the golf course and stop to get a lift down Granaway Heights. And they'd be there at that time having a little food that someone prepared for them, and a little bit of liquid refreshment.

And if I got there a little bit late, they were singing some nice little hymns. *No, not one; no, not one. There is no God like our lowly Jesus. No, not one*. I heard these songs up in the back of where the Honourable Minister lives today. The Minister responsible for housing is living in a community that prides itself on collective building. And a lot of people say we are living in modern times; we are living in a digital age. But a computer can't build a house; it can only design it. People in Bermuda have to live in those houses. The difficulties we have with social issues . . . I hear people talking about it. And the Shadow Minister was talking about it collectively, well, when it comes to social responsibilities and the like, that is in Minister Furbert's realm. Making sure that we have the houses to be able to satisfy the need coming from Minister De Silva's realm. Making sure that the planning jives with that. Somebody else is tackling that. CMIT [Cross Ministry Intervention Team] makes sure they are talking to each other. Leadership makes sure that they are talking to each other and not speaking at odds with each other in that regard.

So, as we look at the Report, I mean the most important thing that has to be done tomorrow is to build and find available units. And I would encourage any legal mind out there to come forward with that legal construct that could put in place a framework. Because those properties are right there, and some of them might be knocked on. But if we had a legal construct where we could say, look, we'll make that property where the land value might be, let's say \$200,000, the minute a structure gets there, the property values go up right there, and it helps the whole community.

And if I can tell you that I can look around in my constituency and find more than five, I am sure that there are other constituencies. You multiply that by 36

constituencies, Mr. Speaker, and you are finding quite a number of places where it could be done. And then that is where you get the private sector involved in a solution. But the solution is going to come from persons who are more learned than me in that space.

But you know as Dame Lois [Browne-Evans] used to say sometimes was, *You know, you byes just want to make laws that only we lawyers can understand. I want you to come up here with some laws that the average person can understand.* She was the ultimate servant of the people who made sure that although she could stand amongst the giants of the world, she felt legislation needed to respect the people that put her where she was. That is why we always had a good rapport. That is why I lived long enough to say, *I don't know why you're over there with that crowd, you know. You're one of my favourites. You and Barritt and Cole.* I said, well, what about Maxwell? *Oh yes.*

Thank you, Mr. Speaker. I appreciate it, Mr. Speaker. I have made my points. The urgency for housing is now. The report needs to empower the Minister to go forward with that urgency of now. The social side that people rightfully say needs to exist has already been put in place and is being prosecuted by caring Ministers who are dealing with it. Keep writing, and we'll keep acting.

Thank you, Mr. Speaker.

The Speaker: Thank you, MP Swan.

MP Famous, you rose to your feet. Would you like to participate today?

Mr. Christopher Famous: Mr. Speaker, good afternoon. I was waiting for someone from the OBA, but they've run out of batsmen.

Would MP Smith like to speak on this? I will yield to him

The Speaker: You have the floor. I have acknowledged you; you can go ahead.

Mr. Christopher Famous: Can I yield to MP Smith, please? Ladies first.

The Speaker: Would you like to go ahead, MP Smith? You could go after he mentioned it.

Mr. Christopher Famous: I'd like to hear her speak.

Ms. Linda Smith: Okay, thank you. I appreciate it MP Famous. Yes, I was planning to speak, so I'm glad to be doing it now.

It's good to see the houses that are being built. It's good to see the programmes that are being brought forward. My concern in all of this is really how does all of it come together. And while we need housing urgently, and we certainly need senior housing urgently, we have a number of other crisis issues as well that need attending.

I guess when I look at the communities that are being built and the facilities that already exist in some of those communities, I would like to see some level of maybe urban planning attached to these plans as they're being put together so that they are more strategic in nature, and we're building communities as opposed to disparate construction projects for problems that we have today, so that we're looking at this kind of in perpetuity, if you will, but leveraging the investments that have already been made. And I'll give an example.

You take a look at Channel House, for instance. You have the Lamb Fogg facility there. We have a crisis at the hospital, which is people bed boarding because there are unavailable beds, because people who are medically fit for discharge are not being discharged because there aren't facilities in the community that can adequately meet their needs. And their needs may not and probably do not require a hospital bed, but they may require things like wound treatment or a community nursing service to come in and check on them. But without that they really cannot just be released.

You have their families who would like to be able to take them in, some people maybe not, but most people I think would. But they are not adequately trained to deal with things like the wound care and some of the other things that are happening.

So, I would like to see in all of this some level of a join-up so that when we take a look at building communities, we take a look at the facilities and the infrastructure around those communities. And we take a look at what can be leveraged to help solve some of the other problems that we have.

So, moving back again to Southside. A lot of development is going on in Southside, and that is good to see. There's already housing there. There is going to be a warehouse, there is going to be retail, there is a medical waste facility there. I don't know quite how that fits in. But I think it is important that we try to look at developing what we have left in ways that are going to be supportive of something bigger than just one or two projects, that they feed into solutions to other problems that we have. And so that's my two cents.

Thank you, Mr. Speaker.

The Speaker: Thank you.

And MP Famous, would you like to make your contribution now?

Mr. Christopher Famous: Mr. Speaker, she's reinvented the word brevity, Mr. Speaker.

The Speaker: She's added a new term for everybody to follow today. How's that? Good.

Mr. Christopher Famous: I want to make sure the taxpayers get their money's worth Mr. Speaker.

[Laughter]

Mr. Christopher Famous: Mr. Speaker, before I start into my brevity, I want to recognise also the Chairman of the BLMC [Bermuda Land Management Corporation], MP Neville S. Tyrrell, also known as the Government Whip (or, as some might say, Whippy).

Mr Speaker, in all government structures, there are people. The Minister is just one person. Things cannot be done without an organisation. So, I would like to recognise the board of the Bermuda Housing Corporation,—

The Speaker: Yes

Mr. Christopher Famous: —the board of the Bermuda Land Management Corporation. The Housing Ministry staff, although they are a new Ministry, they have a staff of four or five, the PS, and there are quite a few other leaders. And I also want to recognise that every Friday there is an AHAC, Affordable Housing Advisory Committee. Every Friday at 8:30 in the morning we gather, and we go over the strategy towards affordable housing. So, I want to recognise the chair of that, Mr. Hugo Pereira (Mr. Swan spoke about him earlier). And there's this lady who helps pull it all together. As she says she deals with all these alpha males and she still has her hair intact, Mrs. Lakila Bell.

I also want to recognise Senator Lauren Bell, who sits on the board; she's the Chairman of one of the subcommittees. And in all of that, Mr. Speaker, I want to recognise Ms. Pat Basden who pulls us all together in the BHC boardroom every month and every week, every day.

The Speaker: Yes

Mr. Christopher Famous: Mr. Speaker, I remember when the Opposition Member, Shadow Minister of Housing, used to say we need more people on the Island, we need to grow the economy. And people said, well, if we grow the economy what about housing? Where are these people going to live? Now, he may have had an idea, but it wasn't fully expressed.

So, the reality Mr. Speaker, is that as the economy has grown, yes, our birth rate is dropping but our economy is growing. We have more Bermudians working in IB now than ever before. We have more guest workers, not so much in comparison to 2007, but more guest workers now. Some more noticeable than others. Well, all these people need somewhere to live. So, we have more IB workers, and an increase in guest workers. But the flip side, Mr. Speaker, is that we have an increase in displacement of Bermudians. Because when Bermudian landlords see that, *Hey, I can rent to an IB person a one-bedroom and get five thousand dollars versus rent to a Bermudian and get fifteen hundred dollars*, they're going to do it. It is this thing called human nature that sometimes takes over, Mr. Speaker.

The Chamber of Commerce has put together a rather lengthy discourse about what's contributing to

our housing shortage. They have boldly stated that we need twenty-five hundred new units over the next ten years. I don't see how that's going to happen, personally, but so be it.

MP Smith, who just took a seat, talked about building communities. I fully agree with her. One of the communities that we have built over the last few years is a sub-community down in Southside Mr. Speaker, I think you are the only one in the House who has here when the Base Lands were turned back over to the people of Bermuda. I remember distinctly, I want to say in a ZBM news report, when the Base Lands were turned back over to Bermuda, the then Government bulldozed some houses. And there was a young, sprightly MP saying, *Look at this house getting knocked down where are the Bermudians going to live?* I don't know if you remember that, Mr. Speaker.

However, Mr. Speaker, Southside is now a community. And rightly so, they would like grocery stores, ATM machines, so on and so forth. But in the midst of that, there's already an indigenous community called St. David's Islanders, who rightly have felt as if their community, much of which was land-grabbed from them, is being colonised by outsiders. I'm using some terms I don't mean in an offensive way but colonised by non-St. David's Islanders.

So, when you look into their mindset, when you listen to their voices you are saying, okay, on one hand we are solving one problem but perhaps we are creating another problem. But in 21 square miles we only have so many square feet. We are attempting to do something up in the West End, with similar complaints.

So, we have a reality here called NIMBY, Mr. Speaker, *not in my backyard*. I want my child to have a house that's cool if it is in my backyard, but not these other people. And that is something that we realistically have to . . . I don't want to say tackle, but have a conversation with our Bermudian people. NIMBY. Because quite frankly, Mr. Speaker, we do not have land to say we are building a whole new community somewhere there are no other communities.

But let me move on, Mr. Speaker. We are the Progressive Labour Party.

The Speaker: Yes

Mr. Christopher Famous: And everything we do should be about progress. Sometimes, especially right now, it doesn't seem so, but for the most part we are progressive.

Mr Speaker, in cricket terms, we are not here to play 20-20. We're here to play a Test match. That means we set our field, our buildings, our whatever, you know how they do it.

[Inaudible interjection]

Mr. Christopher Famous: Yes, I know we are, for now.

Mr. Speaker, line and length. Stay focused, Mr. Speaker. The Opposition Member from constituency

20, Honourable Member, Learned Member from constituency 20, stated that we have some following issues. If you want to deal with the landlord-tenant issue, you have got to talk to Minister Lightbourne. If you want to deal with the homelessness issue, you have got to deal with Minister Furbert. Planning issue, you have got to deal with Minister Rabain. And affordable housing issues, you have got to deal with Minister De Silva. So, he rightly has pointed out, we have some silos, Mr. Speaker. I sit on the board and I'm saying, so I've got to go to this Minister to get this sorted and you're the Minister of Housing? That makes no sense. Why don't we just have everything in-house?

So, along the lines of progressive (Right?), that whoever down the line becomes Minister or remains Minister, we have to look at bringing some of these things in-house, Mr. Speaker. Because it makes logical sense that if you're dealing with Planning issues, it should be on the Housing Ministry. It makes logical sense that if you're dealing with some other issues, you should be in the Housing Ministry.

Mr Speaker, specifically to Dr. Cann Park, which is up in constituency 32, we are building 100-odd units, a mixed-age community, but leaning towards seniors. Because, as my MP brother from constituency 2 said, a lot of seniors, for whatever reasons, may not have their own home. It's not for us to cast aspersions, but that's the reality for many. So, if someone retires at age 65, they may likely have another 20 to 30 years of life. And we have to . . . I don't want to say give them but make space for them.

So, the company that's building that is the same company that built some structures at Morgan's Point. A very sound, reputable company that has built hundreds of homes in Barbados and other parts of the Caribbean. Their track record is impeccable. I would actually encourage MP Fahy to go and visit them one day, and he will have a little less scepticism. Hook them up. You'll be well taken care of down there. Just tell them you're my cousin.

Mr. Speaker, up at Victoria Row and Albert Row, which is in constituency 36, there is another company called Coastal that will be building 100 units between the West End and the East End. They have already built units on Victoria Row, so their reputation is once again impeccable.

Then there is something else called the Private Sector Refurbishment Programme, where BHC would renovate your property up to the value of \$125,000. Could be less but no more. And you work out a deal with them where they rent it out to tenants for an affordable rate. BHC gets the money, your property is fixed up and is maintained. So, I encourage people to see Mr. Blake Lambert, also from Somerset.

Mr. Speaker, there is something else that was piloted by the Honourable Jache Adams a few years back. And I want to say it is called the Mortgage Guarantee Programme, in partnership with BCB, where people put down 5 per cent as the down payment, correct?

Ten per cent as the down payment and 5 per cent as the mortgage rate. Now, unfortunately, I don't qualify for that because of age. But for those that do qualify, it is a comparatively excellent programme for first-time homeowners and public officers who are eligible to transfer their existing mortgage.

Mr. Speaker, as I wind on, I want to do something I usually don't do. I want to congratulate the Member from constituency 21, because every week he inspires us to prove him wrong. Mr. Speaker, he comes with his facts and his figures, and what he considers his facts and figures.

An Hon. Member: Constituency 20

Mr. Christopher Famous: Sorry, constituency 20. My bad.

[Laughter]

Mr. Christopher Famous: My apologies, constituency 20. He inspires us to prove him wrong.

[Inaudible interjection]

Mr. Christopher Famous: When you have someone who's so dogmatic (is that the word, Mr. Speaker? Is that a parliamentary word), yes, someone who is so focused on keeping us accountable. So focused on us proving that our figures aren't fuzzy math.

[Inaudible interjection]

Mr. Christopher Famous: Mr. Speaker, every week at our meetings we ensure that the Minister sharpens his pencil. Although he likes to get in front of the camera, we say, hold on, slow down, make sure the facts are right. So, I want to take a real moment and thank former Minister Fahy for helping us, inspiring us to do what we're going to do. Because, matter of fact, I would like to personally invite him this week as we will be having a ground-breaking up at Albert Row.

An Hon. Member: He isn't coming

Mr. Christopher Famous: I said I'm personally inviting. I don't care what the Minister said; I'm inviting him.

[Laughter and inaudible interjections]

Mr. Christopher Famous: I am inviting him to our ground-breaking ceremony up at the west.

An Hon. Member: He is not coming.

Mr. Christopher Famous: His name is already on it, don't worry. I'm inviting him because I want him to see what he has inspired us to do.

So, Mr. Speaker in my brevity, I would like to congratulate once again the boards of BHC, BLMC, Housing Ministry, the AHAC, and all those involved in helping us to provide the communities that MP Linda Smith envisions.

Thank you, Mr. Speaker.

[Desk thumping]

Hon. Tinee Furbert: Thank you, Mr. Speaker.

Mr. Speaker, I want to bring us back to the title of this Motion or the document that we are speaking to today, and that is the Bermuda Affordable Housing Strategy. The Bermuda *Affordable* Housing Strategy.

What we do know, Mr. Speaker, is we need housing. We also know that many of us have spoken about it today that we need cross-ministry collaboration, which will help us to achieve our goals set out in the Affordable Housing Strategy. The question, Mr. Speaker, is whether or not this strategy has defined what affordable housing means for us in Bermuda. And I believe it does set out very clearly what affordable housing means for us in Bermuda.

And the question then is further: Do we have enough affordable housing options? And I'm sure we all can agree that we do not. Because even those people who can afford these rents of \$3,000 to \$5,000 to \$8,000 for one to three bedrooms, even those people who could afford these rents or mortgages, they still will prefer to pay something affordable.

And so the Government has set upon the duty to gather data, research and information so that we can share this affordable housing strategy with the people of Bermuda because we know that we do not have enough affordable housing options. And I'm sure each of us hears this from our constituents. *You know, I'm looking for a place. We can only find something that's \$3,000, \$5,000, \$8,000 for a two-bedroom. How can we afford to pay that?*

We have realised through this process as well that we cannot only rely on the private sector to provide housing for the people of Bermuda. Because the private sector has to think of many things that you can find throughout this report as well. They have a mortgage to pay with high interest rates. They built a house that has a high cost because of the cost that it takes now to build a home. People who own homes have to make a living. And so, they are using their homes for income to be able to support themselves and to be able to support the maintenance of their homes. And homeowners, Mr. Speaker, have responsibilities. They have choice. They have a choice whether or not to rent their properties. They have that choice.

They do not have an obligation only to provide affordable housing for the people of Bermuda. Or to rent to a renter or a local tenant. They have a choice. But what we have recognised, Mr. Speaker, is that the Government has a duty and a responsibility to make sure that there are affordable housing options for the

people of Bermuda. And I think reading through this document, the Affordable Housing Strategy, that we have demonstrated our will and our need to move forward with affordable housing options for the people of Bermuda.

I just want to take this time to thank the Premier, the Honourable David Burt. Why? Because he had insight. He had the insight to create a portfolio for a Ministry of Housing and Municipalities. Particularly, Mr. Speaker, coming out of COVID-19, we knew that it was going to be tough, particularly on the strain of our housing market. And so that insight was important. And now we have Minister Zane De Silva who is pushing forward with this agenda. And if you ask him, he says it every time in one of his press conferences that if he could snap his fingers and have this done today, it would be done today. We would have a housing surplus or more housing inventory, affordable housing inventory for the people of Bermuda.

Mr. Speaker, I want to take this time to just speak to Government which has the responsibility to make sure that we are balancing the field of housing for affordable housing and housing inventory. Our housing utilisation, Mr Speaker, has changed. I just want to take the time to speak to something, I do not know if other Members have spoken to, but I have not heard it yet. But we need to speak to the times in which we are in as well.

Our last census showed that the majority of our housing consists of single-family homes. We have more single-family homes. We have fewer marriages. We have fewer children or families, people having children. And one major factor, Mr. Speaker, which we definitely learned throughout COVID-19 is that people don't want to put up with one another's crap anymore.

An Hon. Member: No, they don't

Hon. Tinee Furbert: And people are choosing to live alone and in isolation. So, they are choosing to be in a one-bedroom by themselves, or I notice a lot of seniors have homes and they're living in their homes by themselves with three bedrooms that are vacant.

The Speaker: Mm-hmm

Hon. Tinee Furbert: And even we learned through COVID-19 that people now have the option to work from home, and so people are utilising their extra bedrooms as offices. So, the dynamics of how people are utilising their homes has changed. That is why we are also finding that we are in need of a supply of options as it relates to housing inventory.

Mr. Speaker, people should have choices. Our people should have choices. Our young people, our older people, they should have choices. And they should have the choice to be able to rent or purchase if they can afford it. And that is what this Plan sets out to do. I would have liked to have heard more about

whether people had done their research on the countries out there that have affordable housing strategies. Because many countries are just starting to put affordable housing strategies together.

So, I think this Government has done the right thing. We are not going to get it totally coordinated at once. We are not going to get it totally right at once. But what we do have, Mr. Speaker, and what is being presented to this House is an Affordable Housing Strategy. We could have done nothing. We could have not done this Affordable Housing Strategy. But we have. And so now we must execute and implement what is presented in this Affordable Housing Strategy.

I encourage, whether we are the Government today or subsequent Governments in the future, that we recognise that we cannot continue to not keep our finger on the pulse as it relates to housing in this country. We must continue to collect the data. We must continue to research so that we know for sure what our housing inventory and availability look like for the people of Bermuda. So, this is a start for us to be able to collect data, particularly with the creation of a Department of Housing and the creation of a Housing Authority. Every country should embark upon this. Housing is important.

You know, you talk about these basic needs: shelter, food, health care. These are basic needs that our people require. It is hard. It is very hard when we get these phone calls day after day after day of people who require assistance finding housing. And even those houses that are out there on the market, I mean, people who have houses and are renting them, and they cannot even get their house sold, because in the SBA [scenario-based approach] it says that the house has to be vacant. People have nowhere to go. So, we cannot even sell homes because of that reason.

But we will continue to work on this document, the Bermuda Affordable Housing Strategy, definitely a strategy that this country needs, which every Bermudian should be thankful that we have put the work into, that Minister Zane De Silva and his team have put the work into to be able to bring this to Bermuda so that we have a strategy to now work and follow through on implementation.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

Minister, would you like to make a contribution at this time?

Hon. Diallo V. S. Rabain: Yes, Mr. Speaker.

Mr. Speaker, earlier today I spoke about the [Draft Development and Planning (General Development) Order 2026] and the process that we are undertaking, or I've directed the Department of Planning to undertake. And I also spoke about how that attaches to the Bermuda Affordable Housing Strategy as well as documentation that has come out of the Department of Planning as well.

I was a bit taken aback when the Member Opposite spoke about how these departments need to come together and how disjointed they are. And along those lines, I'm paraphrasing, Mr. Speaker, so I don't want to rush in and say point of order as if I am misleading.

[Inaudible interjection]

Hon. Diallo V. S. Rabain: Mr. Speaker, So I was kind of surprised. But, again, I wasn't. Because I did speak to the Member after I made that Statement and said, hey, you know, there are some things that we are looking at. Because I know that Member used to be over the Department of Planning when the One Bermuda Alliance was in power. And I was shocked when he said, *Well, I actually kind of didn't listen to you this morning. But I'll read the statement later.* So, I am hoping he does read that because it does speak to some of the things that he was actually saying need to be in place, Mr. Speaker.

And if that Member does reach out to me, I will talk to him, and I will let him know about the latest thing that I have pushed through and requested.

They will meet on Tuesday for their first meeting, Mr. Speaker. And that is a coordination meeting that will happen now between the Department of Planning, Environmental Health, the Fire Department, DENR, and Public Works. And the whole purpose of that is so they can get together in a room and discuss critical infrastructure projects so there are no delays.

What currently happens now, Mr. Speaker, a project will come to the Department of Planning, it will then be sent out to Environmental Health, to Fire, to Public Works, and to DENR because statutorily they are required to comment. And then I will get my colleague saying, why has this not been approved? And we will go and look and find it has been on someone's desk outside the Department of Planning for two months. And we are waiting for it to come back. So those are the things that this Government is doing to ensure that there's better coordination between the departments to ensure that these projects are moving forward.

If that honourable Member wasn't here this morning, and while he was here (but obviously he said he did not listen to my statement) he would have heard me talk about how we want to explore how we take vacant lots, derelict buildings, unused property in the municipalities and convert them into residential uses for our people, Mr. Speaker. So, there are things going on. And I was so happy that this strategy just happened to come during the same time that we were talking because it shows how joined-up we can be, Mr. Speaker.

But, Mr. Speaker, one thing that did stand out to me, and we will find this on occasion after occasion, is the subtle hint at improprieties when it comes to procurement and the like. As if the OPMP [Office of Project Management and Procurement] does not exist. Mr.

Speaker, as we know anything going out from the Bermuda Government is required to be passed through the procurement code. So, there is no all-of-a-sudden someone is getting a million-dollar project, that nobody knows who signed the check, Mr. Speaker. It does not work that way.

But we understand the seeds that are repeatedly planted by that Member and the Member who sits next to him. That this Government, despite all of the evidence that we have seen to date, despite the fact that this Government, after dealing with a once-in-a-lifetime pandemic, had to clean up Morgan's Point and borrow money when we didn't want to borrow money. Despite all of that, Mr. Speaker, as the Premier spoke this morning, when he leaves his seat, the Government of Bermuda and the people of Bermuda will be in a much better financial position than they were during the last administration, before the Progressive Labour Party, Mr. Speaker. Despite all of that proof in black and white, we cannot get those Members that I spoke of earlier, on that side, to just say, *You know, something? You guys did a good job.* We probably, you know, we can accept anyone who says *I might be able to have done it better, but you did a good job*, but we don't even get that.

Hon. L. Craig Cannonier: Point of order, Mr. Speaker.

POINT OF ORDER

[Imputing improper motive]

Hon. L. Craig Cannonier: The Member speaking right now is generalising and inferring improper motive.

When we question things . . . and he is being very specific about certain Members. When we question things . . . I could also say that it is an assumption that they are assuming that we're trying to trick them, just asking questions to ensure that we are following process. To assume and to infer—as he is saying, we are inferring—that it's skulduggery in some kind of way that seeds are planted, it is just wrong. It's not right to say. And no one has said anything of that at all in this House. As I have listened—

[Inaudible interjection]

Hon. L. Craig Cannonier: Again, we have the right to question things. Whether you . . . how you take it has nothing to do with me. Whether you want to take it that way, then that is on to you. But you know what? You have the opportunity to speak to the Members of this House. Go and speak to them about it personally. But to infer in a general debate here that that is happening is just wrong, Mr. Speaker. And we need to refrain from that.

The Speaker: I just want to remind Members that the process in this Chamber is to express viewpoints of what one side looks at how the other side does stuff,

basically. It's a process of scrutiny. And so, you may look at it from the left hand, or then the right hand may look at it that way. But it's part of the process of scrutinising. It is not saying that anyone has done it any worse than the others sometimes. It is just how we scrutinise it. But that is the process.

Hon. Diallo V. S. Rabain: And I thank you, Mr. Speaker, for that guidance. And it seemed as if that guidance was perhaps more pointed to the Member who got up and rose to his feet.

The Speaker: It was pointed to everybody.

Hon. Diallo V. S. Rabain: And I will be guided, Mr. Speaker, because what I'm speaking of is my personal opinion on how I listen to and hear what's being inferred. Simple as that.

And I say, Mr. Speaker, when we leave . . . when we sit here and we listen, we seem to see a repetitive pattern of sowing seeds of doubt.

Hon. L. Craig Cannonier: Point of order, Mr. Speaker.

The Speaker: Point of order

POINT OF ORDER

[Misleading]

Hon. L. Craig Cannonier: The Honourable Member again is misleading the House. When he says "inferred," that is intentional. There is no one intentionally inferring anything of a report. None.

[Inaudible interjections]

The Speaker: Member, you were on a good vain before then move on before you get sidetracked please.

Hon. Diallo V. S. Rabain: You know, the saying, "*Doth protest too much*," comes to mind.

Hon. L. Craig Cannonier: Point of order, Mr. Speaker.

POINT OF ORDER

Hon. L. Craig Cannonier: The Honourable Member cannot help himself. He needs to sit down and retract that.

The Speaker: Wait, wait, wait, wait. I was trying to—

Hon. L. Craig Cannonier: He needs to retract it, Mr. Speaker.

The Speaker: I was trying to get you off of that lane and get back to what you really got up to talk about. So, if you can get back there and not go down that road, we can have the matter continue on.

Hon. Diallo V. S. Rabain: Thank you, Mr. Speaker.

Hon. L. Craig Cannonier: The Honourable Member needs to retract that statement He's inferring intentionally now.

Hon. Diallo V. S. Rabain: He doth protest too much, nothing wrong with that.

The Speaker: Members, Members, Members, just remember this place is designed for debate to take place. The main process of that debate is to scrutinise the work of the Government. That is what Parliament is for. And the scrutinising is going to come from people who look at what's been done from a different perspective. I'm not saying that your perspective is wrong or their perspective is right. I am saying that we want to scrutinise to make sure we are getting the best of what we get, or sometimes it even helps in how it can strengthen what is being done.

But just remember, this is a place for scrutiny. and that our sphere of conversation needs to be above the personal pieces.

Hon. Diallo V. S. Rabain: Thank you, Mr. Speaker. I will be guided by your words.

Mr. Speaker, when we did hear the Member Opposite, you would feel as if the scrutiny that you are referring to demands perfection before movement. So, when we talk about a plan that has been put forth, something as extensive as the Bermuda Affordable Housing Strategy, we have heard comments asking, *Well, I would like to see this, I would like to see that.* And that is all fine and good, Mr. Speaker.

However, what I personally have come to understand while being in Government is that you will find persons will tend to ask for perfection before they wish to move forward. And that's where we start talking about perfection being the enemy of progress, Mr. Speaker. At some point, you have to actually move forward. At some point, you have to understand that I have something in front of me. It is the best that we have with the information we have in front of us at this time, recognising that as things change, you can pivot on that plan.

However, Mr. Speaker, if we just stood and tried to figure out what is the perfect way to execute some of the things, we will be standing here for 10 more years wondering why people are, why homelessness is growing, why persons cannot find homes, why cost of living is not being arrested. Because we are being blocked from just doing some things that can affect that with the caveat that we will pivot when things change that say we need to do things slightly different, Mr. Speaker. This Government is about doing. This Government is about creating a plan based on the information that's in front of them and then executing that plan, Mr. Speaker, with the understanding that as

circumstances change, a plan will change to suit those circumstances.

So, if we adapt a methodology and the Member from number [constituency] 20 said it, Mr. Speaker, when he said I wish we could have done more than 13 homes in four years. I believe that is what his words were.

The Speaker: Yes

Hon. Diallo V. S. Rabain: And I can be point of ordered on that as well, but from my memory, I believe that is what he said.

The Speaker: Correct.

Hon. Diallo V. S. Rabain: Because I was thinking when he was speaking, I was like, why don't they ever speak about their record? And I was very encouraged that he said that. It was like, okay, he's saying *I wish we could have done more.*

But, Mr. Speaker, when we talk about moving forward, we must forge ahead, face those headwinds, and do what is necessary that addresses what is happening at the moment, Mr. Speaker.

So, and I guess we could say this is my personal opinion, Mr. Speaker, while we act, they talk. And we will continue to act, Mr. Speaker, and we will not let perfection stop us from moving forward and helping our people, Mr. Speaker.

So, with that, those few words, Mr. Speaker, I want to thank Minister De Silva for bringing the Bermuda Affordable Strategy. And while I've yet to hear anyone actually say it in these terms, Zane, I unequivocally endorse this strategy, and I approve of it, Mr. Speaker.

Thank you.

The Speaker: Thank you.

Anyone else?

Minister Lightbourne, would you like to make a contribution?

Hon. Alexa Lightbourne: Yes, Mr. Speaker, thank you.

Mr. Speaker, this afternoon I do wish to provide a contribution relating to the Housing Strategy that the Honourable Minister for Housing and Municipalities has brought before this Honourable House. And, Mr. Speaker, appreciating how important the Strategy is and the team, I want to also give kudos to the team at the Ministry and the various Quango organisations that support the Government's Strategy, its Plans, and through their efforts, we are here today with a strategy and a plan of action related to Bermuda's housing challenges.

Mr. Speaker, I listened to the discussion in this Honourable House today, and many colleagues have also given indication and spoken to it. But we are truly

seeking to prioritise housing and doing so through the creation of a Ministry of Housing and Municipalities, which is the fruit of focused Government, a Government that recognises what it is that both the public want and the economy requires.

What I think was missing from the discussion was part of the cause and effect that this Government has not only inherited but made steps to address. We think about the economy in 2012 with fewer jobs at the time and an immigration policy that sought to lower ARV and the thresholds that would allow for the broadening of the pool for foreign ownership. We think about the fact that in 2016 the same took place.

And although it was spoken about this evening in this Honourable House, the pledge of 100 prefabricated homes identifying, because through that Plan, as we work on behalf of the needs of the country through that Plan, there was a need then that there was a housing, or an indication of a housing requirement, an indication that the country and the Government would need to make steps to avoid what is now a challenge in our housing context.

The effects of inaction of previous administrations are that we are now, as a 2017 Government that campaigned on the Two Bermudas, inheriting an environment where we are now having to prioritise housing because of the absence of prioritising it in previous administrations.

And so, I listened in this Honourable House, and as I prepared even in considering the Strategy, the importance of this Housing Strategy really connects to Mr. Speaker, something that all Bermudians often speak to. As we are growing up and throughout generations, most Bermudians wish to have their piece of the rock, that is, in the Bermudian context, equivalent to the American dream. And we know in the American dream, it is a context by which if you work hard and you put in the work, you can experience circumstances that are dissimilar or evolve from the place in which you may have begun. And so, in the Bermudian context, a piece of the rock talks about permanence, Mr. Speaker. It talks about roots. It talks about a place of belonging.

And so, when we think about housing and we think about the pressures, the impact that it has is that the Bermudian dream and the idea that when you grow older and you see generations, and generations coming to Bermuda, your place and your dream could be disappearing. And so, when I think about the plight of the Bermudian, as we each in this Honourable House are here to represent, the Housing Strategy points to the pressures that were once concentrated around low- and moderate-income households that are now virtually affecting every segment of Bermuda's housing market. And in the Strategy, it acknowledges that the shortage is restricting home ownership, increasing rental pressures, and creating consequences for workforce recruitment and retention.

And so, Mr. Speaker, what this points to is a cultural problem that if we do not address, as the

Honourable Member who has bought the Strategy to address it to this House, if we do not address it, we stand the chance of the next generation being left to believe that their place and access to a piece of the rock is diminishing. And when people believe that their access to the rock could be diminishing, something about their decision-making changes. The idea that they may have hoped to live around the corner from their parents, or have grandchildren nearby, they are making a decision between, not *when will I buy* (if they do not find that they have access), but *why should I stay*? And so, the strategy itself acknowledges this connection, and it speaks to young adult populations shrinking, and warns that affordable, independent housing is important if we want Bermudians to return.

And so, I appreciate that acknowledgement, because what it points to is not only clarity of the current state, but it also defines the action that is required to ensure that the Bermuda of the future is not a Bermuda where Bermudians do not have a place.

We often are seeing on social media the questions around, and the social media posts, I know we've all in this Honourable House seen the commentary. And the commentary is asking the question, *Well, who is Bermuda being built for?* And young people then also asking themselves, *Is there room for me and my family?* And so, we should listen to that, and I think the Housing Strategy points to the fact that we are seeking to address it. We accept that these are the discussions of the public, we accept that these questions are being asked, because what we want as a Government is to ensure that there is a place of belonging.

Again, there are generations of Bermudians who would have watched and seen their parents either inherit or have access to a home, and have been told, get educated, go overseas, become qualified, see the world, because there is a place here in Bermuda for you. But when they return only to learn that it is easier to live in Atlanta, Manchester and London than it is to live in the place of your birth, something emotionally changes about Bermudians and about our people. They stop imagining their future here. And they could stop looking to find starter homes or believing that their children will in fact live nearby.

And so, the Strategy, Mr. Speaker, is a reminder about who we are working for, it also indicates that this did not happen overnight. It is a compounded impact of previous decisions, and I spoke briefly to it at the outset of my remarks, and that decisions to widen the access to foreign ownerships was a conscious decision of a previous administration. And so yes, this Government is seeking to unpack and make concerted efforts to address these things.

My honourable colleague who spoke before me talked about an infrastructure, and the fact that it is not just one decision, it is not just a Government policy, but it really is an all of Bermuda strategy, and an all of Bermuda requirement. It is a requirement of the property owner accepting our current landscape, wishing to

rent or sell their home to a Bermudian. It is equally the requirement of those who are banks in our context to understand how important Bermuda and its people and the access to homes, affordable homes, affordable mortgages, is to our future. Because overnight we do not just experience a rent that goes up. Very often there will be a home that was rented once for \$2,000 that quietly and through only just a whisper, a realtor may say, you know, you can get this for \$3,000. And the next thing you know, it no longer becomes an exception, it becomes a trend and a pattern.

And the Strategy applies that the conventional affordability benchmark [is] 30 per cent of household income. And the Strategy itself identifies that on that basis, it says that a household earning under \$72,000 should be able to access a home at or below approximately \$1,800 a month. While households earning between \$72,000 and \$120,000 should find options between approximately \$1,800 and \$3,000. But then the critical admission also is included that those affordability ranges are rarely reflected in Bermuda's market. And so, the question then becomes what happens between what a Bermudian can reasonably afford and what the market price will be.

And what I know in the Ministry of Home Affairs through our piece, recognising that this is a new Ministry, with new teams, we are working to evolve the Landlord and Tenant Act, recognising that we as Ministers and as a Government can define the policy. But as Honourable Members who were once in Government also appreciate that there is a system of Government and there is a system and processes that also come into play that are the facilitators of that Government policy.

We cannot write the legislation ourselves. We can inform it through our policy. And so, I do anticipate as an extension of this Housing Strategy that the supporting institutions will evolve the various pieces as included that will allow for this Housing Strategy to become a reality. They will allow for the very thing that the Bermudians have asked for us to identify and address [to] be addressed in their respective areas.

We cannot just accept the market price as is. We cannot just accept that that is the end of the conversation, because markets do not raise children. And markets do not decide on whether to stay or to leave Bermuda. People do. And so sometimes we have allowed the conversation to end at, *Well that's the market price*. But again, we must ensure that that exception does not become tomorrow's standard.

So, Mr. Speaker as we all speak and I think acknowledge in this Honourable House the place in which we find ourselves, accepting that a Bermudian couple who has been saving maybe for five or maybe for ten years has done everything that we have traditionally told them to do. They went to school. They worked. They saved. They got the pre-approval. They found the house only to learn that another purchaser with cash only has quickly come in to secure the

property and the Bermudian is disadvantaged. And so, nothing improper has happened, Mr. Speaker, and I accept that the seller accepted the strongest offer, and the agent who is seeking to represent the client did their role as well. But if we stand back from that individual transaction we have to ensure that this does not become a pattern. We have to ensure that Bermudians are not repeatedly entering a competition in which they are structurally less capable to compete.

So, we must ensure that as the Report noted and the Government specifically announced in June of 2024 that we are seeking to ensure that there is the appropriate investment, there is appropriate attraction so that we do leave space for Bermudians. We consider the impact on the Bermudian access. Each of us elected by those who are Bermudians and have ability to vote in Bermuda are looking to ensure what is in the best interest of Bermuda.

Similarly, we accept that growth matters. Capital matters. But the Bermudian standing outside the door equally matters. And so, through this Policy we are evidencing that we are capable of holding both those truths at the same time.

So again, as a Government elected on Two Bermudas, we are evidencing and demonstrating that we are taking steps to dismantle the structural divide. We accept that it is a slogan that was not just put out without meaning. It described an economic divide at the time. And through that history and through accepting that we will prioritise affordability, we will prioritise affordable housing, the Homelessness Strategy and the Affordable Bermuda agenda. There is a theme about the prioritisation and the focus that this Government has and that cannot be ignored.

And so, Mr. Speaker, we accept that for generations the greatest inheritance that a Bermudian ever received was not often money. It was somewhere to stand. A place of belonging through having a piece of the rock. For generations, they often had it as an insurance policy, security if one lost a job, a place to return when you came back from university. And as the Policy rightly notes, the strategy cannot just be about building rentals. It must also be for creating owners, equity, and first-generation homeowners.

Honourable colleagues spoke about the mortgage guarantee programme that this Government equally has advanced on behalf of Bermudian ownership and Bermudian access to affordable housing. And this Plan builds on that step.

A piece of the rock means that there is ownership, a place where Bermudians belong, and shared equity. And the impact that it has once we get it right is that it can change through ownership an entire generation and a trajectory of a family. We are happy that the Strategy comes and targets the delivery of 950 homes and 1350 affordable and attainable homes by 2035, the rehabilitation of 150 to 200 derelict homes and the return of 250 to 300 idle units to productive use. And I think those numbers matter. And they matter because

people are waiting for homes today. Families want it now. And I think it is important in this Honourable House to acknowledge what it is that young people wish to have access to today. Young Bermudians are making decisions about if they will stay or leave today.

And so, the Strategy itself records a backlog of approximately 400 affordable and supported units, including households at the BHC waiting list and people returning or requiring [homes] or transitional accommodation. And yes, we will count the homes. And our national measure of success will go even further. Our national measure of success will be ensuring that we widen ownership and that we use the Singapore model to the extent that it deliberately connects housing with citizenship and ownership, that it understood the impact of a tangible stake in a country and its citizens through homeownership was critically important, and this evidenced nation-building.

And so, inasmuch as this Housing Strategy talks about architecture and target homes, it also indicates the policy about who gets to stay, who gets to leave, who gets to raise their children here, and who gets to retire here, who can build a family in Bermuda. And we accept that. We want to ensure that Bermuda still feels like a country where Bermudians belong. Every generation having a stake, having a place of belonging, children whose parents own nothing can be the first in their generation to have access to it. The possibility that through this Housing Strategy successfully executed we would dismantle what we pledged to do relating to the Two Bermudas. So that families and Bermudians can believe that there is still a place for them here where they can still invest, they can still grow old, they can still have the Bermudian dream of a piece of the rock, but also live close to their friends and family.

And so, we must ensure that, through successful execution of this Plan, the Bermudian dream is still possible. That a life, a home and a legacy can be built here in Bermuda. And so, I thank the Honourable Member and the Minister of Housing and Municipalities and his team for the efforts to bring this Strategy as a blueprint for us to follow, for us to get behind and also support in our various sectors not only on the Island but in our various ministries as well. Because we are one Government and we are seeking to address what is in the best interests of Bermudians.

Thank you, Mr. Speaker.

The Speaker: Thank you, Minister.

[Desk thumping]

The Speaker: Does anyone else wish to make a contribution at this time?

Wait a minute. You aren't fully ready. You need your 30 minutes on, or you might?

Hon. E. David Burt: I might. I might need my 30 minutes. Mr. Speaker. All right, Mr. Speaker.

So Mr. Speaker, today we are debating the Affordable Housing Strategy 2025-2035. And Mr. Speaker, I think it is important to note and recognise that this is just another one of the promises that this Government has said that we will do that we have delivered. And I'll have a lot of time to talk about the work which we've done on housing, the things that we could have done better in some cases and instances, recognising that no particular government is perfect.

But as I am a politician, Mr. Speaker, I want to do what many politicians do. And that is to start my remarks with a story, Mr. Speaker. And I'm sure that every single Member of this Honourable House has been in the same situation. But I get a lot of emails that come into premier.gov.bm. And in this case, there was a young Bermudian who wrote to my office. They had a job. They were continuing their education. They were trying to build a stable future. But yet they were facing the possibility of homelessness. And so, from that particular perspective, what stayed with me during that exchange, Mr. Speaker, was that even while they were looking for help, they weren't just talking about their own particular situation. They were working in international business. They had what we would consider a decent job. And they were worried about the young people who may have had fewer resources than they did. And they asked the question very rightly to the Leader of the Government: *What are you doing about it?*

Let's be clear. Housing has always been a particular challenge. But it has become more acute. And I want to touch on some of the reasons why in my presentation, Mr. Speaker, because I think it is particularly important. But the reality is that those emails are something that certainly I am no stranger to. I'm sure that the Deputy Premier is no stranger to them. He showed me an email earlier today. I mean the reality is that we continue to be faced with an acute shortage of affordable housing in the country. An acute shortage of housing.

And there are a number of factors that I know have been explained and all the rest. But the reality is what we must do is we must build more houses. We must have a strategy to build more houses. We must be committed to building more houses. And we have to make sure we put the money and the investment and create the conditions to continue to deliver more housing in the country. That is the fact. That is what we must do across the board. And so, it's great to talk about the things in which the Government has done such as a mortgage guarantee programme which has seen a number of people be able to purchase their houses. Providing support, reducing the taxes on a number of particular items. But the reality is Mr. Speaker, more needs to be done.

No one in this Honourable House canvasses without people talking about housing. No one can go into a community without people talking about housing. It is an issue. And the reality is, that was something that

Honourable Members did speak about. But it is something that I addressed. And it is something that I addressed after our last election, recognised that our election manifesto was building a fairer, more affordable Bermuda.

The reality is, Mr. Speaker, that housing being that number one priority, I did set about making sure that we had a Minister that was dedicated to housing. Because for the previous seven years, Mr. Speaker, housing was part of Public Works. And we had a capable Minister, Minister Burch. But I thought that there needed to be even more focus on the matter related to housing. And so, we have a Minister of Housing, a dedicated Ministry. We have increased investment and also made sure that we have provided the money to make sure that we can actually make a difference when it comes to delivering affordable housing.

And so, I remember when we were . . . we can tell a little bit of stories, I guess, here. Because, after the election, when you have a general election, and you would know this Mr. Speaker, everyone wants their particular position. And certain people say, *Oh, I want to do this ministry, and I want to do this ministry, and I want to do this ministry.* Well, I can assure you that Zane De Silva did not ask . . . sorry, the Honourable Member, the Honourable Deputy Premier, did not ask for housing.

Hon. Zane J. S. De Silva: No, I didn't.

Hon. E. David Burt: He didn't ask for housing. He wanted something else.

And I told him, I said, here is what I need you to do. And he was taken aback. He was shocked. He's like, *What are you talking about?*

I'm like, hey, I said, *Listen, Zane . . . sorry, Honourable Member. I'm telling a story, Mr. Speaker, so I'm not referring to him. Am I allowed to tell the story along the lines of, Zane, the reality is that housing is the biggest challenge that we face. And the reality is, if there is one skill that we know that you have, it is about getting things built. Your background in construction may be a hindrance in some cases; in one instance, it may cause the Government flak about why the Premier is putting someone who is a construction company in charge of housing. But the reality is, I need someone who understands how to get things done in this particular area, because we need to get things done.*

That was my rationale. That was the reason, and he accepted it, reluctantly.

[Laughter]

Hon. E. David Burt: I think, after the last 18 months, he has grown into it; he's having a little bit more fun now.

But the reality is, Mr. Speaker, that that was the thought process, because it is an issue and we have not been able to make the dent in housing that we

should have been doing. And that is something that negatively affects this country, something that gets to some of the issues when we talk about whether its young people returning home, what are the other things.

Now here's the reality, Mr. Speaker, it is not as though if we have done nothing. But the demographic challenges that we face as well, where we have persons who are retiring out of the workforce, staying here, which means that you need to import more labour, those are the things which are compounding. So, it is clear that we have continued to add to the housing stock, but it is not enough. And so more needs to be done, and more is being done.

So, Mr. Speaker, when I refer to the particular Affordable Housing Strategy, it has three parts to it.

First, of course, is number one, which is to build more affordable homes. And that, of course, Mr. Speaker, is important. Then we have repairing the homes that have fallen into misuse. And that, Mr. Speaker, is something that we have spoken about a number of times and something certainly that we will get to. And then there is bringing empty homes back into the long-term rental market. And this is addressed in the Report on pages 34 and 35.

The reality is that we need to work on all three because families need help while new developments are being built.

And so, we have an aggressive Plan to go ahead and build more housing. You have heard whether it was the work we did earlier today in Dr. Cann Park II through Ministerial Statements, which you heard from the Minister, where we are investing money here, we're investing money here, we're investing money here.

But the other reality is, Mr. Speaker, is that even with the quickest construction ever, you are at least a year away from something coming out of the ground to a place where people can live inside of it. And that's very, very fast, if you can manage that. And so, the reality is that it has to be a multi-pronged approach. That is why we have things that the private sector wrote for the programme. That is the reason why we converted Bermudiana Beach from another place to provide additional capacity in the market. And there are a lot of people who say, well, that's not affordable. Here's the reality, Mr. Speaker. The more supply you have, the better it is. And that is what you must do. You must create, continue to create housing supply throughout the country, in the middle levels, in the affordable levels, et cetera. But when it comes to this, we need to make sure that we are delivering *affordable* housing.

And so, the Minister got to work. One of his things in his ministerial charge was to put together an Affordable Housing Strategy. And here we find ourselves with an Affordable Housing Strategy, which is a good Affordable Housing Strategy. Which is one that is comprehensive, which is one that deals with a number of issues, one that went through a large amount of

public consultation and we find ourselves here. But I think it is also important to note, Mr. Speaker, that we did not wait to finish a strategy before continuing to get to work.

An Hon. Member: That's right

Hon. E. David Burt: We did not. Because it is urgent. And I will talk about the fact of how we got to the place of where we are, Mr. Speaker. But we have to make sure that the Government is playing a particular role.

Now, we look at the Report, and a lot of people ask the question: What is affordable? Well, affordable housing, and the benchmark was set in this Report, says it is 30 per cent of gross household income. Now, Mr. Speaker, I will say that if we want to go to an average family in Bermuda, I mean median household incomes in Bermuda are now \$72,000? No. That's median individual incomes, right? What do you think median household incomes are? Nothing, you don't know? So, I'm going to go with median incomes, we know are \$72,000. And if we say the average two-person household will then be at a place where you have . . . what's that look for? I asked a statistician, what do you mean?

If, Mr. Speaker, if we go, you'll call it, let's say you take \$72,000 a year, that is \$144,000, and then if you go ahead, that is \$3,600 a month. Now, that is a lot for a family. But if you are a single parent, then you are talking about \$1,800 a month. And that puts . . . we know how difficult our housing market is right now. And we know that that is not going to get a lot for especially a single parent who may have more than one child.

And so, the reality is that the Strategy also recognises that people can be in work, can be working hard, and still have a challenge finding housing that they can afford. And that is the reason why the Deputy Premier has a very long housing list, and that is the reason why he has been particularly aggressive. And there has been—

An Hon. Member: Seventy-one thousand dollars.

Hon. E. David Burt: Yes. And I know that the median income; that one I know. I was going to say household. Individuals got that one.

But, Mr. Speaker, and I want to touch on something later, because I know the Opposition Leader is not here, but we had a quick chat outside, and I want to challenge him, because we have to be clear about what is actually causing some of these particular challenges that we continue to see inside of our housing market.

But I think it is important to note that the Strategy also does not deal with just what the Government is doing. Because if you look at the Report on page 22, it talks about the fact of how we are going to deal with the additional workers who are needed to supply the labour that continues to power our economy, whether that is in the hospital, in construction, in hospitality, or in international business. And it is important that it says

that it requires major employers and large development projects to provide or contribute to dedicated workforce accommodation.

Now that's important, Mr. Speaker, because if these things are being built, then we need to make sure that it is part of the plan. Because, of course, if there are things that are happening, and that's just going to put more stress and pressure on labour, with more imported labour, because we know that there are fewer and fewer Bermudians being born. That means, and that is not a thing restricted just to Bermuda, Mr. Speaker. That is a global phenomenon around declining birth rates. It means that more labour is required to be imported, which puts more stress and pressure. And so, if we know and recognise that, it does make sense for these types of major developments to make sure that we have those particular resources.

Now many persons, Mr. Speaker, have talked about the fact that the strategy sets a target between 950 and 1,350 attainable and affordable homes by 2035. And this is a mix, of course, between rental and purchase and other things, as we shall see. Which is important because you need the entirety of the gamut. And certainly, the Bermuda Housing Corporation, the Bermuda Land Management Corporation, underneath the same Minister, are going to lead the construction of homes for the people, for Bermudians. And, of course, we know that we started on a number of those particular things as well.

Now we know that we have to start with those persons facing the most urgent need. Then we know it expands into redevelopment of older housing estates and larger community developments and also provides smaller homes for seniors and single adults.

And I want to speak about that, Mr. Speaker, because we know that we dealt with earlier about Dr. Cann Park II. And page 37 of the Report does state that this is for 110 places. And this is important, Mr. Speaker, because I think it is important that people understand. Because someone may say, *Well, are there 110 seniors that are available to fill these places?*

Hon. Zane J. S. De Silva: Oh, there sure are!

Hon. E. David Burt: But I want to make the point, Mr. Speaker, because I think it is important that we talk about supply and demand.

So, if you are that senior citizen who is living in a three-bedroom place, who may not want to live in a three-bedroom place and may want to downsize somewhere else, but do not want to live in Bermuda, they want to live somewhere and want to make sure that their three-bedroom place can either be rented to the local market or be given to the Bermuda Housing Corporation in other ways, this allows that to happen. And that is why I say, Mr. Speaker, it is all about housing supply. Building and delivering more housing, in whatever space, will always yield additional things and knock-on effects. And that is, of course, important.

The next thing, of course, is something that we have been talking about for a while but have not been able to successfully execute on a large scale. And I have every confidence that the Deputy Premier will be able to do so. Because this is about changing how we build. Of course, we know we are talking about precast and modern construction, as referenced in the report, which the Deputy Premier has spoken about, which will allow us to make sure that we build and deliver housing even quicker, and more of it. That, Mr. Speaker, is vital because the need is urgent and the strategy lays out the approach to that.

Now my job as Minister of Finance is to make sure that we deliver the funding for this particular for these particular projects, Mr. Speaker. And I think that it is important to recognise that in the years since I have come back to the Ministry of Finance, we have put significant additional money into housing in this country to match the need. And so, whether it is in this year's budget, which provides \$32.9 million for the Ministry, which is a 43 per cent increase over last year, a significant amount of additional money. Or whether, Mr. Speaker, it is the \$115 million that the Government has pledged to the Ministry of Housing to support these particular housing developments, that is what we have done. We have put our money where our mouth is. We are not playing when it comes to the issue of affordable housing. Affordable housing is going to be built.

And yes, Mr. Speaker, some people will be upset about it. And yes, Mr. Speaker, some people will say, don't build it here. And yes, Mr. Speaker, some people will say, I don't like this plan or all the rest. But I can tell you what you really don't want. You do not want a place where more and more people are housing insecure. And the only way you deal with more and more people being housing insecure is building more housing, bringing more housing back online, putting your money where your mouth is, and making sure to invest. And so that \$150 million is going to deal with the matters at Tommy Fox Road, Albert Road, Victoria Place, and Dr. Cann Park II.

Hon. Zane J. S. De Silva: Yes sir

Hon. E. David Burt: Okay, so that's \$150 million. And what's the total number of homes in all those places? About 200?

Hon. Zane J. S. De Silva: Two hundred and twenty-nine.

Hon. E. David Burt: Two hundred and twenty-nine affordable homes, Mr. Speaker. That is what we are doing right now. And so, it is important that we do not just . . . because Mr. Speaker, I was here earlier, talking about the fact that we have a budget surplus that is four times as high as we expected. We have to make sure that we are also making the investments with those

funds, which is why we have put our money where our mouth is.

Now, Mr. Speaker, I can talk about the past. But the reality is that hindsight is 20/20. We could have been in a better place now if we would have made different decisions when we had opportunities to do so. And there was a time when we could have borrowed more money to invest in more affordable housing, but we did not do so.

However, Mr. Speaker, from my perspective, I said I am not going to allow finances to get in the way because a country like Bermuda, as wealthy as we are, must have the capacity to borrow the money to make sure that we can invest in housing. And so that is the reason why when the Deputy Premier came to me, he did not start, by the way, with \$150 million.

Hon. Zane J. S. De Silva: No, I didn't.

Hon. E. David Burt: He started a little bit smaller. And I said, *What will that get you?*

He said like this.

I said is that enough? He said, *Well, no. Actually, if you give me more . . .*

I said, *Zane, we need to build houses.*

Hon. Zane J. S. De Silva: Correct.

Hon. E. David Burt: *Tell me what you need, and we will make sure it happens.*

And that is the reason why we are at \$150 million.

Now, Mr. Speaker, he just told me that he wants some more money to do some more. And the reality is, I said, *Let's get those ones started first. And once those ones are started, then, you know, we can press ahead.*

But this is important, Mr. Speaker, because it is vital that we build more affordable housing.

The second part of the Plan, Mr. Speaker, as I am looking at the Report on page 41, it targets the restoration of between 150 and 200 derelict homes. Now, we know that we have spoken about this particular issue. We know our election manifesto tackles this particular issue. We know that there is work that's been happening on consultation regarding the Acquisition of Land Act, talking about various things, how to get derelict homes back into use. But what we are doing is making sure in this Strategy that we have a thing to attack it. So, whether it is the repair-to-rent programme, which will help owners with grants and low-interest renovation loans, which we have the capacity to do, that is something as well. Or whether a property sits empty because of the matters related to estate matters, families not agreeing on what should happen to it. There are things in here regarding the title resolution tribunal to help to resolve those issues, and a land bank to bring acquired derelict properties back into productive use.

Now, let me talk on that, Mr. Speaker. And I might be getting ahead of myself because I know these are things that are going to come before the Cabinet soon and other types of items, and one of the things that we promise is to make sure that we deal with the amendments to the Acquisition of Land Act and other things. But, Mr. Speaker, we are not reinventing the wheel. And especially a week after having a conversation and discussion on dispossession of properties by governments, rest assured, this Government is not going to do that. I do not think any modern government is going to do that.

But the reality is, Mr. Speaker, that there is a place and a space for Government to play a role when there are properties that are in disrepair, where persons cannot do it. And our Constitution provides for fair compensation. And that fair compensation can be paid, can go into an escrow account, and be whatever. But the reality is, when you have a place where people are writing to the Deputy Premier, myself, Ministers and MPs that they are sleeping in cars, they cannot find a place, they have to leave the country, there is more that we can do. And that is something that we will do.

The third part of the Strategy, Mr. Speaker, targets between 250 and 300 habitable homes that could return to long-term rentals. And the challenge with that, of course, is getting the property back into use. So, the proposed landlord guarantee programme would give participating owners greater certainty about rental income, along with tenant management support. And that is important, because that's kind of like the private sector rental programme. That is something that we . . . I've always told the Deputy Premier (don't get upset at me right now, Deputy) that we need to promote more.

And yes, Chair of the Housing Corporation, back then, he was doing a great job, by the way. An amazing job. I can't give all the kudos to Zane. Because the MP from constituency number 11, MP Christopher Famous, I remember when I asked him, I said, *Chris, I have a job for you.*

He was like, *What?*

[I said] *I want you to be the Chair of the Housing Corporation.*

He's like, *Premier, what are you talking about?*

I said, *Let's go.*

But he's thrown his heart into it. He always throws his heart into it with passion. It's like the same passion he supports his losing cricket team with. The passion. But it's there.

Mr. Christopher Famous: Point of order, Mr. Speaker

Hon. E. David Burt: What happened? You woke up now?

Mr. Christopher Famous: Point of order.

We were on a good line and length, and now I've received a backhand slap.

[Laughter]

[Ms. Lovitta F. Foggo, Deputy Speaker, in the Chair]

Hon. E. David Burt: Madam Deputy Speaker, he said we're on a good line and length, and as the Deputy Premier says, St. George hasn't been there for a while. Oh, I'm sorry, the Speaker changed.

An Hon. Member: Oh no.

[Laughter]

The Deputy Speaker: I am about to make you take your seat and end this debate.

[Laughter and inaudible interjections]

Hon. E. David Burt: Let me proceed.

However, my view is that there are not enough people who know about this programme. And there are more and more, because we hear the story about people, *oh, I don't want to deal with tenants; I don't want to deal with this.* The reality we know is the long process of amending the Landlord Tenant Act. But the other part of this is that there are agencies that are there which will guarantee your rent, that you don't have to worry about tenants, you don't have to worry about your security deposit, and you don't have to worry about your place getting upset and falling apart, because those will be handled and managed by the Bermuda Housing Corporation, which the Government has given significant money to.

And so, I sincerely hope that the Housing Corporation, under the leadership of the Chair, MP Christopher Famous, will look to market that project even more, because it is important, Madam Deputy Speaker.

And in saying that, it is also important that this Strategy recognises, as I said before, that it is not just the Government. Everyone has to be a part of this, whether it is community organisations, or developers, or financial institutions, or it might even churches others. There are others who can play a role in this.

And I'm going to say something controversial right now, as I'm not going to be in this job for much longer, so I guess I can get away with controversy.

An Hon. Member: Go for it.

Hon. E. David Burt: Go for it?

The Deputy Speaker: It depends on if you say something about St. George's

Hon. E. David Burt: I'm not going to talk about St. George's. It's okay. I'm not going to talk about St. George's.

[Laughter]

Hon. E. David Burt: But I will say it would be . . . I am treading carefully here but I am just going to get my thoughts out. In other places around the world, we have seen houses of worship which may not be utilised, their full capacity being converted to housing to support the continued work of those houses of worship at other places, while providing additional housing opportunities. And I think that when we talk about partnering with financial institutions, community organisations, et cetera, Deputy Premier, I think that is something that we should consider. I think it is something that we have seen that has worked very effectively in the United States, and many communities in other places, and I think it is something that should certainly be considered here as well. And I would sincerely hope I did not see that specifically inside of the report, but I think it is certainly something that we should do as well, because we should leave no stone unturned.

Housing is a particular challenge.

[Inaudible interjection]

Hon. E. David Burt: No problem. You are funny. You are funny.

Now, [Madam Deputy] Speaker, also I think the report in and of itself tackles a few other things. It tackles the fact of, you know, setting up a Department of Housing to make sure we give permanence to this work, which I think is a good recommendation, and certainly something that if we in this Honourable House approve, the Government will be obliged to look at or come back to this Honourable House to say, *How are we going to deal with this?* Because this is an affirmative motion.

But I think I want to tackle two matters which are a little bit more controversial. The first, Madam Deputy Speaker, is the (my word) “noise” that we hear from the Shadow Minister responsible for Housing and Municipalities, the Honourable Member for constituency 20, who seems to find a way to poke holes whenever he can around the fact (and I will paraphrase these are my words) *you are moving too fast, Deputy Premier*. No, we are not moving too fast. We are doing this in a deliberate fashion.

The government has Financial Instructions. BHC has Financial Instructions. BLMC has Financial Instructions. When things come to sign off at the Ministry of Finance, the Financial Secretary has to be satisfied that value for money considerations have been taking place. That is not a sign-off that comes from me. That is a sign-off that comes from a senior technical officer and that has been certified here. So, the view and thought that, somehow, we are doing things improper and incorrect, because it makes a wonderful headline or a wonderful op-ed to write, is wrong. And it is wrong when there are people in this country looking for housing.

So, no! We are not moving too fast. We are moving at the pace of which this deserves. We are

putting our money where our mouth is. We are clearing up the red tape to make sure that we can deliver housing for people who require housing, Madam Deputy Speaker.

So that is the first issue that I want to say. Because we went through this in chapter and verse. And so, when everyone says, all the rest, *Oh, you are moving too fast. You don't follow the rules*, and all the rest: nonsense. Nonsense, nonsense, nonsense. We went through a rigorous process, yes. Is it the same long process for procurement, which means that we might start digging, building buildings two years in the future? No. But that does not mean that we did not follow a process to establish value for money to ensure that we can deliver. And what are we delivering? What is the amount if you build traditional construction, how much would it cost versus building this ramp?

Hon. Zane J. S. De Silva: A thousand a square foot opposed to \$450 or \$500.

Hon. E. David Burt: Exactly. About half the price when we are doing it this way. So, you cannot argue when it comes to matters related for value for money.

Now . . . and there was a little pushback because there are people who wanted to move faster. But the Ministry of Finance took our time to go through to ensure that we were satisfied that there was value for money. And so that is where we are. And I can go into the assessment because we considered nine different suppliers, different construction measures, examined cost durability, and all the rest. It was a rigorous process, but it got us where we are. So, when people say *you have to do it properly*, tell that to the person who is looking for housing.

Hon. Zane J. S. De Silva: That is right.

Hon. E. David Burt: It is a nonsense. I would expect nothing more from a government who did not build any affordable housing while they are in office.

Some Hon. Members: Ooh!

[Inaudible interjections]

An Hon. Member: They did 13.

Hon. E. David Burt: [They did] 13? My bad. I am sorry. I got that wrong. Thirteen in five years, that is an average of three a year. Okay. Well done. But we have done a whole lot more than that.

So, I will talk about one more thing, which is a broader issue that the Opposition Leader and I are going to speak about. And that is the reality that we have not . . . I am not going to say that. I am not going to say we have not moved fast enough. I am saying that we need to find a way in this Honourable House on both sides of the political divide to come together to address

the issue of belongers, which is causing a particular challenge when it comes to Bermudians being bid out inside of the local housing market. It is something that was done in a court case when the Opposition was in Government. They appealed the court case, so I assume they are on our side.

On this side, we have said that we want to do a constitutional amendment. The UK is making us jump through all types of hoops around this thing because, it is my assumption, maybe they do not want this type of change. But certainly, we have to recognise and understand that in Bermuda, if there is the concept of belongers, which continues to expand, which continues to have unlimited rights of purchasing property inside the country, which are rights they never had, because we have the Bermuda Immigration and Protection Act for a reason that restricts the number of properties that persons without Bermuda status can have, however, because they get belonger status through the Constitution and this obscure provision, which was never used before, but is used now, we are seeing persons becoming property barons who are not Bermudians.

It is a challenge, and it is something that we have to deal with. So, I did speak to the Opposition Leader about it. It is something I hope we can come together on to discuss this particular matter, because it is something that we need to deal with.

[Inaudible interjections]

Hon. E. David Burt: Sorry? What happened? You do not like it? Okay. He is in support of it. I like it. Scott Pearman is ready. If Scott is ready for it, then we can go.

[Inaudible interjection and laughter]

Hon. E. David Burt: All right.

So, Madam Deputy Speaker, I close by saying this: Housing is a big issue. Most obvious statement. The question is: What is the Government doing about it? Today, we are here to approve an Affordable Housing Strategy that has been well considered, and not only is it well considered, it is backed by the money to make sure that it can happen, and the political will to push the red tape to make sure that we can deliver.

So, yes, a Strategy is little comfort to the person who is looking for housing. But I want Bermudians now, Bermudians in the future, and young Bermudians overseas who want to move back home to know that there is hope, because this Government will put its money where its mouth is—

[Timer chimes]

Hon. E. David Burt: —and will build the thousand homes that this Affordable Housing Strategy calls for.

Thank you, Madam Deputy Speaker.

[Desk thumping]

The Deputy Speaker: Are there any other persons who wish to speak to the Motion?

There being none . . . Minister.

Hon. Zane J. S. De Silva: Thank you, Madam Deputy Speaker.

Madam Deputy Speaker, let me emphasise something. This Strategy will be, it is and it will be, a living document. It is subject to change by the month, by the year. But it is a roadmap forward.

Now, Opposition . . . Housing MP Michael Fahy, seemed to have a problem with my short presentation. Well, you will know, Madam Deputy Speaker, you and I have been in this House a long time together. I do not believe in talking for an hour and a half, two hours, if I do not have to. Whether it is this or whether it is budget time, I just do not believe in it. I am not going to talk and repeat all sorts of items out of this Strategy. Because we have been working very hard for the last year and a half. And we have been informing the people of this country of what we are doing and what we plan to do.

You will know, Madam Deputy Speaker, you may even have sent me a few emails during the last year and a half. I have said it before in this House, I have said it publicly, and I am going to say it again. I receive emails, calls, WhatsApps every single day. And it is not just one. It is several per day. And I even told the Bermuda Housing Corporation Board several times, if I was to send them every one that I get . . . I do not know how many they get. But sometimes I try and deal with it on my own. *Just go sign up. Stay in touch. You've got to stay in touch with the Bermuda Housing Corporation.* We will continue, Madam Deputy Speaker.

I have heard about mixed development use today. And there is nothing wrong with talking about mixed development use. But the challenge we have today is that most of the homes that we have on our waiting list, seniors need them. It is just a fact. And I know that Minister Tinee Furbert will tell you how much our senior population is going to grow by 2035. And it is a big number. So, it is my job, first of all, to be able . . . we could talk about mixed development, we could talk about shops, we could talk about health care centres, we could talk about all of that stuff. But my job is to provide housing.

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: And I will provide housing. We have had conversations about putting some middle-class workers, some single mothers, maybe some single fathers, small families, mixed in with our seniors. And that will come in time. But at this particular point in time we have people who are desperate.

Madam Deputy Speaker, I am going to give you a couple of figures. Right here as we sit, we have 641 families. Six hundred . . . The Member opposite

talked about, *Well look, he has got to get his figures right. One month he is telling us 333. Six months later he is telling us 357.* Well, I am going to tell you, I will give you another number today.

An Hon. Member: Another one.

Hon. Zane J. S. De Silva: It is 641. It is 641 here as I stand. Fresh off the press today. These are families . . . I wish it was individuals because then the homes would probably only be 200. We would have everybody housed in a year.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Now, do not let that number bend your mind too much, Opposition Shadow Minister Fahy. Yes, Shadow Minister Fahy. Do not let it bother you too much. Because what has happened, we are seeing a trend that since the announcement of us building many, many homes in the next 18 to 24 months, I think a lot of people who are paying the \$2,500 and the \$3,000, the \$3,500 and \$3,800, are now saying, *Well, wait a minute, I might be able to get a two-bedroom home for \$600, \$700, \$800 less. So, I am going to put my name down.* Which is okay. Because we know, and I know that everyone in this Chamber knows, that we have some people who can afford \$3,500 and \$4,000 a month. But guess what?

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: But guess what? They do not have a whole heap left over when it is done. That is the issue. And I get those calls saying, *I can afford \$4,000. I just cannot find a place.* Bermudiana and several . . . you know, we had several governments have that property.

[Inaudible interjections]

Hon. Zane J. S. De Silva: No, I will tell you what, Bermudiana is a good choice. Because we have 96 units there and we are 100 per cent full. At those rates, of \$3,500 for a studio to \$7,000 for a three bedroom, they are full—100 per cent. Now, you will know that I announced in this House that we have 11 per cent of those units that we did drop the rates by 30 [per cent], 40 per cent to put some Bermudians in there. And they are in there and they are happy. So, the goal is, no matter what, no matter how much noise is made, we will continue with the plan to build as many homes as we can.

Members opposite said . . . I could not believe this was stated, but they said *it is important to keep the public informed.* I got accused a couple of weeks ago, *You are just regurgitating every other week what units you have coming online, what you've got in the pipeline.* And then I am accused of not keeping the public

informed. You cannot win for losing with these guys sometimes, you really cannot.

The other thing that is important, Madam Deputy Speaker, is this: That as we bring units online (and the Premier hinted at it), and if we fast forward 18 to 24 months from now and we have 200 or 300 homes, those people are living somewhere at the moment. Not everybody is living in trees and cars. So, what that is going to do is, it is going to bring more houses into the market. And those landlords who are out there getting \$2,500, \$3,500, \$4,000 for a studio, and a one bedroom, are not going to be able to get it anymore. And what is that going to do if they want to rent them? They are going to drop their rents. So, if everything goes according to plan, we should see even more homes on the market in the next 18 to 24 months.

Now, Madam Deputy Speaker, Members opposite touched on the Housing Authority, which is in the Strategy. That will come. I have, and Chairman Famous, BHC, the Honourable Member, touched on it earlier and talked about the committee that we have. We have a group of professionals that I am so proud of for the work they put in. We meet every Friday morning without fail at 8:30. And sometimes those meetings go . . . I know that when the House is in, I scramble and leave those meetings to come here. They stay there for another hour or so.

That committee is doing yeoman work, and I would like to publicly thank them for what they do. The Housing Authority will come. We can chew gum and walk. We have been doing it. It will come. I remember Honourable Member Fahy gave me hell every week. *Where is your Strategy? Where is your Strategy? Where is your Strategy?* I get the Strategy here, then he says—

[Inaudible interjections]

Hon. Zane J. S. De Silva: We will talk about some of the things. He talked about the Strategy today.

[Hon. Dennis P. Lister, Jr., Speaker, in the Chair]

Mr. Hubert (Kim) E. Swan: Mr. Speaker, we talked about process. Right? And I thought the Premier gave a pretty good analogy. And I have said this publicly, Mr. Speaker, and I will keep saying it. The Honourable Member opposite ran to *The Royal Gazette*, talked about, *No RFP*, you know, *It's just handing out millions of dollars of contracts*, blah, blah, blah, blah, blah. *What have you done? You are not adhering to Financial Instructions. Not adhering to Financial Instructions.*

Mr. Speaker, I am confident . . . I have said it before. I am confident in the people who we have that do this day in and day out, that they are doing their job. And when they come in and tell me that you can build 200 homes between \$400 and \$500 a square foot, when we know it is between \$700 and \$1,000 for a traditional build—

An Hon. Member: Nonsense.

Hon. Zane J. S. De Silva: Mr. Speaker, I am sorry, but you can say what you like and I will tell you what, Mr. Speaker. I am going into phase two now. I told my group this morning, phase two. I want some things on paper, I want goals, I want to set action items. I said I will go to the Finance Minister and ask for more money. And he touched on it today. I want another \$120 million. Tomorrow. And he said, *Look, start building*. I said, *Don't worry. We are going to start breaking ground on Monday up at Dockyard*. We have already cleared all the trees off at Dr. Cann Park. We will move, we will build homes, Mr. Speaker.

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: And we are going to build more.

Hon. E. David Burt: Yes.

Hon. Zane J. S. De Silva: And I have said this before, Mr. Speaker, when I said I was going to build 100 homes in 18 months, people were saying I was crazy. Now I am saying 200 to 400, in 18 to 24 months, they are still calling me crazy. If I have my way, Mr. Speaker, once these projects are rolling, and MP Famous is here and the Chairman of the Committee, Hugo Pereira is here, he'll tell you, they will tell you, that I said, *Listen, super. We have got 229 in the hopper. Now let's work on the next 200*. Well, you say, *Well, wait a minute, when, when?* I said, *Now*.

And Honourable Member Fahy will be happy about this. Because I did say this a couple of months ago in the House, when we gave those two contracts out, no RFP. I said RFPs will come. Right now, we need homes. So, the goal was to get those homes started. They are starting next week. Now, Mr. Speaker, I got one team working on putting together drawings. We are putting them out to tender for the *entire world* to bid on.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Okay?

[Inaudible interjections]

Hon. Zane J. S. De Silva: But let me tell you this, Mr. Speaker, I will guarantee you something right now. Right? You put 200 homes—

[Inaudible interjection]

Hon. Zane J. S. De Silva: And we are going to do it. And I am doing it. I am going to do it, to prove a point.

An Hon. Member: Good.

Hon. Zane J. S. De Silva: We are going to go through that process, and we are going to see how long that takes.

But I will tell you what I am doing in the meantime. I will issue another \$100 million contract tomorrow, if we can get a contract to say, *I will give you 200 homes in 18 months*. I will do it without an RFP.

[Inaudible interjections]

Hon. Zane J. S. De Silva: I am going to put that on public record right now. Because if I can get 400 homes in the next 18 to 24 months, Mr. Speaker, for \$500 a square foot, I am doing it.

An Hon. Member: Use that contractor.

Hon. Zane J. S. De Silva: I am doing it. Might be the same contractor. If he could do it, and he could do it for that price, Mr. Speaker, let me tell you, I just finished building a new house. I know exactly what it costs.

An Hon. Member: Was it precast?

Hon. Zane J. S. De Silva: Traditional build.

An Hon. Member: Precast, or . . .

Hon. Zane J. S. De Silva: No, traditional. If I did precast, the rumours would have been around town.

[Laughter]

Hon. Zane J. S. De Silva: But I will tell you what, so I know exactly what it is costing a square foot, Mr. Speaker, and you do not get any change out of \$800.

An Hon. Member: Get the De Silva discount.

Hon. Zane J. S. De Silva: You do not get any change out of \$800.

Now, if I am going to go a little Hollywood, I will not get any change out of \$1,000 either. I am talking about a square foot. Traditional build is expensive. And not only that, Mr. Speaker, you know what? That house took 14 months to build. [It is] 3,800 square feet. One house.

But, Mr. Speaker, we will build 200, 300, 400 homes in the 18 to 24 months, if I get the financing and we put things in place.

Now, Mr. Speaker, I know that my colleague, Mr. Famous, touched on . . . I do not know if he got everybody, but we have a hard-working, core group that do yeoman work. And I will run through the list again. If it is a repeat, they deserve it. It is Bermuda Housing Trust, Chairman Alex Abbott, former Chairman John Barritt, who have done yeoman work together. John Barritt is bringing Alex along, and I think he is doing a great job at that. But I think the Housing

Trust are doing very well. I talked about Bermudiana a few minutes ago, and Lakila and her team are doing a fantastic job. BOMC [Bermuda Land Management Corporation], led by Mr. Dias and Mr. Neville Tyrrell, again, and their team are doing fantastic work. Bermuda Housing Corporation Board, with Chris Famous leading it.

You have CEO Mr. Paul Martin, Mark Mello, and the board, the entire board. Mr. Speaker, when these board members meet, they do not meet for an hour and then everybody goes home, you know. They average three, four hours a meeting, and that is just at the meeting. They have got to prepare for it. They have got to do work afterwards. You know how it goes, Mr. Speaker. When you are on boards, that is how it works. My Affordable [Housing Advisory] Committee, led by Hugo Pereira. Gee, they do some yeoman work, Mr. Speaker.

You know, Keino Jacobs, Blake Lambert, these guys work so, so hard. I have to give thanks, Mr. Speaker, also to former PS, Andrew Pettit. He sunk his teeth into this Strategy in the beginning and formed the bones of it. He deserves a lot of credit for putting those early, early documents together. He pulled together all the consultations. He went out to everybody in the country, it seems. It seemed like it was taking so long, but he done great work. And, of course, the current PS, Jeannie Nicolai, has carried the baton through, and we have what we have today.

And it would be remiss of me, Mr. Speaker, if I did not thank the staff at the Ministry of Housing. Who, Mr. Speaker, I walk in some mornings quarter past eight, sometimes 7:30, sometimes 8:30. The staff are there. I joke. I say, *What the heck are you all doing here today? Civil servants do not work this hard.* But they do. And I would like to thank them for their hard work.

Now, Mr. Speaker, I am not so sure if opposite Shadow, Mr. Fahy, even read this document, even though he referred to it several times. He did say that for all the talk about my colleague, Tinee Furbert, the Minister who produced the Homelessness report last week, he said it is not even mentioned in this Strategy. It is actually mentioned several times.

[Inaudible interjections]

Hon. Zane J. S. De Silva: Page 3, page 4, page 6, page 20, page 21, and page 52.

[Inaudible interjections]

Hon. Zane J. S. De Silva: So, when the Honourable Member . . . I wonder if he even read the report. Because when he said it is not mentioned at all, I just named the pages [where] it's mentioned.

So, Mr. Speaker, and the Honourable Member, because in my presentation, I mentioned how many homes they had not built when they were in power, he said, *Why are we going back there?* It is important to

remember history, Mr. Speaker, because we had a hundred homes on tap. A hundred. Twenty were in process. They stopped it. They stopped it! That is 80 homes, Mr. Speaker. Eighty homes that people could have been living in. If they decided not to build any more after that, they should have continued with that. But no. They took the money and they had an America's Cup. They built Cross Island.

An Hon. Member: Which you supported

Hon. Zane J. S. De Silva: They built Cross Island. Hey, look. Let me state it again.

An Hon. Member: Were you for it or against it?

Hon. Zane J. S. De Silva: Let me state again for the Honourable Members.

An Hon. Member: Please do.

Hon. Zane J. S. De Silva: The Progressive Labour Party supported—

An Hon. Member: No, no. You. You.

Hon. Zane J. S. De Silva: I supported the America's Cup—

An Hon. Member: There you go.

Hon. Zane J. S. De Silva: —and so did my party.

An Hon. Member: You just—

Hon. Zane J. S. De Silva: You know [what] we did not like, Mr. Speaker, and what we did not agree with? Spending a hundred million to do it. That is what we did not.

How many homes would that have done? Mr. Speaker? Two hundred and twenty-nine, I think. Maybe 250.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Maybe 250 back then.

But you see, Mr. Speaker, that is what is important about history. So not only did they not build the 80 homes, but we also lost \$10 million. We lost \$10 million. We had to pay that contractor \$10 million because that contract was cancelled under the OBA. It is important.

Mr. Speaker, speaking of America's Cup and spending money, you remember they formed a company, ACBDA [Ltd.]? Gave them millions of dollars.

Cricket is over that side.

ACBDA. They formed that company, gave them millions of dollars to assist with the America's Cup. Millions.

An Hon. Member: Tell us about Savvy.

[Crosstalk]

Hon. Zane J. S. De Silva: I will talk about Savvy too if you want, but let's . . . but do not try to distract.

An Hon. Member: No problem.

Hon. Zane J. S. De Silva: Because they spent millions and millions of dollars, Mr. Speaker. Millions of dollars.

An Hon. Member: Port Royal?

Hon. Zane J. S. De Silva: Let us talk about Port Royal. Best public golf course in the world. But do not distract me. Do not distract me.

[Inaudible interjections]

An Hon. Member: Keep it coming.

Hon. Zane J. S. De Silva: Earlier, Mr. Speaker, when you had to jump between MP Cannonier and [Minister] Diallo [Rabain]. See? That is the sort of stuff they talk. You see, you just heard it for yourself. *Talk about Savvy, talk about Port Royal.* See? It is the insinuation that we are crooks over this side. See? That's what Diallo was talking about. It is that insinuation that if you are PLP you are crooked.

[Inaudible interjection]

Hon. Zane J. S. De Silva: Oh, come on. Why did he just say Savvy and Port Royal? Tell us.

An Hon. Member: Tell us.

Hon. Zane J. S. De Silva: No, you tell us.

An Hon. Member: Memory Lane.

Hon. Zane J. S. De Silva: Yes, Memory Lane.
Let us go back to your forefathers, how did they get their money? Yes, off the backs of slaves.

An Hon. Member: In the law firm. The law firm.

Hon. Zane J. S. De Silva: Let us talk about that. Talk about where your granddaddy got his money.

An Hon. Member: Years of employing Bermudians—

Hon. Zane J. S. De Silva: I did not get it off the backs of slaves.

An Hon. Member: Oh yeah?

Hon. Zane J. S. De Silva: Yeah.

An Hon. Member: Then where did you get it?

The Speaker: You guys are both, you Members are both getting sidetracked.

Hon. Zane J. S. De Silva: Yes. Well, Mr. Speaker, I was on a housing wicket.

The Speaker: Just stay with housing. You are on a good wicket housing.

Hon. Zane J. S. De Silva: So, Mr. Speaker, speed, Mr. Speaker, is important. Speed is important. It will continue to be right on the forefront of every one of our committees. Speed. We have over 600 . . . 600 people on the waiting list, Mr. Speaker, and I have to keep mentioning that word, speed.

Now, they also talked about next door, Mr. Speaker, about, *You need to fix Planning.* Even insinuated that you are the Housing Minister, you should be doing something with the [Acquisition of Land] Act. You should be doing something with rent control, and all that.

Mr. Speaker, and then they insinuated, you know, it should be all under one Minister. We have three very capable Ministers: Minister of Planning, Minister Tinee, and Minister Alexa. We are all working. We sit in Cabinet every week, Mr. Speaker. We work together. We know what we are doing. We are working on those things. But what would they want me to do? Take on all those portfolios? How many houses do you think I would build, Mr. Speaker, if I spent all my time doing that?

[Inaudible interjections]

Hon. Zane J. S. De Silva: It will not happen.

We have a plan. We have Ministers who are doing their work. And we are going to build homes, Mr. Speaker. We will build homes. We had Honourable Member MP Smith from the Opposition speak for a couple of minutes, but she did say a few things that need to be addressed. And she said that we should have more urban community shops, businesses, and the like. I don't disagree with that. But, Mr. Speaker, I got hell getting my stuff through Planning, DNR, and Health, and all that stuff. If we start adding all those things at this particular point in time . . . let's get some people housed. Then we can talk about some urban developments. We can talk about communities, maybe putting a clinic in, maybe a doctor's office, maybe an ATM—maybe this, maybe that. We can do all that.

I think [MP] Dennis Lister III said very clearly earlier on today, Dr. Cann Park, you have the gas station right there if they need anything small. You got TCD right there. You got Maxi Mart down the street. You got Port Royal over the hill.

So, you know, we think about these things, and we do have to think about them. It is no different than

when we went down to Southside. We are going to put units down at Tommy Fox. You know that we have just struck an agreement. We are going to have a grocery store down at St. David's. First time in . . . ever. They have been crying for it for years. Gives me great pride that we are going to have a grocery store down at St. David's. They have been crying for it for a long time, Mr. Speaker. Mr. Speaker, we can talk about urban development. It is great, but our people need homes now. They need homes now, Mr. Speaker.

Now, Mr. Speaker, as I close, Mr. Speaker, we have a \$250 million black hole up at Morgan's Point.

An Hon. Member: Yes!

Hon. Zane J. S. De Silva: Mr. Speaker, \$250 million and counting. How many homes could I build for that? So, Mr. Speaker, that is a hole we are trying to stop pouring money into. I received a letter yesterday that the Joint Provisional Liquidators need another \$1.7 million to take us to January.

[Crosstalk]

Hon. Zane J. S. De Silva: Another \$1.7 million.

[Crosstalk]

Hon. Zane J. S. De Silva: You see, Mr. Speaker, \$250—

[Inaudible interjections]

Hon. Zane J. S. De Silva: The Honourable Member says we left them with the mess.

Are you kidding me?

Mr. Speaker, \$250 million and counting.
The nerve.

[Crosstalk]

Hon. Zane J. S. De Silva: Mr. Speaker,—

The Speaker: Talk to me.

Hon. Zane J. S. De Silva: —the people in Bermuda deserve results. Not recycled OBA excuses. Not recycled . . . We need results.

[Laughter]

Hon. Zane J. S. De Silva: We need results. But, Mr. Speaker, Bermudians are not confused.

An Hon. Member: No, they are not.

Hon. Zane J. S. De Silva: They know the difference between people who do the talking and people who do the work.

An Hon. Member: Yes!

Another Hon. Member: And win every election.

Hon. Zane J. S. De Silva: And we are working, Mr. Speaker. It is the reason why we have been in Government for three straight elections.

An Hon. Member: Tell them.

Another Hon. Member: A landslide.

An Hon. Member: Less than 50 per cent is a landslide?

[Crosstalk]

Hon. Zane J. S. De Silva: Mr. Speaker, Mr. Speaker, it is funny.

The Speaker: Talk to the Chair, gentleman. Talk to the Chair.

Hon. Zane J. S. De Silva: It is funny how the Shadow Minister wants to talk about housing now in the newspaper every week. He wants to talk about it now that he is on the sidelines. When he was in position, when that Honourable Member was in position and he had authority, he had access. He had opportunity. He had the money.

An Hon. Member: No, he did not. You left him with your budgets.

Hon. Zane J. S. De Silva: Ah! I am glad you said that. He said, *Didn't have any money. Weren't nothing left over.* But they found \$100 million for America's Cup, \$40 million for Cross Island. How many millions for the airport?

[Inaudible interjections]

Hon. Zane J. S. De Silva: Hey, borrowed \$800 million and everybody . . . *Oh, \$800 million!* How smart you are. You are budgeting for three years at a time. Remember that, Mr. Speaker? And two, less than two years later they borrowed another \$100 million.

An Hon. Member: No, \$300 million.

[Crosstalk]

Hon. Zane J. S. De Silva: You see? You see?
I will tell you what.

An Hon. Member: Yes, I will tell you what.

Hon. Zane J. S. De Silva: Mr. Speaker, while they talk, we are going to build. While they complain, we are

going to move families in homes. While they chase headlines, we are going to chase results.

An Hon. Member: Oh, there we go!

[Inaudible interjections]

Hon. Zane J. S. De Silva: Mr. Speaker, we are focused on one thing and one thing only. And that is getting Bermudians housed. And no amount of noise from that side of the House is going to stop us.

Thank you.

[Desk thumping]

The Speaker: Thank you.

Thank you, Members. That actually brings us to a close of the business for today.

And, Mr. Minister . . . Mr. Minister . . . Mr. Minister, you know you have to move your Motion if you want approval, right?

Hon. Zane J. S. De Silva: Yes, yes.

The Speaker: It is sought to have it considered and approved.

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker.

The Speaker: You have to actually have it approved.

Hon. Zane J. S. De Silva: Mr. Speaker, Mr. Speaker.

The Speaker: Yes?

Hon. Zane J. S. De Silva: I would like to thank the Opposition for their participation. I would like to thank my colleagues for their input and support.

And with that, Mr. Speaker, I move that this House now do approve that this Honourable House consider and approve the Ministry of Housing and Municipalities report entitled [Bermuda Affordable Housing Strategy 2025–2035](#).

The Speaker: Any objections to it?

No objections to it?

We are going to take it that it is all supported.

[Motion carried: The Bermuda Affordable Housing Strategy 2025–2035 was approved.]

[Inaudible interjections]

The Speaker: Okay. That brings us to a close.

Premier?

[Crosstalk]

The Speaker: Yes, we do have to have third readings tonight. There you go.

Minister of Housing and Minister of Health, you both have third readings.

Hon. Zane J. S. De Silva: Yes, thank you, Mr. Speaker.

The Speaker: You're welcome.

SUSPENSION OF STANDING ORDER 21

Hon. Zane J. S. De Silva: I move that Standing Order 21 be suspended to enable me to move the Bill entitled Bermuda Land Management Corporation Amendment Act 2026 be now read for the third time by its title only.

[Motion carried: Standing Order 21 suspended.]

The Speaker: [Microphone not on.]

Hon. Zane J. S. De Silva: Thank you, Mr. Speaker.

BILL

THIRD READING

BERMUDA LAND MANAGEMENT CORPORATION AMENDMENT ACT 2026

Hon. Zane J. S. De Silva: I move that the Bill be now read for a third time by its title only and passed.

The Speaker: [Microphone not on.]

[Motion carried: The Bermuda Land Management Corporation Amendment Act 2026 was given a third reading and passed.]

The Speaker: [Microphone not on.]

SUSPENSION OF STANDING ORDER 21

Hon. Kim N. Wilson: Mr. Speaker, I move that Standing Order 21 be suspended to enable me to move the Bill entitled Health Professions (Complaints Committees) Amendment Act 2026 be now read for the third time by its title only.

[Motion carried: Standing Order 21 suspended.]

The Speaker: Are there any objections to it being read a third time by its title only?

None.

Go ahead, Minister.

BILL

THIRD READING

HEALTH PROFESSIONS (COMPLAINTS COMMITTEES) AMENDMENT ACT 2026

Hon. Kim N. Wilson: Thank you.

I move that the Bill be now read a third time by its title only and passed.

The Speaker: The Bill has been read a third time by its title only and is now passed.

[Motion carried: Health Professions (Complaints Committees) Amendment Act 2026 was given a third reading and passed.]

The Speaker: Premier.

[Pause]

ADJOURNMENT

Hon. E. David Burt: Thank you very much, Mr. Speaker.

Mr. Speaker, I move that this Honourable House now adjourn until Friday, October 23.

The Speaker: Are there any objections?
Does anyone wish to speak to it, the motion?

CONGRATULATORY AND/OR OBITUARY SPEECH

Mr. Christopher Famous: Mr. Speaker, in the spirit of brevity, I am going to be real quick today.

Mr. Speaker, I did not get a chance to speak on the Obits and Congrats. I want to start off with saying this. As MPs, our constituents are not just people who show up and vote for us every so often or vote against us. Our constituents become family. And today, I got the news of the passing of one of my, I would say, aunts in the neighbourhood, Green Acres, literally the cornerstone of Green Acres, Mrs. Elsie Phipps. She is also the aunt of MP Leroy Bean, Minister, Bishop, not quite sure. She comes from a family that is a tight-knit family, and I just want to offer condolences to them.

Mr. Speaker, I also did not get a chance to say happy birthday to someone I share a lot in common with, and I want to say happy birthday in person to Mr. Kim "Musky" Swan, whose birthday is on Sunday.

An Hon. Member: When's your birthday?

Mr. Christopher Famous: Sometime or the other. Soon.

[Inaudible interjection and laughter]

Mr. Christopher Famous: Yes.

So, Mr. Speaker, on that, I just want to close here by saying, Mr. Speaker, that to our PLP family, we are going through some unprecedented times right now, and it is nothing that we will not survive, but we collectively have to figure out how we will do this. We all have dreams, ambitions, opinions, so I just say to our PLP family, far and wide, that our forefathers would want, demand, that we do better. All of us, myself included.

So, with that, Mr. Speaker, I take my seat.

The Speaker: [Microphone not on.]

REFLECTING ON PLP HISTORY

Hon. Jache Adams: Good evening, Mr. Speaker.

The Speaker: Yes.

Hon. Jache Adams: I shall, to some degree, pick up from where my colleague MP Famous left off, Mr. Speaker. Yesterday marked my sixth anniversary of being elected to Parliament.

Hon. E. David Burt: Hey!

[Desk thumping and inaudible interjections]

Hon. Jache Adams: And it brought back some proud and fond memories.

[Laughter and inaudible interjections]

Hon. Jache Adams: Exactly.

But it also, Mr. Speaker, gave me cause and reason to reflect. See, I recognise that I will only have the privilege of being in this position for a finite period of time. And so, I asked myself, *Am I doing enough? Am I making the most of the opportunity that I have?*

But I also found myself reflecting on my party.

[Inaudible interjections]

Hon. Jache Adams: Our party. You are right.

I asked myself: *Who is the PLP of today? And are we still marching forward with the same core principles that shaped those who came before us?*

Mr. Speaker, when thinking about these questions, I am reminded that in the party's very first election platform in 1963, the Progressive Labour Party called for the immediate introduction of minimum wage legislation. Now we can debate and discuss why it took as long as it did. But what I can say is that this administration believed that principle was just as important today as it was more than 60 years ago. And so, we introduced and passed minimum wage legislation in 2022. And in 2023 Bermuda's first statutory minimum wage came into effect. Let's think about that for a second. Something our founders called for in our very first

platform, election platform, this administration worked to deliver.

Mr. Speaker, that same 1963 platform spoke about helping Bermudians become homeowners through amortised mortgages. In our 1968 platform, the party again called for government-supported mortgage plans. Why? We must ask ourselves why. It is because our founders believed working Bermudians should have a genuine opportunity to own a piece of the country that they call home. And we, the PLP of today, share that same belief. That is why we launched a Mortgage Guarantee Programme.

Hon. E. David Burt: Yes.

Hon. Jache Adams: Helping Bermudians overcome some of the biggest barriers to home ownership by reducing the required down payment and providing access to preferential mortgage rates. Let us understand what we are saying. The programme put forth by this Government not only tells young Bermudians there is an opportunity for you to own a home with a reduced down payment, but in the same programme, we are offering a preferential rate. And so, Mr. Speaker, I stand proudly with a Government that can now say that 76 young Bermudians have purchased their first homes through that programme.

[Desk thumping]

Hon. Jache Adams: Many of whom may not have been able to do so had it not been for that programme.

So yes, we are living in different times. The names and faces of the PLP may have changed, but our commitment to home ownership, our commitment to ensuring that at the very least, we have minimum wage legislation to protect our workers, still remains consistent. Mr. Speaker, if I am going to speak about who we are, then it is only right that we remind ourselves that we are the Progressive Labour Party.

An Hon. Member: What does that “L” mean?

Hon. Jache Adams: Now, “labour” is not simply a word in our name. It tells the public who we were created to represent. Our party was born in a Bermuda where workers had too few protections, too little bargaining power, and too little say in the economy that they helped build. And so that history, understanding the root and the core and the basis and foundation of how we started, there now becomes an obligation to remember who we represent passed on from generation to generation. And this generation of PLP is no different. Yes, we introduced Bermuda's first minimum wage, but we also strengthened protections around redundancies and layoffs as well by requiring consultation before workers are made redundant.

[Inaudible interjection]

Hon. Jache Adams: We increased paid maternity leave to 13 weeks, and for the first time gave fathers a legal right to paid paternity leave. Now let us break this down for a second, Mr. Speaker. Because yes, there was a general practise for fathers to have one week of paternity leave. But it was this Government that wanted to ensure that it is now their legal right to have that paternity leave. We required employers to have policies against workplace bullying and sexual harassment. We protected workers' tips and gratuities so employers cannot simply keep money intended for their employees.

Now these may not be the labour battles of 1963, or 1983, or 2003, but they are the labour battles of today. And this Government will continue to fight for the workers of this country. Mr. Speaker, sometimes that does not even require legislation. You see, I can vividly recall in 2018 when BELCO workers found themselves in a serious industrial dispute, and it was Premier Burt who became personally involved in bringing the parties together and coming to some resolution. Why?

Some Hon. Members: Yes.

Hon. Jache Adams: Why? Because being a labour Government means understanding that government cannot be indifferent when the livelihoods and dignity of our working people are at stake.

Hon. E. David Burt: Correct.

Hon. Jache Adams: Mr. Speaker, when I then think about our core values, who we are as a party, I am then reminded of our beloved Dame Jennifer Smith, who once said, *The greater the opportunities in education for each of us, the better the prosperity for all of us.* Now, I will not pretend that every aspect of our education system is where we want it to be. But one commitment we can proudly point to is that access to opportunity. You see, since 2018, this Government has steadily increased its investment in scholarships and awards, with funding now standing at approximately \$2.6 million. I must also mention the College Promise Programme, where qualifying public school graduates can attend Bermuda College tuition free.

[Inaudible interjection]

Hon. Jache Adams: Now, we do this because we recognise that Bermudian talent should never be wasted simply because a family cannot afford tuition. Now, if I am not mistaken, I recall the Premier mentioning that the graduates of this year's class in Bermuda College, a significant portion of them are benefactors of this programme.

And then, Mr. Speaker, those opportunities then should extend into our economy. You see, in the 1972 PLP platform, the Progressive Labour Party said

that exempted companies should be developed to help diversify Bermuda's economy. More than 50 years later, international business is the largest driver of our economy. And as a Labour Government, as a Labour Government, there are two things that I particularly wanted the public to remember.

Number one, unemployment rate remains at historically low levels. And we are seeing record numbers of Bermudians working in international business. And so, just so that we are clear, economic growth is good. Successful businesses are good. But our focus must always be on ensuring Bermudians have a genuine opportunity to participate in that success.

Now, Mr. Speaker, then there is taxation. You see, in 1963 our founders called for a more equitable distribution of the tax burden. Again, in 1968 they said taxation should reflect an individual's ability to pay. And isn't it interesting that our payroll tax system today reflects that same principle. Those earning the least are paying the lowest employee rates. As income rises, that rate rises. It is important to note that over recent years, we have steadily reduced payroll taxes for those earning \$96,000 or less, while asking those who are earning more to contribute more. See, Mr. Speaker, the rates have changed. The names and faces of the PLP may be different. But our belief in equitable taxation has not.

Mr. Speaker, there is another principle that has travelled through the generations of our party, and that is how we revere our seniors. Our earliest platforms spoke about adequate pensions and dignity in retirement. Generations later, this PLP Government continues to increase pensions. We increased prescription drug benefits. We introduced interest-free loans to make the homes of our seniors more accessible. We improved the required standards of our care homes.

I can go on, Mr. Speaker, of all the things that we have done to protect our seniors. So yes, we are living in different times, and again, the names and faces of our party have changed. But our commitment to our seniors has not.

Mr. Speaker, being faithful to those who came before us does not mean recreating the Bermuda of 1963. Walter Robinson's generation had its work. Dame Lois Browne-Evans' generation had its work. Freddie Wade, Dame Jennifer Smith, Dr. Brown, Paula Cox, and Marc Bean each had theirs. And now we have ours. Mr. Speaker, as I reflect on the history of an organisation that I love, no matter who has been at the helm, I recognise the same underlying principles. The worker asking for a fair day's pay. The Bermudian trying to own their first home. The young person looking for an opportunity. The senior seeking steady pension increases throughout their retirement. The belief that those who earn less should not carry the greatest tax burden. And the belief that Bermuda's prosperity will come from continued investment in education opportunities.

See, the policies have changed, because Bermuda has changed. The faces have changed. The battles have changed. But the mission has not. Mr. Speaker, we are a different generation living in a different Bermuda and facing different battles. But we continue on the same mission. Why? Because we are PLP all the way and all the way PLP.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to make a contribution?

MP Swan, would you like to make a contribution at this time?

NEED FOR ELECTORAL REFORM

Mr. Hubert (Kim) E. Swan: Yes, Mr. Speaker.

Mr. Speaker, I know that we are not allowed to reflect on past debates, and I do not intend to, but I was reminded of a motion that I tabled in this Honourable House on the hill back in 2012 when I was a lone Member of the United Bermuda Party. Well, not totally lone because Cousin Charlie stayed along with me when others decided after that they were going to join the BDA and the UBP together and form the One Bermuda Alliance.

I had always said, having won a marginal seat at that time, that whoever elected me, I would respect my constituents and serve out my term as they elected me. I remember, Mr. Speaker, during those times being in the United Bermuda Party, when I ran as a 25-year-old in the United Bermuda Party, big money would analyse general elections. I remember the Farwell Report, which followed the 1998 election. I remember the Marius Penczner Report. I remember that came . . . that was very controversial as well. Both were controversial. Marius Penczner, Ayo Johnson and different people, Matthew Taylor and different reporters wrote all about it and a lot of things were recommended. One thing was recommended during those reports was the elimination of the United Bermuda Party and the PLP and to have two Black parties in Bermuda so that we do not have this race politics. I am sure there are persons who might remember what I am referring to.

But the one thing, and it is very ironic because I am sitting here and I get a call on my phone from one of those electronic, now AI, voices that wants to do a political survey. Money is no object when it comes around election time and particularly if you are that of a conservative party in Bermuda of which the United Bermuda Party was and of which a very important base of the OBA are. Big money and going after the opinion of people not by necessarily the traditional way but gauging.

I remember because in Opposition I had to spend some time getting to know the PLP. I grew up in that community anyway notwithstanding at a young age I joined the United Bermuda Party, and I made up my mind to understand that the best Opposition party

Bermuda ever had was the PLP. And if I wanted to have any chance of winning an election, I needed to respect what the Opposition of those days did and maybe imitation is the best flattery that you could offer.

And I did study. And I can say that I respected what I was able to read from C. Eugene Cox, L. Frederick Wade, Dame Louis Browne-Evans Ottiwell Simmons. I respected what they had to offer, and I can say that contrary to what took place with my counterparts I was able to win a marginal seat, but I am just a country boy from White Hill. I do not have a lot of money who is going to listen to me? My ideas did not hold merit to somebody coming . . . did not hold merit enough to sway that opinion versus persons who had hundreds of thousands of dollars to spend on an election or to be able to understand how to get control of a government, and that is basically. But you know, but toiling, I do not begrudge the experience I have had in politics. It has made me the sum total of the person I am today.

[Ms. Linda Smith, Acting Speaker, in the Chair]

Mr. Hubert (Kim) E. Swan: And I respect that, and I appreciate that ever so much, Madam Acting Speaker.

I have had experience in my life as having a no-confidence vote in this House. I have had the experience of being the most unlikely person that persons would have ever thought would become the Opposition Leader of a country. I have had experiences of being alone with one other Member for a party that had been in Government for over 30 years. I have had the experience of being of a . . . what is it? A court injunction when Members decided that they would go and form the One Bermuda Alliance, holding hands with the BDA and all that matters. I do not hold any acrimony against those individuals. It gave me cause to just understand the political dynamics of Bermuda just that much better.

I remember in 2012, I brought a motion that I must say got some bipartisan buy-in, and that was a motion calling for us to embrace the benchmarks of the CPA [in] Bermuda. We debated it and one of the benchmarks calls for campaign finance reform, that I always believe we certainly needed. I certainly experienced what money can, when money prevails those of you without it are just second fiddle with people in decisions. I called for . . . there is an electoral commission that is part of the CPA benchmarks. I know I sit on the Boundaries Commission now, and one of the boundary members is the electoral commissioner for Trinidad, and there are countries that have electoral commissions. And like my colleague, I am a Libra. My birthday is on Sunday. I am a peacemaker.

An Hon. Member: Happy Birthday.

Mr. Hubert (Kim) E. Swan: Thank you.

It pains me. It pains me to see my adopted party, the party that has adopted me through all the trials and tribulations that I have experienced in politics,

it pains me to see us being . . . trying to allow courts to decide. And it is, funny enough, we make the laws that govern the courts, but yet we are turning to the courts to decide our fate.

I have respect for all the persons who have put their names up for candidacy. I have made no mistake about it I have joined the Progressive Labour Party and I am proud to be, have been working at for 11 years—which I called it a day recently—to be in broadcasting for 11 years, and to have been in the halls of the Bermuda Industrial Union, broadcasting. Have stood in for *Union Corner*, trained the current host, my good friend Mr. Larry Holder. I have sat in for him. I was a part of *Orders of the Day* with Brother Chris Famous. We have been there when the protest was going on broadcasting when Labour Day is on, talking to the people.

I have been very much engaged over the last six years but you know as I often say there are more days behind me than in front so I decided a couple of weeks ago to thank Mr. and Mrs. Blakeney for allowing me to be a part of the Inter-Island Communications family but I believe that one hour on a Wednesday for me committed my whole Wednesday morning and I certainly, the most important thing in my life today is time. Spending time as best I can fulfilling the best quality of life.

I can tell you that it pains me to see. And my colleagues are very diverse, and they are outspoken and I believe the ability to solve our differences could have and still could be solved outside of the courts. I hope we can do that. I, really and truly in my heart of hearts, hope we can do that. Because the Progressive Labour Party that I joined, and I just want to send a shout out to the Women's Caucus, they are over at West Pembroke tonight preparing for a breakfast tomorrow; a breakfast forum on breast cancer, and it does not matter everyone, every woman and even men are invited to attend. The Honourable Diallo Rabain actually gave a heartfelt presentation at that very forum on its first occasion to share his experience with cancer.

So, it is a bipartisan event. But it speaks to what the PLP was built on. It was the major fundraiser of the Women's Caucus that was introduced with women like my wife who felt that they needed a voice and they got added to the . . . to be able to be a delegate . . . to have a delegate at the PLP's table over recent years. And I know my wife is up until two or three o'clock. She is an organiser by profession, and to make sure that it is run right, she has tickets. I bought some tickets, myself. I gave them away. I am saying that because there was a time in this very House when you did not get at meal. I was tickling up the Whip about the fact that we were here till midnight, and we did not have no food. I said I did not get any vittles last week but prior—

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: No, let me say this, right?

Prior to I guess sometime in the 1980s, no one got food. Women of the families of the PLP used to cook and bring the meals up for their representatives in Opposition. Every week persons had bake sales. You would see them. Walter Robertson in my community up at White Hill when we had County Games had his spot there where him and others in that community, the Speaker himself, at County Games for White Hill, selling food to raise money to be able to represent the Progressive Labour Party in Opposition. Up and down the country bake sales were taking place outside of supermarkets. How many bake sales would pay for what we are having to endure today? That is the question I feel compelled to put forward.

It is contrary. It reminds—look, I often speak in this House, and I often speak of mind-set. Some folks get tickled up. But your deeds sort of tell me what I need to be concerned about and how many bake sales it is going to take for us to be able to compete against my former political colleagues? And I speak fondly of the ones that I know very closely. I speak fondly of them. I do not run away from who I am.

An Hon. Member: You do speak fondly of them.

Mr. Hubert (Kim) E. Swan: I do not run away. And I know everybody who once was a UBP Member that a lot of people do not know. I know every one of them who may have been on the Constitution Committee in . . . I do know them.

[Inaudible interjections and desk thumping]

Mr. Hubert (Kim) E. Swan: I did not call any names. I ain't called no names, but I know who was there. I know I look at my friend over there. We have disagreements but I know who was there. I know who was there. Oh, I know.

An Hon. Member: None, though, like you.

Mr. Hubert (Kim) E. Swan: No, none were like me, no. I do not run away. I do not run away from who I am. I do not run away from who I am. *I do not run away.*

But you know what I tell them? And my cousin, and my young cousin here just leaving, I could tell you a biblical story about my cousin. My wife's cousin Shyne who came to Bermuda, Shyne named himself Moses. Moses was a murderer, and now Moses . . . is who is related to in Genesis, in the early biblical text. Right? So, there is time for reformation, but you have to understand that God puts you in positions to understand, and to feel and to know. And he will take your voice. He gave me a strong voice told me to use it. If he did not want me to use it, he would take it away.

An Hon. Member: Amen.

Mr. Hubert (Kim) E. Swan: And he will give me the spirit to say what needs to be said.

I knew Dame Louise Browne-Evans.

[Inaudible interjection]

Mr. Hubert (Kim) E. Swan: I am not talking anything . . . every Member is going to have an opportunity. If I am saying anything untruthful today, call me up and I will come here next week or whenever we come and apologise for it.

An Hon. Member: You've said it too often.

Mr. Hubert (Kim) E. Swan: I will come and apologise. But people do not like . . . when you feel compelled, we are Members of the House of Assembly, and I have the right to speak.

An Hon. Member: That does not give you license to do a lot of lying.

Mr. Hubert (Kim) E. Swan: I am not lying.

Some Hon. Members: Ooh!

[Inaudible interjections]

Mr. Hubert (Kim) E. Swan: Madam Acting Speaker, I have not spoken one untruth in my deliberation. But if any Honourable Member feels that I have, correct me. And if I was wrong or misspoken, I am man enough to tell you, *Oh my gosh, I was wrong.* But I am telling you this much, right, what I have said today, what I have said today about money in politics, about the need for campaign finance reform, what I have said about the need for an electoral commission are in the CPA benchmarks.

And I reference the fact that I had a motion that I refreshed myself, and said, *Wow.* Because my experience in 2011 told me that if I could cause people to appreciate what I am saying, someone else might not have to experience what I experienced. Listen to me carefully: What I experienced could have been avoided, or could have been done better. And I felt an obligation to present it. And it was one of the few times I said, *Well, look at this. A motion in 2012 was received.* And I am duty-bound, having spoken at CPA conferences in Africa and the like, where far more acrimony has ever taken place. I have witnessed it and been prepared to stand in the midst of that with the folks from Asia and Africa and stuff, and be a peacemaker.

If I fail to do it now with my experience, I am derelict in my duty. Notwithstanding folks who might be a little close to the wicket and be exercised. But I have not said, not one thing, and I have not named a name or been specific, except for the fact to say that what I am experiencing is bothersome to me, as it is bothersome to others in a different way. But if we cannot

politically solve our problems—and that is what electoral commissions do, save you from being in the courts.

Finally, I want to say how appreciative I was to have friends here participating in a leadership conference at the Hamilton Princess. Colin McCrary was here representing his wealth management company which was part of over 100 companies from [Benjamin] F. Edwards in America. And the one thing that they did that I thought was noteworthy, was that they met at seven o'clock in the morning at Hamilton Princess and worked through their business until 1:00. They got up early.

A lot of them come from farm families and stuff. I declare my interest. I spent a lot of time in Alabama, and I know farmers get up early. We used to get up, get, get, get, and get up early, and practise and run before the sun came up. And that is the type of meeting and incentive business that Bermuda is benefiting from and will benefit even more from as we cast our nets and encourage people.

I have often said that tourism is built on relationships. Relationships are so important, and good rapport lends itself favourably to a good word being spoken in different places internationally just like a bad rapport can speak negatively. One of the things that was shared with me is that they had a political session where wealth managers were preparing for the mid-term elections which happens in November, and they have different scenarios for what will take place if certain things happen, and how it would impact . . . how the decisions that are made will impact investments and the like. Because they manage people's wealth. So do not think that people are not making decisions based on the turmoil and acrimony that has spilled out from our space into the courts.

Thank you, Madam Acting Speaker.

The Acting Speaker: Thank you.

Is there any other Member who would like to speak?

If there is no other Member who would—

[Inaudible interjections]

The Acting Speaker: I asked—

[Inaudible interjection]

The Acting Speaker: If there is no . . . the House is adjourned until October 23.

[Inaudible interjection]

The Acting Speaker: Oh!

[Gavel]

The Acting Speaker: Now they get to go home, right?

[Laughter]

[At 7:15 pm, the House stood adjourned until 10:00 am, Friday, 23 October 2026.]

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