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(729)  
B17  
1967/68

BARBADOS

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# TWELFTH ANNUAL REPORT

DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT

OF THE

DEC 30 1969

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# THE HOUSING AUTHORITY

FOR THE YEAR

1st April, 1967 — 31st March, 1968

TWELFTH ANNUAL REPORT

OF THE

THE HOUSING AUTHORITY

728.1  
(729)  
B17  
1967/68

THE FIFTH ANNUAL REPORT



2 Bedroom Semi-Detached Houses at St. Barnabas

THE HOUSING AUTHORITY



St. Matthias Day Nursery at Pleasant Hall Christ Church



Completed block of 10 Terraced Houses Type C.W.3  
at the Farm Estate, Deacons Road



Completed block of 5 Terraced Houses Type C.W.3  
with all aluminum louvres at the Farm Estate

St. Michael's Day Nursery at Pleasant Hill Christ Church

THE HOUSING ACT, 1955

The Housing Authority, a body corporate with perpetual succession and a common seal, was set up under the Housing Act, 1955.

The Authority is comprised of the following Members appointed by the Cabinet:-

Senator C. LeRoy Brathwaite, Chairman  
McD. Blunt, Esq.,  
L.B. Marshall, Esq.,  
S.L. Linton, Esq.,  
W.M. Small, Esq.,  
Mrs. Maude Wilkins.

Under the Casual Employees Pensions (Amendment) Act, 1964, the Casual Employees of the Housing Authority became eligible for pensions under the Casual Employees Pensions Act, 1961. Section 3 (b) (2) of the 1964 Amendment Act reads as follows:-

"Every schedule authority or body shall, in respect of the financial year 1964-65 and every financial year thereafter, on the demand of the Accountant General, pay out of its fund into the Public Treasury in aid of the pension of its casual employees a sum equal to one quarter of the amount paid as wages in each financial year to such employees in respect of employment for two hundred and twenty days".

The Housing (Hurricane Chattel Housing) Vesting Act, 1958 (1958-36) provided for the Chattel houses built from the Labour Welfare Funds and vested in the Cabinet, to be vested in the Housing Authority.

The Housing Amendment Act, 1961 (1961-3) amended the definition of the term "person of the Working Class" as follows:-

"Person of the Working Class" means a person whose income does not exceed such sum as the Cabinet may from time to time prescribe and who is -

- (a) a clerk, mechanic, artisan, labourer, or other person working for wages; or
- (b) a hawker, huckster, or costermonger; or
- (c) a person not working for wages but working at some trade or handicraft without employing persons other than members of his own family and domestic servants.

The Cabinet prescribed as the income qualification of a "person of the working class" an average income not exceeding forty dollars per week.

Section 48 of the Housing Act was also amended by the addition of the following proviso -

"Provided also that it shall be lawful for the Authority  
 "in accordance with directions given from time to time  
 "by the Cabinet to fix a pepper corn rent in respect of  
 "houses provided by the Authority for occupation by per-  
 "sons complying with the requirements specified by the  
 "Cabinet in directions given as aforesaid."

Details of Rules made to cover the various Loans Schemes  
 are given under the particular Heads in this Report.

General Powers and Duties of the Authority.

Under the Housing Act the Authority is empowered to:-

- (a) acquire land for building;
- (b) lay out housing estates;
- (c) erect houses and ancillary buildings;
- (d) clear slums and re-develop over-crowded areas;
- (e) lend money for repair or alteration of existing houses, purchase or erection of houses;
- (f) let, lease or sell land and buildings to persons of the working classes as defined in the Act.

It is the duty of the Authority to consider the needs of the Island with respect to the provisions of housing accommodation for persons of the working classes and to provide for such needs as far as the funds, property and resources of the Authority allow.

Finances and Property.

The funds of the Authority shall include all amounts paid to it by the Government and also all purchase money, rents, payments of capital and interest, and all other payments of any kind whatsoever received by the Authority in carrying out the purposes of the Act.

All properties, rights, liabilities and obligations of the Housing Board, the Labour Welfare (Housing Loans) Organisation and all other Government Housing Schemes, which were in operation prior to the setting up of the Housing Authority under the Housing Act, were vested in the Housing Authority.

Bankers, Auditors and Solicitor.

Barclays Bank, D.C.O., and Messrs. FitzPatrick Graham & Co., were Bankers and Auditors respectively of the Authority during the financial year 1967-1968.

The Accounts of the Housing Authority are also audited by the Auditor General's Department.

Mr. E.D. Rogers is Solicitor for the Authority.

S T A F F  
ORGANIZATIONAL STRUCTURE

MANAGER  
CHIEF EXECUTIVE OFFICER

<u>Technical</u>	<u>Administrative</u>	<u>Accounting</u>
Architect	Secretary	Accountant
Senior Sworn Land Surveyor	Clerk & Steno/typist	Senior Clerk
Sworn Land Surveyor	Messengers (2)	Rent Collectors (3) 1 Vacant
Chief Draughtsman	<u>Housing Management</u>	Clerical Officers (5)
Draughtsman	Estate Supervisor	
Drawing Office Assistants (2)	Housing Inspector	
Chief Works Overseer	Aided Self-Help Officer	<u>Labour Welfare</u> <u>Housing Loans</u>
Works Overseers (2)	Female Housing Officers (2)	Loans Supervisor & Deputy Accountant
Purchasing Clerk	Typist	Senior Clerk
		Clerical Officers (4)
		Typist (1)
		Inspectors (4)
		<u>Public Officers'</u> <u>Housing Loans</u> <u>Committee</u>
		Secretary to Committee
		Inspector
		Clerical Officer
		Typist
		Messenger

Temporary Posts

<u>Technical</u>	<u>Wages</u>	<u>Administrative</u>
Surveyor (1)	Clerical Officers (4)	Typists (2)
" Trainees (2)		Clerical Officer
<u>Workshop &amp; Stores.</u>	<u>Prefab Housing</u>	<u>Labour Welfare</u> <u>Housing Loans</u>
Workshop Superintendent	Clerical Officer (1)	Clerical Officer
Costing Clerk	<u>Public Officers'</u> <u>Housing Loans</u>	Typist (2)
Transport Clerk	Clerical Officers (2)	Messenger (1)
General Clerk (1)		
Clerical Officers (3)		

BUILDING PROGRAMME.

The following lists show the number of permanent houses completed during the financial year 1967-68 and those under construction at the 31st March, 1968.

HOUSES BROUGHT FORWARD (From 1966 - 67) & COMPLETED.

Site	1-Bedroom	2-Bedroom	3-Bedroom	Total
Pine, Parkinson	-	10	2	12
St. Barnabas	-	20	10	30
St. Matthias	-	-	21	21
		30	33	63

HOUSES ACTUALLY BUILT FROM THE 1967/68 PROGRAMME.

Site	1-Bedroom	2-Bedroom	3-Bedroom	Total
St. Matthias	-	-	49	49
Farm Estate	-	-	105	105
			154	154

TOTAL NO. OF HOUSES COMPLETED IN THE YEAR 1967-68.

	1-Bedroom	2-Bedroom	3-Bedroom	Total
	-	30	187	217

\*HOUSES UNDER CONSTRUCTION PART OF THE 1968-69 PROGRAMME.

Site	3-Bedroom
Farm Estate	20

The average cost of houses completed during the Financial Year 1967-68 was \$8.25 per sq. ft.

DAY NURSERIES.

At each of the following Estates, two adjacent houses were converted into a Day Nursery with accommodation for twenty-five (25) children:-

Bagatelle, St. Thomas;  
Ellerton, St. George;  
Six Cross Roads, St. Philip;  
Colleton, St. John.

\*Permission granted to commence construction during Financial Year 1967-68.

HOUSES CONTROLLED BY HOUSING AUTHORITY

AT 31ST MARCH, 1968.

AREA	BED-SITTING	1-BEDROOM	2-BEDROOM	3-BEDROOM	TOTAL
BAGATELLE ST. THOMAS	4	7	44	3	58
BELLEPLAINE ST. ANDREW	6	3	21	3	33
BAY, ST. MICHAEL	-	19	100	18	137
CAVE HILL, ST. MICHAEL	-	5	48	7	60
CLINKETTS ST. LUCY	-	-	15	-	15
COTTAGE ST. GEORGE	-	-	4	-	4
COLLETON ST. JOHN	-	-	4	19	23
DEACONS ST. MICHAEL	-	14	10	-	24
ELLERTON ST. GEORGE	2	12	32	-	46
*FARM, ST. MICHAEL	-	-	-	105	105
GALL HILL CHRIST CHURCH	12	35	123	17	187
GIBBONS BOGGS CHRIST CHURCH	-	-	1	-	1
GRAZETTES ST. MICHAEL	6	41	242	20	309
LODGE HILL ST. MICHAEL	-	-	76	17	93
LONG GAP ST. MICHAEL	-	-	105	2	107
PENNY HOLE ST. PHILIP	-	4	-	-	4
PINE, ST. MICHAEL	62	114	660	81	917
PINE, PARKINSON ST. MICHAEL	-	4	236	34	274
SAYES COURT CHRIST CHURCH	8	13	63	27	111
SIX CROSS ROADS ST. PHILIP	-	4	68	-	72
ST. BARNABAS ST. MICHAEL	-	-	31	20	51
*ST. MATTHIAS CHRIST CHURCH	-	-	-	70	70
ST. STEPHENS ST. MICHAEL	-	4	36	1	41
ST. MICHAEL (EX-LEPERS)	-	2	-	-	2
THORPES, ST. JAMES	2	18	111	9	140
HURRICANE "P/FABS"	-	775	-	-	775
	102	1,074	2,030	453	3,659

\*NEW HOUSING ESTATES

5.

DAY NURSERIES ON HOUSING ESTATES

The Barbados Housing Authority initiated a Day Nursery Project on its Housing Estates since 1964.

These Day Care Centres provide for children who, for various social and economic reasons must be cared for outside their homes for a part of the day. The centres provide for each child not merely food, shelter and protection during the working hours of the parents, but much consideration is given to the promotion of the full development of the child - physically, intellectually, emotionally and socially.

In order to function efficiently and maintain approved standards, the staff selected at each centre receives special training in Child Care, Home Economics and First Aid.

There are two (2) large nurseries now operating in the urban estates. Grazettes Day Nursery in the Grazettes Housing Estate and Golden Rock at Pine Estate. These centres were built to accommodate fifty (50) children between the ages of three (3) months and five (5) years old. The demand for accommodation, however, has been so great that the Grazettes Day Nursery now has an average daily attendance of seventy-five (75) and Golden Rock an average daily attendance of sixty (60) children. This means that both nurseries are over-crowded and each still has a waiting list of over twenty-five (25) applicants.

The parents are requested to pay a weekly subscription of \$1.25 towards the cost of meals. An annual grant is donated by government to each nursery to assist with the cost of food and clothing for the children. The Housing Authority pays the weekly wages of the staff.

The following is a list of the Day Nurseries provided by the Housing Authority and the number of houses controlled by the Authority.

Day Nursery	Parish	Houses in Area
1. Bagatelle	St. Thomas.	135
2. Belleplaine	St. Andrew.	33
3. Joan Arrundel	Bay Estate, St. Michael.	1,330
4. Ellerton	St. George.	82
5. Colleton	St. John.	45
6. Gall Hill (New Haven)	Christ Church.	187
7. Sayes Court	Christ Church.	129
8. Grazettes	St. Michael.	620
9. Golden Rock	Pine, St. Michael.	1,436
10. Six Cross Roads	St. Philip.	72
11. Thorpes	St. James.	163
12. St. Matthias*	Christ Church.	70

It should also be noted that many of the children who attend these Day Nurseries come from the districts surrounding the Housing Estates.

\* Under construction.

PREPARATION OF HOUSE SPOTS AND DECANTING OF CHATTEL HOUSES

Fifty-nine (59) house spots were prepared to receive Chattel houses which were removed from congested and unsuitable areas, or due to owners having been issued ejectment orders during the year 1967-68.

The houses were resited at Bagatelle, St. Thomas; Maynards and Heywoods in St. Peter; Clinketts in St. Lucy; Thorpes in St. James; Sayes Court in Christ Church and St. Barnabas and St. Stephen's in St. Michael.

The following table shows the number of applications received for the rental of house spots and the number of families accommodated in the various parishes during the year 1967-68 and for the twelve-year period 1st April, 1956 - March, 1968:-

Parishes	Applications Received		Families Accommodated	
	1967 - 68	1956 - 68	1967 - 68	1956 - 68
St. Michael	109	3,423	7	876
Christ Church	19	374	6	84
St. Philip	1	54	-	3
St. John	6	141	-	22
St. James	2	116	2	14
St. Thomas	28	186	8	85
St. George	4	150	-	27
St. Joseph	2	63	-	31
St. Andrew	-	8	-	-
St. Peter	24	202	31	84
St. Lucy	10	63	5	35
	205	4,780	59	1,262

The Table below shows the number of spots rented at the various Housing Estates at 31st March, 1968:-

Parish	Housing Area	Spots Rented
		1,193
St. Michael	Bay	56
"	Belfield	129
"	Cave Hill	48
"	Clevedale	60
"	Deacons	128
"	Emmerton	175
"	Grazettes	47
"	Licorish Village	97
"	Lodge Hill	3
"	Long Gap	109
"	Pine	133
"	St. Barnabas	108
"	St. Stephens	212
"	Waterford	2
Christ Church	St. Matthias	22
"	Sayes Court	56
"	Silver Hill	8
St. Philip	Penny Hole	22
St. John	Colleton	7
St. Thomas	Farmers	61
"	Bagatelle	25
St. James	Thorpes	36
St. George	Ellerton	28
St. Joseph	Bissex	39
St. Lucy	Clinketts	50
St. Peter	Heywoods	33
"	Maynards	
		2,887

#### RENTAL OF HOUSES

During the year 1967 - 1968, one thousand three hundred and twenty-four (1,324) applications for the rental of houses on the various Housing Estates were received. The majority of these applications was for houses in St. Michael.

During the same period three hundred and fifteen (315) families were accommodated on the various Estates.

The total number of applications received for the period 1st April, 1956 to 31st March, 1968, was thirteen thousand six hundred and fifty-eight (13,658). The number housed during the same period was three thousand seven hundred and forty-two (3,742).

The following Table shows the number of applications received from the various parishes and the number of families housed for the year 1967 - 1968 and for the period 1st April, 1956 to 31st March, 1968.

Parishes	Applications Received		Families Accommodated	
	1967 - 68	1956 - 68	1967 - 68	1956 - 68
St. Michael	1,083	10,319	175	2,071
Christ Church	135	1,474	105	812
St. Philip	14	331	4	154
St. John	16	214	4	68
St. Andrew	7	124	2	69
St. James	33	552	16	277
St. Thomas	19	314	3	158
St. George	17	330	6	123
St. Peter	-	9	1	10
	1,324	13,667	316	3,742

#### WEEKLY RENTALS CHARGED

Three bedroom house	\$3.49 and \$4.00
Two " "	\$2.79
One " "	\$2.09
Bedsitting	\$1.46

#### SALE OF SINGLE UNIT HOUSES AND HOUSE SPOTS.

During the year 1967 - 1968, two hundred and twenty-three (223) applications were received for the purchase of houses and house spots. For the period 1964 - 1968, one thousand six hundred and eighty-three (1,683) applications were received.

The following is a table showing the number of applications received during the year 1967 - 1968 and for the period 1964 - 1968:-

	1967-1968	1964-1968
*Tenants in S/U houses	8	225
Tenants in M/U houses	32	315
Non-tenants	162	886
	202	1,426
Land-Tenants	21	257
	223	1,683

Ninety-seven (97) new accounts for the purchase of single unit houses and land were commenced during the year and for the period 1964-1968, six hundred and thirty-nine (639) accounts were opened as follows:-

	1967-1968
Tenants in S/U houses	5
Tenants in M/U houses	20
Non-tenants	55
∅ Houses on private lands	4
Land tenants	13
*S/U denotes Single Unit	97
M/U denotes Multiple Unit	

Of the above accounts, thirty-eight (38) were paid in full to the end of March, 1968 as shown:-

∅ Houses constructed for Fire victims, (3) at Cottage Ten. St. George and (1) at Gibbons Boggs, Christ Church.

Housing Area	Single Unit Houses	House Spots	Total
Bay	-	23	23
Belfield	-	4	4
Cave Hill	2	-	2
Clevedale	-	1	1
Deacons	-	1	1
Pine	1	2	3
St. Stephens	-	1	1
Sayes Court	2	-	2
Silver Hill	-	1	1
	5	33	38

Two hundred and twenty-one (221) agreements were signed by purchasers with the Authority's Solicitor during the year 1967-1968 and for the period 1964-1968, four hundred and eighty-nine (489) were signed. Conveyances were also completed for one hundred and seventy (170) purchasers.

During the year the Cabinet prescribed that the income qualification in respect of persons who were desirous of purchasing houses, should be increased to an income not exceeding sixty dollars (\$60.00) per week.

#### LABOUR WELFARE (HOUSING LOANS)

The Labour Welfare Fund (Housing Loans) Rules, 1955, are contained in the Second Schedule to the Housing Act, 1955.

Under these Rules, loans are advanced to an Agricultural Labourer or Sugar Industry Labourer, for the purpose of purchasing, constructing, or carrying out alterations, additions or repairs to a house.

The terms "Agricultural Labourer" and "Sugar Industry Labourer" are defined in the Rules, as follows:-

"Agricultural Labourer" means any worker employed on any operations in connection with the production or preparation of the products of Agricultural land.

"Sugar Industry Labourer" means a Sugar Factory Worker and any other worker directly employed in the Sugar Industry.

A "person of the working classes" is defined in the Housing Act, as follows:-

"person of the working classes" means a person whose income does not exceed such sum as the Governor-in-Executive Committee may from time to time prescribe and who is -

- a clerk, mechanic, artisan, labourer, or other person for wages; or
- a hawker, huckster or costermonger; or
- a person not working for wages but working at some trade or handicraft without employing persons other than members of his own family and domestic servants.

Loans to "Agricultural Labourers" and "Sugar Industry Labourers" are limited to those whose income does not exceed an average of forty dollars (\$40.00) a week.

Loans are restricted to an amount not exceeding one thousand, six hundred dollars (\$1,600.00) in the case of Purchases, Alterations and Additions, and in the case of Repairs, not less than forty-eight dollars (\$48.00) and not more than six hundred dollars (\$600.00); provided that the loan does not exceed 90% of the value of the interest of the Mortgagor in the property.

The loan is free of interest for the first twelve months and thereafter bears interest at the rate of 2% per annum.

#### Applications received and Loans granted.

Since the inception of the Authority, 19,589 applications from Sugar Workers for assistance in the form of loans have been received. Of this total 12,535 persons were granted loans totalling \$5,825,353.00. Repayments at the end of the financial year 1967 - 68 amounted to \$2,787,990.54 on principal.

It will be noted that 123 applications for loans were received during the year and the Authority was in a position to satisfy 63 applicants. It should be borne in mind that all applicants do not qualify for assistance under the terms of the Housing Act.

The position to date is shown in the following Table:-

TABLE I.

Parish	Applications Received		Loans Approved for Payment	
	No.	Amount Requested	No.	Amount Approved
To 31.3.67	19,466	9,353,810.81	12,472	5,781,482.00
From 1.4.67				
To 31.3.68				
St. Michael	14	9,250.00	3	2,800
" James	1	850.00	1	800
" Peter	6	3,575.00	7	6,250
" Lucy	7	5,600.00	3	2,200
" Andrew	10	6,400.00	7	5,110
" Joseph	10	6,650.00	6	3,730
" John	13	8,100.00	7	5,125
" Philip	18	15,450.00	3	2,230
Christ Church	16	9,050.00	9	6,986
St. George	14	9,600.00	6	3,360
" Thomas	14	9,200.00	11	5,280
	123	83,725.00	63	43,871.00
	19,589	9,437,535.81	12,535	5,825,353.00

#### Degree of Assistance.

The degree of assistance granted to applicants in each parish from the inception of the Labour Welfare (Housing Loans) Organisation to the end of the current year, is set out below:-

TABLE II.

Parish	Applications Received	Loans Approved for Payment		Amount
		Number	Percentage	
St. Michael	2,262	1,167	51.6	569,732.00
" James	1,241	833	67.1	372,019.00
" Peter	1,422	913	64.2	428,156.00
" Lucy	1,154	715	62.0	338,018.00
" Andrew	1,597	1,090	68.3	513,832.00
" Joseph	1,645	1,103	67.1	486,236.00
" John	1,932	1,375	71.2	608,758.00
" Philip	2,160	1,392	64.4	697,473.00
Christ Church	1,795	1,049	58.4	515,302.00
St. George	2,462	1,583	64.3	725,064.00
" Thomas	1,919	1,315	68.5	570,763.00
	19,589	12,535	64.0	5,825,353.00

Loans Advanced, Repayments and Percentages.

The following Table shows the amounts advanced and repaid annually towards Loans made from the year 1950 to March, 1968:-

TABLE III.

Financial Year	Loans Advanced	Repayments on Loans
1950 - 51	313,071.00	14,180.19
1951 - 52	561,846.00	82,573.14
1952 - 53	526,052.00	114,793.75
1953 - 54	560,331.00	138,281.95
1954 - 55	709,010.00	162,674.89
1955 - 56	700,064.00	139,660.68
1956 - 57	595,295.00	154,655.30
1957 - 58	446,315.00	213,312.27
1958 - 59	282,025.15	177,201.03
1959 - 60	307,398.00	177,804.34
1960 - 61	236,891.42	160,219.90
1961 - 62	208,870.36	197,042.30
1962 - 63	97,662.56	226,330.23
1963 - 64	50,339.47	220,645.09
1964 - 65	21,851.35	203,386.46
1965 - 66	62,840.90	170,678.72
1966 - 67	70,885.64	127,113.95
1967 - 68	47,560.56	107,275.66

The following shows the cumulated repayments expressed as a percentage of cumulative advances for the same period:-

TABLE IV.

Period	Loans Advanced	Repayments on Loans	Percentage Repaid
1950 - 51	313,071.00	14,180.19	4.5%
1950 - 52	874,917.00	96,753.33	11.1%
1950 - 53	1,400,969.92	211,547.08	15.1%
1950 - 54	1,961,300.92	349,829.03	17.8%
1950 - 55	2,670,374.00	512,503.92	19.2%
1950 - 56	3,370,374.00	652,164.60	19.3%
1950 - 57	3,965,669.00	809,819.90	20.3%
1950 - 58	4,411,994.00	1,020,132.17	23.1%
1950 - 59	4,694,009.15	1,197,333.30	25.5%
1950 - 60	5,001,407.15	1,375,137.54	27.5%
1950 - 61	5,238,298.57	1,535,357.44	29.1%
1950 - 62	5,447,168.93	1,732,399.74	31.8%
1950 - 63	5,544,831.49	1,958,729.97	35.3%
1950 - 64	5,595,170.96	2,179,535.75	38.9%
1950 - 65	5,620,725.59	2,382,922.21	42.3%
1950 - 66	5,683,566.49	2,553,600.93	44.9%
1950 - 67	5,754,452.13	2,680,714.88	46.5%
1950 - 68	5,802,012.69	2,787,990.54	48.1%

Average, Purpose, Amounts of Loans.

The purpose for which loans were granted and the average amounts during the year, and for the entire period to date are summarised below:-

TABLE V.

Purpose	1967 - 68		Average per Loan	1950 - 68	
	No. of Loans	Loans Granted		No. of Loans	Amount Granted
Repairs & Extensions	18	8,730.00	485.00	5,572	1,935,613.00
Additions	4	2,760.00	690.00	2,119	1,038,913.00
Purchase	22	15,791.00	717.77	1,402	810,685.00
Constructions	19	16,590.00	873.16	3,442	2,040,142.00
	63	43,871.00		12,535	5,825,353.00

Inspections

The following Table gives the numbers of inspections and re-inspections carried out in each Parish during 1967-68, in accordance with Rule 6 (d) of the Labour Welfare Fund (Housing Loans) Rules, 1955.

TABLE VI.

Parish	Inspections	Re-Inspections
St. Michael	18	13
" James	6	25
" Peter	12	88
" Lucy	8	16
" Andrew	19	40
" Joseph	19	59
" John	17	67
" Philip	24	37
Christ Church	13	48
St. George	22	147
St. Thomas	2	163
	160	703

Identifications.

The requirements that every loanee should produce a Certificate of Baptism and two small photographs, (one of which is attached to the application form and the other to the Pass Book to be retained by the loanee), continued to work well during the year and have proved to be of considerable benefit both to the Authority and the loanee.

Securities.

Mortgages on chattel houses and Judgements on real estate property were obtained in respect of all loans advanced during the year.

Repayments.

Interest is first charged against all repayments and the amount of Interest outstanding (See accounts) is an indication of the number of delinquent loanees.

Insurance.

As from October, 1957, all houses against which loans are made are covered by Insurance to the extent of the loan.

Deductions through Government Departments & Private Firms.

Every worker who obtains a loan and is an employee of a Government Department must sign a form authorising the Department to deduct and pay to the Authority a specified sum of money from his wages/salary.

Some private firms have accommodated us also in this respect.

GENERAL WORKERS' HOUSING LOANS.

The Housing Authority, with the approval of the then Governor-in-Executive Committee, and in exercise of the powers conferred upon it by Section 53 of the Housing Act, 1955, made Rules in connection with loans to General Workers. These Rules were made by the Authority on the 18th day December 1957, and were approved by the Committee on the 28th of December, 1957.

A General Worker is defined in the Rules as follows:-

"A "General Worker" means any person within the meaning of the expression "person of the working classes" in Section 2 of the Housing Act, other than an agricultural labourer or sugar industry labourer as defined by Rule 2 of the Labour Welfare Fund (Housing Loans) Rules, 1955."

Under the Act, loans are limited to those persons whose income does not exceed an average of forty dollars (\$40.00) a week.

The Authority may make loans to General Workers for the following purposes:-

- (a) construction or purchase of house;
- (b) the extension of an existing house or chattel house;
- (c) essential repairs to a house or chattel house;
- (d) the construction or purchase of a chattel house; provided that the applicant is not the owner of the land upon which the proposed chattel house when constructed or purchased will be erected; or
- (e) the removal of a chattel house from the land on which it stands to other land.

(The use of the words "house or chattel house" is due to the fact that the interpretation of the word "house" in these Rules is as follows:-

"house" includes any house except a chattel house).

(The provision to Item (d) above is used in order to encourage applicants who own their house spots to erect permanent houses.)

The amount of the loan is secured by a Mortgage or Judgement as well as Insurance against the risk of fire. All loans bear Interest at the rate of two per centum per annum.

Applications Received and Loans Granted.

Applications received during the Financial year show that 431 persons requested a total amount of \$385,341.00. During the year the Authority approved 99 loans amounting to \$77,138.00 set out in the following Table:-

TABLE I.

Parish	Applications Received		Loans Approved for Payment	
	No.	Amount Requested	No.	Amount Granted
o 31.3.67:	:7,893:	:5,671,571.84:	:2,828:	:1,545,753.69
rom 1.4.67:	:	:	:	:
o 31.3.68:	1 :	:	:	:
t. Michael	:216:	:189,641.00:	:53:	:39,455.00:
James	: 19:	: 16,720.00:	: 5:	: 3,218.00:
Peter	: 15:	: 12,950.00:	: 6:	: 5,490.00:
Lucy	: 8:	: 8,880.00:	: 2:	: 2,325.00:
Andrew	: 19:	: 20,250.00:	: 5:	: 4,580.00:
Joseph	: 15:	: 13,200.00:	: 1:	: 1,600.00:
John	: 18:	: 12,700.00:	: 3:	: 1,640.00:
Philip	: 27:	: 28,050.00:	: 4:	: 2,830.00:
Christ Church	: 45:	: 39,650.00:	:10:	: 8,190.00:
t. George	: 30:	: 25,250.00:	: 6:	: 5,125.00:
Thomas	: 19:	: 18,050.00:	: 4:	: 2,685.00:
	: 431:	: 385,341.00:	: 99:	: 77,138.00
	:8,324:	:6,056,912.84:	:2,927:	:1,622,891.69

Inspections.

Inspections and re-inspections were carried out throughout the Island during the year as customary: Re-inspections were made to ensure that the money advanced on each project was well spent.

TABLE II.

Parish	Inspections	Re-inspections
St. Michael	278	676
" James	15	79
" Peter	19	87
" Lucy	12	37
" Andrew	5	3
" Joseph	3	44
" John	4	18
" Philip	31	28
Christ Church	37	145
St. George	22	129
" Thomas	12	155
	438	1,407

Interest and Insurance.

The sum of \$19,348.16 has been charged as Interest and Insurance during the year, making a total of \$144,162.33 Interest charged from the inception. The sum of \$13,297.35 was repaid during the year

TABLE III.

Per Period	Charged	Repaid (with Adjustments)
From Inception to 31.3.67	\$124,814.17	\$ 93,196.44
From 1.4.67 to 31.3.68	19,348.16	13,297.35
	\$144,162.33	\$106,493.79

Balance outstanding at 31st March, 1968, is \$37,668.54.

Outstanding Loans.

TABLE IV.

Period	Amount Advanced	Principal Re-paid (with Adjustments)
From Inception To 31.3.67	\$1,526,985.52	\$583,182.24
From 1.4.67 To 31.3.68	94,812.04	96,186.60
	\$1,621,797.56	\$679,368.84

Principal Balance at 31st March, 1968, is \$942,428.72.

The following Table shows a breakdown of the loans granted from the inception of the General Workers Scheme:-

TABLE V.

	To 31.3.67	Period 1.4.67 to 31.3.68	Total
<u>REPAIRS</u>			
Number Granted	1,545	34	1,579
Amount Granted	\$651,496.98	\$22,710.00	\$674,206.98
<u>CONSTRUCTION IN WOOD</u>			
Number Granted	411	28	439
Amount Granted	\$286,104.75	\$22,905.00	\$309,009.75
<u>CONSTRUCTION IN STONE</u>			
Number Granted	88	1	89
Amount Granted	\$117,103.00	\$ 768.00	\$117,871.00
<u>EXTENSION IN WOOD</u>			
Number Granted	461	16	477
Amount Granted	\$289,159.00	\$11,875.00	\$301,034.00
<u>EXTENSION IN STONE</u>			
Number Granted	39	2	41
Amount Granted	\$ 50,070.00	\$ 3,200.00	\$ 53,270.00
<u>PURCHASES (WOOD)</u>			
Number Granted	184	18	202
Amount Granted	\$139,278.00	\$15,680.00	\$154,958.00
<u>REMOVALS</u>			
Number Granted	98	-	98
Amount Granted	\$ 12,482.96	-	\$ 12,482.96

PUBLIC OFFICERS' HOUSING LOANS.

The Public Officers' Housing Loans Act, 1952 (1952 - 1) was proclaimed on the 12th February, 1952, and a Public Officers' Housing Board was set up.

By virtue of the Housing Amendment Act, 1958 (1958 - 35) the Housing Authority took over the duties of the Public Officers' Housing Board on 29th September, 1958, and the Public Officers' Housing Loans Act, 1952 was repealed.

The Housing Authority made Rules for the granting of loans, and these Rules, were approved by the Executive Committee on the 25th November, 1958.

In these Rules:-

"Public Officer" means any Officer holding an office established under and by virtue of the Civil Establishment Act, 1949 or any Officer holding a post included in the Item "Unestablished Staff" appearing under the various heads of the Annual Estimates of the Island;

Under the Public Officers' Housing Loans Fund (Amendment) Rules, 1960, the meaning of the expression "Public Officer" was expanded to include:-

"any officer or servant of the Agricultural Credit Bank  
"holding a pensionable office in the service of the Bank  
"and any officer or servant of the Housing Authority  
"holding a pensionable post in the service of the Authority.

The Authority may, subject to the Rules, advance money by way of a loan out of the Public Officers' Housing Loans Fund to any officer for all or any of the following purposes:-

- the acquisition of a house for use by him as a residence for his family;
- the construction of a house for use as aforesaid;
- the alteration, repair or improvement of a house used as aforesaid;
- the purchase of land on which a house used or to be used as aforesaid is, or is intended to be, erected;
- the discharge of any mortgage or encumbrance affecting any house or land to be used as aforesaid;
- the establishing of a title to any house or land, used or to be used as aforesaid, in the possession of such officer.

In accordance with Section 10 (1) of the Housing Act, 1955, the Housing Authority decided to appoint a Committee, to undertake certain duties in connection with the Public Officers' Housing Loans Fund Rules - the Committee to comprise:-

- any three members of the Housing Authority;
- three members of the Civil Service Association.

The functions of the Committee are as follows:-

"The Committee may arrange what priority, if any, should be given to applicants, and will consider applicants and decide on the amount of the loan to be made to each applicant and the terms and conditions under which the loan is to be made, including repayment in accordance with the Public Officers' Housing Loans Fund Rules, 1958, and any amending Rules made by the Authority.

"The Committee shall furnish monthly, or as often as it should meet, reports to the Authority showing the names and status of persons to whom loans have been made, the amount of each loan and purpose or purposes for which the loan is made.

"The Committee may make recommendations to the Housing Authority in connection with the Public Officers' Housing Loans Fund Rules or any other matter which may concern the administration of that Fund.

The Authority is empowered under the Housing Act to borrow money for this purpose and to charge interest on loans advanced to Public Officers at the rate of four and one half per centum per annum. The Government is prepared to meet the difference between the interest charged to loanees and that paid by the Authority for any loans obtained for that purpose.

The Rules require that first Mortgages must be obtained on all properties on which loans are granted and that the properties be covered by Insurance.

PUBLIC OFFICERS' HOUSING LOANS  
Annual Report for period 1st April, 1967  
to 31st March, 1968.

APPLICATIONS FINALISED FOR PAYMENT

GRADES	:From inception :to 31st March, 1968:		:From 1st April, 1967: :to 31st March, 1968:		TOTAL	
	No.	Amount	No.	Amount	No.	Amount
Administrative: Professional, Technical and Executive	42	\$ 562,040.00	4	\$ 72,400.00	46	\$ 634,440.00
Clerical and Related Grades	121	959,975.04	8	95,800.00	129	1,055,775.04
Teachers	168	971,614.08	6	39,810.00	174	1,011,424.08
Police and Writ Servers	286	828,023.00	5	65,800.00	291	893,823.00
Subordinate and Unestablished	759	1,263,855.00	17	50,284.00	776	1,314,139.00
	1,376	4,585,507.12	40	324,094.00	1,416	4,909,601.12

APPLICATIONS RECEIVED AND AMOUNTS REQUESTED

GRADES	:From inception :to 31st March, 1968:		:From 1st April, 1967: :to 31st March, 1968:		TOTAL	
	No.	Amount	No.	Amount	No.	Amount
Administrative: Professional, Technical and Executive	70	\$ 924,753.00	3	\$ 53,400.00	73	\$ 978,153.00
Clerical and Related Grades	299	2,290,359.00	15	199,620.00	314	2,489,979.00
Teachers	387	2,267,802.00	10	78,920.00	397	2,346,722.00
Police and Writ Servers	524	1,610,635.00	19	128,600.00	543	1,739,235.00
Subordinate and Unestablished	1,398	2,651,093.00	73	207,340.00	1,471	2,858,433.00
	2,678	9,744,642.00	120	667,880.00	2,798	10,412,522.00

APPLICATIONS APPROVED

Grades	From inception to 31st March, 1967		From 1st April, 1967 to 31st March, 1968		Total	
	No.	Amount	No.	Amount	No.	Amount
Administrative, Professional, Technical and Executive	48	666,940.00	3	44,900.00	51	711,840.00
Clerical and Related Grades	147	1,254,317.00	12	165,000.00	159	1,419,317.00
Teachers	193	1,119,435.00	11	104,060.00	204	1,223,495.00
Police and Writ Servers	321	1,017,713.00	9	51,840.00	330	1,069,553.00
Subordinate and Unestablished	827	1,360,399.00	38	93,613.00	865	1,454,012.00
	1,536	5,418,804.00	73	459,413.00	1,609	5,878,217.00

The following Table gives the amounts advanced, repaid and outstanding at 31st March, 1968:-

Period	Advanced	Repaid	Outstanding
From inception to 31st March, 1967.	4,561,556.27	2,395,138.24	
From 1st April, 1967 to 31st March, 1968.	332,867.46	315,865.08	
	4,894,423.73	2,711,003.32	2,183,420.41

The following Table gives the Interest charged, repaid and outstanding at 31st March, 1968:-

Period	Charged	Repaid	Outstanding
From inception to 31st March, 1967.	731,609.71	729,991.99	
From 1st April, 1967 to 31st March, 1968.	99,445.42	97,975.59	
	831,055.13	827,967.58	3,087.55

The following Table shows the types of Loans granted:-

Types	From inception to 31st March, 1967		From 1st April, 1967 to 31st March, 1968		Total	
	No.	Amount	No.	Amount	No.	Amount
Purchases	352	1,227,174.00	17	155,333.00	369	1,382,507.00
Constructions	408	1,798,487.00	15	130,350.00	423	1,928,837.00
Repairs and Alterations	484	794,779.00	5	15,161.00	489	809,940.00
Mortgages	132	765,067.12	3	23,250.00	135	788,317.12
	1,376	4,585,507.12	40	324,094.00	1,416	4,909,601.12

ACCOUNTS AND AUDIT

Section 13 of the Housing Act requires the Authority to keep proper accounts and adequate financial and other records in relation thereto, and to prepare a statement of accounts in respect of each financial year which, when audited and reported on by the Auditor General, must be forwarded to the Cabinet and laid before both Houses of the Legislature.

In view of these requirements, the Authority appointed Messrs. FitzPatrick Graham & Company, Chartered Accountants, as its Auditors and their report on the accounts for the year is attached at Appendix "A". (A copy of the report was forwarded to the Auditor General).

All assets and liabilities of the Housing Board, the Labour Welfare (Housing Loans) Organisation, and all other Government Housing Schemes were taken into the Accounts either at their original cost or at a reasonable valuation at 1st April, 1956.

The amounts allocated to the Authority by the Government for the year were as follows:-

From Capital Vote	\$ 350,000.00
From Labour Welfare Fund	\$1,145,600.00
	<u>\$1,495,600.00</u>

The Contribution from Labour Welfare Fund has been added to previous contributions from this source and shows a cumulative total of \$10,769,961.00.

Receipts.

Cash received during the year from various sources of income and outstanding balances are set out below:-

Source of Income	Amounts Received	Outstanding Balance
Labour Welfare Housing Loans	\$134,090.53	\$3,306,949.15
House & Land Rent	240,572.52	694,694.33
Hire Purchase - Deacons	1,008.57	4,158.90
Aided Self Help & Leases	32,831.46	509,469.59
General Workers Loans	109,483.95	990,038.02
Prefab Hire Purchase	7,023.08	362,263.93
Prefab O.A.P. Rent	333.50	4,817.09
Sale of Real Property	111,292.27	2,007,809.84
Sale of Land	9,334.49	24,850.11
	<u>\$645,970.37</u>	<u>\$7,905,050.96</u>

Labour Welfare (Housing Loans) Account.

Advanced from General Funds for period 1956-67		\$ 488,988.74
Loans advanced and adjustments for period 1967-68	\$ 47,560.56	
Car Loans for period 1967-68	\$ 3,000.00	
Administrative Expenses, including Pension Contributions, Travelling, Stationery, etc.	\$ 71,631.27	\$ 122,191.83
		\$ 366,796.91
<u>Less</u>		
Repayments of Housing Loans and Other Charges	\$ 134,090.53	
Repayment of Car Loans	\$ 3,680.00	\$ 137,770.53
Advanced from General Fund at 31st March, 1968		\$ 229,026.38
<u>Loans</u>		
Outstanding at 31st March, 1967	\$3,079,748.72	
Paid in excess at 31st March, 1968	\$ 90.81	
	\$3,079,839.53	
Advanced during the year	\$ 47,560.56	\$3,127,400.09
<u>Less</u>		
Repayments during the year	\$ 107,275.66	
Paid in excess 31st March, 1967	\$ 83.18	\$ 107,358.84
		\$3,020,041.25
<u>Interest and Insurance</u>		
Arrears at 1st April, 1967		\$ 253,026.81
Interest charged during the year	\$ 29,550.12	
Interest accrued	\$ 29,606.08	
Insurance Premiums	\$ 1,538.79	
Paid in excess	\$ .97	\$ 60,695.96
		\$ 313,722.77
<u>Less</u>		
Repayments during the year		\$ 26,814.87
		\$ 286,907.90

Rents.

Arrears at 1st April, 1967.		\$648,067.78
Rents charged during the year (Net)	\$286,777.19	
Paid in advance at 31st March, 1968	\$ 1,487.20	\$288,264.39
		\$936,332.17
<u>Less.</u>		
Received during the year	\$240,572.52	
Paid in advance at 31st March, 1967	\$ 1,278.82	\$241,851.34
		\$694,480.83
Add fees for Bailiff		\$ 183.46
		\$694,664.29
Add Net adjustments		\$ 30.04
		\$694,694.33
<u>Hire Purchase (Deacons) Land Rent.</u>		
Arrears at 1st April, 1967		\$ 1,766.73
Rents charged during the year	\$ 708.00	
Paid in advance at 31st March, 1968	\$ 9.00	\$ 717.00
		\$ 2,483.73
<u>Less.</u>		
Received during the year	\$ 811.97	\$ 811.97
		\$ 1,671.76
<u>Principal.</u>		
Balance at 1st April, 1967		\$ 2,692.74
<u>Less.</u>		
Repaid during the year		\$ 196.60
		\$ 2,496.14
<u>Aided Self-Help &amp; Leases, Land Rent, Insurance, Interest.</u>		
Arrears at 1st April, 1967		\$ 61,972.95
<u>Charged during the year.</u>		
Land Rent	\$ 1,108.00	
Insurance Premiums	\$ 1,363.80	
Interest	\$ 12,656.18	\$ 15,127.98
		\$ 77,100.93
<u>Less.</u>		
Repaid during the year		\$ 15,083.30
		\$ 62,017.63
<u>Add.</u>		
Adjustments		\$ 1.58
		\$ 62,019.21

<u>Principal</u>	\$462,703.54	
Balance at 1st April, 1967	\$ 5,056.46	\$ 457,647.08
Less Leases terminated		\$ 12,691.70
Repaid during the year		\$ 444,955.38
<u>Add</u>		\$ 2,495.00
Adjustments		\$ 447,450.38
<u>Prefab (O.A.P.) Rents</u>		
Arrears at 1st April, 1967	\$ 4,644.79	
Paid in advance at 31st March, 1968	\$ 152.25	
	\$ 4,797.04	
	\$ 577.25	\$ 5,374.29
Rents charged during the year		
<u>Less</u>		
Repaid to Housing Authority	\$ 333.50	
Repaid to Accountant General	\$ 61.20	
Paid in advance at 31st March, 1967	\$ 162.50	\$ 557.20
<u>Prefab Houses (Hire Purchase).</u>		\$ 4,817.09
Balance at 1st April, 1967	\$373,479.56	
Add amounts for new H.P. Agreements	\$ 1,975.00	
	\$375,454.56	
Less Leases terminated	\$ 700.72	
	\$374,753.84	
Paid in excess at 31st March, 1968	\$ 390.81	\$ 375,144.65
<u>Less</u>		
Repaid to Housing Authority	\$ 11,072.42	
Repaid to Accountant General	\$ 1,812.30	\$ 12,884.72
		\$ 362,259.93
<u>Add</u>		\$ 4.00
Adjustments		\$ 362,263.93
<u>General Workers' Housing Loans.</u>		
Balance at 31st March, 1967	\$951,832.74	
Advanced during the year	\$ 96,437.24	
Adjustments	\$ 48.08	
Paid in excess at 31st March, 1968	\$ 34.24	\$1,048,352.30
<u>Less</u>		
Repaid during the year	\$ 96,156.32	
Paid in excess at 31st March, 1967	\$ 18.70	\$ 96,175.02
		\$ 952,177.28
<u>Less</u>		
Adjustment on amounts advanced during the year		\$ 61.10
		\$ 952,116.18

Other Charges

Arrears at 31st March, 1967	\$ 31,619.84	
<u>Add</u>		
Paid in advance at 31st March, 1968	\$ 18.09	
Insurance Premiums	\$ 1,521.34	
Interest	\$ 9,065.29	
Accrued Interest	\$ 9,033.40	
Adjustments	\$ 14.11	\$ 51,272.07
<u>Less</u>		
Repaid during the year	\$ 13,327.63	
Paid in excess at 31st March, 1967	\$ 22.60	\$ 13,350.23
		\$ 37,921.84
<u>Sale of Real Property</u>		
Balance at 31st March, 1967	\$	\$1,678,623.49
Houses & Land sold during the year	\$422,063.00	
<u>Less</u>		
Terminations	\$ 17,431.34	\$ 404,631.66
		\$2,083,255.15
Interest charged during the year	\$ 35,536.21	
<u>Less</u>		
Cancellations	\$ 174.48	\$ 35,361.73
Insurance charged during the year	\$ 3,156.91	
<u>Less</u>		
Cancellations	\$ 17.97	\$ 3,138.94
Journal Adjustments		\$ 38,500.67
		\$ 3,119.34
		\$2,124,875.16
<u>Less</u>		
Discounts allowed	\$ 8,136.94	
Repaid during the year	\$111,292.27	\$ 119,429.21
		\$2,005,445.95
Legal expenses		\$ 2,363.89
		\$2,007,809.84
<u>Sale of Land</u>		
Balance at 31st March, 1968	\$	\$ 22,527.16
Land sold during the year	\$ 10,398.90	
Adjustments	\$ 10.10	\$ 10,409.00
Interest charged during the year		\$ 718.44
		\$ 33,654.60
<u>Less</u>		
Repayments during the year		\$ 9,334.49
		\$ 24,320.11
<u>Add</u>		
Legal expenses		\$ 530.00
		\$ 24,850.11

Associated Offices In

Antigua, British Honduras, Dominica, Grand Cayman, Grenada, Guyana,  
Jamaica, St. Kitts, St. Lucia, Trinidad, Great Britain, France, Africa.

PANNELL FITZPATRICK & CO.

FITZPATRICK GRAHAM & CO.

Chartered Accountants

Cables: Fitzgram  
Barbados

J. Milliken G. Golding  
C.F. Farrar W.G. Medlam  
W.J. Leeming F.A.H. Skinner  
B.C. Jardine, Manager.

P.O. Box 261,  
Plantations Building,  
Bridgetown,  
Barbados, W.I.

Telephone: 2093

15th August, 1968.

The Members,  
Housing Authority - Barbados,  
Country Road,  
ST. MICHAEL.

Dear Sirs,

We have completed the audit of the accounts of Housing Authority - Barbados for the year ended 31st March 1968, and offer the following comments:-

BALANCE SHEET

ASSETS

HOUSING ESTATES

1. VESTED LANDS AT COST

As at 31st March 1967	\$ 903,155.09
Deduct: Sales of land	9,056.42
	\$ 894,098.67
Add: Agreements terminated	698.34
	\$ 894,797.01
Deduct: Amounts received on account of sales not completed	14,284.22

PER BALANCE SHEET

\$ 880,512.79

2. ESTATE HOUSES AND OTHER BUILDINGS

	<u>COMPLETED</u>	<u>UNCOMPLETED</u>
As at 31st March 1967	\$4,711,518.80	\$1,559,206.00
Expenditure during year		1,074,010.75
	\$4,711,518.80	\$2,633,216.75
Completed Projects transferred	+ 1,727,264.88	- 1,727,264.88
	\$6,438,783.68	\$ 905,951.87
Add: Fire Victims Houses transferred	14,560.27	
Leases terminated	4,942.91	
Sales agreements terminated	17,075.28	
	\$6,475,362.14	
Deduct: Prefab H.P. and O.A.P. transfers net	974.28	
Sales	376,773.82	
	\$6,097,614.04	\$ 905,951.87
		6,097,614.04
<u>PER BALANCE SHEET</u>		\$7,003,565.91

3. ESTATE DEVELOPMENT EXPENDITURE

Cost to 31st March 1968	\$2,056,514.45
Deduct: Profit to date on sales of land	284,720.42

PER BALANCE SHEET

\$1,771,794.03

DEBTORS

General workers housing loans	\$ 990,019.93
Lease purchase debtors	509,469.59
Hire purchase debtors	4,167.90
Prefab hire purchase debtors	362,263.93
Rents outstanding	699,511.42
	\$2,565,432.77

From our examination of the records relating to the above Debtors, we are of the opinion that a Provision for Possible Losses of \$2,000,000.00 is required.

Included in these Debtors are the following amounts in respect of persons who have vacated the premises.

Lease purchase debtors	\$ 39,924.52
Rents outstanding	218,560.24
	\$ 258,484.76

With regard to Lease Purchase, Hire Purchase and Prefab Hire Purchase Debtors, responsibility for the upkeep of the houses falls to the Lessees. We understand that these houses are not adequately maintained by the Lessees. There is no provision for amortisation of these houses, nor for future repairs.

5. SALE OF LAND \$39,134.33

SALE OF REAL PROPERTY \$2,007,809.84

These Debtors are in respect of the Scheme for Sale of Houses owned by the Authority to the tenants of those Houses.

The Authority is to hold Mortgages on these properties and we are informed that as at 31st March 1968, the Deeds had not been completed by the Authority's Solicitor.

Actual repayments have fallen short of scheduled repayments and give rise to arrears, some of which have been placed in the hands of the Authority's Solicitor.

6. LABOUR WELFARE HOUSING LOANS

This is made up as follows:-

Principal	\$3,020,057.77
Interest and other charges	286,890.31
	\$3,306,948.08
Deduct: Reserve for possible losses	\$1,000,000.00
Excess of Income over Expenditure to 31st March 1967	42,655.37
Excess of Expenditure over Income for year ended 31st March 1968	9,950.84
	1,032,704.53

PER BALANCE SHEET

\$2,274,243.55

The amount of Interest and Other Charges is made up as follows:-  
The above amount of Interest and Other Charges is made up as follows:-

Arrears at 31st March 1967	\$ 253,033.67
Adjustments (Net)	23.48
	<hr/>
	\$ 253,010.19
Deduct: Repayments during year	26,814.87
	<hr/>
	\$ 226,195.32
Add: Interest charged	\$ 59,156.20
Other charges	1,538.79
	<hr/>
	60,694.99
	<hr/>
	\$ 286,890.31
	<hr/>
	<hr/>

From statistical information and from our examination of the records, we are of the opinion that a Provision for Possible Losses of not less than \$2,700,000.00 is required. There is a Reserve for Possible Losses of \$1,000,000.00 to which has been added the net accumulated excess of Income over Expenditure to date, which brings the Reserve to \$1,032,704.53 as shown above.

LIABILITIES

CAPITAL

7. VESTED INTERESTS

As at 31st March 1967	\$ 1,893,195.98
Deduct: Transactions (Net) of Hurricane Prefab Fund, in accordance with The Housing (Hurricane Chattel Houses) Vesting Act of 1958.	9,715.39
	<hr/>
	\$ 1,883,480.59
	<hr/>

8. LABOUR WELFARE FUND

Contribution as at 31st March 1967	\$ 9,624,361.00
Contribution during year to 31st March 1968	1,145,600.00
	<hr/>
	\$10,769,961.00
Deduct: Advanced to Housing Loans Department to 31st March 1967	\$488,988.74
Less: Repaid by Housing Loans Department during year to 31st March 1968	19,580.73
	<hr/>
	469,408.01
	<hr/>

HER BALANCE SHEET

\$10,300,552.99

DEFICIT

9. DISCOUNT ON SALE OF HOUSES \$8,136.94

This represents a Discount of 40% of total paid up rents, in accordance with the scheme for sale of houses owned by the Authority to the tenants of those houses.

INCOME AND EXPENDITURE ACCOUNT - HOUSING LOANS

10. INTEREST RECEIVABLE \$59,156.20

The above amount has been charged to Housing Loans and credited to Income and Expenditure Account, in accordance with the requirements of the Housing Loans Act 1955.

11. EXCESS OF EXPENDITURE OVER INCOME (HOUSING LOANS) \$9,950.84

This Excess has been transferred to Reserve for Possible Losses and there-in shown as a deduction from Housing Loans and Interest in the Balance Sheet.

GENERAL COMMENTS

12. We are pleased to report that the high standard of accounts, records and internal check has been maintained.

Yours faithfully,

*Liz Patrick*

Encls:

BCJ/yw

HOUSING AUTHORITY  
BALANCE SHEET AS AT

BARBADOS  
31ST MARCH 1968

<u>31/3/67</u>		
<u>CAPITAL</u>		
\$ 1,893,195	Vested Interests	\$ 1,883,480.59
2,500,000	Government contribution from loan fund	2,500,000.00
925,000	Capital vote	1,275,000.00
<hr/>		<hr/>
\$ 5,318,195		\$ 5,658,480.59
<hr/>		
<u>LABOUR WELFARE FUND</u>		
\$ 9,624,361	Contributions	\$10,769,961.00
488,989	Deduct: Advances to Housing Loans Department	469,408.01
<hr/>		<hr/>
\$ 9,135,372		10,300,552.99
<hr/>		
\$ 1,894	U.S.A. GOVERNMENT - GRANT-IN-AID	1,893.75
<hr/>		<hr/>
\$14,455,461		\$15,960,927.33
<hr/>		
<u>DEFICIT</u>		
\$ 382,109	Balance at 31st March 1967	\$ 666,114.42
269,969	Add: Excess of Expenditure over Income for the year ended 31st March 1968	420,231.64
14,036	Discount on sale of houses to tenants	8,136.94
<hr/>		<hr/>
- \$ 666,114		- 1,094,483.00
<hr/>		<hr/>
\$13,789,347		\$14,866,444.33
<hr/>		
<u>CURRENT LIABILITIES</u>		
\$ 14,415	Trade creditors	\$ 35,103.88
20,765	Sundry creditors	23,101.96
<hr/>		<hr/>
\$ 35,180		58,205.84
<hr/>		<hr/>
\$13,824,527	Carried forward	\$14,924,650.17

<u>31/3/67</u>		
<u>HOUSING ESTATES</u>		
	Vested Lands at Cost	\$ 894,797.01
	Less: Received on account of sales not completed	14,284.22
<hr/>		<hr/>
\$ 903,155		\$ 880,512.79
6,270,725	Estate Houses and Other Buildings	7,003,565.91
1,706,492	Estate Development Expenditure	1,771,794.03
<hr/>		<hr/>
\$ 8,880,372		\$ 9,655,872.73
<hr/>		
<u>EQUIPMENT</u>		
\$ 159,384	At cost	\$ 204,503.00
89,952	Less: Depreciation to date	103,947.10
<hr/>		<hr/>
\$ 69,432		100,555.90
<hr/>		<hr/>
		\$ 9,756,428.63
<hr/>		
<u>CURRENT ASSETS</u>		
<u>DEBTORS</u>		
\$ 983,430	General workers' housing loans	\$ 990,019.93
524,676	Lease purchase debtors	509,469.59
4,465	Hire purchase debtors	4,167.90
373,870	Prefab hire purchase debtors	362,263.93
652,716	Rents outstanding	699,511.42
22,527	Sale of land	39,134.33
1,678,624	Sale of real property	2,007,809.84
31,935	Staff loans to purchase cars	39,258.00
33,520	Sundry	31,704.04
<hr/>		<hr/>
\$ 4,305,763		\$4,683,338.98
<hr/>		
103,948	STORES AS VALUED BY MANAGEMENT	125,612.47
465,012	CASH AT BANK AND IN HAND	359,270.09
<hr/>		<hr/>
\$ 4,874,723		5,168,221.54
<hr/>		<hr/>
\$13,824,527	Carried forward	\$14,924,650.17



HOUSING AUTHORITY - BARBADOS

INCOME AND EXPENDITURE ACCOUNT (GENERAL) FOR THE YEAR ENDED 31ST MARCH 1968

<u>31/3/67</u>			
<u>INCOME</u>			
\$ 49	Discounts receivable	\$	38.97
56,623	Interest receivable		66,835.04
2,397	Interest Savings Bank Account		10,466.83
204	Miscellaneous		189.25
-	Profit on disposal of assets		726.16
273,530	Rents receivable		290,660.66
<u>\$332,797</u>			<u>\$368,924.91</u>
<u>EXPENDITURE</u>			
\$ 9,927	Administrative expenses	\$	9,695.28
47	Advertising		228.75
3,423	Audit fee and expenses		3,368.40
6,525	Board & Sub Committees attendance fees		6,660.00
1,165	B.W.U. Float		-
452	Christmas parties activities		946.99
200	Concrete block testing & Consultant's fees		-
-	Debt collectors and Bailiffs' fees		1,313.24
11,891	Depreciation		17,609.18
20,468	Electricity, water and telephone		23,622.76
3,907	General Office expenses		3,736.51
6,674	Insurance		6,197.16
20,729	Leave pay and passages		36,015.70
16,899	Maids wages - Day Nurseries and Community Centres		24,789.42
3,411	Maintenance of Ancillary buildings, etc.		9,201.85
12	Maintenance of equipment & office furniture		1,878.06
36,895	Maintenance of Estates		40,623.28
97,156	Maintenance of Houses		172,539.21
6,702	Miscellaneous expenses		6,801.34
-	National Insurance		24,340.45
1,910	Overseas and local training expenses and passages		376.00
108,821	Pension contributions		145,505.23
8,344	Printing and stationery		10,595.33
1,206	Removal of houses and demolition		494.06
5,388	Removal and resiting - St. Joseph and St. Andrew		-
<u>\$372,152</u>			<u>\$546,538.20</u>
	Carried forward	\$546,538.20	\$368,924.91

HOUSING AUTHORITY - BARBADOS

PUBLIC OFFICERS' HOUSING LOANS

BALANCE SHEET AT 31ST MARCH 1968

<u>31/3/67</u>			
\$ 500,000	<u>PUBLIC OFFICERS' HOUSING LOANS FUND</u>		\$ 500,000.00
<u>INCOME AND EXPENDITURE ACCOUNT</u>			
	Deficit at 31st March 1967	\$	12,692.23
	Add: Excess of Expenditure over Income for year ended 31st March 1968		5,087.62
-	12,692		- 17,779.85
\$ 487,308			\$ 482,220.15
<u>BARCLAYS BANK D.C.O.</u>			
\$1,800,000	Loan	\$1,800,000.00	
5,523	Accrued interest	6,509.65	
\$1,805,523		\$1,806,509.65	
120,253	Less: Current account	92,340.48	
\$1,685,270			1,714,169.19
4,861	<u>SUNDRY CREDITORS AND CREDIT BALANCES</u>		6,334.60
\$2,177,439			\$2,202,723.94
<u>FURNITURE AND EQUIPMENT</u>			
\$ 1,497	At cost, less depreciation to date		\$ 1,347.54
<u>HOUSING LOANS</u>			
\$ 32,405	Advanced at 3%	\$ 18,029.96	
1	Interest outstanding	9.84	18,039.80
2,135,346	Advanced at 4½%	\$2,167,144.85	
1,617	Interest outstanding	3,124.21	2,170,269.06
\$2,169,369			2,188,308.86
3,970	<u>CAR LOANS</u>		2,830.00
2,603	<u>SUNDRY DEBTORS</u>		10,229.34
-	<u>CASH IN HAND</u>		8.20
\$2,177,439			\$2,202,723.94

AUDITORS' REPORT

We have audited the above Balance Sheet of Housing Authority - Barbados, Public Officers' Housing Loans, dated the 31st day of March 1968. We have obtained all the information and explanations we have required. Such Balance Sheet is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Authority's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Authority.

*Lizpatine Graham*

BARBADOS,  
15th August 1968.

CHARTERED ACCOUNTANTS.

HOUSING AUTHORITY - BARBADOS

PUBLIC OFFICERS' HOUSING LOANS

INCOME AND EXPENDITURE ACCOUNT FOR YEAR ENDED 31ST MARCH 1968

1967			
	<u>INCOME</u>		
\$ 1,382	Interest receivable 3%	\$	760.02
97,520	Interest receivable 4½%		98,685.40
48,327	Interest equalisation subsidy		52,626.27
<u>\$147,229</u>			<u>\$152,071.69</u>
	<u>EXPENDITURE</u>		
\$ 22,425	Salaries	\$ 21,475.50	
	National Insurance	431.29	
123,263	Bank interest	127,778.27	
105	Board fees	75.00	
256	General Office expenses	244.90	
663	Audit fees	600.00	
296	Printing and stationery	230.30	
1,334	Travelling	1,612.32	
4,348	Pension contributions	4,562.00	
166	Depreciation	149.73	
2,400	Leave passage	-	
622	Legal expenses	-	
<u>\$155,878</u>			<u>157,159.31</u>
\$ 8,649	<u>EXCESS OF EXPENDITURE OVER INCOME</u>	\$	<u>5,087.62</u>

HOUSING AUTHORITY - BARBADOS

INCOME AND EXPENDITURE ACCOUNT (GENERAL) FOR THE YEAR ENDED 31ST MARCH 1968 (CONT'D)

31/3/67

\$372,152

Brought forward

\$546,538.20

\$368,924.91

EXPENDITURE (CONT'D)

4,114	Resiting of houses	2,539.55	
18,790	Rent Collectors wages and Estate Wardens' expenses and commissions	16,494.66	
-	Retrospective pay - Apprentices	1,129.87	
175,365	Salaries	191,875.16	
12,714	Sick leave and medical expenses	11,166.37	
976	Social services and sports amenities	31.36	
4,062	Solicitors and legal fees	4,615.01	
14,593	Travelling	14,766.37	
<u>\$602,766</u>			<u>789,156.55</u>
<u>\$269,969</u>	<u>EXCESS OF EXPENDITURE OVER INCOME</u>		<u>\$420,231.64</u>

HOUSING AUTHORITY - BARBADOS

INCOME AND EXPENDITURE ACCOUNT (HOUSING LOANS) FOR THE YEAR ENDED 31ST MARCH 1968

<u>31/3/67</u>		
<u>INCOME</u>		
\$60,285	Interest receivable	\$59,156.20
<u>EXPENDITURE</u>		
\$ 1,667	Audit fee	\$ 1,667.00
2,074	Depreciation	1,866.50
540	General office expenses	479.50
1,200	Leave passages	1,828.57
9,986	Pension contributions	9,706.25
310	Printing and stationery	690.00
45,155	Salaries	47,332.31
-	Solicitors - Legal fees	39.25
5,739	Travelling	5,497.66
\$66,701		69,107.04
<u>EXCESS OF EXPENDITURE OVER INCOME, TRANSFERRED TO RESERVE FOR POSSIBLE LOSSES</u>		<u>\$ 9,950.84</u>

REPORT ON THE AUDIT OF THE ACCOUNTS OF THE HOUSING AUTHORITY FOR THE YEAR ENDED ON 31ST MARCH, 1968.

In accordance with the provisions of section 13(2) of the Housing Act, 1955 (1955-40) the accounts of the Housing Authority for the year ended on the 31st March, 1968 have been duly audited. Subject to any comments made in this report, the accounts for the year under review have been satisfactorily kept and rendered for audit.

2. The scope of the audit was as follows:-

A. Labour Welfare Housing Loans Department:-

- (i) Amounts advanced in respect of loans during the year;
- (ii) Interest charged on loans;
- (iii) Insurance charged to borrowers;
- (iv) Repayments in respect of loans and payments of interest and insurance;
- (v) General expenses.

B. General Department:-

- (i) Amounts advanced in respect of loans to general workers during the year;
- (ii) Interest and insurance charged;
- (iii) Repayments of loans and payments of interest and insurance;
- (iv) Amounts receivable and amounts paid during in respect of:-
  - (a) Houses rented to occupants;
  - (b) Houses let on Hire-Purchase system;
  - (c) Houses under the Aided Self-Help and Leases Scheme.
- (v) Rents receivable and paid during the year to the Authority under the Housing (Hurricane Chattel Houses) Vesting Act, 1958 (1958-56) in respect of:-
  - (a) Prefab Houses rented to Old Age Pensioners;
  - (b) Prefab Houses sold on terms of Hire-Purchase;
- (vi) Recurrent expenditure including expenses chargeable to the Income and Expenditure Account;
- (vii) Capital Expenditure; and
- (viii) Transactions affecting the "Sale of Houses and land owned by the Housing Authority to the tenants of the Authority".

C. Public Officers' Housing Loans:-

- (i) Amounts advanced in respect of loans to Public Officers during the year;
- (ii) Interest and Insurance charged;
- (iii) Repayments of loans and payments of interest and insurance;
- (iv) Administrative expenses.

Housing Loans

3. The number of loans granted to workers during the year was sixty-three (63) and the amount advanced totalled \$47,507.60. Interest shown as receivable during the year was \$59,156.20 and insurance charges amounted to \$1,538.79.

4. Repayments of loans and payments of interest and insurance for the year totalled \$134,035.78 exclusive of amounts paid in excess during the year. Balances of loans together with interest and insurance outstanding at the end of the accounting period amounted to \$3,274,243.65. Summaries of these balances appear in paragraph 6 below. The total does not reflect the amount transferred from Capital to "Reserve for possible losses". It will be observed that the total of the balances stated above as \$3,274,243.65 less the amount of \$1,000,000.00 previously transferred to Reserve for possible losses, is 10¢ greater than the balance of \$2,274,243.55 in respect of Housing Loans and Interest to date shown in the Balance Sheet. The difference represents amounts overpaid by borrowers which are therefore due for refund. The amount shown in the Balance Sheet against Sundry Creditors would correspondingly be increased by a similar amount.

5. General expenses (including pension contributions) in respect of this section of the Authority's operations for the year amounted to \$69,107.04 as compared with \$62,713.45 and \$64,627.37 for the two preceding years. In each case the main increases were occasioned by the element of salaries included in such expenses. Depreciation written off on furniture and equipment as shown in the Income and Expenditure Account was \$1,866.50. It was noted that contributions under the National Insurance Scheme on behalf of the staff employed in the Housing Loans Section of the Authority has not been included in the statement of Income and Expenditure submitted. It has been observed that only one account embracing contributions of National Insurance in respect of both General and Housing Loans was maintained and it is therefore not possible to readily determine from the records of the Authority the expenditure involved in respect of Housing Loans. With reference to expenditure in respect of the item "Travelling" shown in the Income and Expenditure statement it was verified that the sum shown was overstated by \$13.23, consequently adjustments in the Balance Sheet would be necessary.

6. The position with regard to the Loans as well as the Interest and Insurance Accounts as at the 31st March, 1968 is as follows:-

	<u>Loan Account</u>	<u>Interest and Insurance Account</u>
Balance brought forward on 1st April, 1967	\$3,079,742.69	\$210,383.31
Add: Loans advanced during the year	47,507.60	
Interest receivable during the year	\$59,156.20	
Amount taken from reserve	<u>9,950.84</u>	69,107.04
Insurance charged during the year		<u>1,538.79</u>
	<u>\$3,127,250.29</u>	<u>\$281,029.14</u>
Less: Repayments during the year	<u>107,214.42</u>	<u>26,821.36</u>
	<u>\$3,020,035.87</u>	<u>\$254,207.78</u>

General Departments

7. The number of loans granted to general workers during the year was ninety-nine (99) and the amounts advanced inclusive of related fees totalled \$93,979.20. Interest and Insurance chargeable was \$18,098.69 and \$1,521.34 respectively. Repayments of loans and payments of interest and insurance totalled \$107,009.28.

8. During the year, rents chargeable to the House Rents Account, Hire-Purchase Accounts, Aided Self-Help and Leases Account and Pre-Fab House Rents Account (Old Age Pensioners) were shown as \$290,668.66. This amount should, however, be increased by \$72.79, the net result of adjustments of an overcharge of 40¢ and short charges totalling \$73.19. Interest and Insurance charged under the Aided Self-Help and Leases Scheme amounted to \$14,011.98. The sums paid towards satisfaction of the above accounts amounted to \$286,635.81. The total value of property transferred to sale of houses and land under the Aided Self-Help and Leases Scheme was \$4,942.91. Amounts paid in advance have not been included in these totals.

9. It has been verified that Interest on Savings Account shown in the Income and Expenditure statement as \$10,466.83 does not include accrued interest at the 31st March, 1968 on the Savings Account or Fixed Deposit Account which amounted to \$1,935.82 and \$721.88 respectively. The total income, the deficit for the year under review as well as the cumulative deficit shown in the Balance Sheet would require appropriate adjustment.

10. During the year under review, additions to the Pre-Fab Hire-Purchase Account totalled \$1,975.00. Leases terminated totalled \$700.72 and repayments excluding a sum of \$390.81 paid in advance amounted to \$12,880.72.

11. Instalments receivable for the period in respect of the following accounts were as under:-

Hire-Purchase Account	\$ 1,307.04
Aided Self-Help and Leases Account	31,330.04
Pre-Fab Hire-Purchase Account	27,010.00
	<u>\$ 59,647.08</u>

Annual arrears of instalments payable under the Prefab Hire-Purchase Scheme continue to be unduly high. The following table shows the amounts receivable and the amounts paid under the Scheme during the five-year period 1963-64 to 1967-68. It will be observed that the payments made during the period covered in the table have fallen short of the total due to be paid by the sum of \$90,594.47.

	<u>Instalments Receivable</u>	<u>Payments</u>	<u>Arrears</u>
1963 - 64	\$ 26,989.76	\$ 5,830.05	\$21,159.71
1964 - 65	26,751.92	7,542.80	19,209.12
1965 - 66	26,870.48	6,783.83	20,086.65
1966 - 67	23,529.48	7,519.77	16,009.71
1967 - 68	27,010.00	12,880.72	14,129.28
	<u>\$131,151.64</u>	<u>\$40,557.17</u>	<u>\$90,594.47</u>

12. The position at the end of the year in respect of General Workers Housing Loans, House Rents Outstanding, Hire-Purchase Agreements, The Aided Self-Help and Leases Scheme, Prefab House Rents (Old Age Pensioners) and Prefab Hire-Purchase Agreements is as follows:-

	<u>General Workers Loan Account</u>	<u>House Rents Account</u>	<u>Hire Purchase Account</u>	<u>Aided Self-Help and Leases Accounts</u>	<u>Prefab House Rents (Old Age Pension- ers)</u>	<u>Prefab Hire- Purchase Account</u>
Balance brought forward on 1st April, 1967	\$ 983,429.98	\$ 648,067.78	\$ 4,465.47	\$ 524,676.49	\$ 4,647.79	\$ 373,870.37
Add: Amounts advanced and chargeable during the year	113,599.23	288,456.87	708.00	15,127.98	577.25	1,975.00
	<u>1,097,029.21</u>	<u>936,524.65</u>	<u>5,173.47</u>	<u>539,804.47</u>	<u>5,225.04</u>	<u>375,845.37</u>
Less: Net amount paid, leases cancelled, transfers to sale of Houses and land during the year	107,009.28	241,830.32	1,005.57	30,334.88	407.95	13,581.44
	<u>990,019.93</u>	<u>694,694.33</u>	<u>4,167.90</u>	<u>509,469.59</u>	<u>4,817.09</u>	<u>362,263.93</u>

13. Capital expenditure comprising the cost of buildings, preparation of sites, provision of roads, street lights and slum clearance etc. amounted to \$1,182,079.85. This amount should, however, be reduced by \$29,43 to \$1,182,050.42 arising out of adjustments of payments of weekly wages and the omission from the accounts of the value of certain articles which were returned to stores. Additions to equipment on the one hand, and depreciation duly written off together with the value of used equipment disposed of on the other, amounted to \$49,576.40 and \$18,453.02 respectively. Expenses charged to the Income and Expenditure account excluding depreciation of equipment written off totalled \$771,547.37. However, short-payments totalling \$3.81 in respect of the item "Travelling" would further increase this figure to \$771,551.18. As mentioned in the previous report the value of equipment purchased during the year was again written down by an amount equivalent to that which would have represented depreciation for the full year. Adjustments of depreciation written off similar to the adjustments made in respect of the financial year ended 31st March, 1967 are therefore necessary.

14. It was observed that the Authority's contribution under the National Insurance Scheme, as shown in the statement of Income and Expenditure, was \$24,340.45. This amount includes contributions made on behalf of staff attached to the Labour Welfare Housing Loans Section of the Authority. Consequently the amount shown in the Balance Sheet as advances to Housing Loans Department of the Authority under "Labour Welfare Fund", that is, \$469,408.01 excludes the appropriate amount in respect of contributions to the National Insurance Scheme. It is suggested that a columnar account of the contributions abovementioned should be maintained in which would be readily reflected the appropriate charges under each section of the Authority.

15. The ledger balance of the National Insurance Stamp Control Account, that is, \$1,684.01 was compared with the balance of \$1,682.32 shown in the National Insurance Stamp Stock Book and revealed a difference of \$1.69 which would require adjustment.

16. The value of houses transferred to accounts under the Scheme for the sale of Houses and Land was \$363,898.56. Freehold land shown in the accounts at a cost of \$8,358.08 was similarly transferred at a selling price of \$51,125.20. The amount of \$42,767.12 representing the difference between the cost and the transferred price of the land was credited to the account in respect of Estate Development. In this respect, however, the selling price of land sold was short stated by a net amount of \$2.43 and a similar amount debited to the account in respect of Estate Development in error. Interest, insurance and legal fees shown as charged in connection with the sale of houses and land amounted to \$36,080.17, \$3,138.94 and \$2,893.89 respectively. There was, however, a net adjustment of \$1.24 arising out of overcharges amounting to \$8.21 and shortcharges of \$6.97 in respect of interest. From an examination of relevant personal accounts, it was noted that the former procedure of charging interest and insurance from the date of the first deposit towards the purchase of a property was abandoned during the year under review in favour of charging same from the date of approval of the sale, as was suggested. Summaries of the Sale of Houses and Land Control Account and Sale of Land Control Account are shown below:-

Sale of Houses and Land Control Account

Balance at 31st March, 1967	\$1,678,623.49	Cash Receipts	\$ 108,172.93
Houses and Buildings	363,898.56	Discount on paid-up rents (40%)	8,136.94
Land	6,583.37	Balance at 31st March, 1968	2,007,809.84
Estate Development	34,149.73		
Interest Receivable	33,361.73		
Insurance Premiums	3,138.94		
Legal Fees	2,363.89		
	<u>\$2,124,119.71</u>		<u>\$2,124,119.71</u>

Sale of Land Control Account

Balance at 31st March, 1967	\$22,527.16	Cash Receipts	9,317.59
Land at cost	1,774.71	Balance at 31st March, 1968	39,134.33
Estate Development	8,617.39	Less: Credit Balances	14,284.22
Interest Receivable	718.44		24,850.11
Legal Expenses	530.00		
	<u>\$34,167.70</u>		<u>\$34,167.70</u>

The credit balances of \$14,284.22 shown in the above account has been deducted from the cost of vested land in respect of Housing Estates shown in the Balance Sheet to be \$894,797.01.

17. During the year under review no land was vested in the Authority. Contributions received from the Accountant General out of the Labour Welfare Fund totalled \$1,145,600.00. Of the sums advanced to the Labour Welfare Housing Loans Section from the fund, the amount of \$19,580.73 was shown to have been repaid during the accounting period. In this connection, the observations at paragraph 14 in respect of advances from the "General" section to the Housing Loans Department of the Authority would be of some relevance. The amount authorised in the approved estimates for the year 1967-68 under Part II-Capital, Head 103 - Health and Community Development and paid to the Authority was \$350,000.00.

18. An examination of the analysis of the total due to the Authority by Sundry Debtors revealed that this asset includes sums of \$3.26 \$67.85, \$475.94, \$75.45, \$450.85 and \$6,020.06 which remained outstanding at the 31st March, 1968 in respect of loans advanced to weekly paid employees of the years 1962 to 1967. A further balance of \$104.36 was also outstanding in respect of the amount advanced in 1967 to monthly paid staff. During the year a sum of \$587.84 in respect of the advances made during 1966 was received. The increase in the amount outstanding in respect of the advances made in 1967 gives rise for some concern in view of the frequent reminders that the loans were advanced with the stipulation that they should be fully recovered by the 31st March of the financial year in which the advance was made.

19. The bank balances shown by the Bank's verification certificates at the 31st March, 1968 were \$99,657.69 on Current Account, \$119,311.56 on Savings Account and \$157,500.00 on Fixed Deposit Account. The cash and bank balances shown in the accounts of the Authority at the end of the year totalled \$359,280.09 made up as follows: Current Account \$79,305.43, Savings Account \$119,311.56 and Fixed Deposit Account \$157,500.00 and Cash in Hand \$3,163.10. The difference of \$20,352.26 in the balances on Current Account as shown by the Bank's certificate and the books of the Authority are as follows:-

(a) Cheques issued but not presented for payment by the end of the accounting period	\$14,111.86
(b) Payments made direct to the Bank but not advised to the Authority at 31st March, 1968	64.00
(c) Cash deposited but not shown as accounted for at 31st March, 1968	<u>6,176.40</u>
	<u>\$20,352.26</u>

The amount of \$6,176.40 referred to at (c) above comprises certain amounts which were paid to the Authority by the Accountant General and subsequently deposited to the Bank were not recorded in the Cash Book as having been received within the accounting period.

Public Officers' Housing Loans

20. The number of loans granted to Public Officers during the year was thirty-nine (39) and the amount advanced totalled \$329,123.00. Insurance shown as charged to borrowers in respect of chattel houses during the period was \$454.82. Interest receivable on loans was \$99,445.42 and Interest Equalization Subsidy which is shown in the Income and Expenditure Account was \$52,626.27. The balance of \$2,603.07 owed to the Authority by the Accountant General at 1st April, 1967 was further increased by \$7,626.27, that is, the difference between the abovementioned amount of \$52,626.27 and \$45,000.00 being the year's provision in the Approved Estimates for the year 1967-68. The resulting debit balance of \$10,229.34 is shown as an asset in the relevant Balance Sheet.

21. Repayment of Loans inclusive of insurance totalled \$312,111.82 and payments of interest amounted to \$97,929.09. A balance of \$1,754.90 in respect of overpayments of principal due to be refunded was outstanding at the end of the year and forms part of the amount shown in the Balance Sheet against Sundry Creditors and Credit Balances.

22. The position with regard to the Loan and Insurance as well as the Interest Accounts at the 31st March, 1968 is as follows:-

	<u>Loan and Insurance Account</u>	<u>Interest Account</u>
Balance brought forward at 1st April, 1967	\$2,167,708.81	\$ 1,617.72
Add: Loans advanced during year	329,123.00	
Insurance charged during year	454.82	
Interest Receivable		99,445.42
	<u>\$2,497,286.63</u>	<u>\$101,063.14</u>
Deduct: Receipts during year	312,111.82	97,929.09
	<u>\$2,185,174.81</u>	<u>\$ 3,134.05</u>

It should be pointed out that the amounts in respect of loans advanced and receipts affecting the Loan and Insurance Account exclude refunds and overpayments of loans respectively.

23. Administrative expenses for the year including Pension Contributions amounted to \$157,159.31. Depreciation at the rate of 10% was written off furniture and equipment and shown in Income and Expenditure Account as \$149.73.

24. It has been discovered that balances of loans advanced to certain Public Officers amounting to \$67,077.18 remained outstanding at 31st March, 1968 although these officers are no longer in the Public Service of this island. However, in view of the Pensions (Amendment) Act, 1968 (1968-30) whereby provision has been made for a debt due to the Housing Authority under the Public Officers' Housing Loan Fund Rules, 1958 to be recovered from a pension, gratuity or other allowance granted under the Pensions Act, 1947 it is anticipated that some action will be taken in this matter.

25. The bank balance on Current Account at the 31st March, 1968 was shown by the Bank's verification certificate to be \$65,953.20. The bank balance as shown in the account of this section of the Authority at the end of the accounting period was \$92,340.46. The balances of the Bank and the Authority show a difference of \$26,387.26 which represented:

- (a) Paysheet deductions totalling \$26,248.98 for the month of March, 1968 held by the Accountant General and deposited in the Bank in April, 1968 but brought to account in the records of the Authority during the year under review;
- (b) Cash amounting to \$698.76 held by Authority and banked in April, 1968;
- (c) Amounts totalling \$1.09 included in the records of the Authority but short-banked by the Accountant General;
- (d) An amount of \$561.42 being cheques drawn but not presented for payment by the end of the accounting period;
- (e) A sum of 15 cents over-banked by the Authority in January, 1968 and not adjusted during the period under review.

It should be noted that the balance on Current Account is shown as a deduction from the loan outstanding. The amount of \$1,800,000.00 obtained by way of a loan from Barclays Bank was also verified by the Bank's certificate and the accrued interest on this amount to 31st March, 1968 was verified to be \$6,509.65.

26. The high standard of efficiency in the accounting matters continues to be maintained by the Authority.

27. Certified copies of the Income and Expenditure Accounts and the Balance Sheets of the Labour Welfare Housing Loans and General Departments as well as the Public Officers' Housing Loans are forwarded herewith.

(SGD.) G.B. BRANDFORD  
Auditor General  
13th June, 1969.

APPENDIX "H"

SCHEDULE OF ESTATE LAND

Areas Vested or Purchased in the name of the Housing Authority as at 31st March, 1966.

SITE	ACREAGE			COST
	A.	R.	P.	
Deacons ... .. St. Michael	5.	1.	0.	2,880.00
Belfield ... .. " "	5.	0.	0.	4,896.00
Bay ... .. " "	116.	0.	0.	293,400.00
Pine (also part from Wildey) ... .. " "	201.	3.	32.	98,015.82
Cave Hill ... .. " "	21.	2.	2.	50,222.00
St. Stephen's (purchased in 3 sections) ... .. " "	15.	2.	26.	63,062.78
Waterford ... .. " "	19.	1.	0.	18,480.00
Grazettes ... .. " "	34.	3.	14.	76,752.90
			<u>10</u>	
Licorish Village ... .. " "	2.	1.	33.	1,440.00
			<u>20</u>	
			<u>100</u>	
Lodge Hill ... .. " "	14.	1.	8.	80,965.22
Long Gap (2 lots) ... .. " "	9.	2.	27.	74,451.93
			<u>3</u>	
			<u>10</u>	
Emmerton ... .. City	9.	1.	33.	25,687.66
Sayes Court ... .. Christ Church	8.	1.	0.	14,393.60
Gall Hill (including Powers Land) ... .. " "	17.	2.	21.	30,400.95
			<u>25</u>	
			<u>100</u>	
Silver Hill ... .. " "	20.	2.	26.	35,328.00
			<u>10</u>	
			<u>100</u>	
Six Cross Roads (2 parts) ... .. St. Philip	7.	0.	6.	3,705.12
Penny Hole ... .. " "	3.	1.	37.	5,005.02
Clinketts ... .. St. Lucy	8.	1.	0.	2,886.00
Bissex ... .. St. Joseph	2.	0.	0.	3,984.40
Ellerton ... .. St. George	8.	3.	25.	7,020.70
			<u>75</u>	
			<u>100</u>	
Colleton ... .. St. John	4.	3.	16.	9,784.50
			<u>40</u>	
			<u>100</u>	
Maynards ... .. St. Peter	5.	2.	7.	9,600.00
			<u>49</u>	
			<u>100</u>	
Atkinson's Alley, (off Church Street 3 lots) ... .. " "			28.	
			<u>4</u>	
			<u>100</u>	
Farmers ... .. St. Thomas	1.	2.	29.	3,805.40
Bagatelle ... .. " "	18.	0.	27.	34,232.50
Belleplaine ... .. St. Andrew	6.	1.	12.	1,530.00
Thorpes ... .. St. James	26.	0.	14.	39,799.72
			<u>52</u>	
			<u>100</u>	

Land Leased to Housing Authority.

Heywoods ... .. St. Peter	3.	1.	6.	40
			<u>40</u>	
			<u>100</u>	

APPENDIX "I"

TABLE SHOWING AMOUNT COLLECTED THROUGH PLANTATIONS  
& FACTORIES DURING THE FINANCIAL YEAR 1967 - 1968

PARISH	AMOUNTS COLLECTED 1966 - 1967		AMOUNTS COLLECTED 1967 - 1968	
	\$	¢	\$	¢
<u>ST. MICHAEL.</u>				
Belle Factory	-		-	
Belle Plantation	-		-	
Codrington	73.00		-	
Lears	-		-	
Lodge	135.00		35.00	
Lower Estate	20.00		66.00	
Neils	-		-	
Pine	99.40		16.18	
Warrens Factory	<u>30.00</u>	357.40	<u>146.00</u>	263.18
<u>ST. JAMES.</u>				
Apes Hill	66.00		92.78	
Husbands	-		-	
Lancaster	-		16.00	
Norwood	-		-	
Plum Tree	-		-	
Spring	-	66.00	-	108.78
<u>ST. PETER.</u>				
Boscobel	-		-	
Castle	-		-	
Haymans	-		-	
Mangrove	-		-	
Mt. Prospect & Four Hills	50.00		-	
Pleasant Hall	-		-	
Portland	-		-	
Rock	82.53		41.75	
St. Nicholas	-	132.53	-	41.75
<u>ST. LUCY.</u>				
Alleyndale	-		-	
Bourbon	20.00		35.00	
Crab Hill	50.00		81.00	
Friendship	161.00		140.00	
Hope	156.00		229.00	
Lowlands	-		-	
Pickerings	<u>30.00</u>	417.00	<u>20.00</u>	505.00
<u>ST. ANDREW.</u>				
Burnt House)				
Cleland )				
Friendship	14.00		13.00	
Greenland & Building Supplies Ltd.)	891.96		985.27	
Gregg Farm	-		-	
Turner Hall	24.00		-	
Department of Soil Conservation)	389.96		1,040.54	
Haggatts	-	<u>1,319.92</u>	-	<u>2,038.81</u>
		2,292.85		2,957.52

APPENDIX "I"

AMOUNTS COLLECTED THROUGH PLANTATIONS & FACTORIES CONT'D.

PARISH	AMOUNTS COLLECTED 1966 - 1967		AMOUNTS COLLECTED 1967 - 1968	
	\$	¢	\$	¢
Brought Forward				
		2,292.85		2,957.52
<u>ST. JOSEPH.</u>				
Andrews Factory	207.00		308.00	
Bissex	244.00		-	
Cambridge	160.00		141.00	
Castle Grant	174.50		-	
Frizers	4.50		-	
Joes River	-		-	
Parks	28.50		20.00	
Springfield	77.00		-	
Springvale & Groves	-	895.50	-	469.00
<u>ST. JOHN.</u>				
Ashford	-		-	
Bath	80.00		25.00	
Claybury	-		-	
Colleton Factory	24.00		-	
Colleton Plantation	140.00		172.50	
Henley & Todds	26.00		-	
Hothersal	146.00		220.00	
Kendal	438.31		438.00	
Malvern	64.50		175.50	
Palmers	-		-	
Pool	-		-	
Society	50.00		38.75	
Uplands	65.00		62.00	
Wakefield	85.00		25.00	
Cliff	-	1,118.81	<u>105.70</u>	1,262.45
<u>ST. PHILIP.</u>				
Bushy Park	37.00		-	
Carrington Factory	-		-	
Carrington Plantation	-		-	
Chapel	25.00		207.00	
Edgecombe	92.00		15.00	
Fortesque	-		-	
Foursquare	342.00		381.82	
Groves	188.00		88.00	
Halton	245.00		183.00	
Hampton	5.00		10.00	
Moncrieffe	177.00		-	
Oldbury	-		-	
River	446.00		56.00	
Ruby	40.00		-	
Sandford	-		-	
Union	-		-	
Vineyard	-		-	
Wiltshire	-	1,597.00	-	940.82
C/fwd.		5,904.16		5,629.79

APPENDIX "I"

AMOUNTS COLLECTED THROUGH PLANTATIONS & FACTORIES CONT'D.

PARISH	AMOUNTS COLLECTED 1966 - 1967		AMOUNTS COLLECTED 1967 - 1968	
	\$	¢	\$	¢
Brought Forward			5,904.16	5,629.79
<u>CHRIST CHURCH.</u>				
Fairy Valley	-		30.00	
Adams Castle	1,162.73		978.70	
Bannatyne	-		9.00	
Balls	-		-	
Coverly	149.00		-	
Durants	12.00		-	
Frere Pilgrim	-		-	
Gibbons	-		-	
Graeme Hall	-		-	
Hannays	1,583.54		396.00	
Newton	-		-	
Ridge	366.00		254.50	
Searles	33.00		-	
Spencers	38.00		20.00	
Staple Grove	-		-	
Wotton	1.00		-	
Yorkshire	-		15.00	1,702.70
<u>ST. GEORGE.</u>				
Ashbury	-		-	
Bulkeley Factory	340.00		170.00	
Bulkeley Plantation	-		-	
Buttals, Brighton & Windsor	-		186.00	
Constant	482.28		633.16	
Cottage	95.00		200.00	
Drax Hall	50.00		85.00	
Ellsmere	-		-	
Fair View & Hope Farm	2.50		-	
Groves	-		-	
Hanson	-		-	
Locust Hall	-		-	
Mount	-		-	
Redland	-		-	
Walkers	127.50		16.00	
Woodland	122.00	1,219.28	211.00	1,501.16
<u>ST. THOMAS.</u>				
Andrew & Fisherpond	1,334.00		766.00	
Applewhaites Factory	-		-	
Applewhaites Plantation	30.50		-	
Clifton Hill	-		-	
Canefield	69.00		123.00	
Content	67.00		40.00	
Dukes	-		-	
Duncombe	42.00		34.00	
Farmers	-		-	
Hopewell	90.43		-	
Lion Castle	1,396.44		883.00	
Mount Wilton	5.00		-	
Ridgeway	-		10.00	
Sturges	723.71		348.00	
Vaucluse Factory	516.14		320.00	
Vaucluse Plantation	2,223.41		738.34	
Walkes Spring	-		63.00	
		<u>6,497.63</u>	<u>3,325.34</u>	<u>3,325.34</u>
		<u>16,966.34</u>	<u>9,854.54</u>	

APPENDIX "J"

Distribution of Loans to Sugar Workers by Estates, Factories, Etc.

PLANTATIONS	To 31.3.67	Current Year	
<u>ST. MICHAEL.</u>			
Belle	89	-	
Canewood	7	-	
Central Livestock Station	40	-	
Codrington Experimental Station	68	-	
Friendship	5	-	
Grazettes	18	-	
Haggatt Hall	4	-	
Lears	75	-	
Lodge & Farm	24	-	
Lower Estate & Dayrells	131	1	
Malvern Lodge	5	-	
Neils	47	-	
Pine	34	1	
Upton	3	-	
Warrens	47	-	
Waterfords	56	-	
	<u>653</u>	<u>2</u>	<u>655</u>
<u>ST. JAMES.</u>			
Apes Hill	57	-	
Appleby	9	-	
Blowers	44	-	
Bullens Agricultural Station	2	-	
Clermont	14	-	
Greenwich	11	-	
Hope	5	-	
Husbands	29	-	
Lancaster	49	1	
Lascalles	17	-	
Mt. Standfast	2	-	
Norwood & Molyneux	61	-	
Plum Tree	28	-	
Prior Park	22	-	
Rock Dundo	2	-	
Sandy Lane	74	-	
Sion Hill	44	-	
Spring & Water Hall	37	-	
Spring Head	35	-	
Taitts	24	-	
Trents	26	-	
Wanstead	23	-	
Westmoreland	63	-	
Holderes	29	-	
	<u>707</u>	<u>1</u>	<u>708</u>
Carried forward			<u>1,363</u>

APPENDIX "J"

PLANTATIONS (CONT'D.)

Brought forward	To 31.3.67	Current Year	1,363
<b>ST. PETER.</b>			
Alleynedale	106	-	
Battalays	15	-	
Bakers	24	-	
Bayfield & Mullins	4	-	
Black Bess	32	-	
Castle	49	-	
Colleton	17	-	
Douglas	6	-	
Ebworth Farm	31	-	
Four Hill	2	-	
Gibbs & Rockless	37	-	
Haymans & Warleigh	30	-	
Heywoods	49	-	
Mangrove	34	-	
Maynards	27	-	
Mt. Brevitor	25	-	
Mt. Prospect	27	-	
Newstead	26	-	
Orange Hill	1	-	
Oxford	33	-	
Pleasant Hall	21	-	
Portland	33	-	
Richmond Hill	27	-	
Rock	15	-	
Rock Hall	23	-	
Six Mens	23	2	
St. Nicholas	1	-	
Welchtown	31	-	
Whitehall	34	-	
	<u>3</u>	<u>-</u>	
	786	2	788
<b>ST. LUCY.</b>			
Allmans & Checker Hall	51	-	
Babbs	6	-	
Bourbon	29	-	
Bright Hall, Unions & Springers	5	-	
Broomefield & Hannays	77	-	
Clinketts	1	-	
Cluffs	3	-	
Cove	10	-	
Crab Hill	56	1	
Fairfield, Barrows & Cane Garden	46	-	
Flatfield	3	-	
Friendship	41	-	
Friendly Hall	6	-	
Harrisons	22	1	
Hope & Recovery	22	1	
Husbands	24	-	
Lamberts	27	-	
Mount Gay	46	-	
Mount Poyer	14	-	
Pickerings	32	1	
Roaches & Cave	7	-	
Trents	7	-	
Spring Hall & Chance Hall	<u>51</u>	<u>-</u>	
	586	4	590
Carried forward			2,741

APPENDIX "J"

PLANTATIONS (CONT'D.)

Brought forward	To 31.3.67	Current Year	2,741
<b>ST. ANDREW.</b>			
Bawden & River	71	-	
Baxters, Seniors & Hopewell	81	-	
Boscobel	14	-	
Burnt House	17	-	
Cheltenham	15	-	
Cleland	22	-	
Friendship	46	2	
Greenland	108	2	
Gregg Farm	26	-	
Haggatts & Bruce Vale	139	-	
Hill & Sedge Pond	49	1	
Hillaby	23	-	
Morgan Lewis	52	-	
Spring Vale & Groves	75	1	
Turner Hall & Swans	111	1	
Walkers	2	1	
Trio Path	-	1	
	851	9	860
<b>ST. JOSEPH.</b>			
Andrews	69	1	
Auburn	2	-	
Bissex Hill, Parks & Cambridge	183	-	
Blackmans	65	-	
Castle Grant & Retreat	90	1	
Clement Rock	11	-	
Easy Hall & Saltram	57	1	
Foster Hall	57	-	
Frizers	82	-	
Indian Ground	7	-	
Joes River & Mt. Dacres	102	1	
Layne House	3	-	
Little Diamond	2	-	
Little Spa	13	-	
Mellowes, Vaughns & Horse Hill	41	-	
Richmond	4	-	
Spa	17	-	
Springfield	42	1	
Parks	-	1	
	847	6	853
<b>ST. JOHN.</b>			
Ashford	37	-	
Bath	47	-	
Bowmanston	47	1	
Claybury	61	-	
Cliff	49	-	
Clifton Hall	66	-	
Colleton	92	-	
Edgecliff	26	-	
Guinea & Clifden	74	-	
Haynes Hill, Victoria & Queensland	48	1	
Henley	<u>52</u>	<u>-</u>	
	599	2	601
Carried forward			5,055

APPENDIX "J"

PLANTATIONS (CONT'D.)

ST. JOHN (CONT'D.)

	To 31.3.67	Current Year	
Brought forward	599	2	5,055
Hothersal	72	-	
Kendal	94	-	
Malvern & Eastmont	68	-	
Moncrieffe	46	-	
Newcastle	53	-	
Palmers	43	-	
Pool	63	1	
Quintyne	2	-	
Society & College	100	1	
Small Hope	1	1	
Todds & Uplands	123	-	
Venture	4	-	
Wakefield	71	1	
<b>ST. PHILIP.</b>	<b>1,339</b>	<b>6</b>	<b>1,345</b>
Bushy Park	26	2	
Carrington	74	-	
Chapel	70	1	
Congo Road	20	-	
Eastpoint	20	-	
Edgecumbe	78	-	
Fairfield	4	-	
Fortesque	44	-	
Foursquare	92	-	
Golden Grove	41	-	
Government Industrial School	19	-	
Grove	33	-	
Halton	33	-	
Hampton	44	-	
Harrow & Wellhouse	47	-	
Kirtons	2	-	
Mangrove	31	-	
Mapps & Sandiford	48	-	
Mount Pleasant	57	-	
Oldbury	47	-	
Oughterson	16	-	
Rices	2	-	
River & Bayleys	76	-	
Ruby	48	-	
Sunbury	31	-	
Thickets	65	-	
Union Hall	13	-	
Vale View	21	-	
Vineyard	36	-	
Wiltshires	23	1	
Woodbourne	8	-	
	<b>1,169</b>	<b>4</b>	<b>1,173</b>
Carried forward			<b>7,573</b>

APPENDIX "J"

PLANTATIONS (CONT'D.)

CHRIST CHURCH.

	To 31.3.67	Current Year	
Brought forward			7,573
Adams Castle	59	4	
Balls	32	-	
Bannatyne	29	1	
Bentley	29	-	
Cane Vale & Maxwell	9	-	
Charnocks	2	-	
Coverley	26	-	
Durants	18	-	
Ealing Grove	4	-	
Fairy Valley	10	-	
Frere Pilgrim	32	-	
Gibbons	25	-	
Goodland	2	-	
Graeme Hall	31	1	
Hannays	66	1	
Hopefield	16	1	
Kingsland	1	-	
Lowland	21	1	
Lowthers	38	-	
Newton	40	-	
Ridge & Rycroft	55	-	
Searles	48	-	
Small Ridge	20	-	
Spencers	45	-	
Staple Grove	78	-	
Warners	8	-	
Wildey	18	-	
Wotton	74	1	
Yorkshire	63	-	
Seawell	4	-	
	<b>903</b>	<b>10</b>	<b>913</b>
<b>ST. GEORGE.</b>			
Ashbury	65	-	
Boarded Hall & Stepney	55	-	
Brighton, Buttals & Windsor	120	-	
Bulkeley	113	3	
Constant	104	-	
Cottage & Grove	58	1	
Drax Hall	78	-	
Ellesmere	20	-	
Exchange	1	-	
Fair View	45	-	
Farm	30	-	
First Step	1	-	
Francia	7	-	
Golden Ridge	32	-	
Hanson	89	-	
Hope	9	-	
Jehovah Jirah	2	-	
Jordans	85	-	
Locust Hall	12	-	
	<b>926</b>	<b>4</b>	<b>930</b>
Carried forward			<b>9,416</b>

APPENDIX "J"

PLANTATIONS (CONT'D.)

ST. GEORGE (CONT'D.)

	<u>To 31.3.67</u>	<u>Current Year</u>	
Brought forward	926	4	9,416
Market Hill	1	-	
Moonshine	48	-	
Mount	39	-	
Redland	16	-	
Rowans	31	-	
Superlative	5	-	
Valley	32	-	
Walkers	25	-	
Woodland	<u>30</u>	-	
	1,153	4	1,157
 <u>ST. THOMAS.</u>			
Applewhaites	83	-	
Bagatelle	38	-	
Bennetts	57	2	
Bloomsbury	43	-	
Bushy Park	3	-	
Canefield	52	1	
Cane Garden	41	-	
Clifton	48	-	
Content	32	-	
Dukes & Fortress	71	1	
Dunscombe & Farmers	164	-	
Edghill	6	-	
Fisherpond	70	-	
Highclere Farm	11	1	
Hopewell, Ayshford & Endeavour	150	1	
Lion Castle	79	-	
Mount Wilton	147	-	
Ridgeway	34	-	
Spring Cottage	1	-	
Spring Farm	1	-	
Strong Hope & Cleveland	28	-	
Sturgess	49	1	
Vaucluse	136	2	
Walkes Spring	38	-	
Welches	<u>28</u>	-	
	1,410	9	<u>1,419</u>
Carried forward			11,992

APPENDIX "J"

Brought forward

11,992

FACTORIES.

ST. MICHAEL.

	<u>To 31.3.67</u>	<u>Current Year</u>	
Belle	17	-	
Lower Estate	34	-	
Warrens	<u>57</u>	<u>1</u>	
	108	1	109

ST. JAMES.

Porters	72	-	
Sandy Lane	<u>40</u>	<u>-</u>	
	112	-	112

ST. PETER.

Haymans	<u>50</u>	<u>1</u>	
	50	1	51

ST. LUCY.

Fairfield d	20	-	
Springhall	<u>6</u>	<u>-</u>	
	26	-	26

ST. ANDREW

Bruce Vale	48	-	
Haggatts	63	-	
Swans	<u>20</u>	<u>-</u>	
	131	-	131

ST. JOSEPH.

Andrews	87	-	
Joes River	<u>13</u>	<u>-</u>	
	100	-	100

ST. JOHN.

Cliff	5	-	
Colleton	12	-	
Guinea	25	-	
Kendal	9	-	
Pool	9	-	
Uplands	<u>44</u>	<u>-</u>	
	104	-	<u>104</u>

Carried forward

12,625



Ref  
910  
(03)  
W67  
7.4