

DEEDS FOR HOME-OWNERS: HOUSES BUILT AFTER DISASTERS

BY

UNITY LABOUR PARTY

THE ISSUE

The Unity Labour Party (ULP) government recently announced its decision to provide deeds, free of cost, to home-owners, who received from the government houses which were constructed after natural disasters (hurricanes, storms, landslides, and volcanic eruptions).

This decision revokes an earlier one made a few years ago that home-owners who received a one-bedroom house are to pay \$1,000 (for house and land), \$2,000 for a two-bedroom house and land, and \$3,000 for a three-bedroom house and land. Hardly any of the homeowners has paid anything at all; and many of these home-owners have made additions to these houses.

Without titles, these properties, though occupied and are providing value to the occupants, are essentially “dead property” in a commercial sense; they cannot, for example, be used as security for a mortgage. It is time for these properties to transition from “dead property” to “live property” in a quest to enhance ownership and wealth, and to fortify, in practice, the security and freedom of the individual.

These “natural disaster” gifts to people are to be distinguished from the low-income housing projects with an in-built mortgage arrangement, through the agency of the state-owned Housing and Land development Corporation and a financial institution.

There are several hundreds of “natural disaster” gift-houses across SVG in practically every constituency. Immediately, the provision of title deeds, free of cost, to these home-owners would add several millions of dollars of wealth, in the aggregate, to the poor and historically marginalised in SVG. The current value (house and land) of a one-bedroom house would be over \$75,000; a two-bedroom house, EC \$120,000; and a three-bedroom house, at least EC \$150,000. Undoubtedly, this initiative is a poverty-reduction measure.

This, too, is a further enhancement of the housing revolution rolled out by the ULP government since 2001.

On Friday May 31, 2024, the Cabinet established an inter-ministerial committee to drive this process to provide the deeds expeditiously to the home-owners.

It would be useful to recap some central elements of the housing revolution under the ULP government.

HOUSES BUILT AFTER NATURAL DISASTERS

The first few houses built free for persons after a natural disaster was at Rose Hall in the aftermath of Tropical Storm Lilli in September 2002.

Subsequently, such houses have been built in every constituency across SVG. Thus, the impact of the new initiative of “free deeds” will be felt widely, especially so in the poorer areas of constituencies such as North Windward, North Leeward, and North Central Windward which have received the brunt of natural disasters.

LIVES-TO-LIVES HOUSING

The decision to provide “free deeds” will also extend to houses built under the “Lives-to-Live” Programme, but since most of these were built on lands belonging to families of the elderly and disabled recipients, the effect of the new initiative will be felt largely by those recipients who had these houses built on land belonging to the government.

OTHER CENTRAL ELEMENTS OF HOUSING REVOLUTION

Other central elements of the ULP government’s housing revolution include:

1. Provision of land titles to over 6,000 Vincentians in respect of land distributed over the years to the poor and needy.
2. Extensive Provision of Building Materials: Since 2001, the ULP government has, annually, on an average, provided at least \$2 million in building materials for the poor and needy. This amounts, in total, to over \$50 million since March 2001.
3. The provision of 100 percent, no-down-payment mortgages for public servants, teachers, police officers, nurses, etc.: From October 2001, first through the National Commercial Bank (the precursor to the Bank of SVG), and subsequently through other financial institutions (banks and credit unions), the ULP government piloted the 100 percent, no-down-

payment mortgages for all categories of established public servants to own houses, at least equity in houses, at a young age. The value of these mortgages is in hundreds of millions of dollars. This initiative has facilitated the explosion of beautiful middle-and-upper-middle income house across SVG. The NDP vehemently opposed this initiative when the ULP floated it when it was in opposition; it was then embraced by the public sector trade unions.

4. The Possessory Titles Act: This Act was drafted and passed by the ULP government to provide a sound and proper title to occupiers of land, in adverse possession, for 12 years or more. Hundreds of occupiers of land undisturbed have so obtained court-directed possessory titles. Unfortunately, one judge, no longer in the SVG jurisdiction, was unnecessarily putting roadblocks in the path of applicants for possessory titles. The ULP government will act legislatively if the judiciary continues to restrict, in practice, the applicability, or easy administration of this Act as evident from the very language of the law itself and the intention of Parliament.
5. Various Fiscal, Legislative, and other Measures to assist Housing: These include:
 - (i) Reduced duties on cement;
 - (ii) Tax relief for companies involved in housing developments;
 - (iii) Reform of the physical planning laws and regulations to strengthen housing construction to better withstand hurricanes.
 - (iv) Providing substantial resources to extend training especially for young people in construction technology and engineering at Technical Institutes, Community College, and University level.
 - (v) Establishing certification for hundreds of skilled tradesmen/women by way of the National Vocational Qualifications (NVQs) and the CARICOM Vocational Qualifications (CVQs).
 - (vi) Building out infrastructure (roads, drains, retaining walls) in housing settlements and in distressed areas.
 - (vii) Building umpteen of bridges, roads, footpaths to facilitate housing construction. For example, the Rabacca Bridge has transformed housing Over the River (OTR).
6. Relocation of occupants of houses on account of development projects: The ULP government, as a matter of policy, relocates occupants of houses to make way for development projects in such a manner that puts the occupants in a more favourable position than before. This was exemplified

in the relocation to make way for the developments of the Argyle International Airport and the Modern Port Project. In the case of the former, generous compensation packages; in the case of the latter, beautiful houses at Lowmans Bay.

7. Special Housing Programme Under the Saudi Fund: Over \$35 million has been borrowed by the ULP government on highly concessional terms from the Saudi Fund for Development (SFD) for an expanded housing programme for the poor and needy over the next two years.

HOUSING AS A HUMAN RIGHT

The ULP government conceives of the availability of affordable housing as a human right. Its policies and programmes fit this approach. Never in the history of SVG has there been such an expansion of quality housing as under the ULP government. The NDP government built not one single low-income house for the poor between 1984 and March 2001.

The statistics show that in 2001 there were just under 30,000 households in SVG; in 2012, the number rose to some 40,000; in 2024, there are 46,000 households. This is a huge jump. And over 98 percent of the houses have electricity and pipe-borne water. Absolutely remarkable!

FINAL COMMENTS

The people of SVG can depend on the ULP government to be proactive on housing. We have an excellent track record. For this and other reasons, the people say: “Always ULP for SVG!”