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Introduction

Mr. Speaker, it is with renewed commitment and purpose that I stand here today to make my contribution to the Sectoral Debate. The opportunity to serve my country at this level is not only gratifying but one of which I am proud. Mr. Speaker, my ability to serve is further strengthened by the unwavering support of my wife, my children, my family and constituents for which I am thankful.

Mr. Speaker, I want to thank the Most Hon. Portia Simpson Miller for her continued confidence in my stewardship. Mr. Speaker, I also want to express sincere thanks to my colleague Ministers with whom I serve in the Ministry of Transport, Works and Housing: Ministers Davies and Azan, for guidance and support, as together we work as a team to develop and transform the sectors for which we are responsible.

It is said, Mr. Speaker, “Teamwork divides the task and multiplies the success,” and today I must commend the members of the team with whom I have worked, as they strive to ensure the success of the Housing Portfolio. Special thanks to a diligent Permanent Secretary, Mrs. Audrey Sewell, for her continued devotion and support. Thanks to Mrs. Doreen Prendergast, Chief Technical Director, who has carried through the vision of the housing portfolio with much fervor. Commendations are also in order for the hardworking staff at the Ministry, directors, managers and staff who have all embraced that vision and have contributed to the

successful implementation of policies and programmes that have enhanced and progressed the housing agenda. My appreciation extends to the members of my office support staff, my team of assistants, secretaries, security officers, driver and office attendant for their excellent service over the past year.

Mr. Speaker, I must also acknowledge the Agencies that fall under the Housing portfolio of the Ministry, the Boards and management of the Housing Agency of Jamaica, the Jamaica Mortgage Bank, the Architects Registration Board and the Rent Assessment Board, for their contribution to the sector and for answering the call to national duty.

Mr. Speaker, the responsibility to provide housing solutions is not one that is to be taken lightly. History records that many administrations have attempted to facilitate this process through the implementation of various programmes and legislative changes. While their accomplishments and successes have not gone unnoticed, there is still much work to be done. The solutions, Mr. Speaker, go beyond the construction of houses; they encapsulate regularisation of land (e.g. land titling), home improvement, infrastructural development, mortgage financing and urbanisation concerns, among others. It is true that as the population increases the demand for affordable, quality housing goes up.

Mr. Speaker, I am aware of the challenges, but I am not daunted by them. Instead, I am encouraged at the prospects of revitalising the housing sector as we burgeon into a developed state. This will be accomplished through purposeful planning and implementation

of policies, which will drive the sector, thereby contributing to the socio-economic fabric of our country. Mr. Speaker, the growth and development of our people cannot be left up to chance.

Development of our people is synonymous with growth in the economy. That is why as a Ministry we are committed to the task of providing the solutions, which will in turn facilitate the growth of our people.

Mr. Speaker, provision of a basic need such as shelter can translate into a better society as we curb the social problems and build better communities.

This fiscal year, Mr. Speaker, while we continue on familiar paths, we will realign our policies to reflect one that is synonymous with growth and development. The proposition of providing solutions facilitating growth will be accomplished through fundamental legislative changes and the implementation of programmes and initiatives, which will drive the sector. In this regard, Mr. Speaker, the Ministry will continue its work in the areas of delivery of housing for low and middle income earners; increased public/private partnerships; increased delivery of certificates of titles under the National Land Titling Programme; regularization of squatter settlements and introduction and application of a new National Housing Policy and Implementation Plan.

Allow me now, Mr. Speaker, to give further details on the work of the housing portfolio for the 2015/2016 fiscal year.

Housing Agency of Jamaica Ltd.

Mr. Speaker, the Government's commitment to provide housing solutions for the citizenry of this country is further strengthened through the efforts of the Housing Agency of Jamaica (HAJ).

Mr. Speaker, in my last contribution to the Sectoral Debate I made a commitment that the Agency would see to the completion of the Greenfield projects. I am happy to say that this has been accomplished in the main with units in the Hills of Boscobel being settled in by families. Belle Air in St. Ann is substantially completed, Whitehall in Westmoreland is at 95% completion and Luana in St. Elizabeth is at 85% completion, altogether over 1500 solutions. With renewed focus and urgency, the Agency will continue to provide housing solutions to thousands of Jamaicans.

The Agency, Mr. Speaker, is facilitating growth, as it continues to build Jamaica one community at a time, through the delivery of over 1000 solutions to citizens across the island this year. Projects to be continued/initiated for 2015/2016 include:

- Green Pond, St. James 324 Solutions
- Mosquito Cove, Hanover 170 Solutions
- Shooters Hill (Phase1), St. Catherine 200 Solutions
- Non-Pariel, Westmoreland 100 Solutions

The Agency continues to engage in Public/Private Partnership Programmes to increase the housing stock. Consequent on this,

the Agency will commence delivery of approximately 900 solutions within the next twelve months across 3 parishes. Projects include Reid's Pen, St. Catherine; Penwood Road, St. Andrew; and Vernon Drive, in St. James, all of which have reached significant design stage.

Jamaica Mortgage Bank

Mr. Speaker, the Jamaica Mortgage Bank (JMB) continues to operate in a challenging macroeconomic environment characterised by an illiquid and somewhat stagnant bond market, high borrowing cost, and a competitive and low growth construction sector. However, despite the challenges, the JMB has shown resilience and innovation, and this has resulted in significant strides in the provision of affordable housing solutions for the Jamaican people, during the past year.

Mr. Speaker, the Jamaica Mortgage Bank in the past financial year committed financing of \$1.4 Billion for the construction of approximately 667 units, an increase of \$875 Million and 580 units when compared to the previous year. The JMB is currently in discussions with other lending institutions for loans of approximately \$2 Billion to finance its investment programme, as they currently have over \$4 Billion of applications in the pipeline, including proposals to build low and middle income houses. In an effort to increase the housing stock, the Jamaica Mortgage Bank projects commitment of approximately \$1.5 Billion to \$2.0 Billion

for this financial year to finance approximately 600 to 700 housing solutions. Further, the JMB has aggressively collected over \$260 Million of its bad debt during the financial year.

Mr. Speaker, in order for the housing sector to stimulate real economic growth, we must grow the construction sector and by extension the housing sector by a rate of over 10% annually. As such, the Ministry will continue to strengthen existing legislative and policy frameworks governing housing and mortgages in order to spur the revitalisation of the housing market. We have listened to the people, and we have heard their comments and have taken the advice. Consequently, in December 2014, the Government lived up to its commitments and passed amendments to the Mortgage Insurance Act (MIA) to allow for the percentage of the appraised value of a property on which a mortgage loan is granted, to be increased from 90 – 97 percent. Essentially, the amendment is aimed at making mortgages more accessible to homeowners and bringing the dream of home ownership within the grasp of more Jamaicans. Mr. Speaker, other initiatives being pursued by the Jamaica Mortgage Bank include:

- The development of a Home Deposit Financing Facility Programme (HDFF). Under the HDFF, the JMB will make funds available to financial intermediaries for on-lending to their customers as a home deposit loan. The maximum amount that will be given as a loan will not exceed 5% of the sale price of the property, and the property being acquired should not exceed \$15 Million.

- The MTWH revised housing policy promotes Public Private Partnerships and, in furtherance of that, the JMB in an effort to expand its reach is using joint and syndication financing arrangements as a vehicle. As a result, the Jamaica Mortgage Bank has signed MOUs with three major financial institutions for joint financing of the JMB investment programme. As a matter of fact, the JMB has signed the largest housing financing PPP agreement in its 44-year history, under this initiative (the 138 Student Living Development at UWI).

Mr. Speaker, the Jamaica Mortgage Bank stands firm in its commitments as one of the arms of the Ministry, in providing affordable housing solutions for the Jamaican people now and for the future, thereby facilitating growth.

National Housing Policy and Implementation Plan

Mr. Speaker, one of the roles of this government is to facilitate the development of its people through the implementation of effective policies and legislation. In an effort to strengthen the Ministry's ability to provide affordable housing for all Jamaicans, the unit has continued the revision of the National Housing Policy and Implementation Plan. Additionally, the revision of the Housing Public/Private Partnership Policy is underway to provide an improved framework for partnerships in the housing sector.

Rent Board

In relation to the updating of our rental laws, Mr. Speaker, a new Rent Board was appointed in 2014 and is currently undertaking a review of the Rent Restriction Act, after which a broad-based review committee will be established to facilitate the finalisation of the review process. Currently, several provisions of the Act are outdated and therefore diminish its capacity to adequately address the problems plaguing the rental industry. Regulating the industry, Mr. Speaker, takes us one step further in improving the necessary housing options available on the market.

Low Income Housing

Mr. Speaker, successive administrations have been confronted with the challenge to provide housing solutions for low and lower middle income earners. While various policies, programmes and initiatives have been instituted to ameliorate the problem, the housing deficit for persons in these income groups is still significantly large. Mr. Speaker, this housing deficit is, in part, linked to their inability to afford the solutions being produced by the National Housing Trust and the Housing Agency of Jamaica. This, therefore, means that as a government we must seek to increase the production of housing solutions at affordable price points.

With this in mind, Mr. Speaker, discussions were held between the Ministry of Transport, Works and Housing and the National Housing Trust to develop a specific policy to increase the delivery of low income housing solutions within the short to medium term. This deliberate focus will produce positive outcomes including job creation and economic growth stimulation.

Mr. Speaker, we have identified lands across the island which when developed can produce some Five Thousand Nine Hundred and Sixty Two (5962) lots of which three thousand and ten (3010) are earmarked to be designed and developed in the first phase of the programme. Mr. Speaker, this proposal for the development and delivery of Low Income Housing has been approved by the Cabinet, and infrastructure works are projected to be completed by

June 2017. These lots will be utilised to construct housing units under the joint Ministry of Transport, Works and Housing; the Housing Agency of Jamaica; Food for the Poor Programme and the National Housing Trust's Small Contractors' Programme.

It is projected, Mr. Speaker, that the construction financing required to produce the serviced lots will be \$7.86B, and \$5.05B for the housing component, giving a total of \$12.91B; of this amount \$3.9B will be required in this financial year. Of the total amount, the National Housing Trust will provide a total of \$3.89B, over a three year period, which will leave a deficit of \$9.02B for which funding will be sought from other sources, one of which is the Petro Caribe Fund.

Separate and apart from the Low Income Housing programme I just spoke of, Mr. Speaker, the Most Honourable Prime Minister in her contribution to the Budget presentation outlined several projects which will be undertaken by the NHT during the 2015/2016 fiscal year. I will, however, highlight a few additional projects.

- Shrewsbury, Westmoreland 60 Residential Lot
- Wickie Wackie 2, St. Andrew 10 Residential Lots
- Sevens 1, Clarendon 150 Residential Lots
- Mary Field, St. Catherine 28 Residential Lots and 3 Agricultural Lots

Infill Housing Programme

The Ministry continues its efforts to identify and develop residual plots of lands within existing housing schemes to bring additional affordable housing solutions to the market. Two such programmes are:

- Fairy Hill, Portland 12 Lots 85% Completed
- Gazeland, St. Elizabeth 19 Lots Completed

In addition, Mr. Speaker, planning is in train for the development of an additional five (5) projects over the 2015/2016 financial year, which include:

- 147A Albion Heights, St. James 9 Townhouse Complex
- Chippenham Park, St. Ann 16 Lots
- Lee Park, Westmoreland 70 Lots
- Bromley, St. Ann 27 Lots
- Greenwich Park, Phase 1 18 Lots

Totaling \$139.2M

Emergency Housing Programme

Mr. Speaker, the Ministry of Transport, Works and Housing continues to respond to the needs of our most vulnerable citizens. In this regard, infrastructure work has begun in Tryall, St. Mary, to relocate approximately 21 families who were affected by land slippage in Free Hill.

Land Acquisition and Divestment

Mr. Speaker, as promised in my 2014/2015 sectoral presentation to this Honourable House, the Ministry successfully acquired 12 Whitehall Avenue, to facilitate the splintering of titles for the Upgrading Scheme at 10-14 Whitehall Avenue, benefitting over 100 occupants.

Through private treaty negotiations, we are also able to provide security of tenure for approximately 500 residents in Effortville, Clarendon; Canterbury, St. James; Cousins Cove, Hanover and communities in St. Andrew at a cost of \$26M. This, Mr. Speaker, is how we are facilitating the growth and development of our people.

Additionally, 102 lots were approved for sale through the Ministry's Marketing Department over the past year to the value of \$34.9M. Proceeds from the sale of other properties in the amount of \$100.5M were also realised.

This fiscal year, the Ministry will continue to pursue the acquisition of properties under the Local Improvements (Community

Amenities) Act. As part of the Ministry's thrust to address informal settlements, approximately \$37M has been set aside to facilitate the acquisition and regularisation of properties.

Mr. Speaker, the regularisation of lands in Jamaica is of utmost importance to this Administration as this forms part of the framework for the development of our people. While we accept that the challenges are many, we remain optimistic that proper implementation of regularisation policies will chart the path for a prosperous future.

Whereas in the last financial year 102 lots were approved for divestment, this year, Mr. Speaker, the team will commence marketing on 676 solutions. Again, Mr. Speaker, we are facilitating growth.

Land Titling Programme

Since assuming office, Mr. Speaker, despite our best efforts at getting titles to beneficiaries, we have not been able to attain the level of penetration that we would have wanted. Yes, we have been successful in some respects in getting a significant number of titles out over the years. However, Mr. Speaker, whilst recognising our successes, this Administration has decided to ramp up this particular programme in our drive to foster an ownership society.

As a consequence of this decision, Cabinet gave approval for the creation of the National Land Titling Programme, which brings together the relevant Ministries, Departments and Agencies for which land titling activities form part of their portfolio responsibility. These include: the Administrator General's Department (AGD); the Ministry of Water, Land Environment & Climate Change (MWLE&CC) and its agency the National Land Agency (NLA); the Ministry of Transport, Works and Housing (MTWH) and its agency, the Housing Agency of Jamaica Limited (HAJL); the Ministry of Agriculture and Fisheries; the National Housing Trust (NHT) and the Ministry of Local Government and Community Development (MLG&CD). The intent of this programme is to get the estimated 45,000 Certificates of Title currently in the Government's possession out to the people at a rate of 15,000 annually. Mr. Speaker, I have every intention of accomplishing this feat.

One area of main concern, Mr. Speaker, is that of estates which are categorised as multigenerational. These are estates with letters of administration where the deceased would have died not less than 25 years ago, but the estate is not closed. The law as it now stands indicates that property must be passed to the personal representatives of deceased persons for onward transmission to the respective beneficiaries. For this reason, these estates have languished. The Administrator General's Department is in the process of providing a solution through the Amendment of the Administrator General's Act. When this is achieved, Mr. Speaker, the Administrator General will be empowered to transfer properties of the primary estates to beneficiaries who are able to prove their relationship to the primary deceased and/or the connecting secondary/tertiary deceased.

Mr. Speaker, under the umbrella of the National Titling Programme, the Housing Agency of Jamaica has been able to transform the lives of residents living in 50 Operation PRIDE communities across Jamaica over the 2014/15 year. Over 1,000 Certificates of Title were delivered to beneficiaries making them proud legal land-owners. Some of the communities include:

- Bedward Gardens, St. Benedicts, Callaloo Mews – St. Andrew
- Beverly Flats, Gravel Heights, Spanish Villa – St. Catherine
- Boscobel – St. Mary
- Mammee Bay, Shaw Park Heights – St. Ann

- Donaldson – St. Thomas
- Norwood, Retirement, Pitfour, Barrett Hall, Flankers, Meadowsvale, Lillipit – St. James
- Elgin Town, Bulls Bay, Haughton Court – Hanover
- Whitehouse, Galloway, Llandilo 5 – Westmoreland
- Font Hill, Lower Works – St. Elizabeth

Interestingly, Mr. Speaker, of the over 1,000 Certificates of Title issued, approximately 90% were collected personally by individuals who walked off the streets into the offices of the HAJ, eager to become a part of the ownership society. Many, Mr. Speaker, have waited for over 60 years to receive this life-changing document and, through the Programme, thousands have been given renewed hope in improving their standards of living. Indeed, Mr. Speaker, the message is out there.

Likewise, Mr. Speaker, teams from the Ministry and the Housing Agency of Jamaica, with the assistance of civil society groups and social agencies such as the SDC have toiled long and hard in various communities re-emphasising the gains to be derived from owning property. Additionally, Mr. Speaker, the Ministry will embark on completing a number of subdivisions to further support our ability to provide security of tenure for residents of the following communities:

- 100 Lane & 60 Whitehall Avenue, St. Andrew

- Rectory Lands, Clarendon
- Meylers Piece, Westmoreland
- York Hill, Hanover
- Hatfield, Westmoreland
- Drewsland Sec. 5, St. Andrew
- Cassava Piece 1, St. Andrew

Squatter Management

Mr. Speaker, the management of informal settlements remains a high priority for the Ministry. As such, we continue to develop and improve policies which will assist in regularizing squatter communities. In this regard, I am happy to report that the Secondary Analytical Research on Squatting has been completed and a Cabinet Note will be submitted within the first Quarter of this financial year.

Mr. Speaker, the Ministry is intent on boosting monitoring across the island through increased staffing at our regional offices; however, while we await the expansion of the unit, we have partnered with various Agencies and Ministries to combat this persistent problem. These include the NLA, the UDC, the various Parish Councils and the NWC to name a few.

Moving forward, Mr. Speaker, the Ministry will continue the development of a typology of squatting islandwide utilising a three-tiered classification system. Eight parishes have already been identified for this exercise, and fieldwork will commence this year. Further to the aforementioned, Mr. Speaker, is a recommendation emerging from the Secondary Analytical Research on Squatting of the need for a squatters Census. This Census will provide accurate demographics on squatting locally. A pilot of this activity was conducted in February, in Clarendon, and is intended to guide the approach in other Parishes.

Mr. Speaker, the Ministry will continue infrastructural work to develop and regularise existing informal settlements. Under the Squatter Upgrading Programme, 34 Serviced Lots will be developed in Hatfield, Westmoreland, at a cost of \$15M.

Participatory Slum Upgrading Programme (PSUP)

Continuing on squatter settlements intervention, Mr. Speaker, the Government continues to consider a range of options to address the issues relating to these informal communities; this includes partnership with the United Nations Human Settlements Programme (UNHabitat) through the Participatory Slum Upgrading Programme (PSUP). Mr. Speaker, Jamaica is one of five countries in the Caribbean where the programme is being implemented. The programme is designed to address urban development strategies and slum upgrading and prevention at local, national and regional, as well as global levels.

Mr. Speaker, in my last presentation I spoke about the Ministry's participation in Phase I of the project in the urban centres of Montego Bay, St. James; May Pen, Clarendon and Old Harbour Bay, St. Catherine. Since September 2014, the Ministry has embarked on the implementation of Phase II of the PSUP, which will see the preparation of six outputs including: a Citywide Situational Analysis Report; a Policy and Regulatory Review Report; a report on the Adaptation of the International Guidelines on Decentralisation and Access to Basic Services for all; a Citywide Slum Upgrading Strategy Report; a Resource Mobilisation Report and the development of project Concept Notes.

Additionally, Mr. Speaker, a midterm evaluation was conducted by the European Commission (EC), funders of the PSUP, in March 2015 to assess the progress made by Jamaica with regards to the

implementation of the programme. It should be noted, Mr. Speaker, that the process is about participatory action planning which sees the stakeholders at the local level making a determination on the project outcome they visualise for their communities. Additionally, the methodology is of such that it will serve as a blueprint for the upgrading of informal settlements throughout Jamaica.

In the past year, the Ministry in partnership with different Ministries, Departments and Agencies (MDAs) and civil society, completed and submitted Jamaica's National Habitat Country Report to the United Nations. This report, which focuses on Housing and Sustainable Urban Development, will help to shape the post-2015 Development Agenda leading up to the hosting of the Habitat III Conference in Quito, Ecuador, in 2016.

Road Traffic Act

Mr. Speaker, in my presentation in 2014, I made a commitment that a new Road Traffic Act would be implemented in the fiscal year 2014/2015. I must indicate that the deliberations of the Joint Select Committee were more extensive than I anticipated, due to the fact that the committee felt that the far reaching implications warranted more time. Despite the lateness, however, Mr. Speaker, the committee's deliberations have been completed.

Other Activities, in relation to the provisions in the Bill, include:

a) ***Increased Traffic Penalties for Breaching the Road Code***

The Ministry has completed the Road Code that was presented to the Joint Select Committee in Draft format. The Road Code will be made available to the public in electronic and printed format. This will allow all road users to have the information necessary to guide their behaviour on the roads.

b) ***Mandatory Training of Motor Vehicle Driving Instructors***

The ITA has been collaborating with the NCTVET out of which a training programme and curriculum for the driving schools and instructors were finalised. A commercial driver's Manual, to be used by the driving schools is also being developed.

c) ***Road Traffic Regulations***

The model Road Traffic Regulations are also being finalised by the Ministry of Transport, Works and Housing and the Chief

Parliamentary Counsel. All recommendations from the Joint Select and the Legislation Committees for information to be included in the Regulations are being incorporated.

Mr. Speaker, today I will table the report of the Joint Select Committee along with the proposed amendments to the Bill.

Road Safety Unit

Mr. Speaker, the carnage on our roads continues to be a major concern of the Ministry, and over the past year much resource was focused on public education and sensitization about the proper use of the roads. A multi-agency approach was used and this saw the implementation of several initiatives that were done with the Road Safety Unit, the National Road Safety Council, the Police, the Social Development Commission and several private sector partners.

In accordance with Jamaica's responsibility of ensuring that Jamaica's road safety operations are in tandem with contemporary international road safety practices, the Ministry ensured that Jamaica's road safety capacity was enhanced. During the 2014/2015 fiscal year, over eighty (80) road safety stakeholders including the Jamaica Defence Force, the Jamaica Constabulary Force, the National Works Agency, the Island Traffic Authority, the National Road Safety Council, Insurance Investigators and Ministry Personnel were trained in the following crucial road safety areas:

- a) Accident Investigation and Reconstruction;
- b) Road Safety Audit Management;
- c) Defensive Driving: Driver Behaviour and Risk Index.

These road safety training programmes will enhance Jamaica's road safety operations, and it is our hope that once we sustain this expertise, the benefits will be significant. The Caribbean Maritime Institute (CMI) will assume a lead role in these training programmes, and they have now positioned themselves as the premier "Accident Investigation and Reconstruction Training Institution in the Caribbean".

For the 2015/2016 financial year, the Caribbean Maritime Institute will deliver training in Driver Behaviour and Risk to our driving population in an effort to bring discipline to the traffic environment.

The Ministry has given a new policy directive that all new road projects are to be subjected to rigorous road safety audits and inspections. This is with a view to ensuring that road safety is fully incorporated in all road projects from the design phase.

This financial year will see the Ministry focusing more on the vulnerable road users, namely:

- a) Children
- b) The Elderly
- c) Persons with Special Needs

- d) Pedestrians
- e) Motorcyclists and
- f) Pedal Cyclists

Island Traffic Authority

Mr. Speaker, continuing on the path of growth, the Ministry is moving forward with the establishment of a single body to take responsibility for policy implementation in support of the effective and efficient management of the land transport sector. This will be accomplished through the merger of the Island Traffic Authority, the Transport Authority and the regulatory functions of the Jamaica Railway Corporation. To this end, the Ministry has concluded the consultancy and is continuing to examine all the recommendations for the implementation and operation of the new entity; this is with a view to presenting the recommendations for Cabinet's consideration.

However, Mr. Speaker, we cannot make perfection be the enemy of the good and hence, until the Land Transport Authority has been given the Cabinet's consideration, the Ministry, has been taking steps to improve not only the aesthetics but the customer service at the Island Traffic Authority's Examination depots. Over the past year, improvements have been made at the Spanish Town, Black River, Swallowfield, Lucea and the Montego Bay Examination Depots to the tune of \$14.9M.

Additionally, Mr. Speaker, in terms of our customer service, increasingly we are seeing persons not only writing letters to the editor in the daily newspapers, but also to the Ministry, indicating not only their approval but their appreciation for the level of customer service and the ease with which they have been able to access the services provided by the Island Traffic Authority. You may also recall, Mr. Speaker, that Cabinet gave approval in May 2014 for the Island Traffic Authority to:

- a) Charge administration fees for a range of services provided that were not in the Authority's list of duties as stated in the Road Traffic Act 1938.
- b) Retain 80% of the funds collected by way of the fees as Appropriation in Aid to assist in the development and maintenance of the infrastructure, and to
- c) Establish an account at a commercial bank for the holding of the funds which would be collected by the Tax Administration Jamaica on behalf of the Authority.

I'm pleased to announce, Mr. Speaker, that consequent on this approval, the Island Traffic Authority has earned a total of \$44.9M over the period December 2014 to March 2015.

CONCLUSION

In closing, Mr. Speaker, growth of the people can only be achieved through continued development in every facet of Government. The attention by the Ministry to Road Safety and the promulgation of the new Road Traffic Act speak to our concern for our country's major asset, its human resource. Our policies are directed at ensuring that we reduce the carnage on the roads, whilst ensuring that the productivity of our people is enhanced, as we strive for growth.

Likewise, Mr. Speaker, the housing portfolio is of utmost importance to the growth agenda of this Administration.

Mr. Speaker, the path to growth hinges on the provision of shelter and security of tenure for all Jamaicans. Evidence of our commitment is demonstrated across the length and breadth of this country, as we build one community at a time.

Mr. Speaker, the delivery of Certificates of Title,

The development of infrastructure,

The construction of housing units, and

The formulation and implementation of sound policies and legislation are the vehicles through which we will be providing the solutions.

Mr. Speaker, the Ministry of Transport, Works and Housing remains committed to the task ahead and to the people of Jamaica, as we continue to provide solutions thereby facilitating growth.

I thank you.