



THE

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20540

APR 1966

HOUSING AUTHORITY

BARBADOS



TENTH

ANNUAL REPORT

1st April, 1965 — 31st March, 1966



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AND URBAN DEVELOPMENT
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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 for a period of five (5) years expiring on the 15th October, 1967.

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

Mr. P.M. Greaves relinquished his seat as a Member of the Housing Authority consequent upon his appointment as a Member of the Senate and Honourable Minister without Port Folio with effect from 1st October, 1965.

The Honourable Cuthbert Edwy Talma, M.P. formerly Minister of Communication and Works was appointed to be Minister of Health, Housing, Local Government and Community Development with effect from 1st October, 1965.

The Housing Authority, on the 1st April, 1956, took over the duties of the Housing Board, Labour Welfare (Housing Loans) Organisation (Sugar Workers) and the Aided Self-Help Committee.

The Authority, with the approval of the Cabinet, and in exercise of the powers conferred upon it by section fifty-three of the Housing Act, made Rules in connection with loans to General Workers.

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

The Housing (Amendment) Act 1958 (1958-35), repealed the Public Officers' Housing Loans Act, 1952, and amended the Housing Act, in order to widen the range of purposes for which the Authority can make advances by way of loans and to give the Authority the power, with the approval of the Legislature, to borrow money. The Act also provides that the Government may guarantee the repayment of any money so borrowed. The object of the Act is to enable the Housing Authority to undertake the duties previously performed by the Public Officers' Housing Board. Provision was made for the transfer to the Authority of all properties, rights, liabilities and obligations created under the Public Officers' Housing Act, 1952.

The Public Employees Pension (Amendment) Act, 1960 (1960-21) amended the Public Employees Pension Act, 1937, and made provision for the payment of pensions and gratuities to certain persons employed by the Authority in the same way as pensions and gratuities are paid to persons in similar occupation under the Government of the Island. A Resolution which gave effect to the Order entitled "The Housing Authority (Pensionable Posts) Order, 1961," made by the Cabinet under the provisions of Section 9 of the Housing Act, 1955, was approved by the Legislature on the 12th July, 1961. The Authority has to pay into the Public Treasury 25% of salaries paid to Pensionable officers under this Act.

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 funds 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 persons 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.

Solicitors, Bankers & Auditors.

Messrs. Barclays Bank, D.C.O., and Fitzpatrick Graham & Co., were Bankers and Auditors respectively of the Authority during the financial year 1965-66.

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

The Crown Solicitors acted on behalf of the Housing Authority until the 14th January, 1966, when they were succeeded by Mr. E.D. Rogers, Solicitor.

S T A F F.

ORGANIZATIONAL STRUCTURE.

MANAGER.

CHIEF EXECUTIVE OFFICER.

Technical

Architect
Senior Sworn Land Surveyor
Land Surveyor
Chief Draughtsman
Draughtsman
Drawing Office Assistants (2)
Chief Works Overseer
Works Overseer (2)
Purchasing Clerk

Administrative

Secretary
Clerk & Steno/typist
Messengers (2)
Housing Management:
Estate Supervisor
Housing Inspector
Aided Self-Help
Officer
Female Housing
Officers (2)
Steno/Typist

Accounting

Accountant
Senior Clerk
Rent Collectors
(3) 1 Vacant
Long Grade Clerks
(5)
Steno/typist
Labour Welfare
Housing Loans.
Loans Supervisor &
Deputy Accountant
Senior Clerk
Long Grade Clerks
(4)
Steno/Typist
Inspectors (4)
Public Officers'
Housing Loans
Committee
Secretary to
Committee
Inspector
Long Grade Clerk
Steno/Typist
Messenger

Technical

Surveyor (1)
Asst. to the Estate
Supervisor
Workshop & Stores
Costing Clerk
Long Grade Clerk
Transport Clerk
General Clerks (2)

Temporary Posts

Wages

Long Grade Clerks (2)

Prefab Housing

Long Grade Clerks (2)

Public Officers'

Housing Loans

Long Grade Clerks (2)

Administrative

Steno/Typist
Long Grade Clerk

Labour Welfare
Housing Loans

Long Grade Clerk
(1)
Steno/Typist

Staff Notes

It is with deep regret that we have to chronicle the death of Mr. T.O. Lashley, M.B.E., Manager of the Housing Authority, on the 23rd October, 1965 at the age of 59 years, after serving in the field of Housing for a period of Twenty-seven (27) years and six (6) months.

The late Mr. Lashley joined the then Housing Board as Secretary in 1938. He was also in charge of the Housing Rehabilitation Programme for the working classes when Hurricane "Janet" struck the Island in 1955. He was made a Member of the Order of the British Empire in Her Majesty the Queen's New Year Honours, 1956.

Mr. L.B. Redman, S.S., R.P.S., M.R.S.H., M. San. Sc. & P.H. was appointed Manager of the Housing Authority with effect from the 1st November, 1965.

Mr. Redman returned to the Island on the 18th September, 1965 after a two year training course in Sanitation and Housing in the United States of America and the United Kingdom, where he was successful in his examinations. During Mr. Redman's two year training course, he attended the University of Oklahoma and the Massachusetts Institute of Technology. He was attached to the Office of International Housing of the Home and Finance Agency in Washington D.C. and the Housing Division of the Greater London Council, United Kingdom.

Mr. Redman was appointed to act as Manager, Housing Authority with effect from the 25th October, 1965 prior to his appointment as Manager, Housing Authority.

Mr. Redman was appointed as a Member of the Urban Development Corporation for a period of three years with effect from the 3rd November, 1965.

Consequent upon the appointment of Mr. L.B. Redman, Senior Sworn Land Surveyor, as Manager, Housing Authority, Mr. W.C. Barrow was appointed as Senior Sworn Land Surveyor with effect from 1st December, 1965.

Mr. F.A. Robinson, A.R.I.B.A., was appointed Architect, Housing Authority with effect from 27th December, 1965.

Mr. J.A. Watkins, acting Chief Draughtsman, was appointed Chief Draughtsman, with effect from 1st February, 1965.

Mr. S.S. Carrington, Chief Works Overseer, was granted six (6) months vacation leave to be spent in the United States of America with effect from the 1st June, 1965.

Mr. E.A. Corbin, Works Overseer, was appointed to act as Chief Works Overseer, during the absence of Mr. Carrington the substantive holder of the post.

Mrs. B.O. Dottin, Female Housing Officer was granted One hundred and fourteen (114) days pre-retirement leave with effect from 2nd June, 1965.

Mr. S.A. Lewis, Inspector, was granted forty-five (45) days pre-retirement leave with effect from 8th June, 1965.

Mr. T. St.C. Modeste, Rent Collector, was appointed Inspector, consequent upon the retirement of Mr. S.A. Lewis, Inspector, with effect from 25th July, 1965.

Mrs. C.E. Mellowes, Clerk-Stenographer-Typist, was granted three (3) months vacation leave to be spent in the United States of America with effect from 1st September, 1965.

Mrs. G.S.P. Miller, Stenographer-Typist, was appointed to act as Clerk-Stenographer-Typist during Mrs. Mellowes's absence.

Miss R.O. Clarke was appointed as Female Housing Officer with effect from 29th September, 1965.

Mr. W.N. Rock, Housing Inspector, was granted One hundred and forty-two (142) days vacation leave to be spent in the United Kingdom with effect from 6th September, 1965.

Mr. C.P. Thompson, Aided Self Help Officer, was appointed to act as Housing Inspector during Mr. Rock's absence.

Mr. E. Harris, Temporary Long Grade Clerk, was appointed to act as Aided Self Help Officer, consequent upon the holder of the substantive post being appointed to act as Housing Inspector for a period of five (5) months with effect from 6th September, 1965.

Mr. H.H.A. Dottin, Temporary Land Surveyor, was appointed to the post of Land Surveyor with effect from 1st December, 1965.

Miss J. Cuffley and Miss G. Stuart, Temporary Stenographer-Typists were appointed as Stenographer-Typists with effect from 15th December, 1964 and 1st February, 1965 respectively.

Miss G. Stuart, Stenographer-Typist, resigned from her post with effect from 28th February, 1966.

Mr. E.E. Armstrong, Temporary Costing Clerk, was appointed as Long Grade Clerk with effect from 1st August, 1958.

Mr. J.A. Watkins, Chief Draughtsman, Housing Authority resigned from his post with effect from 28th February, 1966.

Mr. J.A. Watkins was appointed as Temporary Assistant to the Estate Supervisor with effect from 1st March, 1966.

Mr. T.G. Ellis, Accountant, was granted three (3) months vacation leave with effect from 8th November, 1965.

Mr. C.A. Haynes, Loans Supervisor & Deputy Accountant, was appointed to act as Accountant during Mr. Ellis' leave with effect from 8th November, 1965.

Miss S.A. Beckles, Senior Clerk, was appointed to act as Loans Supervisor & Deputy Accountant, consequent upon Mr. Haynes' appointment to act as Accountant, for a period of three months with effect from 8th November, 1965.

Mr. Abrahams, Temporary Land Surveyor, resigned on the 30th November, 1965.

Mr. Brathwaite, Temporary Drawing Office Assistant, resigned on the 19th February, 1966.

Mr. L.B. Redman, Manager, Housing Authority, Mr. F.A. Robinson, Architect, and Mr. W.C. Barrow, Senior Sworn Land Surveyor, paid an eight-day visit to British Guiana from the 22nd to 30th January, 1966 for the following purposes:-

- (a) To investigate the feasibility of using British Guiana Hardwood Timber in the construction of the Authority's houses;

- (b) To observe the techniques to the fabricating of Hardwood Timber;
- (c) To observe the Public Housing Programme of British Guiana; and
- (d) To discuss generally various professional and technical aspects of Architecture, Planning, Surveying, etc., in the context of Public Housing.

BUILDING PROGRAMME.

The following list shows the number of permanent houses completed during the financial year 1965-66 and those under construction at the 31st March, 1966.

Houses completed

<u>Site</u>	<u>1-bedroom</u>	<u>2-bedroom</u>	<u>3-bedroom</u>
Pine, Parkinson	4	95	21
Lodge Hill	-	37	7
	<u>4</u>	<u>132</u>	<u>28</u>

Houses Under Construction

<u>Site</u>	<u>1-bedroom</u>	<u>2-bedroom</u>	<u>3-bedroom</u>
Pine, Parkinson	-	24	5
Lodge Hill	-	4	4
Thorpes	-	8	-
	<u>-</u>	<u>36</u>	<u>9</u>

Day Nurseries.

The Housing Authority commenced work on the conversion of two houses at Thorpes Housing Area, St. James and two at Sayes Court Housing Area to be used as Day Nurseries.

Extension to Pavilion at Deacons Road Playing Field, St. Michael.

The Authority completed extensions to the pavilion at Deacons Road Playing Field, St. Michael which was necessary due to the use of the playing field by the residents of the area.

The Authority at the request of the Superintendent, Lazaretto Hospital, commenced construction of one hall and chamber timber house for an ex inmate of that Hospital.

Community Centres.
Grazettes and Pine Housing Areas.

The Authority commenced the construction of a community centre at the proposed playing fields at Grazettes and the Pine Housing Areas, St. Michael. The main buildings of two community centres are 40ft x 60ft and each contain facilities for a stage, sanitary conveniences, dressing rooms and a bar. Attached to the main buildings are partly covered stands to accommodate 275 people.

Houses erected by the Authority

The following shows the number of permanent houses erected by the Authority since its inception:-

1st April 1956 - 31st March, 1965	2,010
Completed during 1965 - 66	164
	<u>2,174</u>

This total is made up of

Bed-sitting	86
1 Bedroom	242
2 Bedroom	1,688
3 Bedroom	158
	<u>2,174</u>

However, the number of houses under the control of the Authority at the 31st March, 1966 was 3,314 made up as follows:-

(This number includes Hurricane Prefabs and those erected by the late Bridgetown Housing Board.

<u>Area</u>	<u>Bed-sitting</u>	<u>1 Bed-room</u>	<u>2 Bed-room</u>	<u>3 Bed-room</u>	<u>Total</u>
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
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	-	-	50	7	57
Long Gap, St. Michael	-	-	102	-	102
Penny Hole, St. Philip	-	4	-	-	4
Pine, St. Michael	62	114	660	81	917
Pine, Parkinson Field, St. Michael.	-	4	180	21	205
Sayes Court, Christ Church	8	13	63	26	110
Six Cross Roads, St. Philip	-	4	68	-	72
St. Stephen's, St. Michael	-	4	36	1	41
St. Michael (Ex Lepers)	2	2	-	-	2
Thorpes, St. James	2	18	103	9	132
Hurricane Prefabs	-	775	-	-	775
	102	1,078	1,921	213	3,314

Central Workshop

The woodwork shop, the blockmaking and concrete components plant, and the Stores Department at the Pine Housing Estate, St. Michael, continued to operate. Replacements will be effected in the near future to some of the woodworking machines which have given long and useful service.

A record is kept of materials and labour used in the manufacture of the various building components at the workshop and the final costs are charged to the building projects on delivery of the items from the Stores Department.

A materials list is prepared for each building project and copies of these lists are kept by the Delivery Clerks and the Site Clerks. The quantities of all materials delivered from the Stores Department and received at the various building sites are entered on these lists. Investigations are made should deliveries and receipts exceed the estimated amount of any item on the materials list.

Transport.

The Authority's fleet of five lorries and two vans gave reasonable service during the year. Due to the age of some of these vehicles, replacements may be necessary during the next financial year.

Water Services.

As the development of new housing estates progressed, the Waterworks Department extended its water mains. The sum of \$35,351.79 was expended under this item during the year.

The Authority desires to express its appreciation of the continued co-operation of the Chief Engineer and Staff of the Waterworks Department.

Electricity.

House Lighting - All new houses erected during the year were wired for electrical lighting, and after inspection by the Government Electrical Department, the current was supplied by the Barbados Light and Power Company to the individual tenants.

Street Lighting - Three hundred and sixteen street lamps were in operation during the year at a cost to the Authority of \$13,009.92 for current used during the financial year.

The following Table shows the number of Street Lamps in the various housing estates:-

<u>Site</u>	<u>Parish</u>	<u>No. of lamps</u>
Belfield	St. Michael	9
Deacons	"	6
Bay	"	41
Pine	"	74
Cave Hill	"	18
St. Stephens	"	14
Waterford	"	6
Grazettes	"	26
Licorish Village	"	3
Long Gap	"	5
Lodge Hill	"	16
Piedmont Park	"	5
Thorpes	St. James	24
Gall Hill	Christ Church	9
Sayes Court	"	11
Six Cross Roads	St. Philip	5
Bagatelle	St. Thomas	5
Farmers	"	3
Ellerton	St. George	9
Heywoods	St. Peter	7
Clinketts	St. Lucy	5
Colleton	St. John	6
Belleplaine	St. Andrew	4
Maynards	St. Peter	3

316

The total expenditure during the year on the extension of electrical mains and installation of street lamps was \$4,347.80.

Road Construction.

The private contractor employed by the Housing Authority has to construct the roads in accordance with specifications supplied by the Department of Highways and Transport. All roads (except footpaths) constructed by the Authority are taken over by the Department of Highways and Transport when completed.

The sum of \$107,183.26 was expended on the construction of roads in various housing estates during 1965-66.

The continued assistance of the Director and Staff of the Department of Highways and Transport is greatly appreciated by the Authority.

Sale of Houses and House Spots.

The option to purchase single unit houses and house spots owned by the Housing Authority was given to all tenants on the Housing Estates throughout the island with the exception of Heywoods, St. Peter, which is leased to the Housing Authority and Licorish Village, St. Michael.

The conditions of sale of the houses and house spots were contained in a directive issued to the Housing Authority by the Ministry of Communications, Works and Housing dated 5th September, 1963.

The option to purchase single unit houses which was exercisable within one year and which was extended to occupants of single unit as well as multiple unit houses, expired on the 31st March, 1965. Many of the occupants did not qualify during the year and the period was extended.

Circulars explaining the conditions of sale as contained in the directive from the Ministry of Communications were posted to four thousand, five hundred (4,500) tenants - of these 1,343 to families occupying multiple unit houses, 551 to families in single unit houses, excluding leased houses, and 2,606 to land tenants.

The cost of single unit houses constructed prior to 1964 was fixed by Government. Houses built subsequently are to be sold at cost.

The following is a statement showing the selling prices of single unit houses built prior to 1964. The cost of the land is not included.

<u>Type of house</u>	<u>Urban Areas</u>	<u>Rural Areas</u>
Three-bedroom	\$4,000	\$3,880
Two-bedroom	\$3,500	\$3,380
One-bedroom	\$2,800	\$2,680
Land alone, more or less than 2,400 sq.ft.	20¢ per sq.ft.	15¢ per sq.ft.

In arriving at the cost of house spots, on which privately owned houses are sited, \$100 is to be added to the purchase price where groundfels and dry earth latrines were supplied. Where water-borne services were supplied, \$200 is to be added. In the latter, this figure would only apply to the Deacons, Belfield and Two Mile Hill (Pine) housing projects.

In cases where real properties are sold without water-borne systems a reduction of \$300 is made on the selling price.

Set out below is a table showing applications for the purchase of Real Property.

<u>1965 - 1966</u>	
Tenants living in multiple unit houses	36
" " " single unit houses	20
Tenants occupying/renting house spots	34
Applications from persons other than tenants	<u>213</u>
	<u>303</u>
<u>1964 - 1966</u>	
Tenants living in multiple unit houses	234
" " " single " "	217
" occupying house spots	227
Applications from persons other than tenants	<u>415</u>
	<u>1,093</u>

The number of newly constructed single unit houses completed for sale during the period 1964-66 was 199. Of these eight (8) at Thorpes could not be occupied due to the lack of water supply.

The following shows the locality and respective numbers of houses completed for the above period:-

<u>Project</u>	<u>No. of houses</u>
Parkinson Field, Pine	70
Piedmont Park, Grazettes	42
Long Gap, Grazettes	60
Lodge, Whitehall	19
Thorpes, St. James	8
	<u>199</u>

During the period 1964-1966 applications from 205 tenants and 104 non-tenants for the purchase of houses as well as 112 applications for the purchase of land were being processed.

The following tables show parishes, number of houses etc. and applications to purchase house spots.

HOUSES

<u>Parish</u>	<u>Housing Area</u>	<u>No. of Houses</u>	<u>1 Bed-room</u>	<u>2 Bed-room</u>	<u>3 Bed-room</u>
St. Michael	Bay	13	-	13	-
"	Cave Hill	6	1	4	1
"	Grazettes	125	-	121	4
"	Lodge	16	-	14	2
"	Pine	113	11	91	11
Christ Church	Gall Hill	9	-	8	1
"	Sayes Court	2	-	2	-
St. Philip	Six x Roads	3	-	3	-
St. Thomas	Bagatelle	2	-	2	-
St. James	Thorpes	19	1	16	2
St. Andrew	Belleplaine	1	-	1	-
		309	13	275	21

LAND

<u>PARISH</u>	<u>HOUSING AREA</u>	<u>NO. OF HOUSE SPOTS</u>
St. Michael	Bay	55
"	Belfield	10
"	Cave Hill	6
"	Deacons	6
"	Grazettes	1
"	Lodge	1
"	Pine (including Two Mile Hill)	5
"	St. Stephens	7
"	Waterford	3
Christ Church	Silver Hill	2
St. Lucy	Clinketts	2
St. Thomas	Farmers	14
		<u>112</u>

PREPARATION OF HOUSE SPOTS AND DECANTING OF CHATTEL HOUSES

Fifty (50) house spots were prepared to receive chattel houses which were removed from congested, unsuitable areas or due to ejection orders during the year 1965-66. Foundations and steps, suitable to the various houses removed, were supplied and each lot was provided with a pit latrine and bathroom constructed of 4" concrete blocks, or concrete component parts, and roofed with asbestos sheets. Loans were made available to those persons who were in need of financial assistance to remove, re-erect and repair their houses.

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 1965-66 and for the ten year period 1st April, 1956 to March, 1966.

Parish	Applications Received		Families Accommodated	
	1965-66	1956 - 1966	1965 - 66	1956 - 1966
St. Michael	219	3,178	39	847
Christ Church	15	343	2	78
St. Philip	1	52	-	3
St. John	9	128	3	22
St. James	6	108	-	10
St. Thomas	2	126	2	36
St. George	4	144	-	27
St. Joseph	2	60	1	22
St. Andrew	-	8	-	-
St. Peter	10	148	2	53
St. Lucy	4	49	1	29
	272	4,344	50	1,127

During the year the amount expended on preparation of sites for the decanting of chattel houses was \$25,763.73.

Following is a table showing the number of spots rented at the various Housing Estates at 31st March, 1966.

PARISH	HOUSING AREA	SPOTS RENTED
St. Michael	Bay	1,200
"	Belfield	58
"	Cave Hill	131
"	Clevedale	47
"	Deacons	60
"	Emmerton	128
"	Grazettes	176
"	Licorish Village	47
"	Lodge Hill	97
"	Long Gap	4
"	Pine	114
"	St. Barnabas	118
"	St. Stephen's	106
"	Waterford	212
Christ Church	Sayes Court	18
"	Silver Hill	56
St. Philip	Penny Hole	8
St. John	Colleton	22
St. Thomas	Farmers	8
"	Bagatelle	12
St. James	Thorpes	21
St. George	Ellerton	36
St. Joseph	Bissex	19
St. Lucy	Clinketts	32
St. Peter	Heywoods	37
St. Peter	Maynards	15
		2,782

So far, 112 persons who rented house spots have entered agreements to purchase them.

The number of persons who applied for house spots due to quit notices was lessened. This may be due to the introduction of the Tenancies (Control and Development) Act - 1965.

The Selection of Tenants Committee gave preference to those families who had ejection orders in order to save their houses from being dismantled and placed alongside the roadway.

RENTAL OF HOUSES.

During the year 1965-66, One thousand, three hundred and forty-two applications for the rental of houses on the various housing estates were received. The majority of these applications were for houses in St. Michael.

During the same period two hundred and forty-one families were accommodated on the various estates.

The total number of applications received for the period April 1st, 1956 - 31st March, 1966 was eleven thousand, three hundred and forty-two. The number housed during the same period was three thousand, two hundred and five.

The following table shows the number of applications received from the various parishes and the number of families housed for the year 1965-66 and for the period 1st April, 1956 to 31st March, 1966.

PARISH	APPLICATIONS RECEIVED		FAMILIES ACCOMMODATED	
	1965 - 66	1956 - 1966	1965 - 66	1956 - 66
St. Michael	1,342	8,408	157	1,732
Christ Church	89	1,263	48	678
St. Philip	23	299	6	146
St. John	12	187	2	63
St. Andrew	14	111	8	67
St. James	38	484	14	256
St. Thomas	16	274	2	145
St. George	10	307	6	117
St. Peter	-	9	-	1
	1,544	11,342	243	3,205

WEEKLY RENTALS

The following are the weekly rents charged for houses erected by the Housing Authority and those by the late Housing Board.

SIZE OF HOUSE	WEEKLY RATES	HOUSING BOARD
	HOUSING AUTHORITY	
Three Bedroom	\$3.49	\$2.30
Two Bedroom	2.79	2.00
One Bedroom	2.09	1.60
Bedsitting	1.46	1.42

Some of the houses which were erected by the late Housing Board, were only supplied with domestic taps and pit latrines. The others were supplied with water-borne sanitary services. Where water-borne services were installed the rates were paid by the late Housing Board and the amounts added to the weekly rental for the houses. These arrangements continue in such cases.

However, all the houses erected by the Housing Authority have water-borne sanitary services. The tenants are responsible for the paying of water rates and only the actual house rentals are paid to the Authority.

Electricity rates are paid direct to the Barbados Light & Power Co. by the Tenants.

SELECTION OF TENANTS COMMITTEE.

The Membership of the Committee is as follows:-

Mc. Donald Blunt, Esq., (Chairman)
W.M. Small, Esq.,
L.B. Marshall, Esq.,
Mrs. Alice M. Wilkins.

The Chairman of the Authority sits on the Committee whenever necessary.

The Selection of Tenants Committee approves tenants for the rental of houses and house spots.

Wherever possible new tenants were required to get their employers to deduct their weekly rents from their wages. Many private firms are co-operating in this method of collecting rents.

The Committee held three (3) official meetings during the year.

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) a clerk, mechanic, artisan, labourer, or other person 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.

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 \$1,600.00 in the case of Purchases, Constructions, Alterations and Additions, and in the case of Repairs, not less than \$48.00 and not more than \$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, 19,318 applications from Sugar Workers for assistance in the form of loans have been received. Of this total 12,370 persons were granted loans totalling \$5,708,379.00. Repayments at the end of the financial year 1965-66 amounted to \$2,604,284.55 on principal.

It will be noted that 188 applications for loans were received during the year and the Authority was in a position to satisfy 95 of the 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:-

Parish	Applications Received		Loans approved for payment	
	No.:	Amount Requested	No.:	Amount Granted
To 31.3.65	: 19,130:	: 9,163,371.00:	: 12,275:	: 5,648,037
From 1.4.65	: :	: :	: :	: :
To 31.3.66	: :	: :	: :	: :
St. Michael	: 22:	: 14,825.00:	: 10:	: 5,880.00:
St. James	: 5:	: 4,900.00:	: 2:	: 2,400.00:
St. Peter	: 8:	: 5,992.50:	: 5:	: 3,305.00:
St. Lucy	: 6:	: 5,400.00:	: 7:	: 4,410.00:
St. Andrew	: 14:	: 11,650.00:	: 6:	: 3,725.00:
St. Joseph	: 17:	: 10,600.00:	: 9:	: 5,210.00:
St. John	: 15:	: 11,500.00:	: 8:	: 4,335.00:
St. Philip	: 20:	: 13,725.00:	: 9:	: 7,420.00:
Christ Church	: 31:	: 11,664.81:	: 12:	: 10,915.00:
St. George	: 27:	: 20,600.00:	: 16:	: 7,575.00:
St. Thomas	: 23:	: 14,350.00:	: 11:	: 7,045.00:
	: : 188:	: 125,207.31:	: 95:	: 62,220
	: :	: :	: :	: :
	: : 19,318:	: 9,288,578.31:	: 12,370:	: 5,710,257

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 in the following Table:-

Parish	Applications Received	Loans approved for Payment		Amount
		Number	Percentage	
St. Michael	2,235	1,156	51.7	559,152.00
St. James	1,236	831	67.2	370,519.00
St. Peter	1,408	902	64	419,331.00
St. Lucy	1,137	708	62.2	333,818.00
St. Andrew	1,569	1,071	68.2	497,892.00
St. Joseph	1,623	1,092	67.2	478,796.00
St. John	1,898	1,353	71.2	593,168.00
St. Philip	2,126	1,380	64.9	689,968.00
Christ Church	1,765	1,028	58.2	500,481.00
St. George	2,430	1,559	64.1	710,364.00
St. Thomas	1,891	1,290	68.2	554,890.00
	19,318	12,370	64.	5,708,379.00

Distribution of Loans.

A table showing the Distribution of Loans to Workers according to Plantations, Factories, etc., is given at Appendix "J".

Loans Advanced, Repayments and Percentages.

The following Table shows the amounts advanced and repaid annually towards Loans made from the year 1950 to 1966.

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	221,523.03

An amount of \$20,960.42 was collected by the various Plantations and Factories. (See Appendix "I"). This amount is \$918.04 more than that collected the previous year.

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

Financial	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	1,197,333.20	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	2,179,375.06	38.9%
1950 - 65	5,620,725.59	2,382,761.52	42.3%
1950 - 66	5,683,566.49	2,604,284.55	45.8%

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:-

Purpose	1965 - 66		Average Per Loan	1950 - 66	
	No. of Loans	Loans Granted		No. of Loans	Amounts Granted
Repairs & Extensions	32	18,240.00	570.00	5,532	1,914,708.00
Additions	5	3,210.00	642.00	2,095	1,023,048.00
Purchases	38	21,100.00	634.21	1,350	772,379.00
Constructions	20	16,670.00	833.50	3,393	2,000,122.00
	95	62,220.00		12,370	5,710,257.00

Inspections

The following Table gives the numbers of inspections and re-inspections carried out in each Parish during 1965-66, in accordance with Rule 6 (d) of the Labour Welfare Fund (Housing Loans) Rules, 1955.

Parish	Inspections	Re-Inspections
St. Michael	23	31
" James	3	25
" Peter	8	68
" Lucy	8	56
" Andrew	12	44
" Joseph	26	35
" John	26	162
" Philip	25	70
Christ Church	40	39
St. George	60	125
St. Thomas	26	84
	257	739

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.

The Inspectors, Rent Collectors and other Members of the staff continued their efforts in the field both to collect and to persuade loanees to make better and regular repayments. These efforts have met with very poor response.

Insurance

All houses against which loans are made are covered to the extent of the loan as from October, 1957.

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 Governor-in-executive Committee, and in exercise of the powers conferred upon it by Section fifty-three (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 of December, 1957, and were approved by the Governor-in-Executive Committee on the 28th December, 1957.

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

"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; or
- (b) the extension of an existing house or chattel house; or
- (c) essential repairs to a house or chattel house; or
- (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 proviso 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 cent per annum.

Applications Received and Loans Granted.

Applications Received during the Financial year show that 460 persons requested a total amount of \$394,660.32. During the year the Authority approved 149 loans amounting to \$104,956.98 as set out in the following Table:-

	Applications Received		Loans Approved for Payment	
	No.	Amount Requested	No.	Amount Approved
To 31.3.65	7,024	3,926,868.52	2,421	1,260,451.71
From 1.4.65				
To 31.3.66				
St. Michael	291	246,401.32	90	61,683.00
St. James	16	16,900.00	4	4,728.98
St. Peter	17	21,825.00	1	350.00
St. Lucy	5	4,400.00	1	875.00
St. Andrew	14	11,500.00	3	1,540.00
St. Joseph	11	8,894.00	6	4,370.00
St. John	7	5,915.00	5	2,250.00
St. Philip	24	21,500.00	9	7,450.00
Christ Church	48	35,300.00	18	13,735.00
St. George	16	14,550.00	7	5,270.00
St. Thomas	12	7,475	5	2,445.00
	460	394,660.32	149	104,956.98
	7,484	4,321,528.84	2,570	1,365,408.69

Inspections.

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

Parish	Inspections	Re-inspections
St. Michael	291	587
St. James	4	58
St. Peter	2	2
St. Lucy	3	10
St. Andrew	3	17
St. Joseph	8	50
St. John	8	80
St. Philip	14	74
Christ Church	55	141
St. George	24	90
St. Thomas	10	45
	422	1,154

Interest and Insurance

The sum of \$18,349.88 has been charged for Interest and Insurance during the year, making the total Interest charged from the inception \$106,270.25. \$18,677.72 was repaid during the year leaving a balance of \$25,798.04 as shown below:-

Per Period	Charged	Repaid (With Adjustments)
From Inception to 31/3/65	\$ 87,920.37	\$61,794.49
From 1/4/65 to 31/3/66	\$ 18,349.88	\$18,677.72
	\$106,270.25	\$80,472.21

Balance outstanding at 31st March, 1966 is \$25,798.04.

Outstanding Loans.

Period	Amount Advanced	Principal Repaid (With adjustmnets)
From Inception to 31/3/65	\$1,259,679.57	\$386,016.29
From 1/4/65 to 31/3/66	94,102.62	97,119.02
	\$1,353,782.19	\$483,135.31

Principal Balance at 31/3/66 is \$870,646.88.

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

	To 31.3.65	Period 1.4.65 to 31.3.66	Total
<u>REPAIRS</u>			
Number Granted	1,404	42	1,446
Amount Granted	\$581,505.00	\$20,306.98	\$601,811.98
<u>CONSTRUCTION IN WOOD</u>			
Number Granted	300	41	341
Amount Granted	\$199,749.75	\$29,855.00	\$229,604.75
<u>CONSTRUCTION IN STONE</u>			
Number Granted	80	5	85
Amount Granted	\$104,778.00	\$8,000.00	\$112,778.00
<u>EXTENSIONS IN WOOD</u>			
Number Granted	376	31	407
Amount Granted	\$220,734.00	\$24,790.00	\$245,524.00
<u>EXTENSIONS IN STONE</u>			
Number Granted	36	1	37
Amount Granted	\$ 45,270.00	\$ 1,600.00	\$ 46,870.00
<u>PURCHASES (WOOD)</u>			
Number Granted	133	26	159
Amount Granted	\$ 97,078.00	\$19,860.00	\$116,938.00
<u>REMOVALS</u>			
Number Granted	92	4	96
Amount Granted	\$ 11,277.96	545.00	\$ 11,822.96

PUBLIC OFFICERS' HOUSING LOANS.

The Public Officers' Housing Loans Act, 1952 (1952 - 1) 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

- (a) the acquisition of a house for use by him as a residence for his family;
- (b) the construction of a house for use as aforesaid;
- (c) the alteration, repair or improvement of a house used as aforesaid;
- (d) the purchase of land on which a house used or to be used as aforesaid is, or is intended to be, erected;
- (e) the discharge of any mortgage or encumbrance effecting any house or land to be used as aforesaid.
- (f) 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:-

- (a) any three members of the Housing Authority;
- (b) 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 the 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 cent 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 the 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.

The following Table gives the number of applications received and amounts requested from the various grades of Public Officers since the inception of the scheme to the end of March, 1966.

G R A D E S	:From inception to :31st March, 1965		:From 1st April, 65: :to 31st March, 66:		T O T A L	
	: No. :	: Amount :	: No. :	: Amount :	: No. :	: Amount :
Administrative, Professional, Technical and Executive	: 58 :	: \$ 702,853.00 :	: 6 :	: \$ 98,900.00 :	: 64 :	: \$ 801,753.00 :
Clerical and Related Grades	: 266 :	: 1,943,119.00 :	: 15 :	: 142,560.00 :	: 281 :	: 2,085,679.00 :
Teachers	: 337 :	: 1,816,614.00 :	: 30 :	: 254,556.00 :	: 367 :	: 2,071,170.00 :
Police and Writ Servers	: 489 :	: 1,440,690.00 :	: 19 :	: 105,185.00 :	: 508 :	: 1,545,875.00 :
Subordinate and Unestablished	: 1,275 :	: 2,395,247.00 :	: 69 :	: 157,452.00 :	: 1,344 :	: 2,552,699.00 :
	: 2,425 :	: 8,298,523.00 :	: 139 :	: 758,653.00 :	: 2,564 :	: 9,057,176.00 :

The number of applications approved, and the amounts finalised for payment to the end of March, 1966, are given in the following Tables:-

Applications Approved.

G R A D E S	:From inception to :31st March, 1965		:From 1st April, 65: :to 31st March, 66:		T O T A L	
	: No. :	: Amount :	: No. :	: Amount :	: No. :	: Amount :
Administrative, Professional, Technical and Executive	: 39 :	: \$ 508,340.00 :	: 4 :	: \$ 67,000.00 :	: 43 :	: \$ 575,340.00 :
Clerical and Related Grades	: 124 :	: 1,000,033.00 :	: 11 :	: 113,300.00 :	: 135 :	: 1,113,333.00 :
Teachers	: 174 :	: 953,485.00 :	: 11 :	: 96,800.00 :	: 185 :	: 1,050,285.00 :
Police and Writ Servers	: 305 :	: 883,953.00 :	: 8 :	: 54,260.00 :	: 313 :	: 938,213.00 :
Subordinate and Unestablished	: 757 :	: 1,188,169.00 :	: 38 :	: 86,930.00 :	: 795 :	: 1,275,099.00 :
	: 1,399 :	: 4,533,980.00 :	: 72 :	: 418,290.00 :	: 1,471 :	: 4,952,270.00 :

Applications Finalised for Payment.

G R A D E S	:From inception to		:From 1st April, 65:		T O T A L	
	:31st March, 1965		:to 31st March, 66:			
	: No. :	Amount	: No. :	Amount	: No. :	Amount
	:	\$:	\$:	\$
Administrative, Professional, Technical and Executive	: 37:	485,040.00:	2 :	25,000.00:	39:	510,040.00
Clerical and Related Grades	: 104:	789,195.04:	11 :	107,096.00:	115:	896,291.04
Teachers	: 150:	811,664.08:	10 :	104,050.00:	160:	915,714.08
Police and Writ Servers	: 271:	751,258.00:	5 :	21,380.00:	276:	772,638.00
Subordinate and Unestablished	: 691:	1,115,144.00:	27 :	61,281.00:	718:	1,176,425.00
	: 1,253:	3,952,301.12:	55 :	318,807.00:	1,308:	4,271,108.12

The following Table gives the amounts advanced, repaid and outstanding at 31st March, 1966.

P E R I O D	:ADVANCED	: REPAID	: OUT- STANDING
From inception to 31st March, 65	:3,920,839.90:	1,681,809.73 :	2,239,030.17
From 1st April, 65 to 31st March, 66	: 329,660.10:	328,614.29 :	
	:4,250,500.00:	2,010,424.02 :	2,240,075.98

The following Table gives the interest charged, repaid and outstanding at 31st March, 1966.

P E R I O D	: CHARGED	: REPAID	: OUT- STANDING
From inception to 31st March, 65	: \$ 532,097.22 :	\$ 529,894.26 :	\$
From 1st April, 65 to 31st March, 66	: 100,610.99 :	99,950.78 :	
	: 632,708.21 :	629,845.04 :	2,863.17

The following table shows the types of loans granted.

T Y P E S	:From inception to :31st March, 1965		: From 1st April, 65: : to 31st March, 66:		T O T A L	
	: No. :	Amount	: No. :	Amount	: No.:	Amount
	:	\$:	\$:	\$
Purchases	: 326 :	1,068,880.00:	7 :	46,300.00:	333:	1,115,180.00
Constructions	: 349 :	1,420,015.00:	34 :	232,412.00:	383:	1,652,427.00
Repairs and Alterations	: 454 :	751,489.00:	11 :	22,095.00:	465:	773,584.00
Mortgages	: 124 :	711,917.12:	3 :	18,000.00:	127:	729,917.12
	<u>1,253 :</u>	<u>3,952,301.12:</u>	<u>55 :</u>	<u>318,807.00:</u>	<u>1,308:</u>	<u>4,271,108.12</u>

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 & Co., 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 late Housing Board, the late 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	\$ 525,000.00
From Labour Welfare Fund	<u>700,000.00</u>
	<u>\$1,225,000.00</u>

The Contributions from Labour Welfare Fund has been added to previous contributions from this source and shows a cumulative total of \$8,462,111.00.

RECEIPTS.

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

<u>SOURCE OF INCOME</u>	<u>AMOUNTS RECEIVED</u>	<u>OUTSTANDING BALANCE</u>
Labour Welfare Housing Loans	\$ 221,523.03	\$3,360,924.51
House & Land Rent	178,654.09	573,164.42
Hire Purchase - Deacons	1,214.53	4,457.12
Aided Self Help & Leases	22,695.74	550,041.63
General Workers Loans	115,796.74	901,216.46
Prefab O.A.P. Rents	217.25	4,155.29
Prefab Hire Purchase	5,697.09	383,041.96
Sale of Houses & Land	71,554.02	1,204,305.46
Sale of Land	12,120.34	11,125.90
	<u>\$629,472.83</u>	<u>\$6,992,432.75</u>

Labour Welfare (Housing Loans) Account.

Advanced from General Funds for Period 1956-65		\$ 591,247.04
Loans advanced and adjustments for period 1965/66	\$ 62,840.90	
Car Loans for period 1965/66	6,000.00	
Administrative Expenses, including Pension Contributions, Travelling, Stationery, etc.	<u>80,893.47</u>	<u>149,734.37</u>
		740,981.41

LESS

Repayments of Housing Loans & Other Charges	221,523.03	
Repayments of Car Loans	6,397.92	
Miscellaneous	<u>1.98</u>	<u>227,922.93</u>
Advanced from General Fund at 31/3/66		<u>\$ 513,058.48</u>

LOANS

Outstanding at 31st March, 1965	\$3,243,518.89	
Paid in excess 31/3/66	<u>61.12</u>	
	3,243,580.01	
Advanced during the year	\$ 62,822.70	
Solicitors & Legal Fees	<u>312.34</u>	<u>63,135.04</u>
		\$3,306,715.05

LESS

Repayments during the year	\$170,678.72	
Paid in excess 1/4/65	<u>68.23</u>	<u>170,746.95</u>
		\$3,135,968.10
Net adjustments		<u>13.13</u>
		<u>\$3,135,954.97</u>

Interest and Insurance

Arrears at 1st April, 1965		\$ 212,418.71
Interest charged during the year	\$ 31,051.40	
Interest Accrued	30,774.96	
Insurance Premiums	<u>1,544.04</u>	<u>63,370.40</u>
		275,789.11

LESS

Repayments during the year		<u>50,844.31</u>
		224,944.80

ADD

Net adjustments		<u>24.74</u>
		<u>\$ 224,969.54</u>

RENTS

Arrears at 1st April, 1965		\$494,926.04
Rents charged during the year (Net)	\$257,116.74	
Paid in advance at 31/3/66	<u>1,350.56</u>	<u>258,467.30</u>
		753,393.34

LESS

Received during the year	178,654.09	
Paid in advance at 31/3/65	<u>770.92</u>	<u>179,425.01</u>
		573,968.33
Add fees for Bailiff		<u>91.00</u>
		574,059.33
Less net adjustments		<u>894.91</u>
		<u>573,164.42</u>

HIRE PURCHASE (Deacons)

LAND RENT

Arrears at 1st April, 1964		1,579.51
Rents charged during the year		<u>738.00</u>
		2,317.51

LESS

Received during the year	629.89	
Paid in advance 31/3/65	<u>6.24</u>	<u>636.13</u>
		1,681.38

PRINCIPAL

Balances at 1st April, 1965		3,360.38
Repaid during the year		<u>584.64</u>
		\$ 2,775.74

AIDED SELF HELP AND LEASES

Land Rent, Insurance, Interest

Arrears at 1st April, 1965		\$ 57,182.41
<u>Charged during the year.</u>		
Land Rent	\$ 1,306.00	
Insurance Premiums	1,493.76	
Interest	<u>14,650.18</u>	<u>17,449.94</u>
		74,632.35

LESS

Repaid during the year		<u>14,275.52</u>
		60,356.83
Adjustment		<u>57.12</u>
		60,299.71

PRINCIPAL

Balances at 1st April, 1965	535,379.56	
Refund	<u>750.00</u>	
	536,129.56	
Less Leases terminated	<u>37,967.42</u>	498,162.14
Repaid during the year		<u>8,420.22</u>
		<u>489,741.92</u>

PREFAB (O.A.P.) Rents.

Arrears at 1st April, 1965	\$ 3,865.79	
Paid in advance at 31 3/66	<u>185.50</u>	
	4,051.29	
Rents charged during the year	<u>584.50</u>	\$4,635.79
<u>LESS</u>		
Repaid to Housing Authority	217.25	
Repaid to the Treasury	60.00	
Paid in advance at 31/3/65	<u>202.50</u>	<u>479.75</u>
		4,156.04
Net adjustments		<u>.75</u>
		4,155.29

PREFAB HOUSES (HIRE PURCHASE)

Balances at 1st April, 1965	388,597.09	
Add amounts for new H.P. Agreements	1,300.00	
Paid in Excess at 31/3/66	<u>3.70</u>	389,900.79
<u>LESS</u>		
Repaid to Housing Authority	5,697.09	
Repaid to the Treasury	<u>1,086.74</u>	<u>6,783.83</u>
		383,116.96
Adjustment		<u>75.00</u>
		<u>383,041.96</u>

GENERAL WORKERS HOUSING LOANS.

LOANS

Balances at 31st March, 1965	873,621.49	
Advanced during the year	99,091.75	
Paid in Excess at 31/3/66	<u>1.92</u>	972,715.16
<u>LESS</u>		
Repaid during the year	97,116.02	
Paid in Excess at 31/3/65	<u>1.92</u>	<u>97,117.94</u>
		<u>875,597.22</u>

OTHER CHARGES

Arrears at 31st March, 1965	25,848.35	
<u>ADD</u>		
Insurance Premiums	1,444.22	
Interest	8,395.97	
Accured Interest	<u>8,617.08</u>	44,305.62
<u>LESS</u>		
Repaid during the year	18,680.72	
Paid in advance 31st March, 1965	<u>5.66</u>	<u>18,686.38</u>
		<u>\$25,619.24</u>

SALE OF HOUSES & LAND

Balances at 31/3/65	\$ 45,527.33
Houses & Land sold during the year	<u>1,226,272.56</u>
	1,271,799.89
Interest charged during the year	\$19,241.46
Insurance charged during the year	<u>1,564.46</u>
	<u>20,805.92</u>
	1,292,605.81
<u>LESS</u>	
Discounts allowed	16,746.02
Repaid during the year	71,554.02
	<u>88,300.04</u>
	1,204,305.77
Net adjustments	<u>31</u>
	<u>\$1,204,305.46</u>

SALE OF LAND

Land sold during the year	\$ 25,291.00
Interest charged during the year	225.56
	<u>25,546.56</u>

LESS

Repayments during the year	\$ 12,120.34
Paid in advance at 31/3/65	<u>2,280.82</u>
	<u>14,401.16</u>
	11,145.40
Net adjustments	<u>19.50</u>
	<u>\$ 11,125.90</u>

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 Cables: Fitzgram Barbados

PLANTATIONS' BUILDING,
 P.O. BOX 261,
 BRIDGETOWN,
 BARBADOS, W.I.

5th July, 1966.

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, 1966, and offer the following comments:-

BALANCE SHEET

ASSETS

HOUSING ESTATES

1. VESTED LANDS AT COST

As at 31st March, 1965		\$ 979,583.46
<u>Add:</u> Cost of 219,594 sq. ft. at Thorpes vested in the Authority	\$ 7,644.44	
Legal Charges	<u>2.00</u>	<u>7,646.44</u>
		\$ 987,229.90
<u>Deduct:</u> Sales of Land		<u>65,136.30</u>
		\$ 922,093.60
<u>Add:</u> Agreement terminated		<u>435.03</u>
<u>PER BALANCE SHEET</u>		<u>\$ 922,528.63</u>

2. ESTATE HOUSES AND OTHER BUILDINGS

	<u>Completed</u>	<u>Uncompleted</u>
As at 31st March, 1965	\$5,143,485.14	\$1,028,864.23
Expenditure during year		<u>686,165.07</u>
	\$5,143,485.14	\$1,715,029.30
Completed Projects transferred	<u>+ 559,420.35</u>	<u>- 559,420.35</u>
	\$5,702,905.49	\$1,155,608.95
<u>Deduct:</u> Sale of Houses	1,038,760.00	
Rented Houses transferred to H.P. Agreements & adjustment	<u>1,365.31</u>	
	\$4,662,780.18	
<u>Add:</u> A.S.H., Leases, & House Sales Agreements terminated	15,753.07	
	<u>\$4,678,533.25</u>	\$1,155,608.95
<u>PER BALANCE SHEET</u>	<u>4,678,533.25</u>	<u>4,678,533.25</u>
		<u>\$5,834,142.00</u>

ESTATE DEVELOPMENT EXPENDITURE

Cost to 31st March, 1966	\$1,848,992.64
<u>Deduct: Profit to date on sale of Land</u>	<u>169,576.29</u>
<u>PER BALANCE SHEET</u>	<u>\$1,679,416.35</u>

4. DEBTORS

General Workers Housing Loans	\$ 901,216.46
Lease Purchases	550,041.63
Hire Purchase	4,457.12
Prefab Hire Purchase	383,041.96
Rents Outstanding	<u>577,319.71</u>
	<u>\$2,416,076.88</u>

From our examination of the records relating to the above Debtors, we are of the opinion that a provision for Possible Losses of not less than \$1,800,000.00 is required.

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

Lease Purchase Debtors	\$ 19,264.34
Rents Outstanding	<u>138,348.01</u>
	<u>\$ 157,612.35</u>

With regard to Lease Purchase, Hire Purchase and Prefab Hire Purchase Debtors, responsibility for the upkeep of 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 HOUSES & LAND - \$1,204,305.46SALE OF LAND - \$11,125.90

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 the properties and we are informed that as at 31st March, 1966, the Deeds had not yet been completed by the Authority's solicitors.

6. LABOUR WELFARE HOUSING LOANS

This is made up as follows:-

Principal	\$3,135,950.01
Interest & Other Charges	<u>224,974.50</u>
	<u>\$3,360,924.51</u>

Deduct:

Reserve for Possible Losses	\$1,000,000.00	
Excess of Income over Expenditure to 31st March, 1965	49,964.91	
Excess of Expenditure over Income for the year ended 31st March, 1966	<u>893.68</u>	<u>1,049,071.23</u>

<u>PER BALANCE SHEET</u>	<u>\$2,311,853.28</u>
--------------------------	-----------------------

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

Arrears at 31st March, 1965		\$ 212,418.86
<u>Add: Adjustments</u>		<u>29.55</u>
		\$ 212,448.41
<u>Deduct: Repayments during year</u>		<u>50,844.31</u>
		\$ 161,604.10
<u>Add: Interest charged</u>	\$ 61,826.36	
Other Charges	<u>1,544.04</u>	<u>63,370.40</u>
<u>ARREARS AS ABOVE</u>		<u>\$ 224,974.50</u>

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 \$2,600,000 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 \$1,049,071.23 as shown above.

LIABILITIES

CAPITAL

7. VESTED INTERESTS

As at 31st March, 1965		\$1,899,290.73
<u>Add: 219,594 sq. ft. of land at Thorpes vested in the Authority</u>		<u>7,644.44</u>
		\$1,906,935.17
<u>Deduct: Transactions (net) of Hurricane Prefab Fund, in accordance with the Housing (Hurricane Chattel Houses) Vesting Act of 1958 (1958 - 36)</u>		<u>7,321.85</u>
<u>PER BALANCE SHEET</u>		<u>\$1,899,613.32</u>

In the Auditor General's Report, dated 12th October, 1964, and our Report dated 22nd July, 1965, reference was made to the fact that values of certain lands as shown in the books did not agree with the values shown on the conveyances.

In a letter dated 20th October, 1965, from the Permanent Secretary, Ministry of Health, the approval of the Honourable Minister of Health was given for the Authority to retain the amounts appearing in their records.

8. LABOUR WELFARE FUND

Contribution as at 31st March, 1965		\$7,762,111.00
Contribution during year		<u>700,000.00</u>
		\$8,462,111.00
<u>Deduct: Advanced to Housing Loans Department to 31st March, 1965</u>	\$ 591,247.04	
<u>Less: Repaid by Housing Loan Department during year</u>	<u>78,188.56</u>	<u>513,058.48</u>
<u>PER BALANCE SHEET</u>		<u>\$7,949,052.52</u>

INCOME AND EXPENDITURE ACCOUNT - GENERAL9. DISCOUNT ON SALE OF HOUSES - \$16,746.02

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 LOANS10. INTEREST RECEIVABLE - \$61,826.36

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

The excess of Expenditure over Income - \$893.68 - has been deducted from the Reserve for Possible Losses.

GENERAL COMMENTS

11. We are pleased to report that the high standard of accounts, records, and Internal check has been well maintained.

Yours faithfully,

John Patrick Graham - Co.

BCJ/eds.
encl.

REPORT ON THE AUDIT OF THE ACCOUNTS OF THE HOUSING
AUTHORITY FOR THE YEAR ENDED ON THE 31ST MARCH, 1966.

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, 1966 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 Departments:-
 - (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 the year 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 (1958-36) 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 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 ninety-five (95) and the amounts advanced in this connection totalled \$63,035.50 which includes charges of \$1,690.50 in respect of Mortgage Expenses and Legal Fees. Interest shown as receivable during the year was \$61,819.77 and Insurance charges totalled \$1,544.04.

4. Repayments of loans and payments of interest and insurance for the year totalled \$221,386.78 exclusive of amounts paid in excess during the year. Balances of loans together with interest and insurance outstanding at the end of the year amounted to \$3,311,878.90. 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 \$3,311,878.90 less the amount of \$1,000,000.00 previously transferred to Reserve for possible losses, is \$25.62 greater than the balance of \$2,311,853.28 in respect of Housing Loans and Interest to Date shown in the Balance Sheet. The difference represents sums which were shown as repayments but which, in fact, were sums overpaid by borrowers and are therefore due for refund. The amount shown in the Balance Sheet against Sundry Creditors should accordingly be increased by the amount of \$25.62.

5. General expenses including pension contributions in respect of this section of the Authority's operations for the year amounted to \$60,409.13. Depreciation written off on furniture and equipment as shown in the Income and Expenditure Account was \$2,304.32.

6. The position with regard to the Loans as well as the Interest and Insurance Accounts as at the 31st March, 1966 is as follows:-

	<u>Loan Account</u>	<u>Interest & Insurance Account</u>
Balance brought forward on 1st April, 1965	\$3,243,500.75	\$162,471.94
Add: Loans advanced during the year	63,035.50	
Interest receivable during the year	\$61,819.77	
Amount taken from reserve	<u>893.68</u>	62,713.45
Insurance charged during year		<u>1,544.04</u>
	<u>3,306,536.25</u>	226,729.43
Less: Repayments during year	170,560.67	50,826.11
Balances outstanding at 31st March, 1966	<u>\$3,135,975.58</u>	<u>\$175,903.32</u>

General Departments

7. The number of loans granted to General workers during the year was one hundred and forty-nine (149) and the amounts advanced inclusive of the cost of chattel mortgage expenses, and court fees totalled \$99,082.53. Interest and Insurance chargeable was \$17,013.05 and \$1,444.22 respectively. Repayments of loans and payments of interest and insurance totalled \$115,795.18.

8. During the year, rents chargeable to the House Rents Account, Hire-Purchase Accounts, Aided Self-Help and Leases Account and Prefab House Rents Account (Old Age Pensioners) were shown as \$259,739.24. This amount excludes charges in respect of Court Fees which are recoverable but includes an overcharge of \$11.16 for rent. In view of this overcharge appropriate adjustments of the Income and Expenditure Account, Rents Account and the Balance Sheet are necessary. Interest and insurance charged under the Aided-Self-Help and Leases Scheme amounted to \$16,086.82. The sums paid towards satisfaction of the above accounts amounted to \$202,425.85. The total leases cancelled and value of property transferred to Sale of Houses and Land under the Aided-Self-Help

/and Leases.....

and Leases Scheme was \$10,973.07, and \$26,994.35 respectively. Payments in advance have been appropriately excluded from these totals.

9. Additions to the Prefab Hire-Purchase Account during the year excluding an overcharge of \$75.00 on a Prefab House amounted to \$1,225.00 and repayments totalled \$6,783.83.

10. Instalments receivable during the year under the Hire-Purchase Account, Aided Self-Help and Leases Account and Prefab Hire-Purchase Account were \$1,454.88, \$34,689.60 and \$26,870.48 respectively. It has been observed that the annual arrears of instalments payable under the Prefab Hire-Purchase scheme have been unduly high. The following table shows the amounts receivable and the amounts paid under the scheme during the five year period 1961-62 to 1965-1966. It will be seen 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 \$93,689.58. In view of the downward trend reflected it seems that appropriate action to stimulate repayments has become necessary -

	<u>Instalments Receivable</u>	<u>Payments</u>	<u>Arrears</u>
1961-62	\$ 26,703.56	\$ 9,883.34	\$16,820.22
1962-63	\$ 26,691.20	\$10,277.32	\$16,413.88
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
	<u>\$134,006.92</u>	<u>\$40,317.34</u>	<u>\$93,689.58</u>

11. 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 Pensioners)</u>	<u>Prefab Hire Purchase Account</u>
Balance brought forward on 1st April, 1965	\$899,471.84	\$494,926.04	\$4,939.89	\$592,562.95	\$3,865.79	\$388,600.79
Add: Amounts advanced and chargeable during the year	<u>117,539.80</u>	<u>257,207.74</u>	<u>738.00</u>	<u>17,392.82</u>	<u>578.50</u>	<u>1,225.00</u>
	1,017,011.64	752,133.78	5,677.89	609,955.77	4,444.29	389,825.79
Less: Net amounts paid, leases cancelled during the year and transfers to Sale of Houses & Land	<u>115,795.18</u>	<u>178,969.36</u>	<u>1,220.77</u>	<u>59,914.14</u>	<u>289.00</u>	<u>6,783.83</u>
Balances outstanding at 31st March, 1966	<u>\$901,216.46</u>	<u>\$573,164.42</u>	<u>\$4,457.12</u>	<u>\$550,041.63</u>	<u>\$4,155.29</u>	<u>\$383,041.96</u>

12. Capital expenditure during the year amounted to \$886,267.26. This sum represents legal charges in connection with land vested in the Authority, the cost of buildings, preparation of sites, provision of roads, street lights and water services. A short payment of \$1.00 in respect of wages is included in the amount but excluded therefrom is an overcharge of \$40.00 in respect of estate houses and other buildings. Additions to equipment, and depreciation duly written off together with the depreciated value of equipment sold amounted to \$34,564.60 and \$16,244.70 respectively. Expenses charged to the Income and Expenditure Account excluding the cost of depreciation of equipment totalled \$403,548.63. The amount of \$15,413.45 shown in respect of travelling expenses has been short-stated by the sum of seventy cents. A misallocation of \$2.39 has also been observed between the items: Maintenance of Houses and Maintenance of Estates shown in the Income and Expenditure Account. The amount shown against the former should be reduced and the latter correspondingly increased by this sum. As a result of the defects pointed out, the appropriate adjustments should be made in the accounts.

13. The value of houses transferred to accounts under the scheme for the Sale of Houses and Land was \$1,034,667.86. Freehold land shown in the accounts at a cost of \$64,701.27 was similarly transferred at a selling price of \$189,210.95. The amount of \$124,509.68 representing the difference between the cost and the transferred price of the land was credited to the account in respect of Estate Development. Interest and Insurance shown as charged in connection with the sale of houses and land was \$19,488.55 and \$1,563.76 respectively. It was observed during the examination of the relevant personal accounts that interest and insurance were charged from the date of the first deposit towards purchase of property although this was most often a date prior to that on which the selling price of the property was apparently determined and brought into the accounts. It seems that the legality should be properly established of the procedure to charge tenants interest on outstanding balances, the amounts of which were determined on dates subsequent to those of relevant deposits, instead of requiring the normal payments of rent during the intervening periods. Summaries of the Sale of Houses and Land Control Account and the Sale of Land Control Account are as shown below. The correctness of the balances therein will depend on the legality and correctness of the elements of Interest therein.

Sale of Houses and Land Control Account.

Balance at 31st March, 1965	\$ 45,527.33	Cash Receipts	\$ 71,532.02
Houses and Buildings	\$1,034,667.86	Discount on paid-up rents (40%)	\$ 16,746.02
Aided Self- Help and Leases trans- ferred	\$ 26,994.35	Balance at 31st March, 1966	\$1,204,305.46
Freehold Land at cost	\$ 60,248.08		
Estate Development	\$ 103,671.87		
Interest	\$ 19,232.99		
Insurance	\$ 1,563.76		
Rent Balances transferred to Sale of Houses	\$ 677.26		
	<u>\$1,292,583.50</u>		<u>\$1,292,583.50</u>

Sale of Land Control Account

Land at cost	\$ 4,453.19	Cash Receipts	\$14,420.66
Estate Development	\$20,837.81	Balance at 31st March, 1966	\$11,125.90
Interest	\$ 255.56		
	<u>\$25,546.56</u>		<u>\$25,546.56</u>

14. By Resolution No. 40/1965 two hundred and nineteen thousand, five hundred and ninety-four (219,594) square feet of land at Thorpes, St. James, the value of which has been fixed at \$7,644.00 was vested in the Authority during the year under review. Contributions received from the Accountant General out of the Labour Welfare Fund totalled \$700,000.00. Of the sums advanced to the Labour Welfare Housing Loans Section from the Fund, the amount of \$78,188.56 was repaid during the accounting period. The amount authorised in the Approved Estimates of Expenditure for the year 1965-66 under Capital Part II, Head 3, Health and Housing and paid to the Authority was \$525,000.00.

15. An examination of the analysis of the total due to the Authority by Sundry Debtors revealed that this asset includes sums of \$16.58, \$90.85, \$526.23 and \$777.80 which remained outstanding at the 31st March, 1966 in respect of loans advanced to weekly paid employees during December, 1962, December 1963, December 1964 and December 1965 to meet additional expenses of the Christmas Season. It should be pointed out that the relevant 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. In view of the length of time involved it seems that settlement of the outstanding loans is long overdue.

16. The bank balances shown by the Bank's verification certificates as at 31st March, 1966 was \$190,840.51 on Current Account and \$63,947.49 on Savings Account. The cash and bank balances shown in the accounts of the Authority at the end of the year totalled \$247,928.70 made up as follows:- Current Account \$180,282.34; Savings Account \$63,947.49 and cash in hand \$3,698.87. The difference of \$10,588.17 in the balances on Current Account as shown by the Bank's verification certificate and the books of the Authority represents cheques drawn but not presented for payment by the end of the accounting period.

Public Officers' Housing Loans

17. The number of loans granted to Public Officers during the year was fifty-five (55) and the amount advanced totalled \$323,229.00. Insurance shown as charged to borrowers in respect of chattel houses during the period was \$688.96. In this connection, however, a net short-charge of eleven cents arising out of short-charges of forty-five cents and an over-charge of thirty-four cents has been discovered. The necessary adjustments should not be overlooked. Interest on loans was \$100,610.99 and the Interest Equalization subsidy which is shown in the Income and Expenditure Account was \$39,868.07. Towards meeting this amount and the outstanding liability of \$505.53, a sum of \$41,228.21 was received from the Accountant General out of the year's provision of \$45,000.00. The resulting credit balance of \$854.61 forms part of the total Sundry Creditors shown in the Balance Sheet.

18. Repayments of loans inclusive of Insurance totalled \$322,645.78 and payments of interest amounted to \$99,951.36. A balance of \$734.39 in respect of overpayments of principal due to be refunded was outstanding at the end of the year and also forms part of the amount shown in the Balance Sheet against Sundry Creditors and Credit Balances. The balance of loans together with interest outstanding at the end of the year totalled \$2,243,672.96. This total

/is however.....

is however subject to a minor adjustment consequent upon the discrepancies referred to in paragraph 17 above.

19. The position with regard to the Loan and Insurance as well as the Interest Accounts at the 31st March, 1966 is as follows:-

	<u>Loan and Insurance Account</u>	<u>Interest Account</u>
Balance brought forward at 1st April, 1965	\$2,239,538.19	\$ 2,202.96
Add: Loans advanced during year	323,229.00	
Insurance charged during year	688.96	
Interest Receivable		<u>100,610.99</u>
	<u>2,563,456.15</u>	<u>102,813.95</u>
Deduct: Receipts during year	<u>322,645.78</u>	<u>99,951.36</u>
Balance outstanding at 31st March, 1966	<u>\$2,240,810.37</u>	<u>\$ 2,862.59</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.

20. Administrative expenses for the year, including Pension Contributions, amounted to \$141,827.39. This amount includes a net overpayment of \$316.09 resulting from an overpayment of \$317.00 in respect of Pension Contribution and a short-payment of travelling expenses amounting to ninety-one cents. Depreciation written off furniture and equipment as shown in the Income and Expenditure Account was \$101.41. In view of the discrepancies referred to above the necessary adjustments should be made to the Income and Expenditure Account and the Public Officers' Housing Loans Fund, Sundry Creditors and Sundry Debtors Accounts appearing in the Balance Sheet.

21. The bank balance on Current Account at the 31st March, 1966 was shown by the Bank's verification certificate to be \$64,759.35. The bank balance as shown in the accounts of this section of the Authority at the end of the accounting period was \$55,135.42. The difference of \$9,623.93 between the Bank's balance and the Authority's balance represents cheques drawn but not presented for payment during the accounting period. 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, 1966 was verified to be \$5,128.77.

22. From a general examination of the accounting system and the method of keeping the records, I am of the opinion that the Authority continues to maintain a high standard of efficiency in accounting matters.

23. 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,
4th February, 1967.

APPENDIX "C"

HOUSING AUTHORITY - BARBADOS

INCOME AND EXPENDITURE ACCOUNT (GENERAL) FOR THE YEAR ENDED 31ST MARCH, 1966.

31/3/65

		<u>INCOME</u>	
\$262,453	Rents Receivable		\$259,739.24
33,203	Interest Receivable		51,094.66
-	Interest - Savings Bank Account		487.49
64	Miscellaneous		49.60
<u>\$295,720</u>			<u>\$311,370.99</u>

		<u>EXPENDITURE</u>	
\$137,175	Salaries	\$142,413.03	
6,018	Board & Committee Attendance Fees	6,810.00	
15,820	Sick Leave & Leave Pay	24,384.19	
-	Maids Wages - Day Nurseries	5,330.20	
7,568	Printing & Stationery	6,116.62	
16,141	Travelling	15,413.45	
14,798	Electricity, Water & Telephones	17,192.27	
7,603	Insurance	6,644.36	
497	Advertising	- -	
-	Entertainment	1,159.10	
3,195	General Office Expenses	3,298.63	
3,388	Audit Fees & Expenses	3,371.13	
40,477	Maintenance of Houses	77,062.12	
25,770	Maintenance of Estates	19,229.55	
2,653	Maintenance of Ancillary Buildings, etc.	4,341.91	
1,211	Maintenance of Equipment & Office Furniture	251.15	
26,258	Removal of Houses & Slum Clearance	1,552.08	
820	Hurricane Relief	- -	
3,779	Fire Victims Chattel Houses Repairs	- -	
-	Christmas Parties Activities	317.62	
-	Social Services & Sports Amenities	136.66	
5,363	Miscellaneous Expenses	4,797.45	
-	Concrete Block Testing & Consulting Engineers Fees	253.18	
10	Cashiers Shortages	- -	
207	Solicitors & Legal Fees	3,288.00	
14,596	Rent Collectors Wages & Estate Warden's Expenses & Commission	17,348.23	
8,544	Overseas Training Expenses & Leave Passages	7,611.14	
44,254	Pension Contribution	27,285.24	
9,921	Administrative Expenses	7,636.18	
24	Loss on Disposal of Equipment	305.14	
7,229	Depreciation	12,059.56	
<u>\$403,319</u>			415,608.19
<u>\$107,599</u>	<u>EXCESS OF EXPENDITURE OVER INCOME - PER BALANCE SHEET</u>		<u>\$107,599.20</u>
38,458	Add: Discount on sale of Houses to Tenants -		16,746.02
<u>\$146,057</u>			<u>\$120,983.22</u>

APPENDIX "D"

HOUSING AUTHORITY - BARBADOS

INCOME AND EXPENDITURE ACCOUNT (HOUSING LOANS) FOR THE YEAR ENDED 31ST
MARCH , 1966

31/3/65

INCOME

\$65,028	Interest Receivable	\$61,826.36
+ 110	Less: Adjustments	6.59
<u>\$65,138</u>		<u>\$61,819.77</u>

EXPENDITURE

\$43,539	Salaries	\$41,388.64
1,263	Printing & Stationery	820.00
6,998	Travelling	6,536.71
-	Sub-Committee Fees	135.00
1,695	Audit Fee & Expenses	1,686.07
238	General Office Expenses	466.50
1,280	Leave Passages	- -
8,504	Pension Contributions	9,376.21
<u>2,523</u>	Depreciation	<u>2,304.32</u>
<u>\$66,040</u>		<u>62,713.45</u>

EXCESS OF EXPENDITURE OVER INCOME TRANSFERRED TO

<u>\$ 902</u>	<u>RESERVE FOR POSSIBLE LOSSES</u>	<u>\$ 893.68</u>
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HOUSING AUTHORITY

BALANCE SHEET AS AT

31/3/65

CAPITAL

£ 1,899,290	Vested Interests	£ 1,899,613.32
2,500,000	Government Contribution from Loan Fund	2,500,000.00
<u>-</u>	Capital Vote	<u>525,000.00</u>
£ 4,399,290		£ 4,924,613.32

LABOUR WELFARE FUND

£ 7,762,111	Contributions	£ 8,462,111.00
<u>591,247</u>	<u>Deduct: Advances to Housing</u> Loans Department	<u>513,058.48</u>
£ 7,170,864		7,949,052.52

£ 1,894	<u>U.S.A. GOVERNMENT - GRANT III AID</u>	<u>1,893.75</u>
£11,572,048		£12,875,559.59

DEFICIT

£ 115,068	Balance at 31st March, 1965	£ 261,125.35
107,599	<u>Add: Excess of Expenditure over</u> Income for the year ended 31st March, 1966	104,237.20
<u>38,458</u>	Discount on sale of houses to Tenants	<u>16,746.02</u>
- 261,125		<u>DEBIT - 382,108.57</u>
£11,310,923		£12,493,451.02

CURRENT LIABILITIES

£ 11,463	Trade Creditors	£ 19,160.35
<u>112,356</u>	Sundry Creditors	<u>19,377.04</u>
£ 123,819		38,537.39

£11,434,742

C/fwd.

£12,531,988.41

- BARBADOS

31ST MARCH, 1966

31/3/66

HOUSING ESTATES

\$ 979,583	Vested Lands at Cost	\$ 922,528.63
6,172,349	Estate Houses & Other Buildings	5,834,142.20
<u>1,603,787</u>	Estate Development Expenditure	<u>1,679,416.35</u>
<u>\$ 8,755,719</u>		<u>\$ 8,436,087.18</u>

EQUIPMENT

\$ 122,272	At Cost	\$ 145,186.02
<u>73,466</u>	Less: Depreciation to date	<u>78,060.48</u>
<u>\$ 48,806</u>		67,125.54

\$ 8,804,525 \$ 8,503,212.72

CURRENT ASSETS

DEBTORS

\$ 899,472	General Workers' Housing Loans	\$ 901,216.46
592,563	Lease Purchase Debtors	550,041.63
4,940	Hire Purchase Debtors	4,457.12
388,600	Prefab Hire Purchase Debtors	383,041.96
45,527	Sale of Houses & Land	1,204,305.46
-	Sale of Land	11,125.90
498,792	Rents Outstanding	577,319.71
26,313	Staff Loans to purchase Cars	31,882.50
<u>27,790</u>	Sundry	<u>29,337.77</u>
<u>\$ 2,483,997</u>		<u>\$3,692,728.51</u>
82,915	Stocks as valued by Management	88,128.48
<u>63,305</u>	Cash at Bank & In Hand	<u>247,918.70</u>
<u>\$ 2,630,217</u>		4,028,775.69

\$11,434,742

C/fwd.

\$12,531,988.41

HOUSING AUTHORITY
BALANCE SHEET AS AT

<u>31/3/65</u>		
<u>£11,434,742</u>	<u>B/fwd.</u>	\$12,531,988.41
<u>LABOUR WELFARE HOUSING LOANS DEPARTMENT</u>		
\$ 2,825,000	<u>LABOUR WELFARE HOUSING LOANS FUND</u>	\$2,825,000.00
<u>1,000,000</u>	<u>Deduct: Transfer to Reserve for</u> <u>Possible Losses - PER CONTRA</u>	<u>1,000,000.00</u>
\$ 1,825,000		\$1,825,000.00
<u>ADVANCES FROM GENERAL FUND OF</u>		
591,247	<u>THE AUTHORITY</u>	513,058.48
<u>22,906</u>	<u>SUNDRY CREDITORS</u>	<u>4,401.72</u>
<u>\$ 2,439,153</u>		2,342,460.20

NOTE: This Balance Sheet does not incorporate
~~the~~ Balance Sheet of Housing Authority -
Public Officers' Housing Loans.

\$13,873,895

\$14,874,448.61

AUDITORS REPORT

We have audited the above Balance Sheet of March, 1966. We have obtained all the our opinion, the Reserve for Possible Losses be increased to not less than \$2,600,000.00. Sundry Loan Debtors and Rents Outstanding, than \$1,800,000.00. Subject to the foregoing, drawn up so as to exhibit a true and correct to the best of our information and the of the Authority.

5th July, 1966.

- BARBADOS

31ST MARCH, 1966

31/3/65

\$11,434,742

B/fwd.

\$12,531,988.41

LABOUR WELFARE HOUSING LOANS DEPARTMENT

\$ 3,455,937 HOUSING LOANS & INTEREST TO DATE \$3,360,924.51

1,000,000 Deduct: Reserve for Possible Losses - PER CONTRA 1,000,000.00

49,965 Net Accumulated Excess of Income over Expenditure 49,071.23

\$ 2,405,972

2,311,853.28

EQUIPMENT

\$ 42,139 At Cost \$ 42,479.37

19,436 Less: Depreciation to date 21,740.45

\$ 22,703

20,738.92

CURRENT ASSETS

\$ 10,256 Staff Loans to purchase Cars \$ 9,858.00

212 Sundry Debtor - -

10 Cash 10.00

\$ 10,478

9,868.00

\$13,873,896

\$14,874,448.61

TO MEMBERS

Housing Authority - Barbados, dated the 31st day of information and explanations we have required. In respect of Housing Loans is inadequate, and should There is no Reserve for Possible Losses in respect of which, in our opinion, require a provision of not less the above Balance Sheet is in our opinion properly view of the state of the Authority's affairs, according explanations given to us, and as shown by the books

J. J. Patrick Graham & Co

CHARTERED ACCOUNTANTS.

HOUSING AUTHORITY - BARBADOS
PUBLIC OFFICERS' HOUSING LOANS
BALANCE SHEET AS AT 31ST MARCH, 1966

<u>31/3/65</u>			
₹ 500,000	<u>PUBLIC OFFICERS' HOUSING LOANS FUND</u>		₹ 500,000.00
	<u>INCOME AND EXPENDITURE ACCOUNT</u>		
	Deficit at 31st March, 1965	₹ 2,593.01	
	Add: Excess of Expenditure over Income for year ended 31st March, 1966	<u>1,449.74</u>	
- 2,593			- 4,042.75
₹ 497,407	<u>DEBIT</u>		₹ 495,957.25
	<u>BARCLAYS BANK D.C.O.</u>		
₹1,800,000	Loan	₹1,800,000.00	
5,128	Accrued Interest	<u>5,128.77</u>	
₹1,805,128		₹1,805,128.77	
61,478	Deduct: Current Account	<u>55,135.42</u>	
₹1,743,650			1,749,993.35
₹ 3,202	<u>SUNDRY CREDITORS & CREDIT BALANCES</u>		<u>4,271.65</u>
₹2,244,259			<u>₹2,250,222.25</u>
	<u>FURNITURE AND EQUIPMENT</u>		
₹ 1,014	At Cost, less Depreciation to date		₹ 912.67
	<u>HOUSING LOANS</u>		
₹ 87,509	Advanced at 3%	₹ 59,573.52	
59	Interest Outstanding	<u>3.04</u>	
			₹ 59,576.56
2,152,029	Advanced at 4½%	₹2,181,236.85	
2,144	Interest Outstanding	<u>2,869.55</u>	
			<u>2,184,096.40</u>
₹2,241,741			2,243,672.96
₹ 850	<u>CAR LOANS</u>		5,110.00
506	<u>SUNDRY DEBTORS</u>		-
148	<u>CASH</u>		<u>526.62</u>
₹2,244,259			<u>₹2,250,222.25</u>

AUDITORS REPORT

We have audited the above Balance Sheet of Housing Authority - Barbados, Public Officers' Housing Loans, dated the 31st day of March, 1966. We have obtained all the information and explanations we have required. The above 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.

Y. J. Patrick Lynch & Co.
 CHARTERED ACCOUNTANTS.

8th July, 1966.

HOUSING AUTHORITY - BARBADOS
PUBLIC OFFICERS' HOUSING LOANS

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 1966

31/3/66

INCOME

\$ 3,115	Interest Receivable - 3%	\$ 2,239.86
96,444	Interest Receivable - 4 $\frac{1}{2}$ %	98,371.14
<u>35,240</u>	Interest Equalisation Subsidy	<u>39,868.07</u>
<u>\$133,799</u>		<u>\$140,479.06</u>

EXPENDITURE

\$ 18,997	Salaries	\$ 17,764.52
110,885	Bank Interest	116,999.88
45	Board Fees	120.00
250	General Office Expenses	296.10
600	Audit Fee & Expenses	600.00
240	Printing & Stationery	310.41
1,350	Travelling	1,606.48
2,400	Leave Passage	- -
3,682	Pension Contributions	4,130.00
<u>113</u>	Depreciation	<u>101.41</u>
<u>\$138,562</u>		<u>141,928.80</u>
<u>\$ 4,768</u>	<u>EXCESS OF EXPENDITURE OVER INCOME</u>	<u>\$ 1,449.74</u>

APPENDIX "I"

TABLE SHOWING AMOUNTS COLLECTED THROUGH PLANTATIONS
& FACTORIES DURING THE FINANCIAL YEAR 1965 - 1966

<u>PARISH</u>	<u>AMOUNTS COLLECTED</u>		<u>AMOUNTS COLLECTED</u>	
	<u>1964 - 1965</u>		<u>1965 - 1966</u>	
	\$	¢.	\$	¢.
<u>ST. MICHAEL</u>				
Belle Factory	-			
Belle Plantation	-			
Codrington	30.00		30.00	
Lears	-		8.00	
Lodge	-		50.00	
Neils	-		-	
Pine	81.00		58.00	
Warrens Factory	-	111.00	-	146.00
<u>ST. JAMES</u>				
Apes Hill	206.25		199.00	
Husbands	-		-	
Lancaster	36.00		14.00	
Norwood	-		-	
Plum Tree	34.00		71.00	
Spring	<u>35.00</u>	311.25	-	284.00
<u>ST. PETER</u>				
Boscobel	23.00		15.00	
Castle	-		-	
Haymans	-		-	
Heywoods	-		-	
Mangrove	-		-	
Mt. Prospect & Four Hills	233.00		310.25	
Pleasant Hall	-		-	
Portland	50.00		-	
Rock	20.54		85.14	
St. Nicholas	-	326.54	-	410.39
<u>ST. LUCY</u>				
Alleydale	-		-	
Bourbon	49.00		-	
Crab Hill	144.00		8.00	
Friendship	90.00		109.00	
Hope	113.00		378.00	
Lowlands	-		-	
Pickerings	<u>163.00</u>	559.00	<u>46.00</u>	541.00
<u>ST. ANDREW</u>				
Burnt House	-		-	
Cleland	-		-	
Friendship	8.00		27.00	
Greenland & Building Supplies Ltd.)	-		220.11	
Gregg Farm	-		-	
Turner Hall	-		35.00	
Dept. of Soil Conservation	-		86.29	
Haggatts	-	8.00	<u>19.58</u>	<u>387.98</u>
C/fwd.	1,315.79			1,769.37

AMOUNTS COLLECTED THROUGH PLANTATIONS & FACTORIES CONT'D.

<u>PARISH</u>	<u>AMOUNTS COLLECTED</u>		<u>AMOUNTS COLLECTED</u>	
	<u>1964 - 1965</u>		<u>1965 - 1966</u>	
	\$	¢.	\$	¢.
Brought Forward		1,315.7		1,769.37
<u>ST. JOSEPH.</u>				
Andews Factory	376.40		688.00	
Bissex	154.00		181.00	
Cambridge	-		-	
Castle Grant	-		66.20	
Frizers	-		-	
Joes River	-		-	
Mellowes & Vaughns	-		-	
Parks	103.50		42.00	
Springfield	-		-	
Springvale & Groves	-		-	
West St. Joseph School	-	633.90	-	977.20
<u>ST. JOHN</u>				
Ashford	-		-	
Bath	39.00		55.00	
Claybury	-		-	
Colleton Factory	30.00		10.00	
Colleton Plantation	10.00		13.00	
Henley & Todds	54.50		73.00	
Hothersal	43.00		176.00	
Kendal	683.28		481.00	
Malvern	-		37.00	
Palmers	219.00		230.25	
Pool	-		-	
Society	45.25		117.00	
Uplands	34.00		201.00	
Wakefield	33.50	1,191.53	46.00	1,439.25
<u>ST. PHILIP.</u>				
Bushy Park	-		20.00	
Carrington Factory	-		-	
Carrington Plantation	11.00		20.00	
Chapel	30.00		18.00	
Edgecombe	230.00		199.06	
Fortescue	-		-	
Foursquare	315.00		153.00	
Groves	197.00		112.00	
Halton	220.00		163.00	
Hampton	104.35		68.00	
Moncrieffe	-		-	
Oldbury	-		-	
River	423.75		322.50	
Ruby	-		60.00	
Sandford	-		-	
Union	-		130.63	
Vineyard	222.00		-	
Wiltshire	-	1,753.10	-	1,266.19
C/fwd.		4,894.32		5,452.01

AMOUNTS COLLECTED THROUGH PLANTATIONS & FACTORIES CONT'D.

<u>PARISH</u>	<u>AMOUNTS COLLECTED</u>		<u>AMOUNTS COLLECTED</u>			
	<u>1964 - 1965</u>		<u>1965 - 1966</u>			
	\$	¢.	\$	¢.	\$	¢.
Brought forward			4,894.32		5,452.01	
<u>CHRIST CHURCH</u>						
Adams Castle	1,608.17				1,197.10	
Bannatyne	21.00				10.00	
Balls	-				-	
Coverly	64.00				181.00	
Durants	40.00				74.00	
Fairy Valley	35.00				-	
Frere Pilgrim	70.00				-	
Gibbons	34.12				-	
Graeme Hall	50.00				50.00	
Hannays	2,590.16				2,026.40	
Newton	25.00				49.00	
Ridge	741.82				463.15	
Searles	140.00				-	
Spencers	101.20				105.00	
Staple Grove	38.00				-	
Wotton	260.00				309.00	
Yorkshire	<u>60.00</u>		5,878.47		<u>40.00</u>	4,504.65
<u>ST. GEORGE</u>						
Ashbury	-				-	
Bulkeley Factory	60.00				285.00	
Bulkeley Plantation	168.00				26.10	
Buttals, Brighton & Windsor	91.00				40.00	
Constant	1,493.84				1,497.03	
Cottage	360.33				1,394.32	
Ellsmere	-				-	
Fair View & Hope	-				-	
Groves	-				-	
Hanson	36.00				54.00	
Locust Hall	-				-	
Mount	-				-	
Redland	-				-	
Walkers	-				24.00	
Woodland	<u>228.00</u>		2,437.17		<u>299.00</u>	3,823.35
<u>ST. THOMAS</u>						
Andrews & Fisherpond	1,495.00				1,238.00	
Applewhaites Factory	33.00				-	
Applewhaites Plantation	110.00				-	
Clifton Hill	-				-	
Canefield	187.50				342.50	
Content	108.00				165.00	
Dukes	176.40				151.74	
Dunscombe	258.00				160.00	
Farmers	-				-	
Hopewell	-				3.00	
Lion Castle	1,156.75				1,159.35	
Mount Wilton	-				-	
Ridgeway	69.00				96.00	
Sturges	625.50				426.93	
Vaucluse Factory	512.00				647.50	
Vaucluse Plantation	2,061.67				2,769.89	
Walkes Spring	<u>40.00</u>		6,832.42		<u>20.50</u>	7,180.41
			<u>20,042.38</u>			<u>20,960.42</u>

APPENDIX "J"

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

<u>PLANTATIONS</u>	<u>To</u>	<u>Current</u>	
<u>ST. MICHAEL</u>	<u>31.3.65</u>	<u>Year.</u>	
Belle	87	1	
Canewood	7	-	
Central Livestock Station	40	-	
Codrington Experimental Station	65	3	
Friendship	5	-	
Grazettes	18	-	
Haggatt Hall	4	-	
Lears	72	1	
Lodge & Farm	23	1	
Lower Estate & Dayrell	130	-	
Malvern Lodge	5	-	
Neils	47	-	
Pine	34	-	
Upton	3	-	
Warrens	46	-	
Waterford	56	-	648
	<u>642</u>	<u>-</u>	
<u>ST. JAMES</u>			
Apes Hill	57	-	
Appleby	9	-	
Blowers	44	-	
Bullens Agricultural Station	2	-	
Clermont	14	-	
Greenwich	11	-	
HOLDERS	29	-	
Hope	5	-	
Husbands	29	-	
Lancaster	49	-	
Lascalles	17	-	
Mount Standfast	2	-	
Norwood & Molyneux	60	1	
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	62	-	706
	<u>705</u>	<u>1</u>	
<u>ST. PETER</u>			
Alleyndale	104	1	
Battaleys	15	-	
Bakers	24	-	
Bayfield & Mullins	4	-	
Black Bess	31	-	
Castle	30	-	
Colleton	17	-	
Douglas	6	-	
Ebworth	31	-	
Farm	2	-	
Four Hill	37	-	
	<u>301</u>	<u>1</u>	1,354
Carried Forward			

PLANTATIONS (CONT'D).

ST. PETER (CONT'D).

	To 31.3.65	Current Year	
<u>BROUGHT FORWARD.</u>	301	1	1,354
Gibbs & Rockless	30	-	
Haymans & Warleigh	49	-	
Heywoods	34	-	
Mangrove	27	-	
Maynards	25	-	
Mount Brevitor	26	-	
Mount Prospect	26	-	
Newstead	1	-	
Orange Hill	32	-	
Oxford	21	-	
Pleasant Hall	33	-	
Portland	27	-	
Richmond Hill	15	-	
Rock	22	1	
Rock Hall	23	-	
Six Mens	1	-	
St. Nicholas	31	-	
Welchtown	33	1	
Whitehall	3	-	
	<u>769</u>	<u>3</u>	772

ST. LUCY

Allmans & Checker Hall	50	1	
Babbs	6	-	
Bourbon	29	-	
Bright Hall, Union & Springers	5	-	
Broomefield & Hanneys	67	-	
Clinketts	1	-	
Cluffs	3	-	
Cove	10	-	
Crab Hill	54	-	
Fairfield, Barrows & Cane Garden	46	-	
Flatfield	3	-	
Friendship	41	-	
Friendly Hall	6	-	
Harrisons	19	3	
Hope & Recovery	20	1	
Husbands	24	-	
Lamberts	26	1	
Mount Gay	46	-	
Mount Poyer	14	-	
Pickerings	31	1	
Roaches & Cave	7	-	
Trents	7	-	
Spring Hall & Chance Hall	51	-	
	<u>566</u>	<u>7</u>	573

ST. ANDREW

Bawden & River	69	-	
Baxters, Seniors & Hopewell	80	1	
Boscobel	14	-	
Burnt House	17	-	
Cheltenham	15	-	
Cleland	22	-	
Friendship	46	-	
Greenland	105	1	
Gregg Farm	26	-	
Haggatts & Bruce Vale	136	-	
	<u>530</u>	<u>2</u>	2,699
Carried Forward	530	2	2,699

PLANTATIONS (CONT'D)ST. ANDREW (CONT'D).

	To	Current	
	31.3.65	Year	
<u>BROUGHT FORWARD.</u>	530	2	2,699
Hill & Sedge Pond	48	1	
Hillaby	23	-	
Morgan Lewis	52	-	
Spring Vale & Groves	73	1	
Turner Hall & Swans	110	1	
Walekrs	2	-	
	<u>838</u>	<u>5</u>	843

ST. JOSEPH

Andrews	69	-	
Auburn	2	-	
Bissex Hill, Parks & Cambridge	169	5	
Blackmans	65	-	
Castle Grant & Retreat	90	-	
Clement Rock	11	-	
Easy Hall & Saltram	55	1	
Foster Hall	56	-	
Frizers	82	-	
Indian Ground	7	-	
Joes River & Mt. Dacres	101	1	
Layne House	3	-	
Little Diamond	2	-	
Little Spa	13	-	
Mellows, Vaughn & Horse Hill	41	-	
Richmond	4	-	
Spa	17	-	
Springfield	40	1	
	<u>827</u>	<u>8</u>	835

ST. JOHN.

Ashford	37	-	
Bath	45	-	
Bowmanstan	47	-	
Claybury	56	4	
Cliff	48	-	
Clifton Hall	66	-	
Colleton	88	1	
Edgecliff	26	-	
Guinea & Clifden	74	-	
Haynes Hill, Victoria & Queensland	48	-	
Henley	52	-	
Hothersal	71	-	
Kendal	93	-	
Malvern & Eastmont	67	1	
Moncrieffe	45	-	
Newcastle	52	1	
Palmers	43	-	
Pool	62	-	
Quintyne	2	-	
Society & College	99	-	
Small Hope	1	-	
Todds & Uplands	123	-	
Venture	4	-	
Wakefield	69	1	
	<u>1,318</u>	<u>8</u>	1,326
Carried Forward	1,318	8	

PLANTATIONS (CONT'D)To
31.3.65Current
YearST. PHILIP.BROUGHT FORWARD

5,703

Bushy Park	24	2	
Carrington	72	-	
Chapel	69	-	
Congo Road	20	-	
Eastpoint	20	-	
Edgecumbe	78	-	
Fairfield	4	-	
Fortescue	44	-	
Foursquare	90	1	
Golden Grove	40	-	
Government Industrial School	18	-	
Grove	33	-	
Halton	33	-	
Hampton	43	-	
Harrow & Wellhouse	47	-	
Kirtons	2	-	
Mangrove	30	1	
Mapps & Sandford	48	-	
Mount Pleasant	56	-	
Oldbury	47	-	
Oughterson	16	-	
Rices	2	-	
River & Bayleys	76	-	
Ruby	47	-	
Sunbury	31	-	
Thickets	65	-	
Union Hall	13	-	
Vale View	21	-	
Vineyard	36	-	
Wiltshires	22	1	
Woodburne	8	-	
	<u>1,155</u>	<u>5</u>	1,160

CHRIST CHURCH

Adams Castle	55	3	
Balls	31	1	
Bannatyne	29	-	
Bentley	28	-	
Cane Vale & Maxwell	9	-	
Charnocks	2	-	
Coverly	25	-	
Durants	18	-	
Ealing Grove	4	-	
Fair Valley	10	-	
Frere Pilgrim	31	1	
Gibbons	25	-	
Goodland	2	-	
Graeme Hall	31	-	
Hannays	64	1	
Hopefield	16	-	
Kingsland	1	-	
Lowlands	20	-	
Lowthers	37	-	
Newton	40	-	
Ridge & Rycroft	54	1	
Searles	45	1	
Seawell	4	-	
Small Ridge	<u>20</u>	<u>-</u>	
Carried Forward	601	8	6,863

<u>PLANTATIONS (CONT'D)</u>	To	Current	
<u>CHRIST CHURCH (CONT'D)</u>	<u>31.3.65</u>	<u>Year</u>	
<u>BROUGHT FORWARD</u>	601	8	6,863
Spencers	45	-	
Staple Grove	78	-	
Warners	8	-	
Willey	17	-	
Wotton	73	1	
Yorkshire	<u>62</u>	<u>-</u>	893
	884	9	

ST. GEORGE.

Asbury	63	2	
Boarded Hall & Stepney	53	1	
Brighton, Buttals & Windsor	119	-	
Bulkeley	109	2	
Constant	100	2	
Cottage & Grove	53	4	
Drax Hall	73	2	
Ellesmere	20	-	
Exchange	1	-	
Fair View	44	-	
Farm	30	-	
First Step	1	-	
Francia	7	-	
Golden Ridge	32	-	
Hanson	89	-	
Hope	9	-	
Jehovah Jirah	2	-	
Jordans	84	-	
Locust Hall	12	-	
Market Hill	1	-	
Moonshine	48	-	
Mount	39	-	
Redland	6	-	
Rowans	31	-	
Superlative	5	-	
Valley	29	-	
Walkers	24	-	
Woodland	<u>30</u>	<u>-</u>	1,157
	1,144	13	

ST. THOMAS

Applewhaites	81	2	
Bagatelle	38	-	
Bennets	56	1	
Bloomsbury	43	-	
Bush Park	2	1	
Canefield	52	-	
Cane Garden	41	-	
Clifton	46	1	
Content	32	-	
Dukes & Fortress	71	-	
Dunscombe & Farmers	164	-	
Edgehill	6	-	
Fisherpond	70	-	
Highclere Farm	11	-	
Hopewell, Ayshford & Endeavour	148	2	
Lion Castle	75	1	
Mount Wilton	146	1	
Ridgeway	<u>33</u>	<u>-</u>	
Carried Forward	1,115	9	8,913

<u>PLANTATIONS (CONT'D)</u>	To	Current	
<u>ST. THOMAS (CONT'D)</u>	<u>31.3.65</u>	<u>Year</u>	
<u>BROUGHT FORWARD</u>	1,115	9	8,913
Spring Cottage	1	-	
Spring Farm	1	-	
Strong Hope & Cleveland	28	-	
Sturges	47	2	
Vaucluse	129	3	
Walkes Spring	38	-	
Welches	28	-	1,401
	<u>1,387</u>	<u>14</u>	<u>10,314</u>
 <u>FACTORIES</u>			
<u>ST. MICHAEL.</u>			
Belle	17	-	
Lower Estate	30	2	
Warrens	56	1	106
	<u>103</u>	<u>3</u>	
 <u>ST. JAMES</u>			
Porters	72	-	
Sandy Lane	40	-	112
	<u>112</u>	<u>-</u>	
 <u>ST. PETER.</u>			
Haymans	50	-	50
	<u>50</u>	<u>-</u>	
 <u>ST. LUCY.</u>			
Fairfield	20	-	
Springhall	6	-	26
	<u>26</u>	<u>-</u>	
 <u>ST. ANDREW.</u>			
Bruce Vale	48	-	
Haggatts	62	1	
Swans	20	-	131
	<u>130</u>	<u>1</u>	
 <u>ST. JOSEPH.</u>			
Andrews	85	1	
Joes River	13	-	99
	<u>98</u>	<u>1</u>	
 <u>ST. JOHN.</u>			
Cliff	5	-	
Colleton	12	-	
Guinea	24	-	
Kendal	9	-	
Pool	9	-	
Uplands	43	-	102
	<u>102</u>	<u>-</u>	<u>626</u>
Carried Forward			

<u>FACTORIES (CONT'D)</u>	<u>To</u>	<u>Current</u>	
	<u>31.3.65.</u>	<u>Year</u>	
<u>ST. PHILIP.</u>			
<u>BROUGHT FORWARD.</u>			626
Carrington	56	-	
Foursquare	40	1	
Harrow	1	-	
Moncrieffe	5	-	
Oldbury	8	-	
Three Houses	57	-	168
	<u>167</u>	<u>1</u>	
 <u>CHRIST CHURCH.</u>			
Frere Pilgrim	4	-	
Gibbons	24	-	
Newton	3	-	
Searles	53	-	84
	<u>84</u>	<u>-</u>	
 <u>ST. GEORGE.</u>			
Bulkeley	63	1	
Fair View	11	-	75
	<u>74</u>	<u>1</u>	
 <u>ST. THOMAS.</u>			
Applewhaites	28	-	
Mount Wilton	7	-	
Vaucluse	62	1	98
	<u>97</u>	<u>1</u>	<u>1,051</u>
 <u>ANCILLARY WORKERS.</u>			
Coopers	13	-	
Lighterman	79	-	
Miscellaneous	54	1	
Irrigation Board	7	-	
Peasants	739	6	
Produce Porters	105	1	1,005
	<u>997</u>	<u>8</u>	

SUMMARY

Plantations	10,314
Factories	1,051
Ancillary Workers	<u>1,005</u>
	<u>12,370</u>